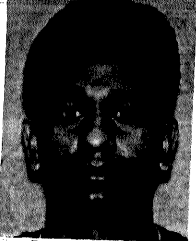


TEMPORARY DRIVER LICENSE

USA TN

Tennessee THE VOLUNTEER STATE



DL No: 139221346 DOB: 09/14/1989
 EXP: 03/22/2023 ISS: 2/14/2023

CLASS XD END NONE
 REST NONE

SEX M HGT: 6-00 EYES: BLK
 DD 305201214081893

VEMULA
 VAMSI
 211 PLAYERS CT
 NASHVILLE, TN 37211

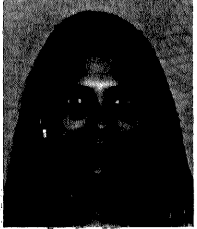
V. Vamsi

TEMPORARY DRIVER LICENSE

USA TN

Tennessee THE VOLUNTEER STATE

NOT FOR REAL ID ACT PURPOSES



DL No: 140684945 DOB: 08/01/1995
 EXP: 03/22/2023 ISS: 08/06/2023

CLASS XD END NONE
 REST NONE

SEX F HGT: 5-05 EYES: BLK
 DD 3042108061536627

MADADA
 LAKSHMI SARVANI
 211 PLAYERS CT
 NASHVILLE, TN 37211

L. Sarvani

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	06/23/2022	Borrower	Vamsi Krishna Vemula 211 Players Court Nashville, TN 37211	Loan Term	30 years
Closing Date	06/23/2022			Purpose	Purchase
Disbursement Date	06/23/2022	Seller	Pulte Homes Tennessee, LP 370 Mallory Station Road, Ste 500 Franklin, TN 37067	Product	Fixed Rate
Settlement Agent	Foundation Title and Escrow Series LLC	Lender	Pulte Mortgage LLC	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	FND-2200130FC			Loan ID #	64-079516A
Property	1132 Carlisle Place Mount Juliet, TN 37122			MIC #	
Sale Price	\$632,405				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$569,164	NO
Interest Rate	4.125%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,758.46	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments			
Payment Calculation	Years 1-7		Years 8-30
Principal & Interest		\$2,758.46	\$2,758.46
Mortgage Insurance	+	104.35	+ —
Estimated Escrow <i>Amount can increase over time</i>	+	268.54	+ 352.59
Estimated Total Monthly Payment		\$3,131.35	\$3,111.05
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$418.54 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	
		In escrow? YES YES NO	

Costs at Closing	
Closing Costs	\$1,861.98 Includes \$2,237.87 in Loan Costs + \$5,315.75 in Other Costs - \$5,691.64 in Lender Credits. See page 2 for details.
Cash to Close	\$44,937.56 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

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)	\$26,408.00	\$1,861.98	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$63,241.00	\$63,241.00	NO
Deposit	-\$20,000.00	-\$20,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$5,000.00	\$0	YES • See Seller-Paid column on Page 2
Adjustments and Other Credits	\$0	-\$165.42	YES • See details in Section L
Cash to Close	\$64,649.00	\$44,937.56	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$634,266.98
☐ Sale Price of Property	\$632,405.00
☐ Sale Price of Any Personal Property Included in Sale	
☐ Closing Costs Paid at Closing (J)	\$1,861.98
☐	
Adjustments	
☐	
☐	
☐	
Adjustments for Items Paid by Seller in Advance	
☐ City/Town Taxes	to
☐ County Taxes	to
☐ Assessments	to
☐	
☐	
☐	
☐	
☐	

L. Paid Already by or on Behalf of Borrower at Closing	\$589,329.42
☐ Deposit	\$20,000.00
☐ Loan Amount	\$569,164.00
☐ Existing Loan(s) Assumed or Taken Subject to	
☐	
☐ Seller Credit	
Other Credits	
☐	
☐	
Adjustments	
☐	
☐	
☐	
☐	
Adjustments for Items Unpaid by Seller	
☐ City/Town Taxes	01/01/22 to 06/23/22 \$9.01
☐ County Taxes	01/01/22 to 06/23/22 \$156.41
☐ Assessments	to
☐	
☐	
☐	

CALCULATION	
Total Due from Borrower at Closing (K)	\$634,266.98
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$589,329.42
Cash to Close ☑ From ☐ To Borrower	\$44,937.56

SELLER'S TRANSACTION

M. Due to Seller at Closing	
☐ Sale Price of Property	
☐ Sale Price of Any Personal Property Included in Sale	
☐	
☐	
☐	
☐	
Adjustments for Items Paid by Seller in Advance	
☐ City/Town Taxes	to
☐ County Taxes	to
☐ Assessments	to
☐	
☐	
☐	
☐	
☐	

N. Due from Seller at Closing	
☐ Excess Deposit	
☐ Closing Costs Paid at Closing (J)	
☐ Existing Loan(s) Assumed or Taken Subject to	
☐ Payoff of First Mortgage Loan	
☐ Payoff of Second Mortgage Loan	
☐	
☐ Seller Credit	
☐	
☐	
☐	
☐	
Adjustments for Items Unpaid by Seller	
☐ City/Town Taxes	to
☐ County Taxes	to
☐ Assessments	to
☐	
☐	
☐	

CALCULATION	
Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
Cash ☐ From ☐ To Seller	

Additional Information About This Loan

Loan Disclosures

Assumption

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

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

Demand Feature

Your loan

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

Late Payment

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

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

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

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

Security Interest

You are granting a security interest in
1132 Carlisle Place, Mount Juliet, TN 37122

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	\$4,474.49	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance Mortgage Insurance County Property Tax City Property Tax
Non-Escrowed Property Costs over Year 1	\$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA Dues You may have other property costs.
Initial Escrow Payment	\$1,377.67	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$372.89	The amount included in your total monthly payment.

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

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

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,004,453.12
Finance Charge. The dollar amount the loan will cost you.	\$433,536.25
Amount Financed. The loan amount available after paying your upfront finance charge.	\$568,164.44
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.243%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	74.564%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Real Estate Broker (B)	Settlement Agent
Name	Pulte Mortgage LLC	The Realty Association	Foundation Title and Escrow Series LLC
Address	7390 South Iola St. Englewood, CO 80112	1305 Murfreesboro Pike Nashville, TN 37217	277 Mallory Station Road #102 Franklin, TN 37067
NMLS ID	1791		
TN License ID	109368	236188	2000831
Contact	Brendan Thurman	Venkat Gaddam	Cheryl Figlio
Contact NMLS ID	2075329		
Contact TN License ID	235118	338441	
Email	Brendan.Thurman@pulte.com	venkatgrealty@gmail.com	mainoffice@foundationtande.com
Phone	(800)426-8898ext. 2617	(615)967-4876	(615) 269-7715

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.

Vamsi Krishna Vemula 01/23/22
 Vamsi Krishna Vemula Date

American Land Title Association

ALTA Settlement Statement - Combined
Adopted 05-01-2015

Foundation Title & Escrow Series, LLC
ALTA Universal ID: 1082618
277 Mallory Station Rd
Suite 102
Franklin, TN 37067

File No./Escrow No. : FND-2200130FC
Print Date & Time: June 17, 2022 5:38 pm
Officer/Escrow Officer : Cheryl Figlio
Settlement Location : 2093 N. Mt. Juliet Road, Ste 8
Mount Juliet, TN 37122

Property Address: 1132 Carlisle Place
Mt. Juliet, TN 37122

Borrower: Vamsi Krishna Vemula and Lakshmi Sarvani Madada
211 Players Ct
Nashville, TN 37211

Seller: Pulte Homes Tennessee Limited Partnership
100 Westwood Place
Suite 100
Brentwood, TN 37027

Lender: Pulte Mortgage, LLC

Settlement Date: June 23, 2022

Disbursement Date: June 23, 2022

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
		Lender Credits from Pulte Mortgage, LLC		5,691.64
	632,405.00	Sale Price of Property	632,405.00	
		Deposit		20,000.00
		Loan Amount		569,164.00
12,272.00		Seller Credit		12,272.00
20,000.00		Excess Deposit		
		Prorations/Adjustments		
9.01		City/Town Taxes 01/01/22 - 06/23/22		9.01
156.41		County Taxes 01/01/22 - 06/23/22		156.41
		Loan Charges to Pulte Mortgage, LLC		
		1.125% of Loan Amount (Points)	6,403.10	
		Application Fee	550.00	

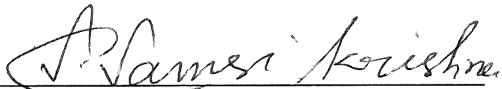
Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Loan Charges to Pulte Mortgage, LLC (continued)		
		Processing Fee	550.00	
		Underwriting Fee	550.00	
		Appraisal Fee to Lawler & Associates, LLC	500.00	
		Credit Report to Factula Data	71.75	
		Flood Certification to Servicelink National Flood	11.50	
		MERS Fee to MERS	24.95	
		Tax Certification to Master Servicer	49.00	
		Tax Certification set up to Corelogic	26.00	
		Prepaid Interest \$64.32 per day from 06/23/22 to 07/01/22 Pulte Mortgage, LLC	514.56	
		Other Loan Charges		
		CPL Fee to First American Title Insurance Company	50.00	
15.00		Digital Storage Fee to Foundation Title & Escrow Series, LLC	30.00	
		Recording Service Fee to Foundation Title & Escrow Series, LLC	15.00	
		Impounds		
		Homeowner's Insurance to Pulte Mortgage, LLC 3.000 months at \$86.59/month	259.77	
		Property Taxes to Pulte Mortgage, LLC 6.000 months at \$172.03/month	1,032.18	
		City Taxes to Pulte Mortgage, LLC 9.000 months at \$9.92/month	89.28	
		Aggregate Adjustment to Pulte Mortgage, LLC		3.56
		Title Charges and Escrow/Settlement Charges		
		Lender's Title Insurance to Foundation Title & Escrow Series, LLC Coverage: 569,164.00 Disclosed Premium: 1,658.00	1,658.00	
		Search Service Fee to Foundation Title & Escrow Series, LLC	300.00	
50.00		Settlement Fee to Foundation Title & Escrow Series, LLC	375.00	
		Wire/Shipping Fee to Foundation Title & Escrow Series, LLC	60.00	
		Owner's Title Insurance to Foundation Title & Escrow Series, LLC Coverage: 632,405.00 Disclosed Premium: 216.95	216.95	
		Commissions		

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Commissions (continued)		
5,375.44		Commission - Selling Broker to The Realty Association		
		Government Recording and Transfer Charges		
		Recording Fees to Wilson County Register of Deeds	121.00	
17.00		NOC to Wilson County Register of Deeds		
		Transfer Tax Deed to Wilson County Register of Deeds	2,339.90	
		Transfer Tax Motg/DOT to Wilson County Register of Deeds	652.24	
		Miscellaneous		
		Homeowner's Insurance Premium to American Strategic Insurance 12 months	1,039.00	
		HOA Prepaid 2 Month Assessment to Wynfield Homeowners Association (the "Association")	300.00	
		HOA Prorated Assessment to Wynfield Homeowners Association (the "Association") 06/01/22-07/01/22	40.00	
		HOA Statement Delivery Fee to Homewisedocs.com	25.00	
		HOA Statement Fee to Ghertner & Company	100.00	
		HOA Transfer Fee to Wynfield Homeowners Association (the "Association")	195.00	
		HOA Transfer fee to Ghertner to Ghertner & Company	300.00	
		HOA Working Capital Fee to Wynfield Homeowners Association (the "Association")	1,380.00	
564,227.11		Direct Pay to Pulte Homes to Pulte Mortgage, LLC		
Seller			Borrower	
Debit	Credit		Debit	Credit
602,121.97	632,405.00	Subtotals	652,234.18	607,296.62
		Due from Borrower		44,937.56
30,283.03		Due to Seller		
632,405.00	632,405.00	Totals	652,234.18	652,234.18

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 Foundation Title & Escrow Series, LLC to cause the funds to be disbursed in accordance with this statement.

Borrower



Vamsi Krishna Vemula



Lakshmi Sarvani Madada

Seller

Pulte Homes Tennessee Limited Partnership

BY: 

Brittany Neeley
Division Closing Coordinator



Cheryl Figlio
Senior Escrow Officer

Closing Disclosure

Closing Information

Date Issued 06/15/2022
Closing Date 06/23/2022
Disbursement Date 06/23/2022
Settlement Agent Foundation Title & Escrow Series, LLC
File # FND-2200130FC
Property 1132 Carlisle Place
 Mt. Juliet, TN 37122

Sale Price \$632,405

Transaction Information

Borrower Vamsi Krishna Vemula and Lakshmi Sarvani Madada
 211 Players Ct
 Nashville, TN 37211

Seller Pulte Homes Tennessee Limited Partnership
 100 Westwood Place, Suite 100
 Brentwood, TN 37027

Summaries of Transactions

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$632,405.00
01 Sale Price of Property	\$632,405.00
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	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$602,121.97
01 Excess Deposit	\$20,000.00
02 Closing Costs Paid at Closing (J)	\$5,457.44
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	\$12,272.00
09 Direct Pay to Pulte Homes to Pulte Mortgage, LLC	\$564,227.11
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	01/01/22 to 06/23/22 \$9.01
15 County Taxes	01/01/22 to 06/23/22 \$156.41
16 Assessments	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$632,405.00
Total Due from Seller at Closing (N)	-\$602,121.97
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$30,283.03

Contact Information

REAL ESTATE BROKER (B)

Name	The Realty Association
Address	1305 Murfreesboro Pike Nashville, TN 37217
TN License ID	236188
Contact	Venkat Gaddam
Contact TN License ID	338441
Email	venkatgrealty@gmail.com
Phone	

REAL ESTATE BROKER (S)

Name	Pulte Homes Tennessee Limited Partnership
Address	370 Mallory Station Road Suite 500 Franklin, TN 37067
TN License ID	
Contact	Connie King
Contact TN License ID	338030
Email	Connie.King@Pulte.com
Phone	(615)550-2088

SETTLEMENT AGENT

Name	Foundation Title & Escrow Series, LLC
Address	277 Mallory Station Rd Suite 102 Franklin, TN 37067
TN License ID	2000831
Contact	Cheryl Figlio
Contact TN License ID	
Email	cheryl@foundationtande.com
Phone	(615) 269-7715

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

Closing Cost Details

Loan Costs	Seller-Paid	
	At Closing	Before Closing
A. Origination Charges		
01 1.125% of Loan Amount (Points) to Pulte Mortgage, LLC		
02 Application Fee to Pulte Mortgage, LLC		
03 Processing Fee to Pulte Mortgage, LLC		
04 Underwriting Fee to Pulte Mortgage, LLC		
05		
06		
07		
08		
B. Services Borrower Did Not Shop For		
01 Appraisal Fee to Lawler & Associates, LLC		
02 Credit Report to Factula Data		
03 Flood Certification to Servicelink National Flood		
04 MERS Fee to MERS		
05 Tax Certification to Master Servicer		
06 Tax Certification set up to Corelogic		
07		
08		
09		
10		
11		
12		
13		
14		
C. Services Borrower Did Shop For		
01 Title - CPL Fee to First American Title Insurance Company		
02 Title - Digital Storage Fee to Foundation Title & Escrow Series, LLC	\$15.00	
03 Title - Lender's Title Insurance to Foundation Title & Escrow Series, LLC		
04 Title - Recording Service Fee to Foundation Title & Escrow Series, LLC		
05 Title - Search Service Fee to Foundation Title & Escrow Series, LLC		
06 Title - Settlement Fee to Foundation Title & Escrow Series, LLC	\$50.00	
07 Title - Wire/Shipping Fee to Foundation Title & Escrow Series, LLC		
08		
09		
10		
11		
12		
13		
14		

Closing Cost Details

Other Costs	Seller-Paid	
	At Closing	Before Closing
E. Taxes and Other Government Fees		
01 Recording Fees	Deed: Mortgage:	
02 NOC to Wilson County Register of Deeds	\$17.00	
03 Transfer Tax Deed to Wilson County Register of Deeds		
04 Transfer Tax Motg/DOT to Wilson County Register of Deeds		
05		
F. Prepaids		
01 Homeowner's Insurance Premium (mo.)		
02 Mortgage Insurance Premium (mo.)		
03 Prepaid Interest (per day from to)		
04 Property Taxes (mo.)		
05 City Taxes (mo.)		
06		
G. Initial Escrow Payment at Closing		
01 Homeowner's Insurance		
02 Mortgage Insurance		
03 Property Taxes		
04 City Taxes		
05		
06		
07		
08		
09 Aggregate Adjustment		
H. Other		
01 Commission - Selling Broker to The Realty Association	\$5,375.44	
02 Commission - Selling Broker Broker Fee to The Realty Association		
03 HOA Prepaid 2 Month Assessment to Wynfield Homeowners Association (the "Association"		
04 HOA Prorated Assessment to Wynfield Homeowners Association (06/01/22-07/01/22		
05 HOA Statement Delivery Fee to Homewisedocs.com		
06 HOA Statement Fee to Ghertner & Company		
07 HOA Transfer Fee to Wynfield Homeowners Association (the "Association"		
08 HOA Transfer fee to Ghertner to Ghertner & Company		
09 HOA Working Capital Fee to Wynfield Homeowners Association (the "Association"		
10 Title - Owner's Title Insurance (optional) to Foundation Title & Escrow Series, LLC		
J. TOTAL CLOSING COSTS	\$5,457.44	

Closing Disclosure - Attachment

Borrower: Vamsi Krishna Vemula
Lakshmi Sarvani Madada
211 Players Ct
Nashville, TN 37211

Seller: Pulte Homes Tennessee Limited
Partnership
100 Westwood Place
Suite 100
Brentwood, TN 37027

Settlement Agent: Foundation Title & Escrow Series, LLC
277 Mallory Station Rd
Suite 102
Franklin, TN 37067
(615) 269-7715

Closing Date: June 23, 2022

Disbursement Date: June 23, 2022

Property Location: 1132 Carlisle Place
Mt. Juliet, TN 37122

Confirm Receipt

Pulte Homes Tennessee Limited Partnership

BY: Brittany Neeley
Brittany Neeley
Division Closing Coordinator

6/21/2022
Date

64-079516A
VRU# 1-888-679-6377
MIN# 100057400006466512

Note

June 23, 2022
[Date]

Franklin
[City]

Tennessee
[State]

1132 Carlisle Place, Mount Juliet, TN 37122
[Property Address]

1. Borrower's Promise to Pay

In return for a loan that I have received, I promise to pay U.S. \$ 569,164.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Pulte Mortgage LLC**

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 **4.125%**.

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 **August 1, 2022**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **July 1, 2052**, 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 **7390 South Iola St., Englewood, CO 80112** 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. \$ **2,758.46**

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.

64-079516A

5. Loan Charges

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

6. Borrower's Failure to Pay as Required

(A) Late Charge for Overdue Payments

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

I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. Giving of Notices

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

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

8. Obligations of Persons Under this Note

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

9. Waivers

64-079516A

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

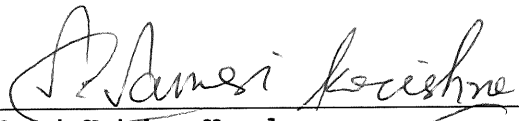
10. Uniform Secured Note

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

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

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

 _____ (Seal) _____ (Seal)
Vamsi Krishna Vemula -Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

[Sign Original Only]

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

Loan origination organization **Pulte Mortgage LLC**
NMLS ID **1791**
Loan originator **Brendan Thurman**
NMLS ID **2075329**

City of Mt. Juliet

BUILDING DEPARTMENT

CERTIFICATE OF OCCUPANCY



A Certificate of Occupancy and Compliance is hereby issued for the below listed location and occupancy. This certificate is non-transferable and valid only as outlined above and in accordance with the law.

THIS CERTIFICATE PURSUANT TO THE REQUIREMENTS OF THE 2018 INTERNATIONAL BUILDING CODE CERTIFYING THAT AT THE TIME OF ISSUANCE THIS STRUCTURE WAS IN COMPLIANCE WITH THE VARIOUS ORDINANCES OF THE JURISDICTION REGULATING BUILDING CONSTRUCTION OR USE FOR THE FOLLOWING:

Use Classification: Residential Building Permit: BLDR-004410-2021 Group: R3

Construction Type: VB Occupancy Load: _____

Owner of Building: Pulte Homes Tennessee, LP Lot: 357 - Wynfield

Address: 1132 Carlisle Place, Mt Juliet, TN 37122

Mark Kirk

Building Official

By: 

Date: 5/19/22

Prepared by and Return to:
Foundation Title & Escrow Series, LLC
277 Mallory Station Rd, Suite 102
Franklin, TN 37067

NOTICE OF COMPLETION

1. Name of the owner or owners of the land: Pulte Homes Tennessee Limited Partnership
2. Name of person, firm or organization contracted with for the entire job or improvement or demolition:
Pulte Homes Tennessee Limited Partnership
3. Location and Description of Property:
Being Lot No. 357, Wynfield Phase 3, as shown in Plat Book 30, Page 368, Register's Office for Wilson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said property.
4. Street Address: 1132 Carlisle Place Mt. Juliet, TN 37122
5. Date of Completion of the structure, improvement or demolition: _____
6. A transfer of ownership of all or a part of the real property or an interest therein and encumbrance thereon or a settlement of the claim of parties entitled to the benefits of Chapter 307, 1975 Public Acts of the General Assembly of Tennessee will take not earlier than Ten (10) days from the date of the filing of this Notice of Completion.
7. The names and address of the person, firm or organization to which parties entitled to the benefits of the said law may send notice, is as follows:

Company/Firm: Foundation Title & Escrow Series, LLC
Street Address: 277 Mallory Station Rd, Suite 102
City/State/Zip: Franklin, TN 37067

Pulte Homes Tennessee Limited Partnership

BY: Brittany Neeley
Brittany Neeley
Division Closing Coordinator

Owner: ✓ Purchaser: _____ Contractor: _____

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Brittany Neeley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Division Closing Coordinator of Pulte Homes Tennessee Limited Partnership, a Nevada Limited Partnership, By Pulte Homes Tennessee, Inc. a Michigan Corporation, its General Partner, the within named bargainor, a partnership and that she as such Division Closing Coordinator for the General Partner, executed the foregoing instrument for the purposes therein contained.

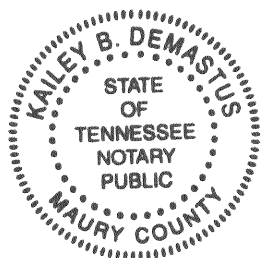
Witness my hand and official seal, this the 23rd day of June, 2022.

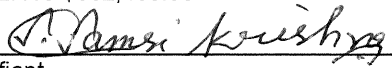
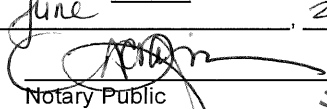


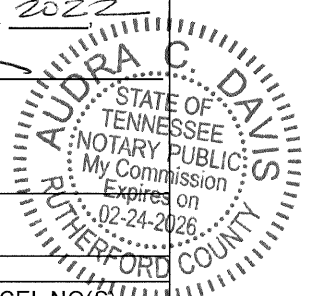
Notary Public

My Commission Expires: 28/20/2024

(SEAL)



SPECIAL WARRANTY DEED		STATE OF TENNESSEE COUNTY OF WILSON THE ACTUAL CONSIDERATION OR VALUE, WHICHEVER IS GREATER, FOR THIS TRANSFER IS \$632,405.00  Affiant
		SUBSCRIBED AND SWORN TO BEFORE ME THIS <u>June 23rd</u> day <u>2022</u> of  Notary Public
		MY COMMISSION EXPIRES: <u>2/24/26</u> (AFFIX SEAL)
THIS INSTRUMENT WAS PREPARED BY Foundation Title & Escrow Series, LLC, 277 Mallory Station Rd, Suite 102, Franklin, TN 37067		
ADDRESS NEW OWNER(S) AS FOLLOWS:	SEND TAX BILLS TO:	MAP-PARCEL NO(S)
Vamsi Krishna Vemula and Lakshmi Sarvani Madada, husband and wife	Pulte Mortgage, LLC	0960 E 024.00
(NAME)	(NAME)	
1132 Carlisle Place	7390 South Iola Street	
(ADDRESS)	(ADDRESS)	
Mt. Juliet, TN 37122	Englewood, CO 80112	
(CITY) (STATE) (ZIP)	(CITY) (STATE) (ZIP)	



For Good and valuable consideration, the receipt and sufficiency of which are hereby expressly acknowledged, the undersigned **Pulte Homes Tennessee Limited Partnership, A Nevada Limited Partnership**, hereinafter called the Grantor, has bargained and sold, and by these presents does transfer and convey unto **Vamsi Krishna Vemula and Lakshmi Sarvani Madada, husband and wife**, hereinafter referred to as Grantee, his/her/their heirs and assigns forever, all of its right, title and interest in the following described real estate, situated Wilson County, State of Tennessee, described as follow, to-wit:

Being Lot No. 357, Wynfield Phase 3, as shown in Plat Book 30, Page 368, Register's Office for Wilson County, Tennessee, to which plat reference is hereby made for a more complete and accurate description of said property.

Being a portion of the same property conveyed to Pulte Homes Tennessee Limited Partnership, a Nevada limited partnership, by Special Warranty Deed from Central Pike Partners, LLC, dated October 1, 2018 and recorded October 1, 2018 in Record Book 1846, Page 789 and by Special Warranty Deed dated September 28, 2018 and recorded October 1, 2018 in Book 1846, Page 778, in the Register's Office for Wilson County, Tennessee.

This conveyance is subject to (a) all restrictions of record; (b) all easements of record; (c) all visible easements; (d) all matters appearing on the plan(s) of record; and (e) all matters referenced in the master deed and by-laws; and (f) all applicable government and zoning regulations.

unimproved

This is improved property, known as 1132 Carlisle Place, Mt. Juliet, TN 37122

TO HAVE AND TO HOLD the said tract or parcel of land, with the appurtenances, estate, title and interest thereto belonging to said GRANTEE(S), his/her/their heirs and assigns forever; and we do covenant with the said GRANTEE(S) that we are lawfully seized and possessed of said land in fee simple, have a good right to convey it, and the same is unencumbered, unless otherwise herein set out; and we do further covenant and bind ourselves, our heirs and representatives, to warrant and forever defend the title to the said land to the said GRANTEE(S), his/her/their heirs and assigns, against the lawful claims of all persons claiming by, through or under GRANTOR, but not otherwise. Wherever used herein, the singular form shall include the plural, the plural the singular, and the use of any gender-specific pronoun shall be applicable to all genders.

Witness our hands this 23rd day of June, 2022.

Pulte Homes Tennessee Limited Partnership

BY: Brittany Neeley
Brittany Neeley
Division Closing Coordinator

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

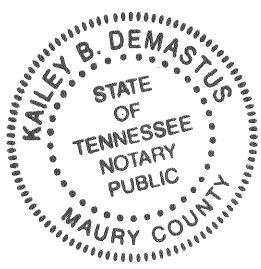
Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Brittany Neeley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Division Closing Coordinator of Pulte Homes Tennessee Limited Partnership, a Nevada Limited Partnership, By Pulte Homes Tennessee, Inc. a Michigan Corporation, its General Partner, the within named bargainor, a partnership and that she as such Division Closing Coordinator for the General Partner, executed the foregoing instrument for the purposes therein contained.

Witness my hand and official seal, this the 23rd day of June, 2022.

[Signature]
Notary Public

My Commission Expires: 08/20/2024

(SEAL)



Return To:

Pulte Mortgage LLC
7390 South Iola St.
Englewood, CO 80112
Attn: Sales and Acquisitions

Prepared By:

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

The Maximum Principal Indebtedness for Tennessee recording tax purposes is \$ 569,164.00 .

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100057400006466512
VRU# 1-888-679-6377

DEFINITIONS

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

- (A) "Security Instrument" means this document, which is dated **June 23, 2022** , together with all Riders to this document.
- (B) "Borrower" is **Vamsi Krishna Vemula and Lakshmi Sarvani Madada, Husband and Wife**

Borrower is the trustor under this Security Instrument.

(C) "Lender" is **Pulte Mortgage LLC**

Lender is a **Limited Liability Company** organized and existing under the laws of **Delaware**

MTN41AFORM64-0795 (Rev. 05/18)

TENNESSEE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3043 1/01

Wolters Kluwer Financial Services
VMP®-6A(TN) (1302)

Page 1 of 15

Initials:

✓ ✓
M-S

Lender's address is 7390 South Iola St., Englewood, CO 80112

(D) "Trustee" is Gregory S. Perrone

a resident of Nashville, Tennessee.

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

(F) "Note" means the promissory note signed by Borrower and dated June 23, 2022

The Note states that Borrower owes Lender Five Hundred Sixty-nine Thousand One Hundred Sixty-four And 00/100 Dollars (U.S. \$ 569,164.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than July 1, 2052. The maximum principal indebtedness for Tennessee recording tax purposes is \$ 569,164.00

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (a) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (b) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

County of **Wilson** :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

Derivation Clause

The instrument constituting the source of the Borrower's interest in the foregoing described property was a **Warranty Deed** recorded

in the Register's Office of **Wilson** County, Tennessee.
Parcel ID Number: which currently has the address of
1132 Carlisle Place [Street]
Mount Juliet [City], Tennessee **37122** [Zip Code]
("Property Address"):

TO HAVE AND TO HOLD, the aforescribed property, together with all the hereditaments and appurtenances thereunto belonging to, or in anywise appertaining, unto the Trustee, its successors in trust and assigns, in fee simple forever. 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.

Initials: ✓ ✓
M.S

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

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

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

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

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

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

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

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

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

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due

MTN41DFORM64-0795

TENNESSEE-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

VMP®-6A(TN) (1302)

Page 4 of 15

Form 3043 1/01

Initials: ✓-✓
M.S

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

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

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

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

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the

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work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

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

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

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

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

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

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there

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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. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

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

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

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

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

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

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

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

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

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

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

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

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

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

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

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

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

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

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of

release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

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

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

If Lender invokes the power of sale, Trustee shall give notice of sale by public advertisement in the county in which the Property is located for the time and in the manner provided by Applicable Law, and Lender or Trustee shall mail a copy of the notice of sale to Borrower in the manner provided in Section 15. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and under the terms designated in the notice of sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. If the Property is sold pursuant to this Section 22, Borrower, or any person holding possession of the Property through Borrower, shall immediately surrender possession of the Property to the purchaser at the sale. If possession is not surrendered, Borrower or such person shall be a tenant at will of the purchaser and hereby agrees to pay the purchaser the reasonable rental value of the Property after sale.

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

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Waivers. Borrower waives all right of homestead, equity of redemption, statutory right of redemption and relinquishes all other rights and exemptions of every kind, including, but not limited to, a statutory right to an elective share in the Property.

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.

IN WITNESS WHEREOF, Borrower has executed this Security Instrument.

Witnesses:

_____  (Seal)
Vamsi Krishna Vemula -Borrower

_____  (Seal)
Lakshmi Sarvani Madada -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

STATE OF TENNESSEE,

County ss: *Wilson*

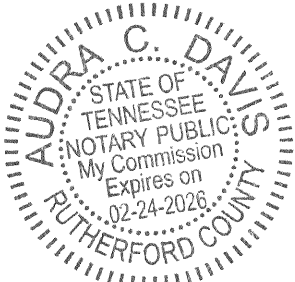
On this *23rd* day of *June, 2022*, before me personally appeared **Vamsi Krishna Vemula and Lakshmi Sarvani Madada**

to me known to be the person(s) described in and who executed the foregoing instrument, and who acknowledged the execution of the same to be his/her/their free act and deed. Witness my hand and official seal.

My Commission Expires: *2/24/24*

[Signature]

Notary Public



Loan origination organization **Pulte Mortgage LLC**
NMLS ID 1791
Loan originator **Brendan Thurman**
NMLS ID 2075329

PLANNED UNIT DEVELOPMENT RIDER

VRU# 1-888-679-6377 MIN# 100057400006466512

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **23rd** day of **June, 2022**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **Pulte Mortgage LLC**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **1132 Carlisle Place, Mount Juliet, TN 37122**

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in **Declarations of Covenants, Conditions, and Restrictions**

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

Wynfield Alley Load (38)

[Name of Planned Unit Development]

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

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

A. PUD Obligations. Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

PUD1FORM64-07951 (Rev. 02/09)

MULTISTATE PUD RIDER - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3150 1/01

Wolters Kluwer Financial Services
VMP®-7R (0811)

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Initials: VS

MS

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

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

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

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

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

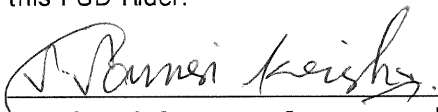
D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby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

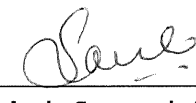
E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial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

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

M.S

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

 (Seal)
Vamsi Krishna Vemula -Borrower

 (Seal)
Lakshmi Sarvani Madada -Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

To be completed by the Lender: 64-079516A / Agency Case No. _____
Lender Loan No./Universal Loan Identifier: 5493004WMLN60ZJ2ON4600000000000064079516A27

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) Vamsi Krishna Vemula	Social Security Number 879-13-3547 <i>(or Individual Taxpayer Identification Number)</i>
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) VAMSI KRISH VEMULA VAMSI KRISHNA KRISHNA VEMULA VAMSIKRISH VEMULA VAMSIKRISHNA KRISH VEMULA	Date of Birth (mm/dd/yyyy) 09/14/1989
	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 <i>(First, Middle, Last, Suffix) - Use a separator between names</i>
---	---

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	Dependents (not listed by another Borrower) Number 0 Ages N/A	Contact Information Home Phone _____ Cell Phone (770) 329-7571 Work Phone (800) 354-9103 Ext. _____ Email vemulavamsi19@gmail.com
--	--	--

Current Address

Street 211 Players Court Unit # _____
City Nashville State TN ZIP 37211 Country _____
How Long at Current Address? 1 Years 5 Months Housing No primary housing expense Own Rent (\$ 1,250.00 /month)

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

Street 602 players court, Unit # _____
City Nashville State TN ZIP 37211 Country USA
How Long at Former Address? 1 Years 11 Months Housing No primary housing expense Own Rent (\$ 1,005.00 /month)

Mailing Address - if different from Current Address Does not apply

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

Employer or Business Name UBS Business Solutions Phone (800) 354-9103 Street 315 Deaderick St #500 Unit # _____ City Nashville State TN ZIP 37238 Country _____	Gross Monthly Income Base \$ 8,375.21 /month Overtime \$ 0.00 /month Bonus \$ 0.00 /month Commission \$ 0.00 /month Military Entitlements \$ 0.00 /month Other \$ 0.00 /month TOTAL \$ 8,375.21 /month
Position or Title IT Infrastructure /Splunk Spec Start Date 01/15/2018 (mm/dd/yyyy) How long in this line of work? 7 Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
<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.	Monthly Income (or Loss) \$ _____

Borrower Name: Vamsi Krishna Vemula
Uniform Residential Loan Application
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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

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

1e. Income from Other Sources

Does not apply

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

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

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

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

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Savings	Bank of America	7771	\$ 68,358.64
Provide TOTAL Amount Here			\$ 68,358.64

2b. Other Assets and Credits You Have

Does not apply

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

- Assets
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other
- Credits
- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 20,000.00
Other	\$ 11,383.28
Provide TOTAL Amount Here	
	\$ 31,383.28

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	BRCLYSBANKDE	2461	\$ 3,409.00	<input type="checkbox"/>	\$ 29.00
Revolving	AMEX	8253	\$ 46.00	<input type="checkbox"/>	\$ 40.00

2d. Other Liabilities and Expenses

Does not apply

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

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

Borrower Name: Vamsi Krishna Vemula

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

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

Address Street 543 Elaine Drive Unit # _____
 City Nashville State TN ZIP 37211 Country _____

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$405,000.00	Sold		\$0.00	\$	\$

Mortgage Loans on this Property Does not apply

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 \$ 569,164.00 Loan Purpose Purchase Refinance Other (specify) _____
 Property Address Street 1132 Carlisle Place Unit # _____
 City Mount Juliet State TN ZIP 37122 County Wilson
 Number of Units 1 Property Value \$ 640,000.00
 Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

- 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
- Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing Does not apply

4c. Rental Income on the Property You Want to Purchase For Purchase Only Does not apply

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan Does not apply

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

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

Borrower Name: Vamsi Krishna Vemula

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DT2-346-246

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 type="radio"/> NO <input checked="" type="radio"/> YES</p> <p style="text-align: center;"><u>IP</u></p> <p style="text-align: center;"><u>S</u></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 (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) 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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

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

Borrower Name: Vamsi Krishna Vemula

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Vamsi Krishna Vemula

Date (mm/dd/yyyy)

06/23/2022

Borrower Name: **Vamsi Krishna Vemula**

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Borrower Name: Vamsi Krishna Vemula

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

Pulte Mortgage LLC (NMLS #: 1791) | Brendan Thurman (License #: 235118, NMLS #: 2075329)
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DT2-346-246

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

Loan Originator Information

Loan Originator Organization Name Pulte Mortgage LLC
Address 7390 South Iola St., Englewood, CO 80112
Loan Originator Organization NMLSR ID# 1791 State License ID# 109368
Loan Originator Name Brendan Thurman
Loan Originator NMLSR ID# 2075329 State License ID# 235118
Email Brendan.Thurman@pulte.com Phone (800) 426-8898
Signature  Date (mm/dd/yyyy) 06/21/2022

Borrower Name: Vamsi Krishna Vemula
Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Pulte Mortgage LLC (NMLS #: 1791) | **Brendan Thurman** (License #: 235118, NMLS #: 2075329)
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DT2-346-246

To be completed by the Lender: 64-079516A /
 Lender Loan No./Universal Loan Identifier: 5493004WMLN602J2ON4600000000000064079516A27 Agency Case No

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

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

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out

Refinance Program

- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Energy Improvement

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

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

L2. Title Information

Title to the Property Will be Held in What Name(s):
Vamsi Krishna Vemula, A Married Man

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

Borrower Name: **Vamsi Krishna Vemula**

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

Pulte Mortgage LLC (NMLS #: 1791) | Brendan Thurman (License #: 235118, NMLS #: 2075329)

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DT2-346-246

L3. Mortgage Loan Information																				
Mortgage Type Applied For <input checked="" type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate <u>4.1250</u> % Loan Term <u>360</u> (months)	Mortgage Lien Type <input checked="" type="radio"/> First Lien <input type="radio"/> Subordinate Lien																		
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property																			
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____	<table border="0"> <tr> <td>First Mortgage (P & I)</td> <td style="text-align: right;">\$ <u>2,758.46</u></td> </tr> <tr> <td>Subordinate Lien(s) (P & I)</td> <td style="text-align: right;">\$ <u>0.00</u></td> </tr> <tr> <td>Homeowner's Insurance</td> <td style="text-align: right;">\$ <u>86.59</u></td> </tr> <tr> <td>Supplemental Property Insurance</td> <td style="text-align: right;">\$ <u>0.00</u></td> </tr> <tr> <td>Property Taxes</td> <td style="text-align: right;">\$ <u>266.00</u></td> </tr> <tr> <td>Mortgage Insurance</td> <td style="text-align: right;">\$ <u>104.35</u></td> </tr> <tr> <td>Association/Project Dues (Condo, Co-Op, PUD)</td> <td style="text-align: right;">\$ <u>150.00</u></td> </tr> <tr> <td>Other</td> <td style="text-align: right;">\$ <u>0.00</u></td> </tr> <tr> <td>TOTAL</td> <td style="text-align: right;">\$ <u>3,365.40</u></td> </tr> </table>		First Mortgage (P & I)	\$ <u>2,758.46</u>	Subordinate Lien(s) (P & I)	\$ <u>0.00</u>	Homeowner's Insurance	\$ <u>86.59</u>	Supplemental Property Insurance	\$ <u>0.00</u>	Property Taxes	\$ <u>266.00</u>	Mortgage Insurance	\$ <u>104.35</u>	Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>150.00</u>	Other	\$ <u>0.00</u>	TOTAL	\$ <u>3,365.40</u>
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Borrower Name: Vamsi Krishna Vemula
 Uniform Residential Loan Application - Lender Loan Information
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021



L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$	632,405.00
B. Improvements, Renovations, and Repairs	\$	0.00
C. Land <i>(if acquired separately)</i>	\$	0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$	0.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$	0.00
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$	19,114.16
G. Discount Points	\$	6,403.10
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$	657,922.26

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 569,164.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ 0.00	\$	569,164.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$	0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$	569,164.00

TOTAL CREDITS

L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$	12,437.42
M. Other Credits <i>(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)</i>	\$	31,383.28
N. TOTAL CREDITS (Total of L and M)	\$	43,820.70

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$	657,922.26
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$	612,984.70
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.	\$	44,937.56

Borrower Name: Vamsi Krishna VemulaUniform Residential Loan Application - Lender Loan Information
Freddie Mac Form 65 • Fannie Mae Form 1003
Effective 1/2021

Pulte Mortgage LLC (NMLS #: 1791) | Brendan Thurman (License #: 235118, NMLS #: 2075329)

20667.244

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DT2-346-246

FINANCING AGREEMENT

Applicant(s) : Vamsi Krishna Vemula ("Applicant")

Property : 1132 Carlisle Place ("Property")
Mount Juliet, TN 37122

Expiration Date : 07/21/22 ("Expiration Date")

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

Loan Term : 360 months ("Term") Loan Amount: \$ 569,164.00 ("Loan Amount")

Interest Rate : 4.125 ("Rate") Discount Fee: \$ 6,403.10 Origination Fee: \$ 0.00

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

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

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

Upfront Rate Lock Fee Payor(s) : Applicant

This Financing Agreement ("Agreement") is made this February 22, 2022 between Applicant and Pulte Mortgage LLC ("Lender").

Recitals

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

The parties therefore agree as follows:

1. If the Applicant's Loan application is approved by Lender and the Loan is disbursed on or before the Expiration Date, and all of the other terms and conditions of this Agreement are satisfied, Lender will extend the Loan at the Rate and Points specified above and Applicant will accept the Loan at the Rate and Points specified above.
2. At the disbursement of the subject Loan, Lender agrees to provide an amount of money not to exceed 0.00 % of the Loan Amount to establish a temporary buydown account for the purposes of subsidizing the cost of the Applicant's Loan payments. The parties agree that the terms of the temporary buydown will be subject to Lender's requirements in effect at the closing of the subject Loan.
3. At the disbursement of the subject Loan, Lender agrees to provide an amount of money not to exceed 0.00 % of the Loan Amount to pay the Applicant's closing costs of the subject loan. In addition, and subject to the approval of Lender, the money may be used for payment of other loan related costs.
4. The parties agree that this Agreement does not constitute an approval of Applicant's Loan application.
5. At Lender's option and sole discretion, a change in the Loan Amount may affect the terms of this Agreement.
6. Neither party shall have any liability to the other party under this Agreement in the event the Loan does not disburse on or before the Expiration Date because: (i) the Loan was not approved; (ii) the Property was not completed or was otherwise unavailable for occupancy; (iii) conditions for closing acceptable to Lender were not satisfied; or (iv) any of the other terms or conditions of this Agreement are not satisfied; provided that payment, application and refund of any fee paid to Lender in connection with this Agreement will be governed solely by Paragraph 13 below. Applicant acknowledges that Lender's normal loan processing and closing procedures involve the actions of third parties over whom Lender has no control and whose actions may delay approval, closing, or disbursement of the Loan.
7. If the Loan is not disbursed by the Expiration Date, Lender does not guarantee the availability of the Loan or any other terms set forth in this Agreement, including but not limited to, the Rate and/or Points set forth above. If Lender still offers the Loan, Lender will extend the Expiration Date to a date that is mutually acceptable to Applicant and Lender, provided that if such an extension is granted, the Rate will remain unchanged and the Points will not be less than (i) the Points set forth above, or (ii) the Points in effect when the extension is granted. The Loan will not be closed at a lower Rate and/or lower Points than set forth in this Agreement.
8. If mortgage insurance is required as indicated above, the parties agree that Lender's obligation to fund the Loan is subject to the availability of mortgage insurance and the approval of the Loan by the respective mortgage insurance company.
9. Applicant warrants to Lender that Applicant has not made application to another lender for a loan to be secured by the Property, and will not do so while this Agreement is in effect, or if such an application has been made, that said application with the other lender has been withdrawn. Lender, at its sole option and discretion, may declare this Agreement null and void if it is determined that Applicant has a valid loan application pending with another lender during the term of this Agreement.
10. If the subject Loan is a Housing Bond Loan, the parties agree that Lender's obligation to fund the Loan is subject to the Applicant and/or Property satisfying the requirements of the Housing Bond Authority.
11. This Agreement and Applicant's Loan application constitute the entire agreement between the parties and supersede any prior agreements related to the Loan. No representative of Lender, nor any other party, is authorized to vary the written terms of this Agreement by oral representations or statements, and Applicant shall not rely on any oral representations or statement if such representation or statement varies from the written terms of this Agreement. This Agreement may be modified only in writing and must be signed by all parties.
12. This Agreement shall be binding on the parties and their successors and assigns; provided that the rights of Applicant under this Agreement may not be transferred or assigned to any other person.
13. This Agreement is to be governed by the laws of the state where the property is located. The terms of this Agreement have been negotiated freely by the parties. Preparation of this Agreement by the Lender will not be reason to construe its terms against the Lender.
14. A fee is payable to Lender in the amount of \$ 5,691.64 upon execution of this Agreement. This fee is non refundable, however;
 - a. \$ 5,691.64 will be refunded to the payor (i.e. Applicant if Applicant has paid fee; Seller if Seller has paid fee) if the loan application is declined by Lender, or if, after approval, a change in the Lender's guidelines results in a declination of the Applicant's loan application. For purposes of this paragraph, Lender will not be deemed to have declined the Loan if it is approved under the Loan Type set forth above subject to one or more conditions and the Loan is not closed because of a failure of the Applicant to use best efforts to satisfy any one or more of such conditions.
 - b. \$ 5,691.64 will be refunded to the payor (i.e. Applicant if Applicant has paid fee; Seller if Seller has paid fee) if the loan is closed pursuant to the terms and conditions set forth herein.

Pulte Mortgage LLC

By: Brendan Thurman, NMLS ID: 2075329


 Applicant Vamsi Krishna Vemula

Applicant

Date: June 21, 2022

P-747 (Rev. 05/16)

Pulte Mortgage LLC, NMLS ID: 1791
 Brendan Thurman, NMLS ID: 2075329

64-079516A

Property Tax Details	
Borrower(s): Vamsi Krishna Vemula	Lender: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 NMLS ID: 1791 Date: June 21, 2022 Closing Date: June 23, 2022
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

Lender currently is expecting each of the following property tax installments to be managed based on the indication in the Status at Close column. In addition, it expects that all installments covering any earlier periods have been paid or will be paid at closing by Seller. If any installment is not handled as indicated, contact Lender prior to closing the loan. Note: Any installments with a status of "Pay to PMLLC" will be net funded.

Install #	Published	Taxer Due	Bill Amount	Cover From	Cover To	Lender Due	Status At Close
Taxer: Mt Juliet City							
1	10/01/2022	02/28/2023	\$118.96	01/01/2022	12/31/2022	12/01/2022	To Be Escrowed
Taxer: Wilson County Taxes							
1	10/01/2022	02/28/2023	\$2,064.33	01/01/2022	12/31/2022	12/01/2022	To Be Escrowed

64-079516A

DISCOUNT POINT FEE DISCLOSURE	
Applicant(s): Vamsi Krishna Vemula	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

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

	Starting Adjusted Interest Rate
Interest Rate	4.125%
Discount Points to Obtain Starting Adjusted Rate	1.125%

	Bought Down or Actual Rate
Interest Rate	4.125%
Discount Points Paid to Obtain the Bought Down Rate	0.000%

There are a total of 1.125% discount point(s) on this loan, which may be paid by the Applicant, Seller, Lender and/or Third Party. You are paying \$ 0.00 of the \$ 6,403.10 discount points.

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


06/23/22
 Applicant **Vamsi Krishna Vemula** Date

 Applicant Date

 Applicant Date

 Applicant Date

64-079516A
06/21/22

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



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

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

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

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

Handwritten signature of Vamsi Krishna Vemula in black ink.

Signature **Vamsi Krishna Vemula**

Date

06/23/22

Signature

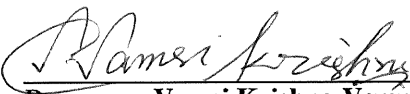
Date

Uniform Residential Loan Application (1003) Certification

Applicant(s): Vamsi Krishna Vemula	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 (800) 426-8898
Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

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

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


06/23/22
 Borrower **Vamsi Krishna Vemula** Date Borrower Date

 Borrower Date Borrower Date

COVID-19 FORBEARANCE NOTICE

Borrower(s) Vamsi Krishna Vemula	Lender: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898 Date: June 21, 2022
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

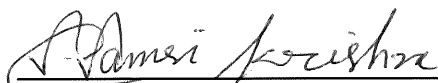
This notice is to inform you that under the recently-enacted Coronavirus Aid, Relief, and Economic Security Act ("CARES Act"), you have the right to request a forbearance (i.e., a temporary reduction or suspension of your monthly mortgage payments) if you are experiencing a financial hardship directly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

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

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

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

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



Borrower **Vamsi Krishna Vemula**

Date

01/23/22

Borrower

Date

Borrower

Date

Borrower

Date

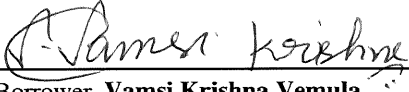
COVID-19 ORIGINATION INFORMATION CERTIFICATION

Borrower(s) Vamsi Krishna Vemula	Lender: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

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

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

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

	06/23/22
Borrower Vamsi Krishna Vemula	Date
Borrower	Date
Borrower	Date

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

Printed Name: Vamsi Krishna Vemula	Date of Birth: 09/14/1989	Social Security Number: 879-13-3547
---------------------------------------	------------------------------	--

Reason for authorizing consent: (Please select one)

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

With the following company ("the Company"):

Company Name: Pulte Mortgage LLC

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

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

Agent's Name: Equifax Verification Services

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

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

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

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

Signature:  Date Signed: 10/23/22

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

Privacy Act Statement Collection and Use of Personal Information

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

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

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

NOTICE TO NUMBER HOLDER

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

64-079516A

NAME AFFIDAVIT

Borrower: **Vamsi Krishna Vemula**

Property Address: **1132 Carlisle Place
Mount Juliet, TN 37122**

This is to certify that and **Vamsi Krishna Vemula
VAMSI KRIS VEMULA
VAMSI KRISHNA KRISHNA VEMULA
VAMSIKRIS VEMULA
VAMSIKRISHNA KRISH VEMULA**

are one in the same person.

Vamsi Krishna 6/23/22
Borrower Date

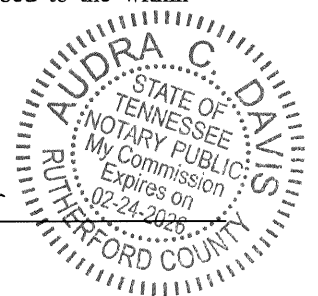
State of **Tennessee**, to wit: Wilson County

I Hereby Certify, that on this day of June 23, 2022, before me, Notary Public of the State of **Tennessee**, the undersigned officer, personally appeared **Vamsi Krishna Vemula** known to me (or satisfactorily proven) to be the person(s) whose Name(s) is (are) subscribed to the within instrument acknowledged that he/she/they executed the same for the purpose therein contained.

In Witness Whereof, I hereunto set my hand and official seal.

My commission expires: 2/24/24

[Signature]



64-079516A

NAME AFFIDAVIT

Borrower: **Lakshmi Sarvani Madada**

Property Address: **1132 Carlisle Place
Mount Juliet, TN 37122**

This is to certify that **Lakshmi Sarvani Madada**
and

are one in the same person.

Saru
Borrower Date

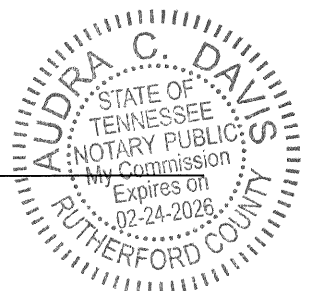
State of **Tennessee**, to wit: Wilson County
June 23, 2021

I Hereby Certify, that on this day of June 23, 2021, before me,
Notary Public of the State of **Tennessee**, the undersigned officer, personally appeared **Lakshmi Sarvani Madada** known to me (or satisfactorily proven) to be the person(s) whose Name(s) is (are) subscribed to the within instrument acknowledged that he/she/they executed the same for the purpose therein contained.

In Witness Whereof, I hereunto set my hand and official seal.

My commission expires: 2/24/20

Audra C. Davis



64-079516A

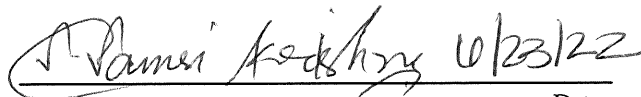
SIGNATURE AFFIDAVIT

Borrower(s): Vamsi Krishna Vemula and Lakshmi Sarvani Madada

Property Address: 1132 Carlisle Place
Mount Juliet, TN 37122

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

Vasmi Krishna Vemula
Print Name


Signature Date

Print Name

Signature Date

Lakshmi Sarvani Madada
Print Name

 01/23/22
Signature Date

Print Name

Signature Date

Print Name

Signature Date

Print Name

Signature Date

Print Name

Signature Date

Print Name

Signature Date

**Pulte Mortgage LLC
First Payment Letter**

64-079516A

Date : **June 23, 2022**
Borrower : **Vamsi Krishna Vemula**

Dear Borrower :

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

1. Your loan number is **64-079516A** . This number must be on all payments and correspondence.
2. Your first monthly payment is due **August 1, 2022**.
3. Your monthly payment is due on the first (1st) day of every month and delinquent on the second (2nd) day of every month. Payments arriving in our office or post office box after the sixteenth (16th) day of the month will be subject to late charges, according to the terms of you Note or Security Instrument.
4. We will be providing you with a monthly billing statement to assist in making your monthly payments. Please use the temporary payment coupons provided to you at closing in the event you do not receive the statement prior to the due date of your first or second payment.
5. All correspondence, inquiries, and payments without a billing statement should be sent to:
Pulte Mortgage LLC
P.O. Box 5224
Denver, CO 80217-5224
6. Inquiries should be directed to our Customer Care Department at our toll free number 1-800-488-0053.
7. We do not accept postage due mail, postdated checks, cash, or partial payments.
8. Your monthly mortgage payment may consist of a number of items. Your payment breakdown for the first monthly payment due under the terms of the Note and Security Instrument is as follows:

Principal and Interest	\$	2,758.46	
Mortgage Insurance		104.35	
Hazard Insurance		86.59	
Property Tax		181.95	
Flood Insurance		0.00	
Other Insurance		0.00	
Ground Rent		0.00	
TOTAL DUE		3,131.35	Estimated

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

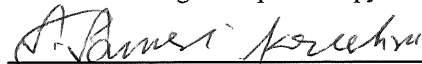
If we transfer the servicing of your loan to a third party, you will receive notification from us as well as the new servicer advising you of the transfer. The notification will contain, among other disclosures, the specific date on which you would begin making your monthly mortgage payments to the new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

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

Sincerely,

Pulte Mortgage LLC

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



Vamsi Krishna Vemula

(Borrower)

(Borrower)

(Borrower)

(Borrower)

NEW HOME TELEPHONE NUMBER

270-329-7571

FIRST MONTHLY PAYMENT NOTICE

DUE DATE 08/01/22	PAYMENT NO. 1	ACCOUNT NUMBER 6407951	ON TIME PAYMENT - DUE ON OR BEFORE 3,131.35 08/01/2022
	Vamsi Krishna Vemula		LATE PAYMENT - PAY ON OR AFTER 3,269.27 08/16/2022
DATE PAID <hr/>	Pulte Mortgage LLC P.O. Box 5224 Denver, CO 80217-5224		ADDITIONAL PRINCIPAL \$ <hr/> ADDITIONAL TAX OR INS. \$ <hr/> LATE CHARGE \$ <hr/> TOTAL PAYMENT \$ <hr/>
CHECK NUMBER <hr/>			
AMOUNT <hr/>			
Please enclose one notice for each monthly payment. Your cancelled check is your receipt.	THE ABOVE PAYMENT AMOUNTS ARE ESTIMATED, SUBJECT TO CHANGE AFTER REVIEW.		

SECOND MONTHLY PAYMENT NOTICE

DUE DATE 09/01/22	PAYMENT NO. 2	ACCOUNT NUMBER 6407951	ON TIME PAYMENT - DUE ON OR BEFORE 3,131.35 09/01/2022
	Vamsi Krishna Vemula		LATE PAYMENT - PAY ON OR AFTER 3,269.27 09/16/2022
DATE PAID <hr/>	Pulte Mortgage LLC P.O. Box 5224 Denver, CO 80217-5224		ADDITIONAL PRINCIPAL \$ <hr/> ADDITIONAL TAX OR INS. \$ <hr/> LATE CHARGE \$ <hr/> TOTAL PAYMENT \$ <hr/>
CHECK NUMBER <hr/>			
AMOUNT <hr/>			
Please enclose one notice for each monthly payment. Your cancelled check is your receipt.	THE ABOVE PAYMENT AMOUNTS ARE ESTIMATED, SUBJECT TO CHANGE AFTER REVIEW.		

To Insure Proper Application of Your Payment

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

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

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

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

Notice About Electronic Check Conversion

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

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: **64-079516A**
 Borrower(s): **Vamsi Krishna Vemula**

Disclosure Date: June 21, 2022

Property Address: **1132 Carlisle Place**
Mount Juliet, TN 37122

Your monthly mortgage payment for the coming year will be \$ 3,131.35 of which \$ 2,758.46 will be for principal and interest and \$ 372.89 will go into your escrow account.

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

<u>Month</u>	<u>Payments to Escrow Account</u>	<u>Payments from Escrow Amount</u>	<u>Description</u>	<u>Escrow Account Balance</u>
Starting Balance:				\$ <u>1,377.67</u>
Aug 22	372.89	104.35	Mortgage Insurance	1,646.21
Sep 22	372.89	104.35	Mortgage Insurance	1,914.75
Oct 22	372.89	104.35	Mortgage Insurance	2,183.29
Nov 22	372.89	104.35	Mortgage Insurance	2,451.83
Dec 22	372.89	2,064.33	Wilson County Taxes	760.39
Dec 22	0.00	118.96	Mt Juliet City	641.43
Dec 22	0.00	104.35	Mortgage Insurance	537.08
Jan 23	372.89	104.35	Mortgage Insurance	805.62
Feb 23	372.89	104.35	Mortgage Insurance	1,074.16
Mar 23	372.89	104.35	Mortgage Insurance	1,342.70
Apr 23	372.89	104.35	Mortgage Insurance	1,611.24
May 23	372.89	104.35	Mortgage Insurance	1,879.78
Jun 23	372.89	1,039.00	Hazard Insurance	1,213.67
Jun 23	0.00	104.35	Mortgage Insurance	1,109.32
Jul 23	372.89	104.35	Mortgage Insurance	1,377.86

Cushion Selected by Lender: \$ 537.08

IMPORTANT NOTES:

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

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

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

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

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

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

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

ACKNOWLEDGEMENT:

Vamsi Krishna Vemula 06/23/22
 Borrower **Vamsi Krishna Vemula** Date Borrower Date

Borrower Date Borrower Date

CONSUMER DISCLOSURE FOR VOLUNTARY ESCROW ACCOUNT PAYMENT (VPPE)	
Borrower(s): Vamsi Krishna Vemula	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	Date: June 21, 2022

The annual Property Taxes on the fully assessed value of your new home are currently estimated to be \$ 3,192.00.

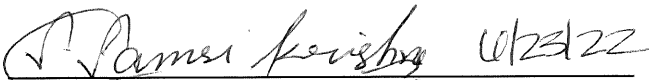
If your home is new or recently constructed, some or all of the Property Taxes paid during the first year *may* be based on an assessed value that reflects only the unimproved or partially improved property. Property Taxes will be higher once a reassessment is completed by the municipality to reflect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

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

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

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

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

 Borrower Vamsi Krishna Vemula _____ Date _____	Borrower _____ Date _____
Borrower _____ Date _____	Borrower _____ Date _____

This disclosure applies to Single Family, One Unit, Principal Residences only!

Notice Concerning Private Mortgage Insurance - Initial Disclosure - Fixed Rate Mortgages

Borrower Name(s): **Vamsi Krishna Vemula**

Lender: **Pulte Mortgage LLC**

7390 South Iola St., Englewood, CO 80112

NMLS ID: 1791

Loan Number: **64-079516A**

Property Address: **1132 Carlisle Place, Mount Juliet, TN 37122**

Date: **June 23, 2022**

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

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

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

Initial Amortization Schedule

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

Borrower Requested Cancellation of PMI

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

1. The date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property. This date is **May 1, 2028**. For balloon loans with a fixed interest rate and no conditional right to refinance, if applicable, this date may not be reached before the loan matures.
2. The date the principal balance *actually* reaches 80% of the original value of the property.

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

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

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

A "good payment history" means no payments 60 or more days past due within two years and no payments 30 or more days past due within one year of the later of (a) the cancellation date, or (b) the date you submit a request for cancellation.

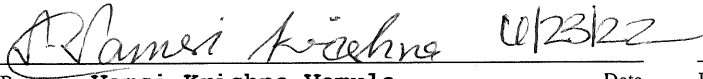
Automatic Termination of PMI

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property. This date is **June 1, 2029**. For balloon loans with a fixed interest rate and no conditional right to refinance, if applicable, this date may not be reached before the loan matures. If you are *not* current on your loan payments as of that date, PMI will automatically terminate on the first day of the month immediately following the date you thereafter become current on your payments.

Exceptions to Cancellation and Automatic Termination

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

I/We have received a copy of this disclosure and initial amortization schedule.



 Borrower **Vamsi Krishna Vemula** Date _____ Borrower _____ Date _____

 Borrower _____ Date _____ Borrower _____ Date _____

 Borrower _____ Date _____ Borrower _____ Date _____

 Borrower _____ Date _____ Borrower _____ Date _____

301 (Rev. 10/11)

 -976 (0107)
 VMP MORTGAGE FORMS - (800)521-7291

Form C-1 7/01

Pulte Mortgage LLC, NMLS ID: 1791
 Brendan Thurman, NMLS ID: 2075329

© 1999, 2001 America's Community Bankers®,
 Mortgage Bankers Association of America

* Charges for the insurance may not be added to your loan payments if paid in full at settlement.

** I/We understand that if the property is not a Single Family, One Unit, Owner Occupied Dwelling, this disclosure does not apply. The Mortgage Lender of record may cancel PMI on investor or non-occupied transactions under certain terms and conditions. Please contact your lender for additional information and the terms and conditions for cancellation.

EXPLANATION OF MORTGAGE INSURANCE

Applicant(s): Vamsi Krishna Vemula	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

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

FHA LOAN ON SINGLE FAMILY OR CONDOMINIUM PROPERTY

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

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

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

VA LOAN

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

CONVENTIONAL LOAN

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

64-079516A

1) **Borrower-Paid Mortgage Insurance (BPMI)** - payment to Lender will include a pre-determined amount for PMI.

- a) Monthly BPMI - You pay a monthly MI premium in addition to your monthly payment. The first premium will be collected at closing.
- b) Single Premium (One-Time) Cash BPMI - You pay one PMI premium in cash at closing.
- c) Single Premium (One-Time) Financed BPMI - You pay one PMI premium from the loan proceeds at closing.

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

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

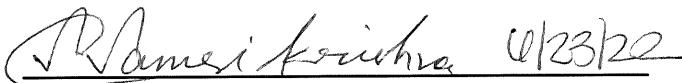
2) **Lender-Paid Mortgage Insurance (LPMI)** - Your loan has a higher interest rate and the lender pays for the MI. LPMI cannot be cancelled and will not terminate until the loan is refinanced or paid in full.

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

For questions regarding mortgage insurance please contact:

Phone Number: 1-800-488-0053

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

 01/23/22

_____	_____	_____	_____	
Borrower	Vamsi Krishna Vemula	Date	Borrower	Date
_____	_____	_____	_____	_____
Borrower		Date	Borrower	Date
_____	_____	_____	_____	_____
Borrower		Date	Borrower	Date
_____	_____	_____	_____	_____
Borrower		Date	Borrower	Date

Form **W-8BEN**
(Rev. October 2021)

Department of the Treasury
Internal Revenue Service

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

For use by individuals. Entities must use Form W-8BEN-E.
Go to www.irs.gov/FormW8BEN for instructions and the latest information.

Give this form to the withholding agent or payer. Do not send to the IRS.

OMB No. 1545-1621

Do NOT use this form if:

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

Instead, use Form:

W-8BEN-E
W-9
W-8ECI
8233 or W-4
W-8IMY

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

Part I Identification of Beneficial Owner (see instructions)

1 Name of individual who is the beneficial owner Vamsi Krishna Vemula		2 Country of citizenship
3 Permanent residence address (street, apt. or suite no., or rural route). Do not use a P.O. box or in-care-of address. 1132 Carlisle Place City or town, state or province. Include postal code where appropriate. Mount Juliet, TN 37122		
Country		
4 Mailing address (if different from above) 1132 Carlisle Place City or town, state or province. Include postal code where appropriate. Mount Juliet, TN 37122		
Country		
5 U.S. taxpayer identification number (SSN or ITIN), if required (see instructions) 879-13-3547		
6a Foreign tax identifying number (see instructions)	6b Check if FTIN not legally required	<input type="checkbox"/>
7 Reference number(s) (see instructions)	8 Date of birth (MM-DD-YYYY) (see instructions)	09/14/1989

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

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

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

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

Part III Certification

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

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

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

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

Sign Here



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

06/23/22
Date (MM-DD-YYYY)

Print name of signer

For Paperwork Reduction Act Notice, see separate instructions.

Cat. No. 25047Z

Form **W-8BEN** (Rev. 10-2021)



Attention Signing Agent

Please use these instructions to assist the signer in filling out the IVES Request for Transcript of Tax Return (Form 4506-C)

- 1) The Signer must check the box located above the signature line.
- 2) The Signer must sign where indicated.

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 the 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.

<input type="checkbox"/>	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.	Phone number of taxpayer on line 1a or 2a
	Signature (see instructions)	Date
Sign Here	Title (if line 1a above is a corporation, partnership, estate, or trust)	
	Spouse's signature	Date

For Privacy Act and Paperwork Reduction Act Notice, see page 2. Cat. No. 37667N Form 4506-C

The signer MUST check this box AND sign on this signature line.

If you have any questions, please contact the Closing Team at (800) 426-8898.

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

Department of the Treasury - Internal Revenue Service

OMB Number
1545-1872

IVES Request for Transcript of Tax Return

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

<p>1a. Name shown on tax return (if a joint return, enter the name shown first)</p> <p>Vamsi Krishna Vemula</p>	<p>1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)</p> <p>879-13-3547</p>
<p>2a. If a joint return, enter spouse's name shown on tax return.</p>	<p>2b. Second social security number or individual taxpayer identification number if joint tax return</p>

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

Vamsi Krishna Vemula
211 Players Court, Nashville, TN 37211

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

211 Players Court, Nashville, TN 37211 United States

5a. IVES participant name, address, and SOR mailbox ID

Pulte Mortgage LLC Its Successors and/or Assigns 800-426-8898
C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CLGX4506T

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

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

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. 1040

- a. Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.
- b. Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.
- c. Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.
- 7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

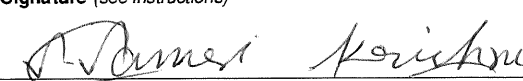
8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

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

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

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

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

Sign Here	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
		01/23/22	
	Print/Type name	Vamsi Krishna Vemula	
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

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

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

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

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax ReturnOMB Number
1545-1872

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

1a. Name shown on tax return (if a joint return, enter the name shown first) Vamsi Krishna Vemula	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 879-13-3547
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)

Vamsi Krishna Vemula
211 Players Court, Nashville, TN 37211

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

211 Players Court, Nashville, TN 37211 United States

5a. IVES participant name, address, and SOR mailbox ID

Pulte Mortgage LLC Its Successors and/or Assigns

800-426-8898

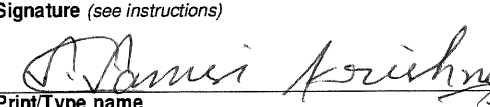
C/O CoreLogic Credco, 10277 Scripps Ranch Blvd., San Diego, CA 92131, 877-877-6188 Participant 302617, Mailbox ID CLGX4506T

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

Caution: This tax transcript is being sent to the third party entered on Line 5a. Ensure that lines 5 through 8 are completed before signing. (see instructions)6. **Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request.a. **Return Transcript**, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. b. **Account Transcript**, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. c. **Record of Account**, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. 7. **Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. **Caution:** If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.8. **Year or period requested.** Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

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

Caution: Do not sign this form unless all applicable lines have been completed.**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date. Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature (see instructions) 	Date 01/23/22	Phone number of taxpayer on line 1a or 2a
	Print/Type name Vamsi Krishna Vemula		
	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

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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.

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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.

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

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

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

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

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

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

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

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

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

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

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

Learning about the law or the form 10 min.
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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

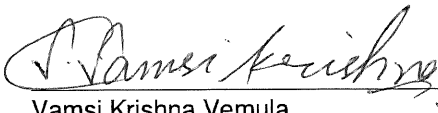

Lender Pulte Mortgage LLC 7390 South Iola St., Englewood, CO 80112	Borrower Vamsi Krishna Vemula	Date June 21, 2022
		Loan Number 64-079516A

Property Address: 1132 Carlisle Place, Mount Juliet, TN 37122

Borrower Consent to the Use of Tax Return Information

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

Borrower

Vamsi Krishna Vemula

Date
(Seal)

Date
(Seal)

Date
(Seal)

Date
(Seal)

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

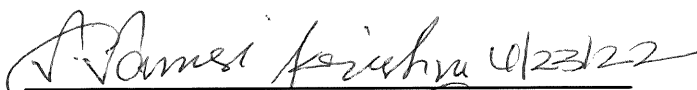
TCF (12/19)

SELLER PAID CLOSING COSTS	
Borrower(s): Vamsi Krishna Vemula	Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898
Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122	

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

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

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


 Borrower **Vamsi Krishna Vemula** Date

 Borrower Date

 Borrower Date

 Borrower Date

FINAL OCCUPANCY CERTIFICATION AND AGREEMENT

Property Address: 1132 Carlisle Place, Mount Juliet, TN 37122 (Property)

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

1. I/We **will** occupy the property as indicated below:

- () I/we are purchasing the Property as my/our **primary residence**, which I/we will occupy within 60 days of the date of the Note that evidences the loan (the "Note"), and will so occupy the Property through at least the end of the 1 year period that commences on the date of the Note.
- () I/we are purchasing the Property as my/our **second home**, which I/we will occupy for some portion of the first year and acknowledge that I/we must not enter into any rental agreements that require the Property to be rented or give a management firm control over the occupancy of the Property.
- () I/we are purchasing the Property as an **investment property**, which I/we do not intend to occupy.

2. I/We acknowledge that:

- a. loans on homes not occupied by a borrower are considered to present greater risks than loans on homes occupied by the borrower, and as a result, the Lender has agreed to finance my/our loan based on my/our occupancy representation in Section 1 above, and
- b. the Lender may perform a property inspection to ascertain occupancy. The property inspection, if performed, will occur after closing as part of the Lender's quality control process.

3. I/We acknowledge that if I/we do NOT occupy the Property as provided in Section 1, I/we will be in breach of my/our Note, Security Instrument and related documents (the "Loan Documents") and will be subject to penalties as set forth in the Loan Documents. I/We understand that the Lender will incur costs, expenses and/or losses that may include, among other things, an increase in the price for which the loan can be sold, costs to repurchase the loan and/or indemnify the investor, costs to indemnify an insurer or guarantor of the loan, fees or other sums payable to the investor or an insurer or guarantor of the loan, costs to resell the loan, and a lower resale price.


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

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

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

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

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

 10/23/22
 Name **Vamsi Krishna Vemula** Date

Name _____ Date

Name _____ Date

Name _____ Date

64-079516A
June 23, 2022

ERROR AND OMISSION COMPLIANCE AND DOCUMENT AGREEMENT

Borrower(s): **Vamsi Krishna Vemula**

Borrower(s) Address: **1132 Carlisle Place
Mount Juliet, TN 37122**

Property Address: **1132 Carlisle Place
Mount Juliet, TN 37122**

Lost, Misplaced, Misstated, or Inaccurate Documents or Omissions

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

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

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

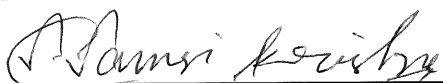
Occasionally, dates are omitted by the borrower when the closing documents are executed. Pulte Mortgage LLC, will add these dates to the document if omitted in order to sell the loan. Documents that are deemed sensitive in nature, however, will not be dated by Pulte Mortgage LLC and will be returned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

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

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

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

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



Borrower **Vamsi Krishna Vemula**

Borrower

Borrower

Borrower

64-079516A

WARRANTY OF COMPLETION OF CONSTRUCTION

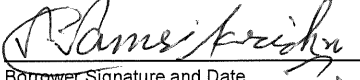
Borrower: **Vamsi Krishna Vemula**

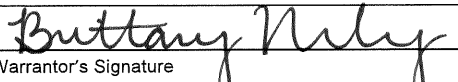
Property Address: **1132 Carlisle Place
Mt. Juliet, TN 37122**

Subdivision Legal: **EXHIBIT "A" MADE A PART HEREOF AND ATTACHED HERETO**

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

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

 Borrower Signature and Date Vamsi Krishna Vemula	<u>4/23/22</u> Borrower Signature and Date
_____	_____
Borrower Signature and Date	Borrower Signature and Date

 Warrantor's Signature	
Brittany Neeley, Closing Coordinator, 4/21/2022 Warrantor's Printed Name, Title and Date	

Loan No: 64-079516A

Borrower(s): Vamsi Krishna Vemula

KEY FACTS EVERY Pulte Mortgage LLC CUSTOMER SHOULD KNOW

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

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

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

Amortizing Mortgages

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

Interest-Only Mortgages

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

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

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

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

During the option period, the payment options usually include:

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

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

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

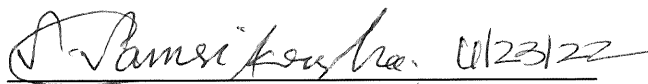
Loan No: 64-079516A

Borrower(s): Vamsi Krishna Vemula

Additional Information

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

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

 01/23/22

Borrower **Vamsi Krishna Vemula** Date Borrower Date

Borrower Date Borrower Date

Loan No: 64-079516A
 Borrower(s): Yamsi Krishna Vemula

SAMPLE MORTGAGE COMPARISON
(Not actual loans available)

Sample Loan Amount \$200,000 - 30-Year Term - Interest Rates For Example Purposes Only

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

64-079516A

APPRAISAL ACKNOWLEDGMENT

Applicant(s): Vamsi Krishna Vemula		Lender/Broker: Pulte Mortgage LLC 7390 South Iola St. Englewood, CO 80112 800-426-8898	
		Date: June 21, 2022	
Property Address: 1132 Carlisle Place Mount Juliet, TN 37122			

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

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

 06/23/22

Applicant Vamsi Krishna Vemula Date

Applicant Date

Applicant Date

Applicant Date

Loan Information Summary Transcript

Especially Prepared for: **Vamsi Krishna Vemula**

Loan Number: **64-079516A**

Loan Plan: **CFD - 30 Year Fixed Rate**

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
1	08/01/2022	\$2,758.46	4.125%	\$1,956.50	\$801.96	\$568,362.04	\$104.35
2	09/01/2022	\$2,758.46	4.125%	\$1,953.75	\$804.71	\$567,557.33	\$104.35
3	10/01/2022	\$2,758.46	4.125%	\$1,950.97	\$807.49	\$566,749.84	\$104.35
4	11/01/2022	\$2,758.46	4.125%	\$1,948.21	\$810.25	\$565,939.59	\$104.35
5	12/01/2022	\$2,758.46	4.125%	\$1,945.41	\$813.05	\$565,126.54	\$104.35
6	01/01/2023	\$2,758.46	4.125%	\$1,942.63	\$815.83	\$564,310.71	\$104.35
7	02/01/2023	\$2,758.46	4.125%	\$1,939.81	\$818.65	\$563,492.06	\$104.35
8	03/01/2023	\$2,758.46	4.125%	\$1,937.01	\$821.45	\$562,670.61	\$104.35
9	04/01/2023	\$2,758.46	4.125%	\$1,934.18	\$824.28	\$561,846.33	\$104.35
10	05/01/2023	\$2,758.46	4.125%	\$1,931.35	\$827.11	\$561,019.22	\$104.35
11	06/01/2023	\$2,758.46	4.125%	\$1,928.50	\$829.96	\$560,189.26	\$104.35
12	07/01/2023	\$2,758.46	4.125%	\$1,925.65	\$832.81	\$559,356.45	\$104.35
13	08/01/2023	\$2,758.46	4.125%	\$1,922.79	\$835.67	\$558,520.78	\$104.35
14	09/01/2023	\$2,758.46	4.125%	\$1,919.91	\$838.55	\$557,682.23	\$104.35
15	10/01/2023	\$2,758.46	4.125%	\$1,917.04	\$841.42	\$556,840.81	\$104.35
16	11/01/2023	\$2,758.46	4.125%	\$1,914.14	\$844.32	\$555,996.49	\$104.35
17	12/01/2023	\$2,758.46	4.125%	\$1,911.23	\$847.23	\$555,149.26	\$104.35
18	01/01/2024	\$2,758.46	4.125%	\$1,908.33	\$850.13	\$554,299.13	\$104.35
19	02/01/2024	\$2,758.46	4.125%	\$1,905.40	\$853.06	\$553,446.07	\$104.35
20	03/01/2024	\$2,758.46	4.125%	\$1,902.47	\$855.99	\$552,590.08	\$104.35
21	04/01/2024	\$2,758.46	4.125%	\$1,899.53	\$858.93	\$551,731.15	\$104.35
22	05/01/2024	\$2,758.46	4.125%	\$1,896.58	\$861.88	\$550,869.27	\$104.35
23	06/01/2024	\$2,758.46	4.125%	\$1,893.61	\$864.85	\$550,004.42	\$104.35
24	07/01/2024	\$2,758.46	4.125%	\$1,890.64	\$867.82	\$549,136.60	\$104.35
25	08/01/2024	\$2,758.46	4.125%	\$1,887.66	\$870.80	\$548,265.80	\$104.35
26	09/01/2024	\$2,758.46	4.125%	\$1,884.66	\$873.80	\$547,392.00	\$104.35
27	10/01/2024	\$2,758.46	4.125%	\$1,881.66	\$876.80	\$546,515.20	\$104.35
28	11/01/2024	\$2,758.46	4.125%	\$1,878.65	\$879.81	\$545,635.39	\$104.35
29	12/01/2024	\$2,758.46	4.125%	\$1,875.62	\$882.84	\$544,752.55	\$104.35
30	01/01/2025	\$2,758.46	4.125%	\$1,872.59	\$885.87	\$543,866.68	\$104.35
31	02/01/2025	\$2,758.46	4.125%	\$1,869.54	\$888.92	\$542,977.76	\$104.35
32	03/01/2025	\$2,758.46	4.125%	\$1,866.48	\$891.98	\$542,085.78	\$104.35
33	04/01/2025	\$2,758.46	4.125%	\$1,863.42	\$895.04	\$541,190.74	\$104.35
34	05/01/2025	\$2,758.46	4.125%	\$1,860.35	\$898.11	\$540,292.63	\$104.35
35	06/01/2025	\$2,758.46	4.125%	\$1,857.25	\$901.21	\$539,391.42	\$104.35
36	07/01/2025	\$2,758.46	4.125%	\$1,854.16	\$904.30	\$538,487.12	\$104.35
37	08/01/2025	\$2,758.46	4.125%	\$1,851.05	\$907.41	\$537,579.71	\$104.35
38	09/01/2025	\$2,758.46	4.125%	\$1,847.93	\$910.53	\$536,669.18	\$104.35
39	10/01/2025	\$2,758.46	4.125%	\$1,844.80	\$913.66	\$535,755.52	\$104.35
40	11/01/2025	\$2,758.46	4.125%	\$1,841.66	\$916.80	\$534,838.72	\$104.35
41	12/01/2025	\$2,758.46	4.125%	\$1,838.51	\$919.95	\$533,918.77	\$104.35
42	01/01/2026	\$2,758.46	4.125%	\$1,835.34	\$923.12	\$532,995.65	\$104.35
43	02/01/2026	\$2,758.46	4.125%	\$1,832.18	\$926.28	\$532,069.37	\$104.35
44	03/01/2026	\$2,758.46	4.125%	\$1,828.99	\$929.47	\$531,139.90	\$104.35
45	04/01/2026	\$2,758.46	4.125%	\$1,825.79	\$932.67	\$530,207.23	\$104.35
46	05/01/2026	\$2,758.46	4.125%	\$1,822.59	\$935.87	\$529,271.36	\$104.35
47	06/01/2026	\$2,758.46	4.125%	\$1,819.37	\$939.09	\$528,332.27	\$104.35
48	07/01/2026	\$2,758.46	4.125%	\$1,816.14	\$942.32	\$527,389.95	\$104.35
49	08/01/2026	\$2,758.46	4.125%	\$1,812.90	\$945.56	\$526,444.39	\$104.35
50	09/01/2026	\$2,758.46	4.125%	\$1,809.65	\$948.81	\$525,495.58	\$104.35
51	10/01/2026	\$2,758.46	4.125%	\$1,806.40	\$952.06	\$524,543.52	\$104.35
52	11/01/2026	\$2,758.46	4.125%	\$1,803.11	\$955.35	\$523,588.17	\$104.35
53	12/01/2026	\$2,758.46	4.125%	\$1,799.84	\$958.62	\$522,629.55	\$104.35
54	01/01/2027	\$2,758.46	4.125%	\$1,796.54	\$961.92	\$521,667.63	\$104.35
55	02/01/2027	\$2,758.46	4.125%	\$1,793.23	\$965.23	\$520,702.40	\$104.35
56	03/01/2027	\$2,758.46	4.125%	\$1,789.91	\$968.55	\$519,733.85	\$104.35
57	04/01/2027	\$2,758.46	4.125%	\$1,786.59	\$971.87	\$518,761.98	\$104.35
58	05/01/2027	\$2,758.46	4.125%	\$1,783.24	\$975.22	\$517,786.76	\$104.35
59	06/01/2027	\$2,758.46	4.125%	\$1,779.90	\$978.56	\$516,808.20	\$104.35

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
60	07/01/2027	\$2,758.46	4.125%	\$1,776.52	\$981.94	\$515,826.26	\$104.35
61	08/01/2027	\$2,758.46	4.125%	\$1,773.16	\$985.30	\$514,840.96	\$104.35
62	09/01/2027	\$2,758.46	4.125%	\$1,769.76	\$988.70	\$513,852.26	\$104.35
63	10/01/2027	\$2,758.46	4.125%	\$1,766.37	\$992.09	\$512,860.17	\$104.35
64	11/01/2027	\$2,758.46	4.125%	\$1,762.96	\$995.50	\$511,864.67	\$104.35
65	12/01/2027	\$2,758.46	4.125%	\$1,759.53	\$998.93	\$510,865.74	\$104.35
66	01/01/2028	\$2,758.46	4.125%	\$1,756.10	\$1,002.36	\$509,863.38	\$104.35
67	02/01/2028	\$2,758.46	4.125%	\$1,752.66	\$1,005.80	\$508,857.58	\$104.35
68	03/01/2028	\$2,758.46	4.125%	\$1,749.19	\$1,009.27	\$507,848.31	\$104.35
69	04/01/2028	\$2,758.46	4.125%	\$1,745.73	\$1,012.73	\$506,835.58	\$104.35
70	05/01/2028	\$2,758.46	4.125%	\$1,742.25	\$1,016.21	\$505,819.37	\$104.35
71	06/01/2028	\$2,758.46	4.125%	\$1,738.75	\$1,019.71	\$504,799.66	\$104.35
72	07/01/2028	\$2,758.46	4.125%	\$1,735.25	\$1,023.21	\$503,776.45	\$104.35
73	08/01/2028	\$2,758.46	4.125%	\$1,731.74	\$1,026.72	\$502,749.73	\$104.35
74	09/01/2028	\$2,758.46	4.125%	\$1,728.20	\$1,030.26	\$501,719.47	\$104.35
75	10/01/2028	\$2,758.46	4.125%	\$1,724.66	\$1,033.80	\$500,685.67	\$104.35
76	11/01/2028	\$2,758.46	4.125%	\$1,721.11	\$1,037.35	\$499,648.32	\$104.35
77	12/01/2028	\$2,758.46	4.125%	\$1,717.54	\$1,040.92	\$498,607.40	\$104.35
78	01/01/2029	\$2,758.46	4.125%	\$1,713.96	\$1,044.50	\$497,562.90	\$104.35
79	02/01/2029	\$2,758.46	4.125%	\$1,710.37	\$1,048.09	\$496,514.81	\$104.35
80	03/01/2029	\$2,758.46	4.125%	\$1,706.77	\$1,051.69	\$495,463.12	\$104.35
81	04/01/2029	\$2,758.46	4.125%	\$1,703.16	\$1,055.30	\$494,407.82	\$104.35
82	05/01/2029	\$2,758.46	4.125%	\$1,699.52	\$1,058.94	\$493,348.88	\$104.35
83	06/01/2029	\$2,758.46	4.125%	\$1,695.89	\$1,062.57	\$492,286.31	\$104.35
84	07/01/2029	\$2,758.46	4.125%	\$1,692.23	\$1,066.23	\$491,220.08	\$0.00
85	08/01/2029	\$2,758.46	4.125%	\$1,688.57	\$1,069.89	\$490,150.19	\$0.00
86	09/01/2029	\$2,758.46	4.125%	\$1,684.89	\$1,073.57	\$489,076.62	\$0.00
87	10/01/2029	\$2,758.46	4.125%	\$1,681.20	\$1,077.26	\$487,999.36	\$0.00
88	11/01/2029	\$2,758.46	4.125%	\$1,677.50	\$1,080.96	\$486,918.40	\$0.00
89	12/01/2029	\$2,758.46	4.125%	\$1,673.78	\$1,084.68	\$485,833.72	\$0.00
90	01/01/2030	\$2,758.46	4.125%	\$1,670.06	\$1,088.40	\$484,745.32	\$0.00
91	02/01/2030	\$2,758.46	4.125%	\$1,666.31	\$1,092.15	\$483,653.17	\$0.00
92	03/01/2030	\$2,758.46	4.125%	\$1,662.56	\$1,095.90	\$482,557.27	\$0.00
93	04/01/2030	\$2,758.46	4.125%	\$1,658.79	\$1,099.67	\$481,457.60	\$0.00
94	05/01/2030	\$2,758.46	4.125%	\$1,655.01	\$1,103.45	\$480,354.15	\$0.00
95	06/01/2030	\$2,758.46	4.125%	\$1,651.22	\$1,107.24	\$479,246.91	\$0.00
96	07/01/2030	\$2,758.46	4.125%	\$1,647.41	\$1,111.05	\$478,135.86	\$0.00
97	08/01/2030	\$2,758.46	4.125%	\$1,643.59	\$1,114.87	\$477,020.99	\$0.00
98	09/01/2030	\$2,758.46	4.125%	\$1,639.76	\$1,118.70	\$475,902.29	\$0.00
99	10/01/2030	\$2,758.46	4.125%	\$1,635.91	\$1,122.55	\$474,779.74	\$0.00
100	11/01/2030	\$2,758.46	4.125%	\$1,632.06	\$1,126.40	\$473,653.34	\$0.00
101	12/01/2030	\$2,758.46	4.125%	\$1,628.18	\$1,130.28	\$472,523.06	\$0.00
102	01/01/2031	\$2,758.46	4.125%	\$1,624.30	\$1,134.16	\$471,388.90	\$0.00
103	02/01/2031	\$2,758.46	4.125%	\$1,620.40	\$1,138.06	\$470,250.84	\$0.00
104	03/01/2031	\$2,758.46	4.125%	\$1,616.49	\$1,141.97	\$469,108.87	\$0.00
105	04/01/2031	\$2,758.46	4.125%	\$1,612.56	\$1,145.90	\$467,962.97	\$0.00
106	05/01/2031	\$2,758.46	4.125%	\$1,608.62	\$1,149.84	\$466,813.13	\$0.00
107	06/01/2031	\$2,758.46	4.125%	\$1,604.67	\$1,153.79	\$465,659.34	\$0.00
108	07/01/2031	\$2,758.46	4.125%	\$1,600.71	\$1,157.75	\$464,501.59	\$0.00
109	08/01/2031	\$2,758.46	4.125%	\$1,596.72	\$1,161.74	\$463,339.85	\$0.00
110	09/01/2031	\$2,758.46	4.125%	\$1,592.73	\$1,165.73	\$462,174.12	\$0.00
111	10/01/2031	\$2,758.46	4.125%	\$1,588.72	\$1,169.74	\$461,004.38	\$0.00
112	11/01/2031	\$2,758.46	4.125%	\$1,584.71	\$1,173.75	\$459,830.63	\$0.00
113	12/01/2031	\$2,758.46	4.125%	\$1,580.66	\$1,177.80	\$458,652.83	\$0.00
114	01/01/2032	\$2,758.46	4.125%	\$1,576.62	\$1,181.84	\$457,470.99	\$0.00
115	02/01/2032	\$2,758.46	4.125%	\$1,572.56	\$1,185.90	\$456,285.09	\$0.00
116	03/01/2032	\$2,758.46	4.125%	\$1,568.48	\$1,189.98	\$455,095.11	\$0.00
117	04/01/2032	\$2,758.46	4.125%	\$1,564.39	\$1,194.07	\$453,901.04	\$0.00
118	05/01/2032	\$2,758.46	4.125%	\$1,560.28	\$1,198.18	\$452,702.86	\$0.00
119	06/01/2032	\$2,758.46	4.125%	\$1,556.17	\$1,202.29	\$451,500.57	\$0.00
120	07/01/2032	\$2,758.46	4.125%	\$1,552.03	\$1,206.43	\$450,294.14	\$0.00
121	08/01/2032	\$2,758.46	4.125%	\$1,547.89	\$1,210.57	\$449,083.57	\$0.00
122	09/01/2032	\$2,758.46	4.125%	\$1,543.72	\$1,214.74	\$447,868.83	\$0.00
123	10/01/2032	\$2,758.46	4.125%	\$1,539.55	\$1,218.91	\$446,649.92	\$0.00
124	11/01/2032	\$2,758.46	4.125%	\$1,535.36	\$1,223.10	\$445,426.82	\$0.00
125	12/01/2032	\$2,758.46	4.125%	\$1,531.16	\$1,227.30	\$444,199.52	\$0.00

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
126	01/01/2033	\$2,758.46	4.125%	\$1,526.93	\$1,231.53	\$442,967.99	\$0.00
127	02/01/2033	\$2,758.46	4.125%	\$1,522.71	\$1,235.75	\$441,732.24	\$0.00
128	03/01/2033	\$2,758.46	4.125%	\$1,518.45	\$1,240.01	\$440,492.23	\$0.00
129	04/01/2033	\$2,758.46	4.125%	\$1,514.19	\$1,244.27	\$439,247.96	\$0.00
130	05/01/2033	\$2,758.46	4.125%	\$1,509.92	\$1,248.54	\$437,999.42	\$0.00
131	06/01/2033	\$2,758.46	4.125%	\$1,505.62	\$1,252.84	\$436,746.58	\$0.00
132	07/01/2033	\$2,758.46	4.125%	\$1,501.32	\$1,257.14	\$435,489.44	\$0.00
133	08/01/2033	\$2,758.46	4.125%	\$1,496.99	\$1,261.47	\$434,227.97	\$0.00
134	09/01/2033	\$2,758.46	4.125%	\$1,492.66	\$1,265.80	\$432,962.17	\$0.00
135	10/01/2033	\$2,758.46	4.125%	\$1,488.31	\$1,270.15	\$431,692.02	\$0.00
136	11/01/2033	\$2,758.46	4.125%	\$1,483.94	\$1,274.52	\$430,417.50	\$0.00
137	12/01/2033	\$2,758.46	4.125%	\$1,479.56	\$1,278.90	\$429,138.60	\$0.00
138	01/01/2034	\$2,758.46	4.125%	\$1,475.16	\$1,283.30	\$427,855.30	\$0.00
139	02/01/2034	\$2,758.46	4.125%	\$1,470.76	\$1,287.70	\$426,567.60	\$0.00
140	03/01/2034	\$2,758.46	4.125%	\$1,466.32	\$1,292.14	\$425,275.46	\$0.00
141	04/01/2034	\$2,758.46	4.125%	\$1,461.89	\$1,296.57	\$423,978.89	\$0.00
142	05/01/2034	\$2,758.46	4.125%	\$1,457.42	\$1,301.04	\$422,677.85	\$0.00
143	06/01/2034	\$2,758.46	4.125%	\$1,452.96	\$1,305.50	\$421,372.35	\$0.00
144	07/01/2034	\$2,758.46	4.125%	\$1,448.47	\$1,309.99	\$420,062.36	\$0.00
145	08/01/2034	\$2,758.46	4.125%	\$1,443.96	\$1,314.50	\$418,747.86	\$0.00
146	09/01/2034	\$2,758.46	4.125%	\$1,439.45	\$1,319.01	\$417,428.85	\$0.00
147	10/01/2034	\$2,758.46	4.125%	\$1,434.91	\$1,323.55	\$416,105.30	\$0.00
148	11/01/2034	\$2,758.46	4.125%	\$1,430.36	\$1,328.10	\$414,777.20	\$0.00
149	12/01/2034	\$2,758.46	4.125%	\$1,425.80	\$1,332.66	\$413,444.54	\$0.00
150	01/01/2035	\$2,758.46	4.125%	\$1,421.21	\$1,337.25	\$412,107.29	\$0.00
151	02/01/2035	\$2,758.46	4.125%	\$1,416.62	\$1,341.84	\$410,765.45	\$0.00
152	03/01/2035	\$2,758.46	4.125%	\$1,412.01	\$1,346.45	\$409,419.00	\$0.00
153	04/01/2035	\$2,758.46	4.125%	\$1,407.37	\$1,351.09	\$408,067.91	\$0.00
154	05/01/2035	\$2,758.46	4.125%	\$1,402.74	\$1,355.72	\$406,712.19	\$0.00
155	06/01/2035	\$2,758.46	4.125%	\$1,398.07	\$1,360.39	\$405,351.80	\$0.00
156	07/01/2035	\$2,758.46	4.125%	\$1,393.40	\$1,365.06	\$403,986.74	\$0.00
157	08/01/2035	\$2,758.46	4.125%	\$1,388.70	\$1,369.76	\$402,616.98	\$0.00
158	09/01/2035	\$2,758.46	4.125%	\$1,384.00	\$1,374.46	\$401,242.52	\$0.00
159	10/01/2035	\$2,758.46	4.125%	\$1,379.27	\$1,379.19	\$399,863.33	\$0.00
160	11/01/2035	\$2,758.46	4.125%	\$1,374.53	\$1,383.93	\$398,479.40	\$0.00
161	12/01/2035	\$2,758.46	4.125%	\$1,369.77	\$1,388.69	\$397,090.71	\$0.00
162	01/01/2036	\$2,758.46	4.125%	\$1,365.00	\$1,393.46	\$395,697.25	\$0.00
163	02/01/2036	\$2,758.46	4.125%	\$1,360.21	\$1,398.25	\$394,299.00	\$0.00
164	03/01/2036	\$2,758.46	4.125%	\$1,355.40	\$1,403.06	\$392,895.94	\$0.00
165	04/01/2036	\$2,758.46	4.125%	\$1,350.58	\$1,407.88	\$391,488.06	\$0.00
166	05/01/2036	\$2,758.46	4.125%	\$1,345.74	\$1,412.72	\$390,075.34	\$0.00
167	06/01/2036	\$2,758.46	4.125%	\$1,340.89	\$1,417.57	\$388,657.77	\$0.00
168	07/01/2036	\$2,758.46	4.125%	\$1,336.01	\$1,422.45	\$387,235.32	\$0.00
169	08/01/2036	\$2,758.46	4.125%	\$1,331.12	\$1,427.34	\$385,807.98	\$0.00
170	09/01/2036	\$2,758.46	4.125%	\$1,326.22	\$1,432.24	\$384,375.74	\$0.00
171	10/01/2036	\$2,758.46	4.125%	\$1,321.29	\$1,437.17	\$382,938.57	\$0.00
172	11/01/2036	\$2,758.46	4.125%	\$1,316.35	\$1,442.11	\$381,496.46	\$0.00
173	12/01/2036	\$2,758.46	4.125%	\$1,311.39	\$1,447.07	\$380,049.39	\$0.00
174	01/01/2037	\$2,758.46	4.125%	\$1,306.42	\$1,452.04	\$378,597.35	\$0.00
175	02/01/2037	\$2,758.46	4.125%	\$1,301.43	\$1,457.03	\$377,140.32	\$0.00
176	03/01/2037	\$2,758.46	4.125%	\$1,296.42	\$1,462.04	\$375,678.28	\$0.00
177	04/01/2037	\$2,758.46	4.125%	\$1,291.39	\$1,467.07	\$374,211.21	\$0.00
178	05/01/2037	\$2,758.46	4.125%	\$1,286.36	\$1,472.10	\$372,739.11	\$0.00
179	06/01/2037	\$2,758.46	4.125%	\$1,281.29	\$1,477.17	\$371,261.94	\$0.00
180	07/01/2037	\$2,758.46	4.125%	\$1,276.21	\$1,482.25	\$369,779.69	\$0.00
181	08/01/2037	\$2,758.46	4.125%	\$1,271.12	\$1,487.34	\$368,292.35	\$0.00
182	09/01/2037	\$2,758.46	4.125%	\$1,266.00	\$1,492.46	\$366,799.89	\$0.00
183	10/01/2037	\$2,758.46	4.125%	\$1,260.88	\$1,497.58	\$365,302.31	\$0.00
184	11/01/2037	\$2,758.46	4.125%	\$1,255.72	\$1,502.74	\$363,799.57	\$0.00
185	12/01/2037	\$2,758.46	4.125%	\$1,250.56	\$1,507.90	\$362,291.67	\$0.00
186	01/01/2038	\$2,758.46	4.125%	\$1,245.38	\$1,513.08	\$360,778.59	\$0.00
187	02/01/2038	\$2,758.46	4.125%	\$1,240.18	\$1,518.28	\$359,260.31	\$0.00
188	03/01/2038	\$2,758.46	4.125%	\$1,234.96	\$1,523.50	\$357,736.81	\$0.00
189	04/01/2038	\$2,758.46	4.125%	\$1,229.72	\$1,528.74	\$356,208.07	\$0.00
190	05/01/2038	\$2,758.46	4.125%	\$1,224.46	\$1,534.00	\$354,674.07	\$0.00
191	06/01/2038	\$2,758.46	4.125%	\$1,219.19	\$1,539.27	\$353,134.80	\$0.00

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
192	07/01/2038	\$2,758.46	4.125%	\$1,213.90	\$1,544.56	\$351,590.24	\$0.00
193	08/01/2038	\$2,758.46	4.125%	\$1,208.60	\$1,549.86	\$350,040.38	\$0.00
194	09/01/2038	\$2,758.46	4.125%	\$1,203.26	\$1,555.20	\$348,485.18	\$0.00
195	10/01/2038	\$2,758.46	4.125%	\$1,197.92	\$1,560.54	\$346,924.64	\$0.00
196	11/01/2038	\$2,758.46	4.125%	\$1,192.55	\$1,565.91	\$345,358.73	\$0.00
197	12/01/2038	\$2,758.46	4.125%	\$1,187.17	\$1,571.29	\$343,787.44	\$0.00
198	01/01/2039	\$2,758.46	4.125%	\$1,181.77	\$1,576.69	\$342,210.75	\$0.00
199	02/01/2039	\$2,758.46	4.125%	\$1,176.35	\$1,582.11	\$340,628.64	\$0.00
200	03/01/2039	\$2,758.46	4.125%	\$1,170.91	\$1,587.55	\$339,041.09	\$0.00
201	04/01/2039	\$2,758.46	4.125%	\$1,165.45	\$1,593.01	\$337,448.08	\$0.00
202	05/01/2039	\$2,758.46	4.125%	\$1,159.98	\$1,598.48	\$335,849.60	\$0.00
203	06/01/2039	\$2,758.46	4.125%	\$1,154.49	\$1,603.97	\$334,245.63	\$0.00
204	07/01/2039	\$2,758.46	4.125%	\$1,148.96	\$1,609.50	\$332,636.13	\$0.00
205	08/01/2039	\$2,758.46	4.125%	\$1,143.44	\$1,615.02	\$331,021.11	\$0.00
206	09/01/2039	\$2,758.46	4.125%	\$1,137.89	\$1,620.57	\$329,400.54	\$0.00
207	10/01/2039	\$2,758.46	4.125%	\$1,132.31	\$1,626.15	\$327,774.39	\$0.00
208	11/01/2039	\$2,758.46	4.125%	\$1,126.73	\$1,631.73	\$326,142.66	\$0.00
209	12/01/2039	\$2,758.46	4.125%	\$1,121.11	\$1,637.35	\$324,505.31	\$0.00
210	01/01/2040	\$2,758.46	4.125%	\$1,115.49	\$1,642.97	\$322,862.34	\$0.00
211	02/01/2040	\$2,758.46	4.125%	\$1,109.84	\$1,648.62	\$321,213.72	\$0.00
212	03/01/2040	\$2,758.46	4.125%	\$1,104.17	\$1,654.29	\$319,559.43	\$0.00
213	04/01/2040	\$2,758.46	4.125%	\$1,098.48	\$1,659.98	\$317,899.45	\$0.00
214	05/01/2040	\$2,758.46	4.125%	\$1,092.78	\$1,665.68	\$316,233.77	\$0.00
215	06/01/2040	\$2,758.46	4.125%	\$1,087.06	\$1,671.40	\$314,562.37	\$0.00
216	07/01/2040	\$2,758.46	4.125%	\$1,081.31	\$1,677.15	\$312,885.22	\$0.00
217	08/01/2040	\$2,758.46	4.125%	\$1,075.54	\$1,682.92	\$311,202.30	\$0.00
218	09/01/2040	\$2,758.46	4.125%	\$1,069.76	\$1,688.70	\$309,513.60	\$0.00
219	01/01/2040	\$2,758.46	4.125%	\$1,063.95	\$1,694.51	\$307,819.09	\$0.00
220	11/01/2040	\$2,758.46	4.125%	\$1,058.13	\$1,700.33	\$306,118.76	\$0.00
221	12/01/2040	\$2,758.46	4.125%	\$1,052.28	\$1,706.18	\$304,412.58	\$0.00
222	01/01/2041	\$2,758.46	4.125%	\$1,046.42	\$1,712.04	\$302,700.54	\$0.00
223	02/01/2041	\$2,758.46	4.125%	\$1,040.53	\$1,717.93	\$300,982.61	\$0.00
224	03/01/2041	\$2,758.46	4.125%	\$1,034.63	\$1,723.83	\$299,258.78	\$0.00
225	04/01/2041	\$2,758.46	4.125%	\$1,028.70	\$1,729.76	\$297,529.02	\$0.00
226	05/01/2041	\$2,758.46	4.125%	\$1,022.76	\$1,735.70	\$295,793.32	\$0.00
227	06/01/2041	\$2,758.46	4.125%	\$1,016.79	\$1,741.67	\$294,051.65	\$0.00
228	07/01/2041	\$2,758.46	4.125%	\$1,010.80	\$1,747.66	\$292,303.99	\$0.00
229	08/01/2041	\$2,758.46	4.125%	\$1,004.80	\$1,753.66	\$290,550.33	\$0.00
230	09/01/2041	\$2,758.46	4.125%	\$998.76	\$1,759.70	\$288,790.63	\$0.00
231	10/01/2041	\$2,758.46	4.125%	\$992.72	\$1,765.74	\$287,024.89	\$0.00
232	11/01/2041	\$2,758.46	4.125%	\$986.65	\$1,771.81	\$285,253.08	\$0.00
233	12/01/2041	\$2,758.46	4.125%	\$980.56	\$1,777.90	\$283,475.18	\$0.00
234	01/01/2042	\$2,758.46	4.125%	\$974.44	\$1,784.02	\$281,691.16	\$0.00
235	02/01/2042	\$2,758.46	4.125%	\$968.31	\$1,790.15	\$279,901.01	\$0.00
236	03/01/2042	\$2,758.46	4.125%	\$962.16	\$1,796.30	\$278,104.71	\$0.00
237	04/01/2042	\$2,758.46	4.125%	\$955.99	\$1,802.47	\$276,302.24	\$0.00
238	05/01/2042	\$2,758.46	4.125%	\$949.79	\$1,808.67	\$274,493.57	\$0.00
239	06/01/2042	\$2,758.46	4.125%	\$943.57	\$1,814.89	\$272,678.68	\$0.00
240	07/01/2042	\$2,758.46	4.125%	\$937.33	\$1,821.13	\$270,857.55	\$0.00
241	08/01/2042	\$2,758.46	4.125%	\$931.08	\$1,827.38	\$269,030.17	\$0.00
242	09/01/2042	\$2,758.46	4.125%	\$924.79	\$1,833.67	\$267,196.50	\$0.00
243	10/01/2042	\$2,758.46	4.125%	\$918.48	\$1,839.98	\$265,356.52	\$0.00
244	11/01/2042	\$2,758.46	4.125%	\$912.17	\$1,846.29	\$263,510.23	\$0.00
245	12/01/2042	\$2,758.46	4.125%	\$905.81	\$1,852.65	\$261,657.58	\$0.00
246	01/01/2043	\$2,758.46	4.125%	\$899.45	\$1,859.01	\$259,798.57	\$0.00
247	02/01/2043	\$2,758.46	4.125%	\$893.06	\$1,865.40	\$257,933.17	\$0.00
248	03/01/2043	\$2,758.46	4.125%	\$886.65	\$1,871.81	\$256,061.36	\$0.00
249	04/01/2043	\$2,758.46	4.125%	\$880.21	\$1,878.25	\$254,183.11	\$0.00
250	05/01/2043	\$2,758.46	4.125%	\$873.75	\$1,884.71	\$252,298.40	\$0.00
251	06/01/2043	\$2,758.46	4.125%	\$867.28	\$1,891.18	\$250,407.22	\$0.00
252	07/01/2043	\$2,758.46	4.125%	\$860.77	\$1,897.69	\$248,509.53	\$0.00
253	08/01/2043	\$2,758.46	4.125%	\$854.25	\$1,904.21	\$246,605.32	\$0.00
254	09/01/2043	\$2,758.46	4.125%	\$847.71	\$1,910.75	\$244,694.57	\$0.00
255	10/01/2043	\$2,758.46	4.125%	\$841.14	\$1,917.32	\$242,777.25	\$0.00
256	11/01/2043	\$2,758.46	4.125%	\$834.54	\$1,923.92	\$240,853.33	\$0.00
257	12/01/2043	\$2,758.46	4.125%	\$827.94	\$1,930.52	\$238,922.81	\$0.00

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
258	01/01/2044	\$2,758.46	4.125%	\$821.29	\$1,937.17	\$236,985.64	\$0.00
259	02/01/2044	\$2,758.46	4.125%	\$814.64	\$1,943.82	\$235,041.82	\$0.00
260	03/01/2044	\$2,758.46	4.125%	\$807.96	\$1,950.50	\$233,091.32	\$0.00
261	04/01/2044	\$2,758.46	4.125%	\$801.25	\$1,957.21	\$231,134.11	\$0.00
262	05/01/2044	\$2,758.46	4.125%	\$794.52	\$1,963.94	\$229,170.17	\$0.00
263	06/01/2044	\$2,758.46	4.125%	\$787.78	\$1,970.68	\$227,199.49	\$0.00
264	07/01/2044	\$2,758.46	4.125%	\$780.99	\$1,977.47	\$225,222.02	\$0.00
265	08/01/2044	\$2,758.46	4.125%	\$774.20	\$1,984.26	\$223,237.76	\$0.00
266	09/01/2044	\$2,758.46	4.125%	\$767.38	\$1,991.08	\$221,246.68	\$0.00
267	10/01/2044	\$2,758.46	4.125%	\$760.54	\$1,997.92	\$219,248.76	\$0.00
268	11/01/2044	\$2,758.46	4.125%	\$753.67	\$2,004.79	\$217,243.97	\$0.00
269	12/01/2044	\$2,758.46	4.125%	\$746.77	\$2,011.69	\$215,232.28	\$0.00
270	01/01/2045	\$2,758.46	4.125%	\$739.86	\$2,018.60	\$213,213.68	\$0.00
271	02/01/2045	\$2,758.46	4.125%	\$732.93	\$2,025.53	\$211,188.15	\$0.00
272	03/01/2045	\$2,758.46	4.125%	\$725.96	\$2,032.50	\$209,155.65	\$0.00
273	04/01/2045	\$2,758.46	4.125%	\$718.97	\$2,039.49	\$207,116.16	\$0.00
274	05/01/2045	\$2,758.46	4.125%	\$711.96	\$2,046.50	\$205,069.66	\$0.00
275	06/01/2045	\$2,758.46	4.125%	\$704.93	\$2,053.53	\$203,016.13	\$0.00
276	07/01/2045	\$2,758.46	4.125%	\$697.86	\$2,060.60	\$200,955.53	\$0.00
277	08/01/2045	\$2,758.46	4.125%	\$690.79	\$2,067.67	\$198,887.86	\$0.00
278	09/01/2045	\$2,758.46	4.125%	\$683.68	\$2,074.78	\$196,813.08	\$0.00
279	10/01/2045	\$2,758.46	4.125%	\$676.54	\$2,081.92	\$194,731.16	\$0.00
280	11/01/2045	\$2,758.46	4.125%	\$669.39	\$2,089.07	\$192,642.09	\$0.00
281	12/01/2045	\$2,758.46	4.125%	\$662.21	\$2,096.25	\$190,545.84	\$0.00
282	01/01/2046	\$2,758.46	4.125%	\$655.00	\$2,103.46	\$188,442.38	\$0.00
283	02/01/2046	\$2,758.46	4.125%	\$647.77	\$2,110.69	\$186,331.69	\$0.00
284	03/01/2046	\$2,758.46	4.125%	\$640.51	\$2,117.95	\$184,213.74	\$0.00
285	04/01/2046	\$2,758.46	4.125%	\$633.24	\$2,125.22	\$182,088.52	\$0.00
286	05/01/2046	\$2,758.46	4.125%	\$625.93	\$2,132.53	\$179,955.99	\$0.00
287	06/01/2046	\$2,758.46	4.125%	\$618.60	\$2,139.86	\$177,816.13	\$0.00
288	07/01/2046	\$2,758.46	4.125%	\$611.24	\$2,147.22	\$175,668.91	\$0.00
289	08/01/2046	\$2,758.46	4.125%	\$603.86	\$2,154.60	\$173,514.31	\$0.00
290	09/01/2046	\$2,758.46	4.125%	\$596.46	\$2,162.00	\$171,352.31	\$0.00
291	10/01/2046	\$2,758.46	4.125%	\$589.02	\$2,169.44	\$169,182.87	\$0.00
292	11/01/2046	\$2,758.46	4.125%	\$581.57	\$2,176.89	\$167,005.98	\$0.00
293	12/01/2046	\$2,758.46	4.125%	\$574.08	\$2,184.38	\$164,821.60	\$0.00
294	01/01/2047	\$2,758.46	4.125%	\$566.57	\$2,191.89	\$162,629.71	\$0.00
295	02/01/2047	\$2,758.46	4.125%	\$559.04	\$2,199.42	\$160,430.29	\$0.00
296	03/01/2047	\$2,758.46	4.125%	\$551.48	\$2,206.98	\$158,223.31	\$0.00
297	04/01/2047	\$2,758.46	4.125%	\$543.90	\$2,214.56	\$156,008.75	\$0.00
298	05/01/2047	\$2,758.46	4.125%	\$536.28	\$2,222.18	\$153,786.57	\$0.00
299	06/01/2047	\$2,758.46	4.125%	\$528.64	\$2,229.82	\$151,556.75	\$0.00
300	07/01/2047	\$2,758.46	4.125%	\$520.97	\$2,237.49	\$149,319.26	\$0.00
301	08/01/2047	\$2,758.46	4.125%	\$513.29	\$2,245.17	\$147,074.09	\$0.00
302	09/01/2047	\$2,758.46	4.125%	\$505.57	\$2,252.89	\$144,821.20	\$0.00
303	10/01/2047	\$2,758.46	4.125%	\$497.82	\$2,260.64	\$142,560.56	\$0.00
304	11/01/2047	\$2,758.46	4.125%	\$490.05	\$2,268.41	\$140,292.15	\$0.00
305	12/01/2047	\$2,758.46	4.125%	\$482.25	\$2,276.21	\$138,015.94	\$0.00
306	01/01/2048	\$2,758.46	4.125%	\$474.43	\$2,284.03	\$135,731.91	\$0.00
307	02/01/2048	\$2,758.46	4.125%	\$466.58	\$2,291.88	\$133,440.03	\$0.00
308	03/01/2048	\$2,758.46	4.125%	\$458.70	\$2,299.76	\$131,140.27	\$0.00
309	04/01/2048	\$2,758.46	4.125%	\$450.80	\$2,307.66	\$128,832.61	\$0.00
310	05/01/2048	\$2,758.46	4.125%	\$442.86	\$2,315.60	\$126,517.01	\$0.00
311	06/01/2048	\$2,758.46	4.125%	\$434.90	\$2,323.56	\$124,193.45	\$0.00
312	07/01/2048	\$2,758.46	4.125%	\$426.92	\$2,331.54	\$121,861.91	\$0.00
313	08/01/2048	\$2,758.46	4.125%	\$418.90	\$2,339.56	\$119,522.35	\$0.00
314	09/01/2048	\$2,758.46	4.125%	\$410.85	\$2,347.61	\$117,174.74	\$0.00
315	10/01/2048	\$2,758.46	4.125%	\$442.86	\$2,355.67	\$114,819.07	\$0.00
316	11/01/2048	\$2,758.46	4.125%	\$394.69	\$2,363.77	\$112,455.30	\$0.00
317	12/01/2048	\$2,758.46	4.125%	\$386.57	\$2,371.89	\$110,083.41	\$0.00
318	01/01/2049	\$2,758.46	4.125%	\$378.41	\$2,380.05	\$107,703.36	\$0.00
319	02/01/2049	\$2,758.46	4.125%	\$370.23	\$2,388.23	\$105,315.13	\$0.00
320	03/01/2049	\$2,758.46	4.125%	\$362.02	\$2,396.44	\$102,918.69	\$0.00
321	04/01/2049	\$2,758.46	4.125%	\$353.78	\$2,404.68	\$100,514.01	\$0.00
322	05/01/2049	\$2,758.46	4.125%	\$345.52	\$2,412.94	\$98,101.07	\$0.00
323	06/01/2049	\$2,758.46	4.125%	\$337.22	\$2,421.24	\$95,679.83	\$0.00

Amortization Schedule

Payment Number	Date of Payment	P & I Payment	Amortization Rate	Interest Payment	Principal Payment	Principal Balance	Mortgage Insurance
324	07/01/2049	\$2,758.46	4.125%	\$328.90	\$2,429.56	\$93,250.27	\$0.00
325	08/01/2049	\$2,758.46	4.125%	\$320.55	\$2,437.91	\$90,812.36	\$0.00
326	09/01/2049	\$2,758.46	4.125%	\$312.17	\$2,446.29	\$88,366.07	\$0.00
327	10/01/2049	\$2,758.46	4.125%	\$303.76	\$2,454.70	\$85,911.37	\$0.00
328	11/01/2049	\$2,758.46	4.125%	\$295.32	\$2,463.14	\$83,448.23	\$0.00
329	12/01/2049	\$2,758.46	4.125%	\$286.85	\$2,471.61	\$80,976.62	\$0.00
330	01/01/2050	\$2,758.46	4.125%	\$278.36	\$2,480.10	\$78,496.52	\$0.00
331	02/01/2050	\$2,758.46	4.125%	\$269.83	\$2,488.63	\$76,007.89	\$0.00
332	03/01/2050	\$2,758.46	4.125%	\$261.28	\$2,497.18	\$73,510.71	\$0.00
333	04/01/2050	\$2,758.46	4.125%	\$252.69	\$2,505.77	\$71,004.94	\$0.00
334	05/01/2050	\$2,758.46	4.125%	\$244.08	\$2,514.38	\$68,490.56	\$0.00
335	06/01/2050	\$2,758.46	4.125%	\$235.44	\$2,523.02	\$65,967.54	\$0.00
336	07/01/2050	\$2,758.46	4.125%	\$226.76	\$2,531.70	\$63,435.84	\$0.00
337	08/01/2050	\$2,758.46	4.125%	\$218.06	\$2,540.40	\$60,895.44	\$0.00
338	09/01/2050	\$2,758.46	4.125%	\$209.33	\$2,549.13	\$58,346.31	\$0.00
339	10/01/2050	\$2,758.46	4.125%	\$200.56	\$2,557.90	\$55,788.41	\$0.00
340	11/01/2050	\$2,758.46	4.125%	\$191.78	\$2,566.68	\$53,221.73	\$0.00
341	12/01/2050	\$2,758.46	4.125%	\$182.95	\$2,575.51	\$50,646.22	\$0.00
342	01/01/2051	\$2,758.46	4.125%	\$174.09	\$2,584.37	\$48,061.85	\$0.00
343	02/01/2051	\$2,758.46	4.125%	\$165.21	\$2,593.25	\$45,468.60	\$0.00
344	03/01/2051	\$2,758.46	4.125%	\$156.30	\$2,602.16	\$42,866.44	\$0.00
345	04/01/2051	\$2,758.46	4.125%	\$147.36	\$2,611.10	\$40,255.34	\$0.00
346	05/01/2051	\$2,758.46	4.125%	\$138.37	\$2,620.09	\$37,635.25	\$0.00
347	06/01/2051	\$2,758.46	4.125%	\$129.37	\$2,629.09	\$35,006.16	\$0.00
348	07/01/2051	\$2,758.46	4.125%	\$120.34	\$2,638.12	\$32,368.04	\$0.00
349	08/01/2051	\$2,758.46	4.125%	\$111.26	\$2,647.20	\$29,720.84	\$0.00
350	09/01/2051	\$2,758.46	4.125%	\$102.17	\$2,656.29	\$27,064.55	\$0.00
351	10/01/2051	\$2,758.46	4.125%	\$93.03	\$2,665.43	\$24,399.12	\$0.00
352	11/01/2051	\$2,758.46	4.125%	\$83.88	\$2,674.58	\$21,724.54	\$0.00
353	12/01/2051	\$2,758.46	4.125%	\$74.67	\$2,683.79	\$19,040.75	\$0.00
354	01/01/2052	\$2,758.46	4.125%	\$65.46	\$2,693.00	\$16,347.75	\$0.00
355	02/01/2052	\$2,758.46	4.125%	\$56.19	\$2,702.27	\$13,645.48	\$0.00
356	03/01/2052	\$2,758.46	4.125%	\$46.91	\$2,711.55	\$10,933.93	\$0.00
357	04/01/2052	\$2,758.46	4.125%	\$37.58	\$2,720.88	\$8,213.05	\$0.00
358	05/01/2052	\$2,758.46	4.125%	\$28.24	\$2,730.22	\$5,482.83	\$0.00
359	06/01/2052	\$2,758.46	4.125%	\$18.84	\$2,739.62	\$2,743.21	\$0.00
360	07/01/2052	\$2,752.64	4.125%	\$9.43	\$2,743.21	\$0.00	\$0.00

NON-FOREIGN AFFIDAVIT

The Transferee of a U.S. real property interest is obligated to withhold tax if the Transferor is a foreign person pursuant to the provisions of Section 1445 of the Internal Revenue Code. The withholding obligation is not required if the Transferor is not a foreign person, as defined in the Internal Revenue Code, upon receipt of a certification of non-foreign status from the Transferor as set forth below:

I hereby certify that I am not a non-resident alien for the purposes of United States income taxation. In the event the Transferor is not a natural person, I hereby certify that the Transferor is not a foreign corporation, a foreign partnership, a foreign trust, or a foreign estate.

- 1. Name: Pulte Homes Tennessee Limited Partnership
- 2. My social security number is . In the event the Transferor is not a natural person, the entity's employer identification number is 38-3412151.
- 3. My home address, or address of principal office if the Transferor is an entity, is
100 Westwood Place, Suite 100,
Brentwood, TN 37027

I CERTIFY UNDER PENALTIES OF PERJURY THAT THE FOREGOING STATEMENTS ARE TRUE AND CORRECT.

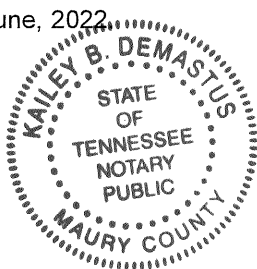
Pulte Homes Tennessee Limited Partnership

BY: Brittany Neeley
Brittany Neeley
Division Closing Coordinator

STATE OF TENNESSEE
COUNTY OF WILLIAMSON

Sworn to and subscribed before me on this 23rd day of June, 2022.

[Signature]
Notary Public
My Commission Expires: 03/20/2024



(SEAL)

NOTICE: Keep any certification of non-foreign status you receive in your records for 5 years after the year of transfer.

PROPERTY AFFIDAVIT

STATE OF TENNESSEE

} SS

COUNTY OF WILLIAMSON

I/We Pulte Homes Tennessee Limited Partnership currently residing at 100 Westwood Place, Suite 100, Brentwood, TN 37027, being duly sworn according to law do hereby depose, say and swear that to the best of my knowledge, information and belief the statements and representations in this paragraph, in all paragraph(s) below, and in the last paragraph of this affidavit are true and accurate

- 1. NAME. My full name appears above, including any alias, former, maiden, or other name(s) used now or in the past, even if I have had my name legally changed.
2. CITIZENSHIP AND AGE. I am a citizen of the United States and at least 18 years old.
3. OWNERSHIP AND POSSESSION. I am/We are the only owner(s) of the property located at 1132 Carlisle Place, Mt. Juliet, TN 37122 and I am/We are in sole possession of the property. There are no tenants or other occupants (except members of my family who have no possessory, ownership, homestead, or other rights in the property and who may occupy the property only so long as I permit). I have owned this property since _____, and no one has questioned or challenged my ownership or right to possession, or if they have, a court of competent jurisdiction entered final judgment in my favor on _____, and no appeal or notice of appeal of that judgment has been filed or is pending, and the time within which such appeal or notice of appeal must be filed is past. I have not signed any contract to sell the property, or given anyone any rights concerning the purchase or lease of the property,
4. IMPROVEMENTS. No additions, alterations or improvements are now being made or have been made to this property since _____. 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. MECHANICS' AND MATERIALMEN'S LIENS. There has been no work done, services rendered or materials furnished in connection with repairs, improvement, alteration, addition, development, design, building, construction, removal, demolition, excavation, landscaping, or other similar activity on the property within 120 days of this date. Any such work, services, or materials relating to any such activity prior to the above stated time have been paid for in full, except to the extent of any mortgage, deed of trust, security deed, other similar instrument, or other lien appearing on the attached title report or commitment. No one has made any claims or notified me that money is due or owing, or filed a mechanics' or materialmen's lien against the property, except as appear on the attached report or commitment, and no one intends or is entitled to do so. I, for a valuable consideration, do hereby agree and guarantee to hold Foundation Title & Escrow Series, LLC and First American Title Insurance Company (by reason of the fact that it has issued its title insurance policies), harmless against any liens, claims or suit of or by any general contractor, subcontractor, mechanic or materialman, and against chattel mortgages, conditional bills of sales, retention of title agreements, security agreements, financing statements, or personal property leases in connection with the constructions, repair or sale of such building or improvements on said real estate.
6. SPECIAL ASSESSMENT AND MUNICIPAL IMPROVEMENTS. All special assessments and charges for municipal improvements such as sewers, sidewalks, curbs, walls, streets, and similar improvements have been paid in full. No notices have been served by a governmental authority for the removal or abating of nuisances, or for the installation or repair of said and similar improvements, and no such work has been done or ordered to be done for which a municipal claim could be filed against the property.

7. **BANKRUPTCY.** I have not filed any petition in bankruptcy and no such petition has been filed against me. (I have never been declared or adjudicated insolvent or bankrupt.)

8. **LIENS OR ENCUMBRANCES.** Other than those appearing here ****NONE****, I have not allowed any interests or legal rights to be created which affects my ownership or use of the property, there are no judgments against me, no lawsuits have been filed against me, no notice of lis pendens (indicating there is a lawsuit pending which could affect my property) or other similar notice has been delivered or filed concerning me or any of my property, and there are no other legal obligations, including mortgages, trust or security deeds, easements, other liens or encumbrances which may be enforced against the property.

9. **CHILD OR SPOUSAL SUPPORT.** I do not owe any delinquent child or spousal support at the present time. I understand that if I owe back child or spousal support, the same has to be paid at the time of this real estate transaction and that **Foundation Title & Escrow Series, LLC** is relying on this Affidavit in conveying and insuring the title to the subject property. Further, I agree to hold harmless, indemnify, and/or defend (by counsel of indemnities' choice) **Foundation Title & Escrow Series, LLC** and First American Title Insurance Company in this transaction, their respective successors and/or assigns, agents and employees, from any claims, costs, expenses and liabilities which may occur as a result of the reliance upon this affidavit.

10. **COMMON NAME.** The judgment(s) and/or other lien(s) appearing on the attached title report or commitment, which I have initialed or signed, and numbered _____, is/are not against me, but rather, is/are against someone else with a similar name.

11. **MARRIAGE AND HOMESTEAD.** Statements _____ below, accurately describe my/our marital status and history:

- a. I have never been married.
- b. We were married to each other on _____, _____, and remain married.
- c. We were married to each other on _____, _____, and were divorced or granted an annulment on _____, _____. (see f. below)
- d. I was previously married. All such previous marriages have been terminated by the death of the other party or by a valid and final decree of divorce, (see f. below)
- e. This property has never been occupied as my/our principal matrimonial residence, and neither I/we nor any other person has any homestead rights in this property.
- f. Attached are copies of
 - 1. Judgment(s), final decree(s), or settlement agreement(s) for divorce or annulment, including all terms related to disposition of property.
 - 2. Death certificate for any descendant named as current grantee or title holder of the property, and/or the deceased spouse of any current grantee or title holder.
 - 3. Other: _____
- g. My complete marital history is as indicated above and further explained in the space provided here, or if indicated, on or continued on an attached page signed by me.

12. **EXCEPTIONS AND ADDITIONS.** The following is a complete list of exceptions and additions to the above statements, and any explanation or elaboration necessary to clarify the statements in this affidavit.

_____ page(s) attached for additional information.

We have made this affidavit to induce the Borrower(s) **Vamsi Krishna Vemula and Lakshmi Sarvani Madada** to accept my/our deed, and to induce **Foundation Title & Escrow Series, LLC** to issue a policy of title insurance to mortgagee and buyer in connection herewith. Being so induced, they and their agents may and do rely upon the truthfulness of the statements made in this affidavit.

Pulte Homes Tennessee Limited Partnership

BY: *Brittany Neeley*
Brittany Neeley
Division Closing Coordinator
STATE OF TENNESSEE

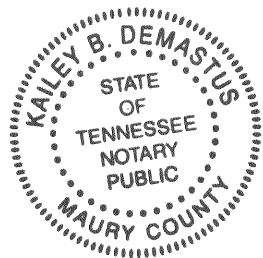
COUNTY OF WILLIAMSON

Sworn to and subscribed before me on this 23rd day of June, 2022.

[Signature]
Notary Public

My Commission Expires: *08/20/2024*

(SEAL)



SHORTAGE AGREEMENT

The undersigned hereby consent(s) and agree(s) that in the event there are any shortages in any amounts due to any entity being paid in the course of this real estate transaction, or if there is a shortage in the amount collected from the undersigned at closing, the undersigned will do as follows:

1. The undersigned will immediately and fully pay to settlement agent, or to the designated entity, all funds necessary to pay the amount in full. If the undersigned fails to pay said sums within seven business days after receiving notice, the undersigned will be liable for liquidated damages in an amount equal to the shortage.
2. If applicable, the undersigned hereby authorizes any lender being paid in full to disburse money out of my/our escrow account in order to cover any shortage owed in addition to the amount paid, should there be such a shortage. If any amount paid by settlement agent is in excess of the amount necessary to completely payoff an account, the closing attorney for the settlement agent will provide reasonable assistance to the appropriate party in order to recover the balance.
3. This obligation shall be a continuing obligation and may apply to any business, person, or entity to which funds are owed. The entities include settlement agent, any lender, or any entity or creditor which has received payment from settlement agent for debt(s) owed by the undersigned.
4. In the event that this document must be enforced, the undersigned agrees to reimburse and hold harmless the lender(s), from whom the undersigned borrower has received funds on this date, from any and all costs of enforcement.
5. If settlement agent files suit to collect funds due, the undersigned agrees to pay all costs including reasonable attorney's fees, court costs, and other expenses not prohibited by law.
6. This agreement is severable. Therefore, in the event any provision of this agreement conflicts with applicable law, such conflict shall not affect other provisions of this agreement that can be given effect without the conflicting provision.

PROPERTY ADDRESS:

1132 Carlisle Place, Mt. Juliet, TN 37122

SETTLEMENT DATE:

June 23, 2022

Pulte Homes Tennessee Limited Partnership

BY:

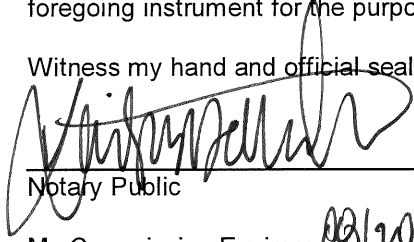

Brittany Neeley
Division Closing Coordinator

STATE OF TENNESSEE

COUNTY OF WILLIAMSON

Before me, the undersigned, a Notary Public of the State and County aforesaid, personally appeared Brittany Neeley, with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged herself to be the Division Closing Coordinator of Pulte Homes Tennessee Limited Partnership, a Nevada Limited Partnership, By Pulte Homes Tennessee, Inc. a Michigan Corporation, its General Partner, the within named bargainer, a partnership and that she as such Division Closing Coordinator for the General Partner, executed the foregoing instrument for the purposes therein contained.

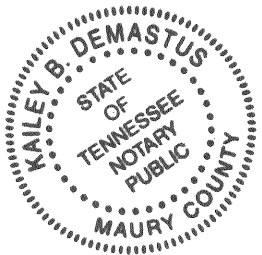
Witness my hand and official seal, this the 23rd day of June, 2022.



Notary Public

My Commission Expires: 08/20/2024

(SEAL)



COMPLIANCE AGREEMENT

BORROWER(S): Vamsi Krishna Vemula and Lakshmi Sarvani Madada

SELLER(S): Pulte Homes Tennessee Limited Partnership

LENDER: Pulte Mortgage, LLC

PROPERTY: 1132 Carlisle Place, Mt. Juliet, TN 37122

BORROWER'S AND SELLER'S AGREEMENT

The person(s) signing below as Borrower and Seller hereby agree to cooperate fully with Lender in the correction, adjustment, revision or completion of documents executed, in connection with Lender, for the purpose of correction of clerical, typographical or other errors or omissions, the correction of which is deemed necessary or desirable by Lender to bring the documentation of such loan transaction into conformity with the agreed-upon terms thereof or to qualify Borrower's mortgage for guaranty by the Veteran's Administration, insurance by the Federal Housing Administration or by an issuer of private mortgage insurance or sale on the Secondary Mortgage Market to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC) or other purchaser.

BORROWER'S AGREEMENT

At any time following the closing of Borrower's mortgage transaction, the person(s) signing below as Borrower agree to execute, acknowledge (if applicable) and deliver to Lender or its successors and/or assigns, such additional documentation is deemed necessary or desirable by Lender to qualify Borrower's mortgage for guaranty by the Veteran's Administration, insurance by the Federal Housing Authority, insurance by an issuer of private mortgage insurance or to qualify Borrower's mortgage for sale on the Secondary Mortgage Market to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC) or other purchaser, provided that such additional documentation does not materially and substantially alter or amend the terms of Borrower's mortgage transaction to the disadvantage of the Borrower. Failure to cooperate could result in loan acceleration under the terms of your note.

Executed this **23rd day of June, 2022.**

Pulte Homes Tennessee Limited Partnership

BY: Brittany Neeley
Brittany Neeley
Division Closing Coordinator

Vamsi Krishna Vemula
Vamsi Krishna Vemula
Lakshmi Sarvani Madada
Lakshmi Sarvani Madada

COMPLIANCE AND TAX PRORATION AGREEMENT

RE: Closing Date: **June 23, 2022**
Buyer(s): **Vamsi Krishna Vemula and Lakshmi Sarvani Madada**
Seller(s): **Pulte Homes Tennessee Limited Partnership**
Property Address: **1132 Carlisle Place, Mt. Juliet, TN 37122**

We, the undersigned Sellers and/or Buyers/Borrowers herein acknowledge the following as conditions of the above referenced transaction:

1. All contingencies set forth in the Contract for Sale have been complied with in full;
2. All utility bills, including but not limited to water, sewer, gas, garbage and electric are the responsibility of the undersigned parties, not the closing agents. All matters regarding utility bills will be handled outside of closing;
3. The undersigned parties will fully cooperate if adjustment for clerical errors on any or all closing documentation is necessary and will sign such additional documents as are necessary to correct such errors.
4. Calculations of payoff figures, or principal balance and escrow account balances and/or proration, were based on information, either obtained orally or in writing from your existing lender(s). The closing agent will not be held liable for miscalculations as a result of errors made by the lender(s). If there is/are discrepancies between the figures used in preparing the closing statements, and future information provided by the lender(s) resulting in a demand by the lender(s) for additional funds, owner will, upon request forward said funds forthwith;
5. Consent is hereby given to the placement of the settlement funds for the transaction into an interest bearing account in the name of **Foundation Title & Escrow Series, LLC**. The parties understand the interest earned or other benefits earned, if any, on such account will be the property of **Foundation Title & Escrow Series, LLC**;
6. The proration of taxes reflected on the closing statement has been made on the basis of a gross tax figure in the amount of \$349.00 in compliance with instructions contained in the Purchase and Sale Agreement for this transaction.

OR

- No prorations have been made for current years taxes per Instructions received for closing and shall not be the liability of **Foundation Title & Escrow Series, LLC**.

The undersigned Owners of the above referenced property herein acknowledge have **have not** filed for and received homestead exemption for taxes for the current year.

We understand that **Foundation Title & Escrow Series, LLC** is relying on the statements contained herein to compute the applicable tax proration amounts between Sellers and Buyers and/or the appropriate tax amount for the Lender's escrow account.

The closing agent will not be liable for any discrepancies that may arise in these proration figures when the actual tax bills for the year of closing are available, or for any shortages in escrow accounts. Upon receipt of the current tax statement, the undersigned parties will or will not make proration adjustments between themselves outside of the closing pursuant to the terms of the contract.

Pulte Homes Tennessee Limited Partnership
BY: *Brittany Neeley*
Brittany Neeley
Division Closing Coordinator

Vamsi Krishna Vemula
Vamsi Krishna Vemula
Lakshmi Sarvani Madada
Lakshmi Sarvani Madada

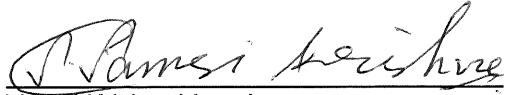
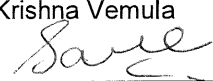
**HOMEOWNER ASSOCIATION DUES
HOLD HARMLESS**

We, the undersigned Buyer(s) and Seller(s), hereby understand that in the event that Foundation Title & Escrow Series, LLC was **able** to verify the amount of any association dues, and/or transfer fee, if required, it will be reflected on the Settlement Statement (HUD-1) at closing.

We, the undersigned Buyer(s) and Seller(s), also hereby understand and agree that if Foundation Title & Escrow Series, LLC was **unable** to verify any special assessments, past due association dues, transfer fees and/or current year association dues prior to the closing, it will be the sole responsibility of the Buyer(s) and Seller(s) to negotiate and/or pay any amounts owed between themselves outside of the closing. The Buyer(s) further understands that any such assessments and dues, if not paid, will become a lien on the subject property.

Foundation Title & Escrow Series, LLC is hereby released and held harmless of any and all loss or liability in connection with the non-payment of association dues, and/or assessments and any costs related thereto.

Signed this 23rd day of June, 2022.


Vamsi Krishna Vemula

Lakshmi Sarvani Madada

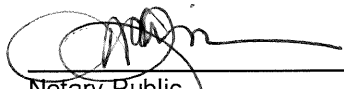
Pulte Homes Tennessee Limited Partnership

BY: 
Brittany Neeley
Division Closing Coordinator

STATE OF TENNESSEE
COUNTY OF ~~WILLIAMSON~~ *D Wilson*

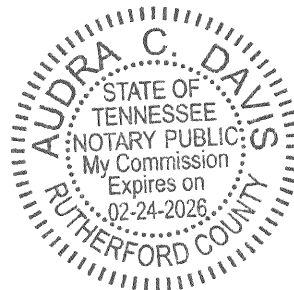
Personally appeared before me, the undersigned, a Notary Public in and for said county and state, *the above signed persons* with whom I am personally acquainted or proved to me on the basis of satisfactory evidence, and who acknowledged that he/she/they executed the within instrument for the purposes therein contained.

Witness my hand and official seal, this the 23rd day of June, 2022.


Notary Public

My Commission Expires: *2/24/20*

(SEAL)



**AFFIDAVIT OF UNDERSTANDING
AND INDEMNITY AND HOLD HARMLESS AGREEMENT
DUE TO THE COVID-19 EMERGENCY – SALE**

Property: 1132 Carlisle Place Mt. Juliet, TN 37122

Date of Closing: 06/23/2022

Seller(s): Pulte Homes Tennessee Limited Partnership

Buyer/Borrower(s): Vamsi Krishna Vemula and Lakshmi Sarvani Madada

File No: FND-2200130FC

Commitment No: FND-2200130FC

In response to the outbreak of the Coronavirus and the declared states of national and local emergency, a number of government offices have been closed or have had their access significantly limited. As a result, the processing and recording of deeds and other title documents in some jurisdictions has been, and will be, impacted. Although First American Title Insurance Company ("First American") is willing to continue to insure titles for purchasers and lenders under its current policy forms through the ultimate recording date of the deed, mortgage, deed of trust or other insured title document, neither First American nor its title agents can provide any estimate as to the date of recordation of such title documents in the land records.

NOW THEREFORE, as a result of the aforementioned closures and access restrictions and as an inducement to Foundation Title & Escrow Series, LLC (hereafter "Title Agent") to conduct settlement and to First American to issue its policy or policies of title insurance, the undersigned agree as follows:

Seller(s) affirm:

- (a) There are no unrecorded deeds and/or outstanding leases, contracts, options, agreements, trusts or inchoate rights or interests affecting the Property which have not been disclosed to First American or Title Agent in writing.
- (b) All labor and materials used in construction of improvements, repairs, or modifications to the Property have been completed and there are no unpaid bills for labor or material against the improvements or Property. The Sellers have received no notice of any mechanic's lien claim.
- (c) There are no unrecorded liens or encumbrances affecting the title to the Property, that are not being paid or adjusted as part of the current transaction.
- (d) Sellers have received no written notice of a proposed or pending special assessment or a pending taking of any portion of the Property by any governmental body; Sellers have no knowledge that work has been or will be performed by any governmental body including, but not limited to, the installation of water or sewer lines or of other utilities, or for improvements such as paving or repaving of streets or alleys, or the installation of curbs and sidewalks.
- (e) Sellers agree to neither allow, nor take any action, following settlement that may result in a lien, encumbrance or other matter adversely affecting title being placed against the title to the Property. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the deed or other title document, Sellers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and First American against all expenses, costs and attorneys' fees that may arise

out of Sellers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of First American.

Buyer(s) understand and agree:

- (a) Neither Title Agent nor First American can provide any estimate as to the time of recordation of the deed or other title documents in the Land Records.
- (b) Buyers agree to neither allow, nor take any action, following settlement that may result in a lien, encumbrance or other matter adversely affecting title being placed against the title to the Property.
- (c) Among other things, Buyers may not be able to refinance or sell the Property, obtain building permits, or demonstrate recorded ownership of, and legal title to, the Property until the time that the deed or title document is recorded in the land records.

The undersigned solemnly affirm(s) under the penalties of perjury and upon personal knowledge that the statements in this Affidavit are true and that this Affidavit is executed in order to induce Title Agent to make and complete settlement on the Property and to induce First American to issue its policy or policies of title insurance, insuring title to the Property.

Sellers:

Pulte Homes Tennessee Limited Partnership

BY: *Brittany Neeley*
Brittany Neeley
Division Closing Coordinator

Buyers:

Vamsi Krishna Vemula

Vamsi Krishna Vemula

Lakshmi Sarvani Madada
Lakshmi Sarvani Madada

STATE OF TENNESSEE

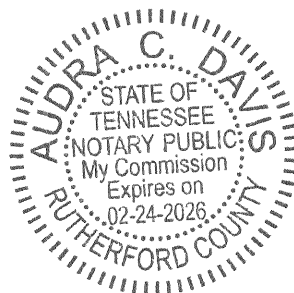
COUNTY OF WILLIAMSON *D Wilson*

Sworn to and subscribed before me on this 23rd day of June, 2022.

[Signature]
Notary Public

My Commission Expires: *2/24/26*

(SEAL)



CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

The undersigned, for and in consideration of Foundation Title & Escrow Series, LLC, closing and funding the loan on property described as **1132 Carlisle Place, Mt. Juliet, TN 37122** agree, that if requested by Settlement Agent, to fully cooperate, adjust and correct all

TYPOGRAPHICAL OR CLERICAL ERRORS

discovered in any or all of the closing documentation executed by the undersigned at settlement.

The undersigned appoint Foundation Title & Escrow Series, LLC, or their designee as their attorney-in-fact, to correct any such errors, place our initials on documents where changes are made, and/or sign our names to and acknowledge any modification agreement or other document or form adjusting or correcting such errors. In the event this procedure is utilized, the parties involved will be notified and receive a corrected copy of the changed documents.

This Power of Attorney is coupled with an interest and shall be irrevocable for a period of 120 days following the closing.

AS WITNESS our execution hereof, this 23rd day of June, 2022.

Vamsi Krishna Vemula

Vamsi Krishna Vemula

Lakshmi Sarvani Madada

Lakshmi Sarvani Madada

STATE OF TENNESSEE

COUNTY OF ~~WILLIAMSON~~ *D. Wilson*

I, the undersigned, a Notary Public for the County of *Rutherford* and State of Tennessee, do hereby certify that Vamsi Krishna Vemula and Lakshmi Sarvani Madada, husband and wife personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal, this the 23rd day of June, 2022.

Audra C. Davis
Notary Public

My Commission Expires: *2/24/2028*

(SEAL)



File No.: FND-2200130FC

NOTICE AND WAIVER OF OWNER'S TITLE INSURANCE

To: **Vamsi Krishna Vemula and Lakshmi Sarvani Madada**

Date: **June 23, 2022**

Buying Property Identified as: **1132 Carlisle Place, Mt. Juliet, TN 37122**

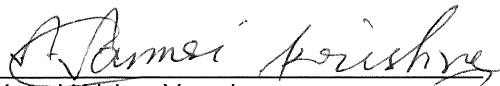
Pursuant to the Regulations of the Department of Commerce and Insurance of the State of Tennessee notice is hereby given that **Foundation Title & Escrow Series, LLC** policy is to be issued to your mortgage lender, that policy DOES NOT AFFORD TITLE INSURANCE PROTECTION TO YOU IN THE EVENT OF A DEFECT OR CLAIM OF DEFECT IN TITLE TO THE REAL ESTATE WHICH YOU ARE ACQUIRING (SUCH AS UNPAID BILLS FOR LABOR AND MATERIAL, FORGERY, MISSING HEIRS OR TAX LIENS), and that an owner's title insurance policy in your favor for the amount of your purchase price \$632,405.00 (or for the amount of your purchase price plus the cost of any improvements which you anticipate making) may be purchased for \$_____. The expiration date for availability of this owner's policy, at the premium quoted herein, is thirty (30) days from the date of this document.

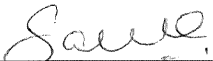
If you are uncertain as to whether you should obtain an Owner's Policy of Title Insurance, you are urged to seek independent advice.

Foundation Title & Escrow Series, LLC

I/We **do** request an Owner's Policy of Title Insurance.

I/We **do not** request an Owner's Policy of Title Insurance.

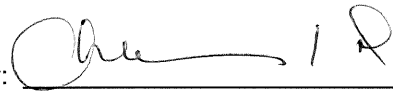

Vamsi Krishna Vemula


Lakshmi Sarvani Madada

CLOSER'S CERTIFICATE

As evidence of compliance with Department Rule 0780-1-12.10, Department of Commerce Insurance, State of Tennessee, I certify to the above title company that the foregoing NOTICE AND WAIVER was read by the Mortgagor(s) in my presence and that the WAIVER was signed by the Mortgagor(s) in my presence.

Foundation Title & Escrow Series, LLC

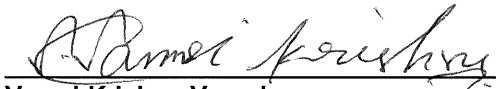
by: 
Cheryl Figlio

**SURVEY ACKNOWLEDGMENT
HOLD HARMLESS AGREEMENT FOR EAGLE POLICY**

RE: Loan No.: **64-079516A**
File No.: **FND-2200130FC**
Closing Date: **June 23, 2022**
Buyer(s): **Vamsi Krishna Vemula and Lakshmi Sarvani Madada**
Seller(s): **Pulte Homes Tennessee Limited Partnership**
Property Address: **1132 Carlisle Place, Mt. Juliet, TN 37122**

I/We, the undersigned Buyers/Owners of the above described property herein acknowledge that we were afforded the opportunity to order a survey on the above captioned property and opted not to have the same.

I/We further agree to indemnify and hold harmless **Foundation Title & Escrow Series, LLC, Pulte Mortgage, LLC**, their successors and/or assigns, Listing Realtors and/or Selling Realtors from any and all loss or damage concerning the matters listed above, including but not limited to, the enforced removal of said encroachments or violations, or the unmarketability of captioned property resulting from said matters.



Vamsi Krishna Vemula



Lakshmi Sarvani Madada



NORTHWEST EXTERMINATING

Creating Healthier Living & Working Environments

Pest Control and Termite Protection Warranty Registration

PLEASE FILL OUT COMPLETELY

100%
SERVICE WARRANTY
Guaranteed Superior Service!

NorPest Green Pest Prevention Program Warranty Registration

As an extra incentive to you, your termite treatment and initial green pest control treatment was provided by your builder through Northwest Exterminating. NorPest Green is a comprehensive, earth-friendly program that uses what nature has given us to protect homes and businesses, and the environment, from pests.

Termite Pre-Treatment Warranty Registration

Northwest Exterminating applied a termite treatment to your home during construction in partnership with your builder. The subterranean termite treatment comes with a \$1,000,000 warranty. This annual warranty covers damage repairs and re-treatment. See warranty and agreement for details.

\$1,000,000
TERMITE WARRANTY
Re-Treatment and Damage Repair Coverage
*For new construction and qualifying existing homes. See warranty and Service Agreement for details.

Call 615. 890.4161 to activate your warranty!

Time sensitive material. Please complete the warranty registration and return to Northwest Exterminating immediately.

Name(s) Vamsi Krishna Vemula Lakshmi Sarvani Madada E-mail vemulavamsi19@gmail.com
 Home Phone: _____ Cell/Work Phone 770-329-7571
 Current Mailing Address _____
 Community Name/Subdivision Wynfield Arbores Projected Closing Date _____
 New Address 132 Artistle Place, Mt. Juliet TN 37122



TRUST THE **MOUSE** TO PROTECT YOUR HOUSE!

Your Builder Chose Northwest Exterminating!

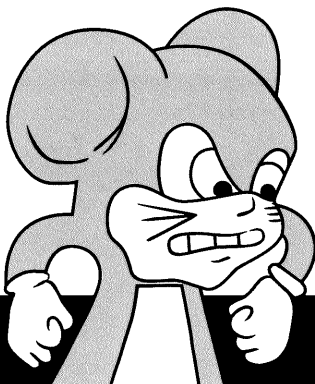
A 1-Year, \$1 Million Repair Warranty & a Complimentary NorPest Green Pest Control Treatment have been provided to you, courtesy of your builder! Activate your home's protections today!

ACTIVATE YOUR TERMITE WARRANTY & SCHEDULE YOUR INITIAL, 1-TIME NORPEST GREEN PEST CONTROL TREATMENT!

Choose the most convenient option for you:

- 1.** Text or Call 615.488.8568
- 2.** Visit www.callnorthwest.com/activation

*Offer expires 30 Days from Closing! Use code NEWHOME!



NORTHWEST
E X T E R M I N A T I N G

615.488.8568 | callnorthwest.com

Subterranean Termite Protection Builder's Guarantee

OMB Approval No. 2502-0525
(exp. 09/30/2022)

This form is completed by the builder.

Public reporting burden for this collection of information is estimated to average 5 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 information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Section 24 CFR 200.926d(b)(3) requires that the sites for HUD insured structures must be free of termite hazards. This information collection requires a licensed Pest Control company to provide the builder a record of specific treatment information in those cases when if any method other than use of pressure treated lumber is used for prevention of subterranean termite infestation. When applicable, form HUD-NPMA-99-B must accompany the form HUD-NPMA-99-A. Builders, pest control companies, mortgage lenders, homebuyers, and HUD as a record of treatment for specific homes will use the information collected. The information is not considered confidential, therefore no assurance of confidentiality is provided. HUD is committed to protecting the privacy of individuals' information stored electronically or in paper form, in accordance with federal privacy laws, guidance, and best practices. HUD expects its third-party business partners, who collect, use, maintain, or disseminate HUD information to protect the privacy of that information in accordance with applicable law.

This form is submitted for proposed (new) construction cases when prevention of subterranean termite infestation is specified by the builder or required by the lender, the architect, FHA or VA.

This form is to be completed by the builder. This guarantee is issued by the builder to the buyer. This guarantee is not to be considered as a waiver of, or in place of, any legal rights or remedies that the buyer may have against the builder.

FHAVA Case No.: _____

Location of Structure(s) (Street Address, or Legal Description, City, State and Zip): Lot 357 Wynfield Arbors
1132 Carlisle Place

Mt Juliet, TN 37122

Buyer's Name: Vamsi Krishna Vemula

Builder is to check and complete either box 1 or box 2.

1. Pest Control Company Applied Treatment (See HUD-NPMA 99B for treatment information)

The undersigned builder hereby certifies that a State licensed or otherwise authorized pest control company (where required by State law) was contracted to treat the property at the location referenced above to prevent subterranean termites. The builder further certifies that the contract with the pest control company required the treatment materials and methods used to be in conformance with all applicable State and Federal requirements. All work required by the contract has been completed unless noted on HUD-NPMA 99B. Where not prohibited by applicable State requirements, the buyer, for an additional fee payable to the pest control company, may extend the protection against subterranean termites. Contact the pest control company listed on the attachment for further information.

The builder hereby guarantees that, if subterranean termite infestation should occur within one year from the date of closing, the builder will ensure that a licensed or otherwise State authorized pest control company will treat as necessary to control infestations in the structure. This further treatment will be without cost to the buyer. If permitted by State law, the buyer may contract directly, at the buyer's expense, with a pest control company to inspect the property on a periodic basis and use EPA registered products to control any infestation. The builder will not be responsible for guaranteeing such contracted work. The builder further agrees to repair all damage by subterranean termites within the one-year builder's warranty period. This guarantee does not apply to additions or alterations that are made by the buyer, which affects the original structure or treatment. Examples include, but are not limited to, landscape and mulch alterations, which disturb the treated area and create new subterranean termite hazards, or interfere with the control measures. If within the guarantee period the builder questions the validity of a claim by the buyer, the claim will be investigated by an unbiased expert mutually agreeable to the buyer and builder. The report of the expert will be accepted as the basis for disposition of the case. The non-prevailing party will pay the cost of any inspections made to investigate the claim. For further information, contact your State structural pest control regulatory agency. **All service must be in compliance with the International Residential Code.**

Type of Service: Termite Bait System Field Applied Wood Treatment Soil Treatment Installed Physical Barrier System

2. Builder Installed Subterranean Termite Prevention using Pressure Treated Lumber

The builder certifies that subterranean termite prevention was installed using pressure treated lumber only and certifies that use of the pressure treated lumber is in compliance with applicable building codes and HUD requirements specified in FHA Single Family Housing Policy Handbook 4000.1 (4000.1). **Note: Using pressure treated sills as a sole method of termite prevention is NOT acceptable and violates the requirements of the 4000.1.**

Initial of Builder _____

Date _____

Attachments: _____

Builder's Company Name: Pulte Homes Phone No: 615-538-8949

Builder's Signature: Brittany Neesley Date: 5/27/2022

Consumer Maintenance Advisory regarding integrated Pest Management for Prevention of Wood Destroying insects. Information regarding prevention of wood destroying insect infestation is helpful to any property owner interested in protecting the structure from infestation. Any structure can be attacked by wood destroying insects. Periodic maintenance should include measures to minimize possibilities of infestation in and around a structure. Factors which may lead to infestation from wood destroying insects include foam insulation at foundation, earth-wood contact, faulty grade, firewood against structure, insufficient ventilation, moisture, wood debris in crawl space, wood mulch, tree branches touching structures, landscape timbers, and wood rot. Should these or other such conditions exist, corrective measure should be taken by the owner in order to reduce the chances of infestations by wood destroying insects, and the need for treatment.

An original and one copy of this guarantee are to be prepared by the builder and sent to the lender. The lender provides one copy to the buyer at closing and includes a copy in the VA loan package or HUD insurance case binder. The builder sends one copy to the licensed pest control company which performed the treatment.

Attached is a copy of the state authorized pest control company's New Construction Subterranean Termite Service Record, HUD-NPMA-99-B.

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012:31 U.S.C. 3729.3802)

New Construction Subterranean Termite Service Record

OMB Approval No. 2502-0525
(exp. 09/30/2022)

This form is completed by the licensed Pest Control Company

Public reporting burden for this collection of information is estimated to average 15 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 information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 24 CFR 200.926d(b)(3) requires that the sites for HUD insured structures must be free of termite hazards. This information collection requires the builder to certify that an authorized Pest Control company performed all required treatment for termites, and that the builder guarantees the treated area against infestation for one year. Builders, pest control companies, mortgage lenders, homebuyers, and HUD as a record of treatment for specific homes will use the information collected. The information is not considered confidential, therefore, no assurance of confidentiality is provided.

This report is submitted for informational purposes to the builder on proposed (new) construction cases when treatment for prevention of subterranean termite infestation is specified by the builder, architect, or required by the lender, architect, FHA, or VA.

All contracts for services are between the Pest Control company and builder, unless stated otherwise.

Section 1: General Information (Pest Control Company Information)

Company Name: Northwest Exterminating Company, Inc
Company Address 3522 Central Pike Suite 211 City Hermitage State TN Zip 37076
Company Business License No. CH # 5536 Company Phone No. 615-713-1684
FHAVA Case No. (if any) _____

Section 2: Builder Information

Company Name Pulte Homes Phone No. 615-538-8949

Section 3: Property Information

Location of Structure (s) Treated (Street Address or Legal Description, City, State and Zip) 1132 Carlisle Place
Mt Juliet, TN 37122

Section 4: Service Information

Date(s) of Service(s) 5-6-22

Type of Construction (More than one box may be checked) Slab Basement Crawl Other _____

Check all that apply:

- A. Soil Applied Liquid Termiticide
Brand Name of Termiticide: _____ EPA Registration No. _____
Approx. Dilution (%): _____ Approx. Total Gallons Mix Applied: _____ Treatment completed on exterior: Yes No
- B. Wood Applied Liquid Termiticide
Brand Name of Termiticide: _____ EPA Registration No. _____
Approx. Dilution (%): _____ Approx. Total Gallons Mix Applied: _____
- C. Bait system Installed
Name of System Baited Colony Elimination System EPA Registration No. 62719-608 Number of Stations installed 15
- D. Physical Barrier System Installed
Name of System _____ Attach installation information (required)

Service Agreement Available? Yes No

Note: Some state laws require service agreements to be issued. This form does not preempt state law.

Attachments (List) _____

Comments _____

Name of Applicator(s) C. Garrett Certification No. (if required by State law) 106652

The applicator has used a product in accordance with the product label and state requirements. All materials and methods used comply with state and federal regulations.

Authorized Signature *Blake Dougherty* Date 5-27-22

Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)



NORTHWEST

EXTERMINATING

Charter #4109

NEW CONSTRUCTION

THIS CONTRACT PROVIDES FOR RETREATMENT OF A STRUCTURE AND THE REPAIR OF DAMAGES CAUSED BY WOOD DESTROYING ORGANISMS WITHIN THE LIMITS STATED IN THIS CONTRACT.

Northwest Exterminating Eastern and Formosan Subterranean Termite Baiting Agreement LIMITED LIFETIME WARRANTY

"We will uphold commitments made to our Customers while exercising honesty, integrity and excellence."

SERVICE INFORMATION

COMPANY NAME
Vamsi Krishna Vemula

NAME: FIRST LAST MI
1132 Carlisle Place

ADDRESS
Mt Juliet, TN 37122

CITY STATE ZIP CODE

PHONE (HOME) (OFFICE/MOBILE)

BILLING INFORMATION

COMPANY NAME
Vamsi Krishna Vemula

NAME: FIRST LAST MI
1132 Carlisle Place

ADDRESS
Mt Juliet, TN 37122

CITY STATE ZIP CODE

EMAIL ADDRESS

- Type of Structure Residential Commercial Multi-Unit Dwellings
- Structure for Service Main Dwelling Other: _____
- Structure Status Preventative Curative Reinstatement
- Liquid Spot Application Yes No

Payment Information

Initial Investment \$ _____

Amount Remitted \$ _____

Balance of \$ _____

- Due upon completion
- To be paid from closing proceeds or within 30 days whichever is first
- Other **YOUR BUILDER PAID FOR THE FIRST YEAR OF COVERAGE**

Renewal Maintenance

Renewal Maintenance Fee \$ 80.00

Renewal Frequency: Quarterly Annually

Commencing on 6 / 2023

Method of Payment

- Autopay Credit Card Check Cash

- A. **Service Commitment** — 1. Install Sentricon® Termite bait stations in the soil around the perimeter of the structures specified. 2. Monitor and inspect stations according to the manufacturer's specifications. 3. Provide station reports following every service visit. 4. Twelve (12) months from the date of initial installation, Northwest will provide for repairs of new termite damage as set forth in this agreement. The Full Damage Repair Guarantee is effective immediately upon installation on structures which have no past or present visible termite activity, new construction sites, and liquid customers currently under a Northwest Damage Repair Guarantee who upgrade to the Sentricon® System and qualify for repair under the general terms of this agreement on reverse side.
- B. **Ownership of System Components** — All the components of the Sentricon® System are and will remain the property of Dow Agro Sciences LLC. The purchaser has no rights to any of the components, other than the right to their use as installed. On the expiration or termination of this agreement, Northwest or its representatives are authorized by the Purchaser to retrieve from the premises the stations for proper disposition.
- C. **This warranty with the Sentricon System may be renewed** provided that Northwest Exterminating has an opportunity to re-inspect the structure on an annual basis and payment of the Renewal Maintenance Fee is made on or before the expiration of the guarantee period.

REMOVAL OF THE BAIT OR BAITING SYSTEM MAY RESULT IN A LACK OF TERMITE PROTECTION.

Purchaser: Vamsi Krishna Vemula Date: _____

Northwest Representative: Blake Southerland Date: 5-27-22

Service Center Address: 3522 Central Pike Suite 211 Hermitage, TN 37076

Service Center Phone Number: 615-713-1684

Accepted By: *Vamsi Krishna* Date: 6/23/22
Owner / Buyer / Authorized Individual

Notice: You, the Purchaser, may cancel this transaction, in writing, any time prior to midnight on the third business day after the date of this transaction.

GENERAL TERMS AND CONDITIONS

- 1. DAMAGE REPAIR COVERAGE.** Subject to the graph, specifications and the General Terms and Conditions listed below, Northwest Exterminating Co., Inc.—hereinafter referred to as Northwest—issues this Damage Repair Agreement which provides **repair for termite (Eastern Subterranean and Formosan only) damage up to \$1,000,000** provided that live termites must be discovered in these areas; otherwise the damage will be considered pre-existing under this Agreement (unless Northwest provided treatment during the original construction. This Damage Repair Agreement is issued with the following guidelines:
 - a. Said damage occurs within the confines of the foundation walls of the structure and adjacent areas, unless expressly identified, including, but not limited to: deck components and supports, steps, stringer, hot tubs, cross tie walls and planters, lattice-wood facades and retaining walls which are expressly excluded from the Damage Repair Guarantee. Such areas outside the foundation walls and adjacent to the structure will be covered for retreatment only.
 - b. It is Northwest's policy to recommend that the purchaser remove all synthetic stucco (E.I.F.S.), spray foam insulation, or siding materials that prevent visual inspection and permit hidden termite entry, or other siding materials that are below the outside grade level, remove or insulate all wood / cellulose materials that are in direct contact with the ground, correct all conducive conditions that would allow target pest to survive above the soil, including aerial infestations, and repair all existing damage. If aerial infestation, or carton nest is suspected or found, homeowner will provide access for Northwest to perform localized treatment. Northwest shall have no responsibility for repairs of the structure when aerial infestations or carton nests exist.
 - c. No claim will be paid or reimbursement made to a customer until a) Northwest's management has had an opportunity to verify Subterranean Termite Damage before any alteration or destruction; and b) the damage is either repaired by an authorized Northwest representative and/or approved for repair by such representative or agent. Northwest reserves the right to make any repairs or replacement.
 - d. Northwest will take responsibility for damages made to wall coverings in area of occurrence only.
 - e. Damage Repair Coverage subject to Service Commitment Item A-4 on the front of this agreement.
 - f. In the event of termite damage to wall coverings (including, but not limited to, "wall paper" or other decorative items attached to a wall for purposes of decoration), Northwest will repair only those portions of the wall covering(s) that have incurred actual damage from termites.
 - g. This damage repair guarantee will be renewed by Northwest upon receiving payment of the Renewal Maintenance Fee on or before the Renewal Date specified on the reverse side of this agreement for the life of the agreement. **Northwest reserves the right to increase the renewal. However, in no event shall the average increase, if any, be greater than 8% or more than the annual rate of inflation (as measured by the Consumer Price Index), whichever is greater.**
 - h. Repair of termite damage to wooden floors (i.e. "Hardwood Floors", whether solid or engineered wood) shall be limited to the individual pieces of flooring that have incurred actual damage from termites. Should such a repair be impractical (determined at the sole discretion of Northwest management), Northwest shall not pay more than \$1,500.00 of the cost to repair any portion(s) or area(s) of the flooring that has not incurred actual damage from termites.
- 2. MOISTURE.** Moisture problems in treated area(s), including but not limited to interior areas, plumbing, roof, or exterior drainage issues may destroy the effectiveness of the termite treatment, thereby allowing ground or aerial infestation to exist after the date of the treatment. If such a condition exists, Homeowner must correct the cause of the moisture problem and notify Northwest of the condition so Northwest can provide additional treatment in the area(s) where the moisture problem has altered treatment and created a conducive environment for termite infestation. Northwest is not responsible for any termite damage and/or repairs that exist in area of moisture problem. Failure of the homeowner to correct moisture problem will cause this agreement to be null and void. Northwest reserves the right to charge for additional treatment.
- 3. ADDITIONS AND ALTERATIONS.** This agreement covers the property described on the Inspection Graph as of the date of the initial treatment. In the event the premises are structurally modified, altered or otherwise changed (this includes the installation of spray foam insulation) or if soil is removed or added around the foundation, Purchaser will notify Northwest prior to such event and will purchase the additional treatment required by the changes incurred. If purchaser fails to notify Northwest of additions or alterations, Northwest will not be responsible for any damages that occur from the result of additions or alterations. Failure to notify Northwest of additions or alterations will also void this agreement. In the event of any such change, Northwest reserves the right to adjust the renewal maintenance fee. The failure of Northwest to notice any such changes during future inspections or treatments does not release the purchaser from the obligations set forth in this paragraph.
- 4. REPAIR DEDUCTIBLE.** On any structural repair / replacement there is a \$250.00 deductible per fiscal year.
- 5. TRANSFERABILITY.** **This warranty is transferable to subsequent owners, at no extra cost, only with the express written consent of Northwest, with an exchange of address, phone numbers and information necessary for maintaining proper termite control service.** The Purchaser agrees that Northwest has the right to alter all or part of the Service Agreement, Renewal Maintenance Fee and General Terms and Conditions upon transfer to any subsequent owner of the structure.
- 6. PRE-EXISTING DAMAGE.** Northwest is not responsible for the repair of damage, neither visible nor hidden, existing as of the date of this Agreement.
- 7. UNFORESEEN ACTS CLAUSE.** Northwest's liability shall be terminated should Northwest be prevented from fulfilling its responsibilities under the terms of this Agreement by reasons of acts of war, whether declared or undeclared, acts of God, or natural disasters, or other circumstances beyond the control of Northwest.
- 8. NON-PAYMENT DEFAULT.** Failure to pay Total Initial Costs as listed under the PAYMENT INFORMATION Section of this Agreement or failure to pay consecutive Renewal Maintenance Fees as specified in the RENEWAL MAINTENANCE Section will render this agreement and full warranty null and void. The Purchaser will pay all collection costs if payment is not received according to Service Agreement. A finance charge of 1.5% per month or 18% per year will be assessed on all past due amounts older than 30 days.
- 9. CLAIMS, ACCESS TO PROPERTY.** Any claims arising out of or relating to this Agreement must be made to Northwest during the term of this Agreement. Purchaser must allow Northwest access to the described property for any purpose contemplated by this Agreement during reasonable business hours, including but not limited to reinspections and retreatments, whether the inspections were requested by the Purchaser or considered necessary by Northwest. Purchaser must also give Northwest access to any and all inaccessible areas within the described property if that inaccessible area is the source of a past or present termite infestation. The failure to allow Northwest such access will terminate this Agreement without further notice.
- 10. RELEASE OF LIABILITY.** If the Purchaser contractually enters into another agreement with a company other than Northwest while described property is covered by this Agreement, the Agreement with Northwest will be terminated immediately and no further retreatments or damage repairs will be performed on described property and Northwest will be immediately released from all liabilities related to described property.
- 11. CEASE TO USE PRODUCT.** If Northwest for whatever reason, ceased to use the Sentricon® System, Northwest will so notify the purchaser and offer an equal or greater protection.
- 12. DISCLAIMER.** This Agreement provides for treatment and retreatment of termites. It does not apply nor is intended to be effective against any other pest including but not limited to drywood and damp wood termites, or any other wood destroying insects or organisms.
- 13. INSURANCE.** The Georgia Structural Pest Control Act requires all pest control companies to maintain insurance coverage. Information about this coverage is available from this pest control company.
- 14.** The South Carolina, North Carolina, Tennessee, Alabama, and Florida Departments of Agriculture require all pest control companies to maintain insurance coverage. Information about this coverage is available from this pest control company.
- 15. PRODUCT SENSITIVITY CLAUSE.** Northwest applies all products according to manufacturer's specifications; however, if anyone (including pets) entering the premises is sensitive to product applied or product odors, Northwest shall have no liability for side effects caused by products or product.
- 16. ARBITRATION.** The Purchaser and Northwest agree that any dispute, claim or controversy arising out of or relating to this Agreement or the breach, termination, enforcement, interpretation or validity thereof, including the determination of the scope or applicability of this agreement to arbitrate, shall be determined by binding arbitration pursuant to applicable rules of the American Arbitration Association ("AAA") at a location mutually agreed upon by Purchaser and Northwest. Judgment may be entered on the award in any court of competent jurisdiction.

Northwest and the Purchaser agree and understand that this contract, the graph, specifications, and the guarantee constitute the complete agreement between the two parties. With that said, this agreement may not be altered in any manner, whether verbally or by a representative of Northwest unless alterations are in writing and executed by a corporate officer of the company.

FUTURE MAILING ADDRESS

BORROWER(S): Vamsi Krishna Vemula and Lakshmi Sarvani Madada

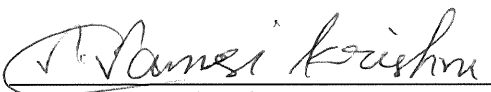
PROPERTY ADDRESS: 1132 Carlisle Place, Mt. Juliet, TN 37122

NEW MAILING ADDRESS: Vamsi Krishna Vemula and Lakshmi Sarvani Madada
1132 Carlisle Place
Mt. Juliet, TN 37122

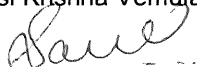
AS OF: June 23, 2022

NEW TELEPHONE NO.: 770-329-7571

EMAIL ADDRESS: VEMULA VAMSII19@gmail.com



Vamsi Krishna Vemula



Lakshmi Sarvani Madada

Utilities Transfer Agreement

I, the undersigned hereby undertake and agree that all utilities to the home located at 1132 Carlisle Place, Mt. Juliet, TN 37122 have been or will be transferred on or before **06/27/2022** which is within 48 business hours of closing of my purchase transaction. I understand and agree to indemnify for any utility services not transferred into my name within 48 business hours that result in additional charges to **Centex Homes/Pulte Homes**. Furthermore, I acknowledge it is my responsibility for said utilities transfer and that I may be billed directly from **Centex Homes/Pulte Homes** costs of said collection including but not limited to, any attorney fees incurred by **Centex Homes/Pulte Homes**.

Vamsi Krishna
Vamsi Krishna Vemula

Sarvani
Lakshmi Sarvani Madada

State of TENNESSEE *D Wilson*
County of WILLIAMSON

Before me, the undersigned Notary, personally appeared the one(s) named above, who I am personally acquainted, or proved to me on the basis of satisfactory evidence, and who executed this instrument for the purpose(s) therein contained and is their free act and deed.

Witness my hand and official seal this 23 day of June, 2022.

[Signature]
Notary Public

My Commission Expires: 2/24/24



Acceptance Acknowledgement for Keys, Garage Remotes and

The undersigned borrowers have carefully inspected the Pulte packet for the property at: 1132 Carlisle Place, Mt. Juliet, TN 37122 and accept the following enclosed items on this date.

- 2 Door Keys
- Remote Garage

V.V Builder Warranty Thumb Drive

V.V Mailbox keys *initial when applicable*

[Signature] Smart Home items *initial when applicable*

[Signature] Pool Cards *initial when applicable*

Borrowers understand that the cost for replacing any items received will be their responsibility and will hold Foundation Title and Pulte Group, Inc. harmless from such costs.

Date: 23rd day of June, 2022

[Signature]
Vamsi Krishna Vemula

[Signature]
Lakshmi Sarvani Madada