



**CLOSING INSTRUCTIONS FOR LOAN 400851643  
ATTENTION: CLOSING/ESCROW AGENT**

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

The Closing Agent, which includes the person and company responsible for conducting the mortgage loan closing for the loan referenced above, must follow the Closing Instructions below and attached herein.

By conducting the closing and accepting payment for such services, Closing Agent confirms that it has complied with all Closing Instructions set for below and herein. In the event the Closing Agent fails to close this mortgage loan transaction in accordance with the Closing Instructions, including the Important Information below, Closing Agent will reimburse loanDepot.com, LLC (the "Lender") for any out of pocket costs resulting from such failure.

**IMPORTANT INFORMATION: Expectations Within 48 hours**

**Wet Signed Closing Documents** with the exception of those to be recorded (Deed of Trust/Mortgage/Security Instrument/Riders/ POA, etc) must be returned to our offices within **48 hours** of signing or receiving documents from consumer. Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor Delivery deadline, requiring financial reimbursement to Lender for any expense or penalties. Send to:

**loanDepot.com, LLC  
Attn: Scanning Department  
6531 Irvine Center Drive, Suite 100  
Irvine, CA 92618**

Email lender with loan number and tracking information for return of closing package. Please also include PDF of the label for reference. Email to: [DocsBackTracking@loandepot.com](mailto:DocsBackTracking@loandepot.com)

**E-Recorded Security Instrument Delivery Instructions:** If recorded via SimpliFile please use SimpliFile Post Closing to record ALL Documents within e-recording eligible counties.

- If recording was done via any other E-Recording Platform other than SimpliFile, then please:
  - Email image of ALL e-Recorded Documents to [LD\\_TrailingDocuments@loandepot.com](mailto:LD_TrailingDocuments@loandepot.com)
  - If Electronic delivery is not an option, please ship to  
**loanDepot.com, LLC  
Attn: Document Control  
6531 Irvine Center Drive, Suite 100  
Irvine, CA 92618**
- **IF LOAN IS FOR A BOND OR HOUSING AGENCY, PLEASE FOLLOW BELOW INSTRUCTION REGARDLESS OF RECORDING TYPE:**
  - Please ship ALL Original Recorded documents to  
**loanDepot.com, LLC  
Attn: Document Control  
6531 Irvine Center Drive, Suite 100  
Irvine, CA 92618**

**Final Settlement Requirements and Delivery Instructions: Within 48 hours of disbursement**

Creditor payoff checks issued through the settlement agent shall be delivered to the borrower for final delivery to the creditor(s). Settlement agent shall not be responsible for borrowers delivery or creditor(s)' final receipt of the payoff checks.



A final Settlement Statement (ALTA) and/or Disbursement Ledger must show a chronological history of all checks/payments disbursed from escrow.

- Email to: [FinalSettlement@loandepot.com](mailto:FinalSettlement@loandepot.com)
- ALTA must list each fee as un-bundled line items with a payee listed for each item disbursed at closing based on the Lender's Closing Disclosure OR Disbursement Ledger must show a chronological history of all checks/payments disbursed from escrow.
- The disbursement date on the ALTA Settlement Statement must reflect the date on which the majority of the loan proceeds are disbursed to the existing lender and/or the borrower. The majority of the loan proceeds is defined when more than 50% of the loan proceeds have been disbursed on the borrower's behalf. If the check/wire representing the majority of the funds is returned/rejected resulting in a new check/wire, the disbursement date on the revised ALTA must reflect the date in which the new check/wire was sent.



# PLEASE READ CAREFULLY BEFORE PROCEEDING

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

THIS IS A HYBRID eCLOSE PRINT PACKAGE WHICH  
SEPARATES THE CLOSING PACKAGE INTO TWO  
SECTIONS:

SECTION I: INK SIGN PACKAGE (REQUIRED)

SECTION II: e-SIGN PACKAGE\*

\* CONTACT BORROWER(S) AND CONFIRM ALL HAVE COMPLETED E-SIGNING OF THE CLOSING PACKAGE. NON-BORROWING SPOUSES / INTERESTED PARTIES ARE REQUIRED TO INK SIGN DOCUMENTS SO THEY DO NOT RECEIVE THIS PACKAGE ELECTRONICALLY.

IF ALL BORROWER(S) HAVE E-SIGNED, SECTION II **DOES NOT** NEED TO BE INK SIGNED.

OTHERWISE, BE SURE TO PRINT SECTION II (INDICATED BY A DIVIDER IN THE CLOSING PACKAGE) TO HAVE ALL BORROWER(S) INK SIGN.



**IMPORTANT NOTE FOR DOCUMENT DELIVERY!  
PLEASE READ!**

The shipping label for returning signed documents must read:

loanDepot.com, LLC  
Attn: Scanning Department  
6531 Irvine Center Drive, Suite 100  
Irvine, CA 92618

*Note: Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor's delivery deadline, requiring your financial reimbursement (to Lender) for any expenses or penalties.*

Thank you for your attention and cooperation in making this closing a successful one.



## NOTARY ATTESTATION TO QUALITY

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

Check each box to confirm the following has been reviewed and completed. Sign and date the bottom of this form.

**Notary to validate that the following practices have been executed in the doc package:**

- Confirm address and borrower name(s) on documents
  - Borrower names must match their vesting on title
- Have all parties sign consistently throughout the package
  - Be sure signature affidavit matches signature throughout
- Confirm all borrowers sign and date where Date field is indicated
  - Confirm the date is written on all documents that have "Date" fields
  - For loans closing in a trust, ensure the borrower dates the Deed of Trust/Mortgage/Riders and RTC (if applicable)
- Pay close attention to Right-to-Cancel dates - Incorrect dates will re-open rescission and delay funding
  - Borrower may correct dates only with borrower initials, when applicable
- Complete notary acknowledgment sections, including stamp
  - Confirm or correct and initial closing county, if applicable
- Instruct the borrower to "check boxes" when choices exist
  - Examples include Appraisal Notification and state specific forms, such as the CA Per Diem Form
- If signature line includes POA verbiage, signor must execute exactly as signature line indicates (no abbreviations).
  - If documents do not reflect POA verbiage, and borrower wants to sign via POA, LD must be notified immediately for updated documents to be provided. No alterations to documents will be accepted.

**Notary to validate that the following mistakes are not present in doc package:**

- Do not add signatures or dates on documents where not indicated
- Do not permit Borrowers to "under-sign" a different name than currently printed in doc package.
- Do not allow a "non-borrower" to sign the NOTE
  - Unless NOTE specifically has a signature block for them
- Please confirm the Borrower does not sign the Notice of Right-to-Cancel under "I wish to cancel".
  - Unless they intend to rescind the transaction - **\*This action results in a complete cancelation of the loan\***
- Do not allow anyone to write-on or mark-up documents
- Do not change numbers or terms on the documents - Please reach out to loanDepot instead to rectify.
- For loans closing in a trust, do not permit borrowers to write the word "trustee" in their signature, the borrower should only sign their name on all signature lines.
  - If signed incorrectly, loan will require a complete redraw.

**NOTARY/ATTORNEY SIGNATURE:**

I hereby certify with my signature that I have complied with all aforementioned loanDepot Notary policies and procedures that assist loanDepot in providing an excellent customer service experience.

Sign: \_\_\_\_\_ Date: \_\_\_\_\_



# CLOSING WORKSHEET

Loan #: 400851643

Investor: <b>LOANDEPOT.COM, LLC</b>		Lender: <b>LOANDEPOT.COM, LLC</b>						
Loan Program: <b>81680</b> <b>CONV FIXED 15 YEAR</b>		Type of Loan: <input checked="" type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> RD	Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refi. <input type="checkbox"/> No Cash-Out Refi. <input type="checkbox"/> Construction Only <input type="checkbox"/> Construction/ Perm <input type="checkbox"/> HELOC		Program Type: <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming			
Amort: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM		Repayment Options: <input type="checkbox"/> Interest Only <input type="checkbox"/> Balloon <input type="checkbox"/> Buydown		MERS #: <b>100853704008516430</b>				
New Construction: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No		Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Second Home <input type="checkbox"/> Investment	Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second					
Document Package Type: <b>Closing</b>			Alt Doc Package:					
BORROWER/SELLER INFORMATION								
Borrower	First Name	Middle Name	Last Name	Suffix	SS #	Gender		
1st	<b>VENKATA HAREESH</b>		<b>BHUMA</b>		<b>679-52-3563</b>	<b>HE</b>		
2nd	<b>SAI SHRI</b>		<b>YERRAMSETTI</b>		<b>790-60-2220</b>	<b>SHE</b>		
Phone:		Vesting: <b>VENKATA HAREESH BHUMA AN UNMARRIED MAN AND SAI SHRI YERRAMSETTI AN UNMARRIED WOMAN</b>						
Street Address		City	County	State	Zip			
Mailing: <b>1901 KNIGHTSBRIDGE RD 9216</b>		<b>FARMERS BRANCH</b>		<b>TX</b>	<b>75234</b>			
Property: <b>7004 DRAGONFLY LANE</b>		<b>LITTLE ELM</b>	<b>DENTON</b>	<b>TX</b>	<b>76227</b>			
B1 AKA:		B2 AKA:						
VA Relative Name:			Address:					
Seller	First Name	Middle Name	Last Name					
1st	<b>TRI POINTE HOMES DFW, LLC</b>							
Builder:		Loan Processor: <b>ASHLEY PAGE</b>						
Loan Closer: <b>WHITNEY LAYNE</b>		Loan Officer: <b>MARC VINCENTI</b>						
Closer Phone:		Closer Fax:		Closer Email: <b>WLAYNE@LOANDEPOT.COM</b>				
<input type="checkbox"/> PUD <input type="checkbox"/> CONDO		Name:						
PUD Declaration:								
RIDERS								
<input type="checkbox"/> Adjustable Rate		<input type="checkbox"/> Balloon	<input type="checkbox"/> VA	<input type="checkbox"/> Condo	<input type="checkbox"/> PUD	<input type="checkbox"/> Second Home	<input type="checkbox"/> 1-4 Family	<input type="checkbox"/> Biweekly
<input type="checkbox"/> Other(s):								
TITLE/ESCROW INFORMATION								
Title Company: <b>TRIPINTE ASSURANCE, INC.</b>								
Address: <b>6201 WEST PLANO PKWY</b>		City: <b>PLANO</b>	State: <b>TX</b>	Zip: <b>75093</b>				
Title Officer Name: <b>CHRISTINE SMARRO</b>		Phone: <b>(972) 406-5044</b>		Fax:				
Escrow Co.: <b>TRIPINTE ASSURANCE, INC.</b>								
Address: <b>6201 WEST PLANO PKWY</b>		City: <b>PLANO</b>	State: <b>TX</b>	Zip: <b>75093</b>				
Escrow Officer: <b>CHRISTINE SMARRO</b>		Phone: <b>(972) 406-5044</b>		Fax:				
Trustee: <b>ALLAN B POLUNSKY</b>								
Address: <b>17806 IH 10 WEST EXPRESSWAY, SUITE 450</b>		City: <b>SAN ANTONIO</b>	State: <b>TX</b>	Zip: <b>78257</b>				
Title Policy	<input type="checkbox"/> 3R and 5	<input type="checkbox"/> 6 (ARMS)	<input type="checkbox"/> 4 (Condo)	<input type="checkbox"/> 6.2 (Neg Amort)	<input type="checkbox"/> 5 (PUD)			
Endorsements	<input checked="" type="checkbox"/> 8.1 (Environ)	<input checked="" type="checkbox"/> Location	<input checked="" type="checkbox"/> Comprehensive	<input type="checkbox"/> Other:				
Prelim Date: <b>04/28/23</b>	Escrow #: <b>DFW-13034</b>		Tax Message: <b>TAXES PAID</b>		Schedule B Items:			
Parcel ID(s): <b>1010505</b>		<b>CURRENT</b>						
ASSIGNMENT/PAYMENT INFORMATION								
Assignee Name: <b>LOANDEPOT.COM, LLC</b>								
Address: <b>26642 TOWNE CENTRE DRIVE</b>		City: <b>IRVINE</b>	State: <b>CA</b>	Zip: <b>92618</b>				
Assignment Date: <b>05/30/23</b>		Assign. Loan #:		Phone: <b>(888) 337-6888</b>				
Assign. Officer:			Assign. Title:					
Corp. Officer:			Title: <b>CORPORATE OFFICER</b>					
Corp. Officer:			Title: <b>CORPORATE OFFICER</b>					
Pymt To: <b>LOANDEPOT.COM LLC</b>								
Address: <b>PO BOX 5710</b>		City: <b>CHICAGO</b>	State: <b>IL</b>	Zip: <b>60680-5681</b>	Phone: <b>866-970-7520</b>			
LOAN INFORMATION								
Loan Amount: <b>\$378,273.00</b>		Late Charge Percent: <b>5.000%</b>		Est Closing Date: <b>05/30/23</b>				
Sales Price: <b>\$473,273.00</b>		Late Charge Days: <b>15</b>		Rescission Date:				
Appraised Value: <b>\$485,000.00</b>		Late Charge Min: <b>N/A</b>		Disbursement Date: <b>05/30/23</b>				
Interest Rate: <b>4.625%</b>		Late Charge Max: <b>N/A</b>		1st Payment Date: <b>07/01/23</b>				
Loan Term Months: <b>180</b>		Loan Number: <b>400851643</b>		Balloon Maturity Date:				
Loan To Value: <b>79.930%</b>		VA/FHA Case #:		Document Date: <b>05/30/23</b>				
Base Loan Amount <b>\$378,273.00</b>		FHA Suffix:		Lock Date: <b>02/04/23</b>				
Interest Only Months: <b>0</b>		FHA Section:		Lock Expiration Date: <b>08/03/23</b>				
HELOC Initial Advance:		PMI Certificate #:		Application Date: <b>02/04/23</b>				
Monthly Principal and Interest: <b>\$2,917.99</b>								
SECONDARY MORTGAGE INFORMATION								
Loan Amount:		Term Months:		Interest Rate: %				
Payment:		Lien Holder:		Lien Trustee:				



ADJUSTABLE INFORMATION			
Margin: <b>0.000%</b>	1st Change Min Int Rate: %	1st Change Max Int Rate: %	Periodic Cap: %
Max Int Rate: <b>0.000%</b>	Adj. Period Months:	1st Rate Change:	Index: <b>0.000%</b>
ARM Index:	Initial Fixed Period Months:	Fully Indexed Rate: <b>0.000%</b>	Life Floor: <b>0.000%</b>
Negative Amortization: NO	Fixed Rate Negative Amortization: NO	Pynt. Periodic Cap: <b>0.000%</b>	Pynt. Periodic Floor: <b>0.000%</b>
Principal Life Cap: <b>0.000%</b>	Pynt. Adj. Period Months: <b>0</b>	1st Pynt. Change Date:	
Buydown: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No _____% for _____ Months _____% for _____ Months _____% for _____ Months			
Buydown Federal Disclosure Behavior: <b>Nothing</b>			
Depositor: <b>NONE</b>			
CONSTRUCTION PERIOD INFORMATION			
Construction Term Months: <b>0</b>	Construction Rate: <b>N/A</b>	Construction Rate Type: <b>N/A</b>	
Construction 1st Payment:	Construction Maturity:	Construction Max Rate: <b>N/A</b>	
Construction Interest Charged On: <b>N/A</b>		Construction Min Rate (Prime Rate Plus): <b>N/A</b>	



**CLOSING FEES**

Aff = Paid to Affiliate Type      B = Borrower, S = Seller, L = Lender, R = Branch, K = Broker, O = Other      N = Not Using Lender Identified LF = Lender Financed      RF = Required Fee      TC = Tolerance Classification (0 = No Increase Allowed, 10 = Ten Percent in Total, GF = Good Faith/Can Rise)										
Sec.	Fee	Aff	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer	APR	N	LF	RF	TC
A	3.330% OF LOAN AMOUNT (POINTS)	-	\$7,565.46		\$5,031.03 (S)	APR				0
A	LENDER PAID BROKER COMP to TRI POINTE CONNECT, LLC	-			\$10,000.00 (L)					0
A	RATE LOCK FEE	-		\$1,891.37 (B)						0
B	APPRAISAL FEE to DONNA REEVES APPRAISALS INC	-	\$650.00							0
B	CREDIT REPORT to FIRST AMERICAN CREDCO	-	\$50.00							0
B	FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	-	\$8.00			APR				0
B	LENDERS ATTORNEY FEE to POLUNSKY BEITEL GREEN, LLP	-	\$150.00			APR				0
B	MERS REGISTRATION FEE to MERS	-	\$24.95			APR				0
B	MORTGAGE INSURANCE PREMIUM	-				APR				0
B	SURVEY FEE to STRAND	-	\$425.00							10
B	TAX SERVICE FEE to CORELOGIC	-	\$68.00			APR				0
B	TITLE-COURIER/EXP MAIL FEE to TRIPOINTE ASSURANCE, INC.	K	\$34.00			APR				10
B	TITLE-EDOC FEE to TRIPOINTE ASSURANCE, INC.	K	\$150.00			APR				10
B	TITLE-ENDORSEMENT FEE to TRIPOINTE ASSURANCE, INC.	K	\$189.90							10
B	TITLE-LENDER TITLE INSURANCE to TRIPOINTE ASSURANCE, INC.	K	\$2,298.00							10
B	TITLE-SETTLEMENT/CLOSING FEE to TRIPOINTE ASSURANCE, INC.	K	\$600.00			APR				10
B	TITLE-TAX CERTIFICATE to TRIPOINTE ASSURANCE, INC.	K	\$71.19			APR				10
B	TITLE-TX GUARANTEE FEE to TRIPOINTE ASSURANCE, INC.	K	\$4.00							10
E	GOV'T RECORDING FEE	-	\$177.75							10
E	RECORDING FEE FOR DEED	-	\$38.00							10
F	HAZARD INSURANCE PREMIUM (12 mo.) to TOWER HILL PRIME	-	\$1,460.00							GF
F	PER DIEM INTEREST (\$47.93 per day from 5/30/23 to 6/1/23)	-	\$95.86			APR			RF	GF
G	HAZARD INSURANCE \$121.67 per month for 3 mo.		\$365.01							GF
G	COUNTY PROPERTY TAXES \$855.05 per month for 8 mo.		\$6,840.40							GF
G	HOMEOWNER ASSOCIATION DUES \$125.42 per month for 0 mo.									GF
G	AGGREGATE ADJUSTMENT		\$-851.73							GF
H	ESTOPPEL FEE to TRI POINTE ASSURANCE	-	\$375.00						RF	GF
H	HOA CAPITAL CONTRIBUTION to UNION PARK RESIDENTIAL	-	\$400.00						RF	GF
H	HOA TRANSFER FEE to FIRST SERVICE RESIDENTIAL	-	\$295.00						RF	GF
H	TITLE-OWNER END. (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	-	\$279.90						RF	GF
H	TITLE-OWNER POLICY (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	-	\$601.00						RF	GF

**CREDITS**

Total Lender Paid Fees:	Lump Sum Lender Credit Amount Included in APR: N/A + Lump Sum Lender Credit Amount Excluded from APR: N/A Lump Sum Lender Credit Total (APR plus non-APR): N/A
Total Seller Paid Fees: \$10,000.00	Lump Sum Seller Credit: \$4,968.97
Total Third Party Paid Fees: \$-17,187.91	Lump Sum Third Party Credit: \$-17,187.91





LE DISCLOSURE			
Early LE Sent on Date: <b>05/30/23</b>	Latest Disclosed APR: <b>4.975%</b>	Current APR: <b>4.975%</b>	Latest Disclosed Finance Charge: <b>\$155,732.01</b>
Rediscovered LE Mailed on Date:	Rediscovered LE Accepted by Borrower Date:	Current Finance Charge: <b>\$155,732.01</b>	
Number of Payments	Total Payment (P&I @ Rate + MI)	Due Beginning	Included in APR Calculation
179	\$2,917.99 (\$2,917.99 @ 4.630% + \$0.00)	07/01/23	3.330% OF LOAN AMOUNT (POINTS) \$7,565.46
1	\$2,917.34 (\$2,917.34 @ 4.630% + \$0.00)	06/01/38	FLOOD CERTIFICATE FEE \$8.00
			LENDERS ATTORNEY FEE \$150.00
			MERS REGISTRATION FEE \$24.95
			TAX SERVICE FEE \$68.00
			TITLE-COURIER/EXP MAIL FEE \$34.00
			TITLE-EDOC FEE \$150.00
			TITLE-SETTLEMENT/CLOSING FEE \$600.00
			TITLE-TAX CERTIFICATE \$71.19
			PER DIEM INTEREST (2 days) \$95.86
<b>Total of Payments: \$525,237.55</b>		<b>Total Prepaid Finance Charge: \$8,767.46</b>	
Demand Feature: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Assumption: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Amount Financed: <b>\$369,505.54</b>	D. Total Loan Costs: <b>\$12,288.50</b>
Refund of Finance Charge: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Security: You are giving a security interest in the property located at <b>7004 DRAGONFLY LANE, LITTLE ELM, TX 76227</b> . (Property Address)		

MORTGAGE INSURANCE	
Premium Percent: <b>0.00000%</b> <b>0</b> Months	Collected/Paid at Closing:
1 <sup>st</sup> Renewal Percent: <b>0.00000%</b> _____ Months	Financed Premium: <b>0.00000%</b>
2 <sup>nd</sup> Renewal Percent: <b>0.00000%</b> _____ Months	Monthly MI: <b>0.00000%</b> <b>0</b> Months
LTV Cutoff: <b>0.000%</b>	

ESCROW							
Purpose	Escrowed	Description and Payee	Date(s) of Disbursement	Cushion	Months Collected	Annual Amount	Monthly Amount
Hazard	<input checked="" type="checkbox"/>	HAZARD INSURANCE to TOWER HILL PRIME	05/30/24	2	3	\$1,460.00	\$121.67
County	<input checked="" type="checkbox"/>	COUNTY PROPERTY TAXES to DENTON COUNTY	12/01/23	2	8	\$10,260.56	\$855.05
HOA Dues		HOMEOWNER ASSOCIATION DUES	07/01/23		0	\$1,505.04	\$125.42
Agg Adjust	<input checked="" type="checkbox"/>	AGGREGATE ADJUSTMENT			0	-\$851.73	
<b>Total Est. Monthly Payment: \$3,894.71</b>						<b>Total Est. Monthly Escrow: \$976.72</b>	

TAX INFORMATION			
County Tax Payee: <b>DENTON COUNTY</b>			
Address: <b>PO BOX 90223</b>		City: <b>DENTON</b>	
		State: <b>TX</b>	Zip: <b>76202</b>
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
City Tax Payee:			
Address:		City:	
		State:	Zip:
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
School Tax Payee:			
Address:		City:	
		State:	Zip:
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Town Property Tax Payee:			
Address:		City:	
		State:	Zip:
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Village Tax Payee:			
Address:		City:	
		State:	Zip:
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Other Tax ( _____ ) Payee:			
Address:		City:	
		State:	Zip:
Delinq:	Taxes Last Pd:		\$
Taxes Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly

INSURANCE INFORMATION			
Hazard Insurance Payee: <b>TOWER HILL PRIME</b>			
Address: <b>P.O. BOX 947001</b>		City: <b>ATLANTA</b>	
		State: <b>GA</b>	Zip: <b>30394</b>
Agent: <b>TOWER HILL PRIME</b>	Phone:	Fax:	
Amount of Coverage: <b>\$520,000.00</b>	Policy #: <b>E017230025</b>	Effective Date: <b>05/30/23</b>	Expiration Date: <b>05/30/24</b>
Insurance Paid:	<input checked="" type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly



Flood Insurance Payee:				
Address:		City:	State:	Zip:
Agent:	Phone:			Fax:
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:	
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	

Mortgage Insurance Payee:				
Address:		City:	State:	Zip:
Agent:	Phone:			Fax:
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:	
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	

Wind/Storm/Hail Insurance Payee:				
Address:		City:	State:	Zip:
Agent:	Phone:			Fax:
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:	
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	

Earthquake Insurance Payee:				
Address:		City:	State:	Zip:
Agent:	Phone:			Fax:
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:	
Insurance Paid:	<input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly	

Loss Payee: LOANDEPOT.COM, LLC ISAOA/ATIMA				
Address: PO BOX 7114		City: TROY	State: MI	Zip: 48007-7114
Flood Community: LITTLE ELM, TOWN OF				<input type="checkbox"/> Flood Insurance Required

CLOSING CONDITIONS

COPY OF SELLER'S CD TO BE IN THE LOAN FILE. (TRID)  
 FUNDER TO CONFIRM ENOTE DROPDOWN IN CLOSING DETAILS MATCHES THE TYPE OF NOTE SENT IN THE CLOSING PACKAGE.  
 LOAN IS INELIGIBLE TO FUND IN A TRUST.  
 CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.  
 LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 5/30/2023  
 CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$97,309 RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.  
 ESCROW/TITLE - THE CD MUST BE SIGNED WITH CLOSING DOCS. CONTACT YOUR FUNDER IF A CD IS NOT INCLUDED WITH DOCS.  
 INSURANCE EFFECTIVE DATE IS 5/30/2023 POLICY EFFECTIVE DATE MUST BE UPDATED BY PROCESSOR IF FUNDING PRIOR TO THIS DATE.  
 ESCROW/TITLE - TEXAS - SELLER'S AND BUYER'S FINAL CDS TO BE SIGNED AT CLOSING  
 PLEASE DELETE ARBITRATION PROVISION - \*\*\*\* \*\* SELLER TO SIGN SURVEY AFFIDAVIT IF SURVEY IS OVER 90 DAYS OLD.  
 ESCROW/TITLE - A COPY OF THE SIGNED AND NOTARIZED WARRANTY/GRANT DEED TO BE RETURNED WITH SIGNED DOCUMENT PACKAGE.  
 CREDIT REPORT(S) WILL EXPIRE ON 8/26/2023. IF THE NOTE DATE IS NOT PRIOR TO THIS DATE (VA AND CONVENTIONAL) OR IF LOAN DOES NOT CLOSE AND FUND BY THIS DATE (ALL OTHER LOAN PROGRAMS/PRODUCTS), RETURN TO UNDERWRITER FOR REVIEW.  
 OBTAIN VERBAL VERIFICATION OF EMPLOYMENT FOR SAI SHRI YERRAMSETTI WITH TATA CONSULTANCY SERVICES LIMITED WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.  
 OBTAIN VERBAL VERIFICATION OF EMPLOYMENT FOR VENKATA HAREESH BHUMA WITH MASTECH DIGITAL TECHNOLOGIES INC WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.  
 CONFIRM THE VERBAL VERIFICATION OF EMPLOYMENT FOR SAI SHRI YERRAMSETTI WITH TATA CONSULTANCY SERVICES LIMITED WAS COMPLETED WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.  
 CONFIRM THE VERBAL VERIFICATION OF EMPLOYMENT FOR VENKATA HAREESH BHUMA WITH MASTECH DIGITAL TECHNOLOGIES INC WAS COMPLETED WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.

LEGAL DESCRIPTION

LOT 25, BLOCK L, OF UNION PARK PHASE 7, AN ADDITION TO THE TOWN OF LITTLE ELM, DENTON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2022-420, OF THE PLAT RECORDS OF DENTON COUNTY, TEXAS.

PREPAYMENT

Prepayment Penalty: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Percent Penalty: 0.000%	Months Penalty:	Prepay Type: NONE
Months in Effect:	When Exceeds: 0.000%	Tiered: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Hard Prepay Months:
Tiered: _____% for Months 1-12 _____% for Months 13-24 _____% for Months 25-36 _____% for Months 37-48 _____% for Months 49-60			



ESCROW HOLDBACK						
Item	Contractor	Completion	Cost	Pct %	Borr. Cost	Seller Cost



# CLOSING INSTRUCTIONS

LOANDEPOT.COM, LLC  
6561 IRVINE CENTER DRIVE  
IRVINE, CA 92618

P&I: \$2,917.99

Loan Type: **Conventional**

Funder Name: WHITNEY LAYNE

Closing Date/Doc Date: **MAY 30, 2023**

Funder Phone:

Disbursement Date: **MAY 30, 2023**

Funder Fax:

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

Funder Email: WLAYNE@LOANDEPOT.COM

Last Payment Date: **JUNE 1, 2038**

Loan Closer: WHITNEY LAYNE

Sales Price: **\$473,273.00**

Closer Phone:

Loan Amount: **\$378,273.00**

Closer Fax:

Interest Rate: **4.625%**

TRIPONTE ASSURANCE, INC.  
6201 WEST PLANO PKWY  
PLANO, TX 75093

Term: **180**

Loan No.: **400851643**

Closing/Escrow Agent: CHRISTINE SMARRO

Case No.:

Escrow Phone: (972) 406-5044

MIN: **100853704008516430**

Escrow No.: DFW-13034

This loan must fund by: \_\_\_\_\_

Escrow Fax:

Lender/Broker Name: LOANDEPOT.COM, LLC

Borrower(s)/Vesting: VENKATA HAREESH BHUMA AN UNMARRIED MAN AND SAI SHRI YERRAMSETTI AN UNMARRIED WOMAN

Property Address: 7004 DRAGONFLY LANE  
LITTLE ELM, TX 76227

Seller(s): TRI POINTE HOMES DFW, LLC

Borrower's Mailing Address: 1901 KNIGHTSBRIDGE RD 9216  
FARMERS BRANCH, TX 75234

**Please date all undated documents on the day borrowers sign.**

**\*LENDER PAID TRANSACTION\***

No compensation is to be paid to the Loan Originator/Broker by the Borrower or by the Seller on behalf of the Borrower.



Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
3.330% OF LOAN AMOUNT (POINTS)	A	\$7,565.46		\$5,031.03 by Seller
LENDER PAID BROKER COMP to TRI POINTE CONNECT, LLC	A			\$10,000.00 by Lender
APPRAISAL FEE to DONNA REEVES APPRAISALS INC	B	\$650.00		
CREDIT REPORT to FIRST AMERICAN CREDCO	B	\$50.00		
FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	B	\$8.00		
LENDERS ATTORNEY FEE to POLUNSKY BEITEL GREEN, LLP	B	\$150.00		
MERS REGISTRATION FEE to MERS	B	\$24.95		
SURVEY FEE to STRAND	B	\$425.00		
TAX SERVICE FEE to CORELOGIC	B	\$68.00		
TITLE-COURIER/EXP MAIL FEE to TRIPOINTE ASSURANCE, INC.	B	\$34.00		
TITLE-EDOC FEE to TRIPOINTE ASSURANCE, INC.	B	\$150.00		
TITLE-ENDORSEMENT FEE to TRIPOINTE ASSURANCE, INC.	B	\$189.90		
TITLE-LENDER TITLE INSURANCE to TRIPOINTE ASSURANCE, INC.	B	\$2,298.00		
TITLE-SETTLEMENT/CLOSING FEE to TRIPOINTE ASSURANCE, INC.	B	\$600.00		
TITLE-TAX CERTIFICATE to TRIPOINTE ASSURANCE, INC.	B	\$71.19		
TITLE-TX GUARANTEE FEE to TRIPOINTE ASSURANCE, INC.	B	\$4.00		
GOV'T RECORDING FEE	E	\$177.75		
RECORDING FEE FOR DEED	E	\$38.00		
HAZARD INSURANCE PREMIUM (12 mo.) to TOWER HILL PRIME	F	\$1,460.00		
PER DIEM INTEREST (\$47.93 per day from 5/30/23 to 6/1/23)	F	\$95.86		
HAZARD INSURANCE \$121.67 per month for 3 mo.	G	\$365.01		
COUNTY PROPERTY TAXES \$855.05 per month for 8 mo.	G	\$6,840.40		
HOMEOWNER ASSOCIATION DUES \$125.42 per month for 0 mo.	G			
AGGREGATE ADJUSTMENT	G	\$-851.73		
ESTOPPEL FEE to TRI POINTE ASSURANCE	H	\$375.00		
HOA CAPITAL CONTRIBUTION to UNION PARK RESIDENTIAL	H	\$400.00		
HOA TRANSFER FEE to FIRST SERVICE RESIDENTIAL	H	\$295.00		
TITLE-OWNER END. (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	H	\$279.90		
TITLE-OWNER POLICY (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	H	\$601.00		



## SPECIAL INSTRUCTIONS TO CLOSER:

\* ESCROW/TITLE WHEN RETURNING THE SIGNED CLOSING PACKAGE PLEASE INCLUDE THE ORIGINAL NOTE; A CERTIFIED COPY OF THE NOTE; AND TWO COPIES OF THE FULLY EXECUTED DEED OF TRUST OR MORTGAGE WITH ALL APPLICABLE RIDERS.

\* ESCROW/TITLE PLEASE MAKE SURE ALL DOCUMENTS ARE SIGNED BY ALL PARTIES ON ALL SIGNATURE LINES

\* ESCROW/TITLE -\*\*\*TITLE - WHEN RECEIVING CORRECTED DOCUMENTS, PLEASE REPLACE THE OLD WITH THE NEW AND RETURN ONLY THE CORRECTED SIGNED DOCUMENTS WITH THE REST OF THE CLOSING PACKAGE\*\*\*

\* ESCROW/TITLE- RETURN A COPY OF ALL BORROWERS GOVERNMENT ISSUED PHOTO I.D. DRIVERS LICENSE, PASSPORT WITH DOC PACKAGE.

\* ESCROW/TITLE - ALL POSTED PROPERTY TAX BILLS TO BE PAID CURRENT INCLUDING PENALTIES.

ESCROW/TITLE - BORROWER(S) FIRST PAYMENT IS TO BE MADE TO LOANDEPOT.COM, LLC UNLESS TRANSFER DOCUMENTATION IS RECEIVED STATING OTHERWISE.

ESCROW/ TITLE - DOCUMENTS ABSOLUTELY CANNOT BE SIGNED IN COUNTERPART BY BUYERS

\* COPY OF SELLER'S CD TO BE IN THE LOAN FILE. (TRID)

\* FUNDER TO CONFIRM ENOTE DROPDOWN IN CLOSING DETAILS MATCHES THE TYPE OF NOTE SENT IN THE CLOSING PACKAGE.

\* LOAN IS INELIGIBLE TO FUND IN A TRUST.

\* CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.

\* LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 5/30/2023

\* CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$97,309 RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.

\* ESCROW/TITLE - THE CD MUST BE SIGNED WITH CLOSING DOCS. CONTACT YOUR FUNDER IF A CD IS NOT INCLUDED WITH DOCS.

\* INSURANCE EFFECTIVE DATE IS 5/30/2023 POLICY EFFECTIVE DATE MUST BE UPDATED BY PROCESSOR IF FUNDING PRIOR TO THIS DATE.

\* ESCROW/TITLE - TEXAS - SELLER'S AND BUYER'S FINAL CDS TO BE SIGNED AT CLOSING

\* PLEASE DELETE ARBITRATION PROVISION - \*\*\*\* \*\* SELLER TO SIGN SURVEY AFFIDAVIT IF SURVEY IS OVER 90 DAYS OLD.

\* ESCROW/TITLE - A COPY OF THE SIGNED AND NOTARIZED WARRANTY/GRANT DEED TO BE RETURNED WITH SIGNED DOCUMENT PACKAGE.

\* CREDIT REPORT(S) WILL EXPIRE ON 8/26/2023. IF THE NOTE DATE IS NOT PRIOR TO THIS DATE (VA AND CONVENTIONAL) OR IF LOAN DOES NOT CLOSE AND FUND BY THIS DATE (ALL OTHER LOAN PROGRAMS/PRODUCTS), RETURN TO UNDERWRITER FOR REVIEW.

\* OBTAIN VERBAL VERIFICATION OF EMPLOYMENT FOR SAI SHRI YERRAMSETTI WITH TATA CONSULTANCY SERVICES LIMITED WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE



DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.

\* OBTAIN VERBAL VERIFICATION OF EMPLOYMENT FOR VENKATA HAREESH BHUMA WITH MASTECH DIGITAL TECHNOLOGIES INC WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.

\* CONFIRM THE VERBAL VERIFICATION OF EMPLOYMENT FOR SAI SHRI YERRAMSETTI WITH TATA CONSULTANCY SERVICES LIMITED WAS COMPLETED WITHIN 10 BUSINESS DAYS (CALENDAR DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE. FOR BORROWERS IN THE MILITARY, AN LES DATED WITHIN 120 DAYS (30 DAYS FOR FHA/VA) PRIOR TO THE NOTE DATE MAY BE ACCEPTED IN LIEU OF A VVOE. ALL VVOES MUST INCLUDE THE SOURCE USED TO DOCUMENT THE EMPLOYER'S INFORMATION.

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



Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
3.330% OF LOAN AMOUNT (POINTS)	\$12,596.49	\$7,565.46	
APPRAISAL FEE	\$650.00	\$650.00	
CREDIT REPORT	\$50.00	\$50.00	
FLOOD CERTIFICATE FEE	\$8.00	\$8.00	
LENDERS ATTORNEY FEE	\$150.00	\$150.00	
MERS REGISTRATION FEE	\$24.95	\$24.95	
TAX SERVICE FEE	\$68.00	\$68.00	
<b>Total Zero Tolerance Cure:</b>			<b>\$0</b>

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
SURVEY FEE	\$425.00	\$425.00	
TITLE-COURIER/EXP MAIL FEE	\$34.00	\$34.00	
TITLE-EDOC FEE	\$150.00	\$150.00	
TITLE-ENDORSEMENT FEE	\$189.90	\$189.90	
TITLE-LENDER TITLE INSURANCE	\$2,298.00	\$2,298.00	
TITLE-SETTLEMENT/CLOSING FEE	\$600.00	\$600.00	
TITLE-TAX CERTIFICATE	\$71.19	\$71.19	
TITLE-TX GUARANTEE FEE	\$4.00	\$4.00	
GOV'T RECORDING FEE	\$150.00	\$177.75	
RECORDING FEE FOR DEED	\$42.00	\$38.00	
10% of the LE/Last Disclosed Total: \$4,360.50	\$3,964.09	\$3,987.84	
<b>10% Cumulative Tolerance Cure:</b>			<b>\$0</b>

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
HAZARD INSURANCE PREMIUM	\$1,460.00	\$1,460.00
PER DIEM INTEREST	\$95.86	\$95.86
HAZARD INSURANCE	\$365.01	\$365.01
COUNTY PROPERTY TAXES	\$6,840.40	\$6,840.40
AGGREGATE ADJUSTMENT	\$-851.73	\$-851.73
ESTOPPEL FEE	\$375.00	\$375.00
HOA CAPITAL CONTRIBUTION		\$400.00
HOA TRANSFER FEE		\$295.00
TITLE-OWNER END. (OPTIONAL)	\$279.90	\$279.90
TITLE-OWNER POLICY (OPTIONAL)	\$601.00	\$601.00
<b>TOTAL:</b>	<b>\$9,165.44</b>	<b>\$9,860.44</b>

AFTER THE CLOSING HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:  
 LOANDEPOT.COM, LLC  
 ATTN: SCANNING DEPARTMENT  
 6531 Irvine Center Drive, Suite 100  
 Irvine, CA 92618

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

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF DRAFT." \$378,273.00

You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of \$378,273.00, insuring the enclosed Deed of Trust/Mortgage/Security Deed/Security Instrument to be a First Lien or charge upon the real property described therein, subject only to the following exceptions contained in your commitment above numbered \_\_\_\_\_ and **TAXES PAID CURRENT** all taxes and assessments must be brought current.

Issue Endorsements:

- 3R and 5                       6 (ARMs)                       4 (Condo)                       6.2 (Neg. Amort.)                       5 (PUD)
- 8.1 (Environ.)                       Location                       Comprehensive                       Other

Additional Endorsements required:





Name of Insured on final title: **loanDepot.com, LLC ISAOA /ATIMA**

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

**If the Final ALTA or Disbursement Ledger, Final Title Policy, and the Recorded Security Instrument (Deed of Trust/Mortgage/Security Deed/Security Instrument/Etc.) are not delivered in a timely manner, and free of errors, it could prevent the purchase of such loan, or cause monetary penalties to loanDepot.com, LLC. Late charges will be charged to title companies, who fail to deliver the Security Instrument, in correct form, to loanDepot.com, LLC within 30 days of recordation of said Security Instrument. Late Fees are \$200 monthly, starting 30 days after recordation, and will be cumulative month over month.**

**If the Security Instrument fails to record, inside of 60 days of disbursing funds (other than due to County recording delays), for any reason, you MUST notify loanDepot.com, LLC of its rejection, including the reason for the rejection, as well as plan of action for curing rejection defects. Failure to notify loanDepot.com, LLC within this 60-day period, can also result in monetary penalty for the Title Company. Penalties will start at \$200 monthly, after the 60-day mark from disbursement, and will be charged cumulatively month over month.**

For Recording Rejection notifications to loanDepot.com, LLC please email the below email inbox, and a loanDepot team member, will assist in rejection cures. Email to: LD\_RecordingRejections@loandepot.com

**PLEASE SEE ADDENDUM TO CLOSING INSTRUCTIONS, FOR ADDITIONAL EXPECTATIONS AND REQUIREMENTS RELATING TO THIS CLOSING.**

**\*\*If sending the final title policy by email, please send it to irectail\_finaldocs@loandepot.com\*\***

**LOANDEPOT.COM, LLC** reserves the right to cancel or amend the terms of these instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

Date: **MAY 30, 2023**

**LOANDEPOT.COM, LLC**

By: \_\_\_\_\_  
Closing Department

The undersigned escrow agent agrees to comply with all instructions contained herein. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by **WHITNEY LAYNE** \_\_\_\_\_ . These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: \_\_\_\_\_

Company: **TRIPOINTE ASSURANCE, INC.**

By: \_\_\_\_\_  
Licensed Escrow Officer



# Addendum to Closing Instructions

Please follow the specific instructions below:

1. Closing Documents
  - a. Borrowers CANNOT sign their closing documents prior to the note date
  - b. If you have any questions please contact the Loan Closer/Funder identified on the Closing Instructions or call our toll free number at 877-431-0100.
2. Closing Disclosure
  - a. Borrower to only sign **LOANDEPOT.COM, LLC** provided Closing Disclosure, no copies of escrow produced Closing Disclosures can be presented to or signed by borrowers.
  - b. **LOANDEPOT.COM, LLC** requires that the final copy of the Closing Disclosure (CD) be signed by all borrowers at closing. The final Closing Disclosure will be delivered by your funder the day prior or day of signing.
  - c. Any changes to the Closing Disclosure must be communicated to and revised by the **LOANDEPOT.COM, LLC** Closing/Funding Departments only.
3. Prior to having the consumer execute the Note and Security Instrument, the Closing Agent will have the borrower execute the **Borrower's Declaration** (Form 23858) **or Borrower Acknowledgment and Certification** (Form 23879). If the borrower refuses or is unable to attest to these documents, the Closing Agent will suspend the closing and immediately contact the Lender.
4. For purchase transactions, the Closing Agent must provide the Lender with:
  - a. The escrow prepared Seller's copy of the Closing Disclosure must be returned to loanDepot.COM, LLC.
  - b. A copy of the buyer executed final Closing Disclosure and note prior to disbursement
5. If disclosed on the final Closing Disclosures, the Closing Agent must refund the overcharge to the borrower(s) and provide loanDepot with evidence of the refund and a final Settlement/Disbursement Statement within five (5) business days of the recording date. If the recording office does not stamp the recorded documents, the Closing Agent must provide loanDepot with an invoice of the actual recording charges within five (5) business days of the recording date.
6. For ALL recordings, please ship ORIGINALS to:
 

**LOANDEPOT.COM, LLC**  
**ATTN: DOCUMENT CONTROL**  
**6531 IRVINE CENTER DRIVE, SUITE 100**  
**IRVINE, CA 92618**
7. Final Title Policy Requirements and Delivery Instructions:
  - a. Please email the Final Title Policy to to: [LD\\_TrailingDocuments@loandepot.com](mailto:LD_TrailingDocuments@loandepot.com); If you are using this method, to deliver Title Policies in bulk, you MUST make sure to name each individual PDF using loanDepot's unique loan number.
  - b. If no option for electronic delivery method is possible, please send physical copy to the same address listed on item #6.
8. Disbursement
 

The disbursement date on the ALTA Settlement Statement must reflect the date on which the majority of the loan proceeds are disbursed to the existing lender and/or the borrower. The majority of the loan proceeds is defined when more than 50% of the loan proceeds have been disbursed on the borrower's behalf. If the check/wire representing the majority of the funds is returned/rejected resulting in a new check/wire, the disbursement date on the revised ALTA must reflect the date in which the new check/wire was sent.



# SECTION I

## WET (INK) SIGN PACKAGE

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

THIS SECTION CONTAINS ALL PERTINENT CLOSING DOCUMENTS THAT REQUIRE INK SIGNATURES.

PLEASE REVIEW AND ENSURE DOCUMENTS ARE SIGNED COMPLETELY AND DATED WHERE NOTED.



**ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT**

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

**BORROWER(S): VENKATA HAREESH BHUMA**  
**SAI SHRI YERRAMSETTI**

**PROPERTY ADDRESS: 7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

**LENDER: LOANDEPOT.COM, LLC**

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

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

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

DATED this **30TH** day of **MAY, 2023**.

\_\_\_\_\_  
- BORROWER - **VENKATA HAREESH BHUMA** - DATE -

\_\_\_\_\_  
- BORROWER - **SAI SHRI YERRAMSETTI** - DATE -

State of **TEXAS**

County of **DENTON**

This instrument was acknowledged before me on \_\_\_\_\_ by **VENKATA HAREESH BHUMA and SAI SHRI YERRAMSETTI**.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



**CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY**

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

On **MAY 30, 2023**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **400851643**), hereby grant **TRIPOLINTE ASSURANCE, INC.** as settlement agent and/or **LOANDEPOT.COM, LLC** as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS.** Any of these specified changes must be executed directly by the undersigned.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -

State of **TEXAS** )  
 ) SS  
County of **DENTON** )

This instrument was acknowledged before me on \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



# NOTE

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

**MAY 30, 2023**  
[Note Date]

**PLANO,**  
[City]

**TEXAS**  
[State]

**7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**  
[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$**378,273.00** (the "Principal") that I have received from **LOANDEPOT.COM, LLC** (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

## 2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **4.625%**.

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. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the **1ST** day of each month beginning on **JULY 1, 2023**. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on **JUNE 1, 2038**, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at **PO BOX 5710, CHICAGO, IL 60680-5681** 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. \$**2,917.99**. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

## 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 notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note



Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

## 5. LOAN CHARGES

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

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

### (A) Late Charges for Overdue Payments

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

### (B) Default

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

### (C) Notice of Default

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

### (D) No Waiver By Note Holder

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

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

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

## 7. GIVING OF NOTICES

### (A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note



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

**(B) Notice to Note Holder**

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

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

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

**9. WAIVERS**

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

**10. UNIFORM SECURED NOTE**

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

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, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security





Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

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

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- BORROWER - VENKATA HAREESH BHUMA

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- BORROWER - SAI SHRI YERRAMSETTI

*[Sign Original Only]*

Individual Loan Originator: **MARC VINCENTI**, NMLSR ID: **1207155**  
Loan Originator Organization: **TRI POINTE CONNECT, LLC**, NMLSR ID: **1250459**  
Mortgage Loan Origination Company (Creditor) **LOANDEPOT.COM, LLC**, NATIONWIDE MORTGAGE LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER **174457**



Prepared By:  
ALLAN B POLUNSKY  
17806 IH 10 WEST FREEWAY, STE 450  
SAN ANTONIO, TX 78257

After Recording Mail To:  
LOANDEPOT.COM, LLC  
ATTN: DOC CONTROL  
6531 IRVINE CENTER DRIVE, SUITE 100  
IRVINE, CA 92618  
866-970-7520

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[Space Above This Line For Recording Data]

## PURCHASE MONEY DEED OF TRUST

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430  
MERS Phone: 1-888-679-6377  
PIN: 1010505

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

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

### Parties

(A) "Borrower" is VENKATA HAREESH BHUMA AN UNMARRIED MAN AND SAI SHRI YERRAMSETTI AN UNMARRIED WOMAN, currently residing at 1901 KNIGHTSBRIDGE RD 9216, FARMERS BRANCH, TX 75234. Borrower is the grantor under this Security Instrument.

(B) "Lender" is LOANDEPOT.COM, LLC. Lender is a LIMITED LIABILITY COMPANY organized and existing under the laws of DE. Lender's address is 6561 IRVINE CENTER DRIVE, IRVINE, CA 92618. Lender includes any holder of the Note who is entitled to receive payments under the Note. The term "Lender" includes any successors and assigns of Lender.



(C) "**Trustee**" is ALLAN B POLUNSKY. Trustee's address is 17806 IH 10 WEST EXPRESSWAY, SUITE 450, SAN ANTONIO, TX 78257. The term "Trustee" includes any substitute/successor Trustee.

(D) "**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.

#### Documents

(E) "**Note**" means the promissory note dated **MAY 30, 2023**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **THREE HUNDRED SEVENTY-EIGHT THOUSAND TWO HUNDRED SEVENTY-THREE AND 00/100 Dollars (U.S. \$378,273.00)** plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **JUNE 1, 2038**.

(F) "**Riders**" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

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

(G) "**Security Instrument**" means this document, which is dated **MAY 30, 2023**, together with all Riders to this document.

#### Additional Definitions

(H) "**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.

(I) "**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.

(J) "**Default**" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

(K) "**Electronic Fund 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 or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

**(L) "Electronic Signature"** means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

**(M) "E-SIGN"** means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

**(N) "Escrow Items"** means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) 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 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

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

**(P) "Loan Servicer"** means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

**(Q) "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.

**(R) "Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

**(S) "Partial Payment"** means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

**(T) "Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

**(U) "Property"** means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

**(V) "Rents"** means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

**(W) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a



"federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

**(X) "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.

**(Y) "UETA"** means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

#### 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 (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the COUNTY of DENTON:

**LOT 25, BLOCK L, OF UNION PARK PHASE 7, AN ADDITION TO THE TOWN OF LITTLE ELM, DENTON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2022-420, OF THE PLAT RECORDS OF DENTON COUNTY, TEXAS.**

which currently has the address of **7004 DRAGONFLY LANE, LITTLE ELM, Texas 76227** ("Property Address");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, any strips or gores of real property between such real property and abutting or adjacent properties, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to grant and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.



THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Texas state requirements 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 will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. 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 U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund 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 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Acceptance and Application of Payments or Proceeds.**

**(a) Acceptance and Application of Partial Payments.** Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

**(b) Order of Application of Partial Payments and Periodic Payments.** Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole



discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

**(c) Voluntary Prepayments.** Voluntary prepayments will be applied as described in the Note.

**(d) No Change to Payment Schedule.** Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

### **3. Funds for Escrow Items.**

**(a) Escrow Requirement; Escrow Items.** Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

**(b) Payment of Funds; Waiver.** Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

**(c) Amount of Funds; Application of Funds.** Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. 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 will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

**(d) Surplus; Shortage and Deficiency of Funds.** In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment



is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

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

**4. Charges; Liens.** Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) 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 under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

#### **5. Property Insurance.**

**(a) Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently 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, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires 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, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

**(b) Failure to Maintain Insurance.** If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but 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, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance





coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(c) Insurance Policies.** All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof 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 must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

**(d) Proof of Loss; Application of Proceeds.** In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will 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 will be applied in the order that Partial Payments are applied in Section 2(b).

**(e) Insurance Settlements; Assignment of Proceeds.** 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 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) 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, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must 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 will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

**7. Preservation, Maintenance, and Protection of the Property; Inspections.** Borrower will 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 must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

**8. Borrower's Loan Application.** Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction 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, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.**

**(a) Protection of Lender's Interest.** If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order 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 that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that 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/or 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 may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's 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, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

**(b) Avoiding Foreclosure; Mitigating Losses.** If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

**(c) Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

#### **10. Assignment of Rents.**

**(a) Assignment of Rents.** If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

**(b) Notice of Default.** If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless



Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

**(c) Funds Paid by Lender.** If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

**(d) Limitation on Collection of Rents.** Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

**(e) No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

**(f) Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

**(g) Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

## 11. Mortgage Insurance.

**(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will 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 will 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 will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.



Lender will 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 will 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 11 affects Borrower's obligation to pay interest at the Note rate.

**(b) Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

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 may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, 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. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA 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.

## **12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.**

**(a) Assignment of Miscellaneous Proceeds.** Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

**(b) Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is



in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will 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 will be applied in the order that Partial Payments are applied in Section 2(b).

**(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.** In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will 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 (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

**(e) Proceeding Affecting Lender's Interest in the Property.** Borrower will be in Default if any action or proceeding begins, whether civil or criminal, 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 20, 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. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).



**13. Borrower Not Released; Forbearance by Lender Not a Waiver.** Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will 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, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

**14. Joint and Several Liability; Signatories; Successors and Assigns Bound.** Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

**15. Loan Charges.**

**(a) Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) 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 that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

**(b) Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

**(c) Permissibility of Fees.** In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should 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.



**(d) Savings Clause.** If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) 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). To the extent permitted by Applicable Law, 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.

**16. Notices; Borrower's Physical Address.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

**(a) Notices to Borrower.** Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(b) Electronic Notice to Borrower.** Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

**(c) Borrower's Notice Address.** The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

**(d) Notices to Lender.** Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security





Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) **Borrower's Physical Address.** In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

**17. Governing Law; Severability; Rules of Construction.** This Security Instrument is governed by federal law and the law of the State of Texas. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

**18. Borrower's Copy.** One Borrower will be given one copy of the Note and of this Security Instrument.

**19. Transfer of the Property or a Beneficial Interest in Borrower.** For purposes of this Section 19 only, "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 to a purchaser at a future date.

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, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.



**20. Borrower's Right to Reinstate the Loan after Acceleration.** If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will 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: (aaa) cash; (bbb) money order; (ccc) 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 U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

**21. Sale of Note.** The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

**22. Loan Servicer.** Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. 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.

**23. Notice of Grievance.** Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this



Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

#### **24. Hazardous Substances.**

**(a) Definitions.** As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

**(b) Restrictions on Use of Hazardous Substances.** Borrower will 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 will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will 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).

**(c) Notices; Remedial Actions.** Borrower will promptly give Lender written notice of: (i) 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; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that 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 will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

**25. Electronic Note Signed with Borrower's Electronic Signature.** If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.



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

**26. Acceleration; Remedies.**

(a) **Notice of Default.** Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) 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; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to bring a court action to deny the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

(b) **Acceleration; Power of Sale; Expenses.** If the Default is not cured on or before the date specified in the notice, Lender 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 will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

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

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

If the Property is sold pursuant to this Section 26, Borrower or any person holding possession of the Property through Borrower will immediately surrender possession of the Property to the purchaser at that sale. If possession is not surrendered, Borrower or such person will be a Tenant at sufferance and may be removed by writ of possession or other court proceeding.

(e) **Waiver of Deficiency Statute.** To the maximum extent permitted by Applicable Law, Borrower waives all rights, remedies, claims, and defenses based upon or related to Sections 51.003, 51.004, and



51.005 of the Texas Property Code.

**27. Release.** Upon payment of all sums secured by this Security Instrument, Lender will provide a release of this Security Instrument to Borrower or Borrower's designated agent in accordance with Applicable Law. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument, only if the fee is paid to a third party for services rendered is permitted under Applicable Law.

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

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

**29. Subrogation.** Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Lender at Borrower's request and upon Borrower's representation that such amounts are due and are secured by valid liens against the Property. Lender will be subrogated to any and all rights, superior titles, liens, and equities owned or claimed by any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Lender by assignment or are released by the holder of said liens or debts upon payment, or the lien established by this Security Instrument is held to be invalid. Borrower agrees that any statute of limitations related to a cause of action or right to foreclose based on such subrogated rights, superior title, liens, and equities are tolled to the extent necessary until, at the earliest, a final adjudication by a court of last resort that the lien established by this Security Instrument is invalid. Borrower further agrees that Lender will have the same rights and powers provided in Section 26 in connection with any such subrogated rights, superior title, liens, and equities as Lender has in connection with the lien established by this Security Instrument.

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

**31. Waiver of Consequential, Punitive, and Speculative Damages.** Lender and Borrower agree that, in connection with any action, suit, or proceeding relating to or arising out of this Security Instrument or any of the other Loan documents, each mutually waives to the fullest extent permitted by Applicable Law any claim for consequential, punitive, or speculative damages.

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

**Check box as applicable:**

**Purchase Money.**

The funds advanced to Borrower under the Note were used to pay all or part of the purchase price of the Property. The Note also is primarily secured by the vendor's lien retained in the deed of even date with



this Security Instrument conveying the Property to Borrower, which vendor's lien has been assigned to Lender, this Security Instrument being additional security for such vendor's lien.

**Owely of Partition.**

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

**Renewal and Extension of Liens Against Homestead Property.**

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

**Acknowledgment of Cash Advanced Against Non-Homestead Property.**

The Note represents funds advanced to Borrower on this day at Borrower's request and Borrower acknowledges receipt of such funds. Borrower states that Borrower does not now and does not intend ever to reside on, use in any manner, or claim the Property secured by this Security Instrument as a business or residential homestead. Borrower disclaims all homestead rights, interests and exemptions related to the Property.

**33. Loan Not a Home Equity Loan.** The Loan evidenced by the Note is not an extension of credit as defined by Section 50(a)(6) or Section 50(a)(7), Article XVI, of the Texas Constitution. If the Property is used as Borrower's residence, then Borrower agrees that Borrower will receive no cash from the Loan evidenced by the Note and that any advances not necessary to purchase the Property, extinguish an owely lien, complete construction, or renew and extend a prior lien against the Property, will be used to reduce the balance evidenced by the Note or such Loan will be modified to evidence the correct Loan balance, at Lender's option. Borrower agrees to execute any documentation necessary to comply with this Section 33.

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

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- BORROWER - VENKATA HAREESH BHUMA

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- BORROWER - SAI SHRI YERRAMSETTI



[Space Below This Line for Acknowledgment]

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State of **TEXAS**

County of **DENTON**

This instrument was acknowledged before me on \_\_\_\_\_ by **VENKATA HAREESH BHUMA, SAI SHRI YERRAMSETTI.**

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



400851643

Individual Loan Originator: **MARC VINCENTI**, NMLSR ID: **1207155**  
Loan Originator Organization: **TRI POINTE CONNECT, LLC**, NMLSR ID: **1250459**  
Mortgage Loan Origination Company (Creditor) **LOANDEPOT.COM, LLC**, NATIONWIDE MORTGAGE  
LICENSING SYSTEM AND REGISTRY IDENTIFICATION NUMBER **174457**

TEXAS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
EX 25322.9

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# 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

<b>Name</b> (First, Middle, Last, Suffix) SAI SHRI YERRAMSETTI	<b>Social Security Number</b> 790-60-2220 (or Individual Taxpayer Identification Number)
<b>Alternate Names</b> - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	<b>Date of Birth</b> (mm/dd/yyyy) 10/22/1995
	<b>Citizenship</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien

<b>Type of Credit</b> <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your initials: _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) - Use a separator between names VENKATA HAREESH BHUMA
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<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number <u>0</u> Ages _____	<b>Contact Information</b> <b>Home Phone</b> _____ <b>Cell Phone</b> (734) 239-0666 <b>Work Phone</b> _____ Ext. _____ <b>Email</b> SAISHRIRAO22@GMAIL.COM
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**Current Address**  
Street 1901 KNIGHTSBRIDGE RD Unit # 9216  
City FARMERS BRANCH State TX ZIP 75234 Country UNITED STATES  
How Long at Current Address? 0 Years 6 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply  
Street 1109 HIDDEN RIDGE Unit # 1055  
City DALLAS State TX ZIP 75243 Country UNITED STATES  
How Long at Former Address? 0 Years 10 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Street 1109 HIDDEN RIDGE Unit # 3033  
City IRVING State TX ZIP 75038 Country UNITED STATES  
How Long at Former Address? 1 Years \_\_\_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Street 1143 HIDDEN RIDGE Unit # 1154  
City IRVING State TX ZIP 75038 Country US  
How Long at Former Address? 0 Years 7 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address - if different from Current Address**  Does not apply

**Borrower Name:** SAI SHRI YERRAMSETTI  
Uniform Residential Loan Application  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021



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

Employer or Business Name <u>TATA CONSULTANCY SERVICES LIMITED</u> Phone <u>(301) 231-9083</u>		<b>Gross Monthly Income</b> Base \$ <u>8,125.82</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ <u>8,125.82</u> /month
Street <u>9201 CORPORATE BOULEVARD</u> Unit # _____		
City <u>ROCKVILLE</u> State <u>MD</u> ZIP <u>20850</u> Country <u>UNITED STATES</u>		
Position or Title <u>SOFTWARE ENGINEER</u>	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
Start Date <u>11/01/2021</u> (mm/dd/yyyy)	How long in this line of work? <u>4</u> Years _____ Months	
<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.	<b>Monthly Income (or Loss)</b> \$ _____

**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.

Employer or Business Name <u>INFOSYS LIMITED</u>		<b>Previous Gross Monthly Income</b> \$ <u>5,000.00</u> /month
Street <u>2400 NORTH GLENVILLE DRIVE</u> Unit # _____		
City <u>RICHARDSON</u> State <u>TX</u> ZIP <u>75082</u> Country <u>UNITED STATES</u>		
Position or Title <u>TECHNOLOGY ANALYST</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>03/15/2021</u> (mm/dd/yyyy)	End Date <u>10/15/2021</u> (mm/dd/yyyy)	
Employer or Business Name <u>AMERICAN CYBERSYSTEMS INC.</u>		<b>Previous Gross Monthly Income</b> \$ _____ /month
Street <u>2400 MEADOWBROOK PARKWAY</u> Unit # _____		
City <u>DULUTH</u> State <u>GA</u> ZIP <u>30096</u> Country <u>OTHER</u>		
Position or Title <u>JAVA DEVELOPER</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>02/21/2022</u> (mm/dd/yyyy)	End Date <u>07/13/2022</u> (mm/dd/yyyy)	
Employer or Business Name <u>HEXAWARE TECHNOLOGIES INC</u>		<b>Previous Gross Monthly Income</b> \$ _____ /month
Street <u>101 WOOD AVE S</u> Unit # _____		
City <u>ISELIN</u> State <u>NJ</u> ZIP <u>08830</u> Country <u>OTHER</u>		
Position or Title <u>ASSOCIATE</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>02/09/2022</u> (mm/dd/yyyy)	End Date <u>07/22/2022</u> (mm/dd/yyyy)	
Employer or Business Name <u>CAPGEMINI</u>		<b>Previous Gross Monthly Income</b> \$ _____ /month
Street <u>333 WEST WACKER DRIVE</u> Unit # <u>SUITE 300</u>		
City <u>CHICAGO</u> State <u>IL</u> ZIP <u>60606</u> Country <u>OTHER</u>		
Position or Title <u>SR CON</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>10/18/2021</u> (mm/dd/yyyy)	End Date <u>01/24/2022</u> (mm/dd/yyyy)	

Borrower Name: SAI SHRI YERRAMSETTIUniform Residential Loan Application  
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**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
			\$
<b>Provide TOTAL Amount Here</b>			<b>\$</b>

**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:

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

**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
Open 30-Day	AMERICAN EXPRESS	-3499930353192153	\$ 766.00	<input type="checkbox"/>	\$ (766.00)
Revolving	DISCOVER BANK	6011003588143717	\$ 24.00	<input type="checkbox"/>	\$ 24.00

**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

**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.

Borrower Name: SAI SHRI YERRAMSETTI

Uniform Residential Loan Application  
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**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 \$ 378,273.00      Loan Purpose    Purchase    Refinance    Other (specify) \_\_\_\_\_

Property Address   Street 7004 DRAGONFLY LANE      Unit # \_\_\_\_\_

City LITTLE ELM      State TX      ZIP 76227      County DENTON

Number of Units 1      Property Value \$ 485,000.00

Occupancy    Primary Residence    Second Home    Investment Property      FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)       NO    YES

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

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

Does not apply

**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only    Does not apply

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**

Does not apply

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

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

Borrower Name: SAI SHRI YERRAMSETTI

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

**5b. About Your Finances**

<p><b>F.</b> 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><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> 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><b>J.</b> 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><b>K.</b> 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><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> 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>

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

Borrower Name: SAI SHRI YERRAMSETTI

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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  YESIf 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  YESWas the sex of the Borrower collected on the basis of visual observation or surname?  NO  YESWas 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:** SAI SHRI YERRAMSETTI

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**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.****Loan Originator Information**Loan Originator Organization Name TRI POINTE CONNECT, LLCAddress 6201 W PLANO PARKWAY STE 160, PLANO, TX 75093Loan Originator Organization NMLSR ID# 1250459

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

Loan Originator Name MARC VINCENTILoan Originator NMLSR ID# 1207155

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

Email MARC.VINCENTI@TRIPOINTECONNECT.COMPhone (972)974-3880

Signature

Date (mm/dd/yyyy) 05/30/2023**Borrower Name:** SAI SHRI YERRAMSETTIUniform Residential Loan Application  
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To be completed by the Lender:

400851643 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP050000000000000040085164376 Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application - Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected "Unmarried" in Section 1**, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  NO  YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union  Domestic Partnership  Registered Reciprocal Beneficiary Relationship  Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

**Borrower Name:** SAI SHRI YERRAMSETTI

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To be completed by the Lender:

400851643 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP050000000000000040085164376 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):  
**VENKATA HAREESH BHUMA, SAI SHRI YERRAMSETTI**

**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:** SAI SHRI YERRAMSETTI

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

Conventional       USDA-RD  
 FHA     VA       Other: \_\_\_\_\_

**Terms of Loan**

Note Rate 4.6250 %  
 Loan Term 180 (months)

**Mortgage Lien Type**

First Lien  
 Subordinate Lien

**Amortization Type**

Fixed Rate       Other (explain): \_\_\_\_\_  
 Adjustable Rate

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)

Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

Balloon / Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): CONV FIXED 15 YEAR

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ <u>2,917.99</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>121.67</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>855.05</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>125.42</u>
Other	\$ _____
<b>TOTAL</b>	\$ <u>4,020.13</u>

**Borrower Name:** SAI SHRI YERRAMSETTI

Uniform Residential Loan Application - Lender Loan Information

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

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 473,273.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 14,799.23
G. Discount Points	\$ 12,596.49
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 500,668.72</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 378,273.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$ 378,273.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 378,273.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 14,235.01
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 25,124.20
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 39,359.21</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 500,668.72
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 417,632.21
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 83,036.51</b>

Borrower Name: SAI SHRI YERRAMSETTI

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# 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

<b>Name (First, Middle, Last, Suffix)</b> VENKATA HAREESH BHUMA	<b>Social Security Number</b> 679-52-3563 <i>(or Individual Taxpayer Identification Number)</i>
<b>Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)</b>	<b>Date of Birth</b> (mm/dd/yyyy) 06/04/1994
	<b>Citizenship</b> <input type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input checked="" type="radio"/> Non-Permanent Resident Alien

<b>Type of Credit</b> <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> Each Borrower intends to apply for joint credit. Your initials: _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> <i>(First, Middle, Last, Suffix) - Use a separator between names</i> SAI SHRI YERRAMSETTI
--	---

<b>Marital Status</b> <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	<b>Dependents (not listed by another Borrower)</b> Number <u>0</u> Ages _____	<b>Contact Information</b> <b>Home Phone</b> _____ <b>Cell Phone</b> (660) 528-1075 <b>Work Phone</b> _____ Ext. _____ <b>Email</b> HAREESHBHUMA@GMAIL.COM
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**Current Address**  
Street 1901 KNIGHTSBRIDGE RD Unit # 9216  
City FARMERS BRANCH State TX ZIP 75234 Country UNITED STATES  
How Long at Current Address? 0 Years 6 Months **Housing**  No primary housing expense  Own  Rent (\$ 1,500.00 /month)

**If at Current Address for LESS than 2 years, list Former Address**  Does not apply  
Street 9505 ROYAL LANE Unit # 1055  
City DALLAS State TX ZIP 75243 Country UNITED STATES  
How Long at Former Address? 0 Years 10 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Street 1109 HIDDEN RIDGE Unit # 3033  
City IRVING State TX ZIP 75038 Country UNITED STATES  
How Long at Former Address? 1 Years \_\_\_\_\_ Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Street 1143 HIDDEN RIDGE Unit # 1154  
City IRVING State TX ZIP 75038 Country US  
How Long at Former Address? 0 Years 7 Months **Housing**  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

**Mailing Address - if different from Current Address**  Does not apply

**Borrower Name:** VENKATA HAREESH BHUMA  
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**1b. Current Employment/Self-Employment and Income**  Does not apply

<b>Employer or Business Name</b> <u>MASTECH DIGITAL TECHNOLOGIES INC</u> Phone <u>(412) 490-7907</u>		<b>Gross Monthly Income</b> Base \$ <u>10,416.68</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ <u>10,416.68</u> /month
Street <u>1305 CHERRINGTON PKWY</u> Unit # _____ City <u>MOON TOWNSHIP</u> State <u>PA</u> ZIP <u>15108</u> Country <u>UNITED STATES</u>		
<b>Position or Title</b> <u>MID LEVEL SOFTWARE</u> <b>Start Date</b> <u>10/03/2022</u> (mm/dd/yyyy) How long in this line of work? <u>3</u> Years _____ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b> <input type="radio"/> I have an ownership share of 25% or more. \$ _____		

**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.

<b>Employer or Business Name</b> <u>NUCLEUSTEQ</u> Street <u>3793 EAST COVEY LANE</u> Unit # _____ City <u>PHOENIX</u> State <u>AZ</u> ZIP <u>85050</u> Country <u>OTHER</u>		<b>Previous Gross Monthly Income</b> \$ <u>8,000.00</u> /month
<b>Position or Title</b> <u>SOFTWARE ENGINEER</u> <b>Start Date</b> <u>01/03/2022</u> (mm/dd/yyyy) <b>End Date</b> <u>09/30/2022</u> (mm/dd/yyyy)	<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	
<b>Employer or Business Name</b> <u>NEBULA PARTNERS</u> Street <u>5755 NORTH POINT PARKWAY</u> Unit # _____ City <u>ALPHARETTA</u> State <u>GA</u> ZIP <u>30022</u> Country <u>OTHER</u>		<b>Previous Gross Monthly Income</b> \$ <u>7,000.00</u> /month
<b>Position or Title</b> <u>CLOUD ENGINEER</u> <b>Start Date</b> <u>01/10/2021</u> (mm/dd/yyyy) <b>End Date</b> <u>02/26/2022</u> (mm/dd/yyyy)	<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>	

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

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

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

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Savings	BANK OF AMERICA	7775	\$ 78,821.18

**Borrower Name:** VENKATA HAREESH BHUMA

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Checking	BANK OF AMERICA	5956	\$	24,488.62
<b>Provide TOTAL Amount Here</b>			\$	103,309.80

**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:

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

Asset or Credit Type - use list above	Cash or Market Value
Other BORROWER PAID FEES	\$ 13,198.00
Earnest Money	\$ 10,000.00
<b>Provide TOTAL Amount Here</b>	\$ 23,198.00

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

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Other	AMERICAN HONDA FINAN	461605139	\$ 23,314.00	<input type="checkbox"/>	\$ 685.00
Installment	LAUNCH SERVICING, LL	363028	\$ 22,303.00	<input type="checkbox"/>	\$ 1,080.00
Revolving	JPMCB - CARD SERVICE	4147202531552998	\$ 883.00	<input type="checkbox"/>	\$ 40.00
Revolving	APPLE CARD - GS BANK	1200012061882040	\$ 460.00	<input type="checkbox"/>	\$ 112.00
Revolving	AMERICAN EXPRESS	-3499928139333573	\$ 295.00	<input type="checkbox"/>	\$ 40.00
Revolving	DISCOVER BANK	6011000390478042	\$ 10.00	<input type="checkbox"/>	\$ 10.00

**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

**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.

Borrower Name: VENKATA HAREESH BHUMA

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**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 \$ 378,273.00      Loan Purpose    Purchase    Refinance    Other (specify) \_\_\_\_\_

Property Address   Street 7004 DRAGONFLY LANE      Unit # \_\_\_\_\_

City LITTLE ELM      State TX      ZIP 76227      County DENTON

Number of Units 1      Property Value \$ 485,000.00

Occupancy    Primary Residence    Second Home    Investment Property      FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)       NO    YES

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

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

Does not apply

**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only    Does not apply

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**

Does not apply

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

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

Borrower Name: VENKATA HAREESH BHUMA

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

**5b. About Your Finances**

<p><b>F.</b> 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><b>G.</b> Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>H.</b> Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>I.</b> 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><b>J.</b> 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><b>K.</b> 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><b>L.</b> Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p><b>M.</b> 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: VENKATA HAREESH BHUMAUniform Residential Loan Application  
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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** \_\_\_\_\_ **Date (mm/dd/yyyy)** \_\_\_\_\_

**Borrower Name:** VENKATA HAREESH BHUMA

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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  YESIf 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  YESWas the sex of the Borrower collected on the basis of visual observation or surname?  NO  YESWas 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:** VENKATA HAREESH BHUMA

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**Section 9: Loan Originator Information.** To be completed by your **Loan Originator.****Loan Originator Information**Loan Originator Organization Name TRI POINTE CONNECT, LLCAddress 6201 W PLANO PARKWAY STE 160, PLANO, TX 75093Loan Originator Organization NMLSR ID# 1250459

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

Loan Originator Name MARC VINCENTILoan Originator NMLSR ID# 1207155

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

Email MARC.VINCENTI@TRIPINTECONNECT.COMPhone (972)974-3880

Signature

Date (mm/dd/yyyy) 05/30/2023**Borrower Name:** VENKATA HAREESH BHUMAUniform Residential Loan Application  
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To be completed by the Lender:

400851643 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP050000000000000040085164376

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application - Unmarried Addendum

### For Borrower Selecting the Unmarried Status

#### Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

**If you selected "Unmarried" in Section 1**, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse?  NO  YES

**If YES, indicate the type of relationship and the State in which the relationship was formed.** For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union  Domestic Partnership  Registered Reciprocal Beneficiary Relationship  Other (*explain*) \_\_\_\_\_

State: \_\_\_\_\_

**Borrower Name:** VENKATA HAREESH BHUMA

Uniform Residential Loan Application - Unmarried Addendum

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To be completed by the Lender:

400851643 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP050000000000000040085164376 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):  
**VENKATA HAREESH BHUMA, SAI SHRI YERRAMSETTI**

**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: **VENKATA HAREESH BHUMA**

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

- Conventional       USDA-RD  
 FHA     VA       Other: \_\_\_\_\_

**Terms of Loan**

Note Rate 4.6250 %  
 Loan Term 180 (months)

**Mortgage Lien Type**

- First Lien  
 Subordinate Lien

**Amortization Type**

- Fixed Rate       Other (explain): \_\_\_\_\_  
 Adjustable Rate

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
 Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

- Balloon / Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): CONV FIXED 15 YEAR

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ <u>2,917.99</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>121.67</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>855.05</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>125.42</u>
Other	\$ _____
<b>TOTAL</b>	\$ <u>4,020.13</u>

**Borrower Name:** VENKATA HAREESH BHUMA

Uniform Residential Loan Application - Lender Loan Information  
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**L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 473,273.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 14,799.23
G. Discount Points	\$ 12,596.49
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 500,668.72</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 378,273.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$ 378,273.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 378,273.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 14,235.01
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 25,124.20
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 39,359.21</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 500,668.72
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 417,632.21
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 83,036.51</b>

Borrower Name: VENKATA HAREESH BHUMA

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**SIGNATURE/NAME AFFIDAVIT**

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

**BHUMA**

Loan #: **400851643**

MIN: **100853704008516430**

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

**SAI SHRI YERRAMSETTI**

(Print or Type Name)

Signature \_\_\_\_\_

**SAI SHRI YERRAMSETTI**

State of **TEXAS** )

County of **DENTON** )

Date \_\_\_\_\_

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

Witness my hand and official seal.

Signature \_\_\_\_\_

Notary Public for **TEXAS**

My Commission Expires: \_\_\_\_\_



**SIGNATURE/NAME AFFIDAVIT**

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

**BHUMA**

Loan #: **400851643**

MIN: **100853704008516430**

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

**VENKATA HAREESH BHUMA**

(Print or Type Name)

Signature

**VENKATA HAREESH BHUMA**

State of **TEXAS**

)

County of **DENTON**

)

Date

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

Witness my hand and official seal.

Signature

Notary Public for **TEXAS**

My Commission Expires: \_\_\_\_\_



# 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	05/24/2023	Borrower	VENKATA HAREESH BHUMA and SAI SHRI YERRAMSETTI	Loan Term	15 years
Closing Date	05/30/2023		1901 KNIGHTSBRIDGE RD 9216 FARMERS BRANCH, TX 75234	Purpose	Purchase
Disbursement Date	05/30/2023		6201 W. PLANO PARKWAY, SUITE 150 PLANO, TX 75093	Product	FIXED RATE
Settlement Agent	TRIPOINTE ASSURANCE, INC.	Seller	TRI POINTE HOMES DFW, LLC	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	DFW-13034		LOANDEPOT.COM, LLC	<input type="checkbox"/> VA <input type="checkbox"/> _____	
Property	7004 DRAGONFLY LANE LITTLE ELM, TX 76227	Lender		Loan ID #	400851643
Sale Price	\$473,273			MIC #	

Loan Terms		Can this amount increase after closing?
Loan Amount	\$378,273	NO
Interest Rate	4.625%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,917.99	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation		Years 1-15
Principal & Interest		\$2,917.99
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	976.72
<b>Estimated Total Monthly Payment</b>		<b>\$3,894.71</b>

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$1,102.14 a month	<b>This estimate includes</b>	<b>In escrow?</b>
		<input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOMEOWNER ASSOCIATION DUES <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>YES</b> <b>YES</b> <b>NO</b>

Costs at Closing		
Closing Costs	\$22,329.86	Includes \$12,288.50 in Loan Costs + \$10,076.19 in Other Costs - \$34.83 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$83,281.61	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$7,565.46</b>				
01 3.33% of Loan Amount (Points)	\$7,565.46		\$5,031.03		
02 LENDER PAID BROKER COMP to TRI POINTE CONNECT, LLC					(L) \$10,000.00
03 RATE LOCK FEE	\$-1,891.37	\$1,891.37			
04					
05					
06					
07					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$4,723.04</b>				
01 APPRAISAL FEE to DONNA REEVES APPRAISALS INC	\$650.00				
02 CREDIT REPORT to FIRST AMERICAN CREDCO	\$50.00				
03 FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	\$8.00				
04 LENDERS ATTORNEY FEE to POLUNSKY BEITEL GREEN, LLP	\$150.00				
05 MERS REGISTRATION FEE to MERS	\$24.95				
06 SURVEY FEE to STRAND	\$425.00				
07 TAX SERVICE FEE to CORELOGIC	\$68.00				
08 TITLE-COURIER/EXP MAIL FEE to TRIPOINTE ASSURANCE, INC.	\$34.00				
09 TITLE-EDOC FEE to TRIPOINTE ASSURANCE, INC.	\$150.00				
10 TITLE-ENDORSEMENT FEE to TRIPOINTE ASSURANCE, INC.	\$189.90				
11 TITLE-LENDER TITLE INSURANCE to TRIPOINTE ASSURANCE, INC.	\$2,298.00				
12 TITLE-SETTLEMENT/CLOSING FEE to TRIPOINTE ASSURANCE, INC.	\$600.00				
13 TITLE-TAX CERTIFICATE to TRIPOINTE ASSURANCE, INC.	\$71.19				
14 TITLE-TX GUARANTEE FEE to TRIPOINTE ASSURANCE, INC.	\$4.00				
<b>C. Services Borrower Did Shop For</b>					
01					
02					
03					
04					
05					
06					
07					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$12,288.50</b>				
Loan Costs Subtotals (A + B + C)	\$10,397.13	\$1,891.37			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$215.75</b>				
01 Recording Fees Deed: \$38.00 Mortgage: \$177.75	\$215.75				
<b>F. Prepays</b>	<b>\$1,555.86</b>				
01 Homeowner's Insurance Premium (12 mo.) to TOWER HILL PRIME	\$1,460.00				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$47.93 per day from 5/30/23 to 6/1/23)	\$95.86				
04 Property Taxes ( mo.)					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$6,353.68</b>				
01 Homeowner's Insurance \$121.67 per month for 3 mo.	\$365.01				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$855.05 per month for 8 mo.	\$6,840.40				
04					
05					
06					
07					
08 Aggregate Adjustment	\$-851.73				
<b>H. Other</b>	<b>\$1,950.90</b>				
01 ESTOPPEL FEE to TRI POINTE ASSURANCE	\$375.00				
02 HOA CAPITAL CONTRIBUTION to UNION PARK RESIDENTIAL	\$400.00				
03 HOA TRANSFER FEE to FIRST SERVICE RESIDENTIAL	\$295.00				
04 TITLE-OWNER END. (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	\$279.90				
05 TITLE-OWNER POLICY (OPTIONAL) to TRIPOINTE ASSURANCE, INC.	\$601.00				
06					
07					
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$10,076.19</b>				
Other Costs Subtotals (E + F + G + H)	\$10,076.19				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$22,329.86</b>				
Closing Costs Subtotals (D + I)	\$20,473.32	\$1,891.37	\$5,031.03		\$10,000.00
Lender Credits (Includes \$34.83 credit for increase in Closing Costs above legal limit)	\$-34.83				

### 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)	\$25,175.00	\$22,329.86	<b>YES</b> • See <b>Total Loan Costs (D)</b> and <b>Total Other Costs (I)</b> • Increase <b>exceeds legal limits</b> by \$34.83. See <b>Lender Credits</b> on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	-\$1,891.37	<b>YES</b> • You paid these Closing Costs <b>before closing</b>
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	<b>NO</b>
Down Payment/Funds from Borrower	\$95,000.00	\$95,000.00	<b>NO</b>
Deposit	-\$10,000.00	-\$10,000.00	<b>NO</b>
Funds for Borrower	\$0	\$0	<b>NO</b>
Seller Credits	-\$10,000.00	-\$4,968.97	<b>YES</b> • See <b>Seller-Paid</b> column on Page 2
Adjustments and Other Credits	-\$13,198.00	-\$17,187.91	<b>YES</b> • See details in <b>Sections K and L</b>
<b>Cash to Close</b>	<b>\$86,977.00</b>	<b>\$83,281.61</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>		<b>\$493,956.59</b>
01	Sale Price of Property	\$473,273.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$20,438.49
04		

#### Adjustments

05		
06		
07		

#### Adjustments for Items Paid by Seller in Advance

08	City/Town Taxes	to	
09	County Taxes	05/30/23 to 07/31/23	\$245.10
10	Assessments	to	
11			
12			
13			
14			
15			

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

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>\$410,674.98</b>
01	Deposit	\$10,000.00
02	Loan Amount	\$378,273.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	\$4,968.97

#### Other Credits

06	AGENT CREDIT TO BUYER FROM REKONNECTION, LLC	\$13,198.00
07		

#### Adjustments

08		
09		
10		
11		

#### Adjustments for Items Unpaid by Seller

12	City/Town Taxes	to	
13	County Taxes	01/01/23 to 05/30/23	\$4,235.01
14	Assessments	to	
15			
16			
17			

#### CALCULATION

Total Due from Borrower at Closing (K)	\$493,956.59
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$410,674.98
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$83,281.61</b>

#### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	
01	Sale Price of Property
02	Sale Price of Any Personal Property Included in Sale
03	
04	
05	
06	
07	
08	

#### Adjustments for Items Paid by Seller in Advance

09	City/Town Taxes	to
10	County Taxes	to
11	Assessments	to
12		
13		
14		
15		
16		

#### N. Due from Seller at Closing

01	Excess Deposit
02	Closing Costs Paid at Closing (J)
03	Existing Loan(s) Assumed or Taken Subject to
04	Payoff of First Mortgage Loan
05	Payoff of Second Mortgage Loan
06	
07	
08	Seller Credit
09	
10	
11	
12	
13	

#### Adjustments for Items Unpaid by Seller

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

#### CALCULATION

Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
<b>Cash</b> <input type="checkbox"/> From <input type="checkbox"/> 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  
7004 DRAGONFLY LANE, LITTLE ELM, TX 76227

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	\$11,720.64	Estimated total amount over year 1 for your escrowed property costs: Hazard Insurance County Property Taxes
Non-Escrowed Property Costs over Year 1	\$1,505.04	Estimated total amount over year 1 for your non-escrowed property costs: Homeowner Association Dues  You may have other property costs.
Initial Escrow Payment	\$6,353.68	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$976.72	The amount included in your total monthly payment.

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

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

### In the future,

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

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$537,621.91
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$155,732.01
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$369,505.54
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	4.975%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	38.877%



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

## Other Disclosures

### Appraisal

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

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of 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	Mortgage Broker	Real Estate Broker (B)	Settlement Agent
<b>Name</b>	LOANDEPOT.COM, LLC	TRI POINTE CONNECT, LLC	REKONNECTION, LLC	TRIPOINTE ASSURANCE, INC.
<b>Address</b>	6561 IRVINE CENTER DRIVE IRVINE, CA 92618	6201 W PLANO PARKWAY STE 160 PLANO, TX 75093	100 NORTH CENTRAL EXPWY, STE 913 , 75080	6201 WEST PLANO PKWY PLANO, TX 75093
<b>NMLS ID</b>	174457	1250459		
<b>TX License ID</b>			86-1186115	1884458-1312543
<b>Contact</b>	ASHLEY PAGE	MARC VINCENTI	RAMPRAKASH KONARA	CHRISTINE SMARRO
<b>Contact NMLS ID</b>		1207155		
<b>Contact TX License ID</b>			495497	1975523
<b>Email</b>	APAGE@LOANDEPOT.COM	MARC.VINCENTI@TRIPOINTECONNECT.COM	RKONARA@YAHOO.COM	CHRISTINE.SMARRO@TRIPOINTEASSURANCE.COM
<b>Phone</b>	(877) 431-0100	(972)974-3880	(469)964-2033	(972) 406-5044

## 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.

VENKATA HAREESH BHUMA

Date

SAI SHRI YERRAMSETTI

Date

OCCUPANCY STATEMENT

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

Date: MAY 30, 2023

Lender: LOANDEPOT.COM, LLC

Borrower(s): VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI

Property Address: 7004 DRAGONFLY LANE, LITTLE ELM, TX 76227

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

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

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

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

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -

State of TEXAS

County of DENTON

Sworn to and subscribed before me on the \_\_\_\_\_ day of \_\_\_\_\_ by VENKATA HAREESH BHUMA and SAI SHRI YERRAMSETTI.

\_\_\_\_\_  
Notary Public

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





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

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

### WARNING:

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

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

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

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -



State of **TEXAS**

County of **DENTON**

This instrument was acknowledged before me on \_\_\_\_\_ by **VENKATA HAREESH BHUMA** and **SAI SHRI YERRAMSETTI**.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



# LOAN AGREEMENT NOTICE

DATE: **MAY 30, 2023**

LOAN #: **400851643**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

Property Address: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

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

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

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

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

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

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

**THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.**

**LOANDEPOT.COM, LLC**

By: \_\_\_\_\_

Its: \_\_\_\_\_

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -



# TEXAS COLLATERAL PROTECTION ACT NOTICE

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

Property Address: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

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

You are required to:

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

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

**Tex. Fin. Code Ann. §307.052(a)**

By signing below, you acknowledge receipt of this Disclosure.

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -



FIRST PAYMENT LETTER

BHUMA
Loan #: 400851643
MIN: 100853704008516430

DATE: MAY 30, 2023

LOAN NUMBER: 400851643

PROPERTY ADDRESS: 7004 DRAGONFLY LANE, LITTLE ELM, TX 76227

TO: VENKATA HAREESH BHUMA
SAI SHRI YERRAMSETTI
1901 KNIGHTSBRIDGE RD 9216
FARMERS BRANCH, TX 75234

The first regular monthly payment on the above mortgage loan is due on JULY 1, 2023, and will continue monthly until JUNE 1, 2038. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Table with 2 columns: Description and Amount. Rows include Principal and Interest (\$2,917.99), Homeowner's Insurance (\$121.67), Mortgage Insurance (\$855.05), Property Taxes (\$), and TOTAL PAYMENT: (\$3,894.71).

The undersigned further acknowledges that monthly statements will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - VENKATA HAREESH BHUMA - DATE -

- BORROWER - SAI SHRI YERRAMSETTI - DATE -

PAYMENT MUST BE SENT TO:
LOANDEPOT.COM LLC
PO BOX 5710
CHICAGO, IL 60680-5681

Please reference your loan number, shown above, on all correspondence, payments, or when calling in to speak with a representative. Visit servicing.loandepot.com to register to make a payment online. You may also refer to the Welcome to Servicing letter included in this package for additional payment options. For additional questions, contact Customer Service at (866) 258-6572, Monday - Friday between the hours of 7:00 a.m. - 7:00 p.m. and Saturday from 8:00 a.m. - 5:00 p.m. CST.

Notifications of Error, Requests for Information, or Qualified Written Requests concerning your loan must be directed to:

loanDepot
P.O. Box 251027
Plano, TX 75025

The total estimated monthly escrow account contribution is \$976.72.



# WELCOME TO SERVICING

Thank you for choosing loanDepot as your home loan provider! Our goal is to ensure a smooth transition from Loan Origination to Servicing and to always provide excellent customer service. Important information to effectively manage your new loanDepot loan is listed below.

## Origination Loan Number: 400851643

Your loan number will change after closing.

- Your Closing package contains your First Payment letter and Origination loan number.
- Your new Servicing loan number will be provided on your first billing statement which will be mailed approximately eight (8) calendar days after your loan is funded.
- Your first statement will also be available on the loanDepot Servicing website nine (9) calendar days after your loan is funded in the E-Docs folder. It is very important to include your new Servicing loan number on all correspondence and payments.

## Servicing Website:

Once you receive our Welcome to Servicing email, please visit [servicing.loanDepot.com](http://servicing.loanDepot.com) using the new Servicing Loan Number in the email to register your loanDepot Servicing account. If you have not received the Welcome to Servicing email 10 business days after funding, you may also use the Origination Loan Number at the top of this letter to register.

After registering, some of the benefits of using our website include access to mortgage statements and other correspondence associated with your account, general communications, monthly and biweekly ACH payment options, secure communication capability with your servicing team, paperless enrollment, and other valuable information about your account.

## Loan Transfers:

Your loan may continue to be serviced at our Texas Servicing Center or it may be transferred to a different servicer. If your loan is transferred, you will be sent a Goodbye/Transfer letter at least 15 days prior to your loan transferring, identifying your new servicer, new contact information, and new payment address. A copy of your Goodbye/Transfer letter will also be available under the "E-Doc" menu after you log in to the servicing website at [servicing.loanDepot.com](http://servicing.loanDepot.com).

## Payment Options:

### Online

- Your first mortgage payment is due **JULY 1, 2023**. If you'd like to make your payment online, please visit the servicing website at [servicing.loanDepot.com](http://servicing.loanDepot.com) to make a payment after you register. There is no charge for this service.
- If you choose to make your first mortgage payment using the online bill pay service through your financial institution, be sure to confirm all the information you input is accurate. If your new loan is a refinance, be sure to update your online bill pay service with your new loan number and confirm there are no other necessary changes to ensure timely payments.
- To help ensure on-time payments, please consider any additional processing time that may be necessary when scheduling payments through the online bill pay service you select.
- Monthly and Biweekly Auto Draft - Once you have registered on the Servicing website, you will receive an e-mail notifying you when these options are available. A one-time payment setup is required on the loanDepot Servicing website. If you do not see this option yet available for your account, please check back periodically, as this can take up to 90 days to become available after the closing of your loan.
  - Monthly Auto Draft allows loanDepot to draft your monthly mortgage payment from your financial institution each month on the date of your choosing.
  - Biweekly Auto Draft allows you to make 26 half payments per year instead of 12 full payments, thereby you will pay an extra monthly payment per year toward your principal balance; saving you money in interest over the life of your loan. loanDepot will draft your payment from your checking or savings account on the first or second Friday of each month and then every other Friday thereafter. Your loan must be paid current and due for the following month by the second Wednesday of the current month to initiate this process.



# WELCOME TO SERVICING

## Mail

- Mail your payment along with the payment coupon included in your most recent billing statement to P.O. Box 5710, Chicago, IL 60680-5681. Be sure to include the Servicing loan number on your check.
- If you need to make an overnight payment, mail your payment along with the payment coupon included in your most recent billing statement to 6531 Irvine Center Drive, Suite 100, Irvine, CA 92618.

## Phone

- To make a payment using our automated phone system, please have your loan number available and call us at (866)258-6572. Our automated phone system is available 24 hours a day, seven days a week. There is no charge for this service.
- If you do not have your loan number, call us at (866)258-6572. Our representatives are available Monday - Friday, from 7:00 a.m. - 7:00 p.m. and Saturday 8:00 a.m. - 5:00 p.m. CST.

## Property Taxes:

- Depending on the location of the property securing your transaction and the type of transaction, it is possible that a supplemental, interim, per capita, or personal property tax bill may be generated.
  - This bill will be sent to you directly from the taxing authorities.
  - Payment of this bill is your responsibility, even if your taxes are escrowed.
- You may receive a notification of an increase in the tax assessment on your property.
  - We may need to adjust your monthly payment to cover any increase in your tax assessment after we have completed the annual escrow analysis on your loan. We will contact you if that happens.
- If your state allows a homestead exemption, YOU must file for the exemption. To determine if your taxing authority allows homestead exemptions for which you may qualify, please contact your taxing authority directly.
- If you receive a current tax bill for any tax item that appears on your escrow analysis, please do not send us your tax bill. We will work with your current tax collector to pay your taxes on time. If your taxes are delinquent, please contact the loanDepot Tax Department at (833)372-0325.

## Homeowner's Insurance:

If you pay your homeowner's insurance premiums through your regular monthly mortgage payment (through an escrow account) and you receive a bill from your insurance provider or have a new insurance policy, please send the bill or new policy to us at:

loanDepot

ISAOA / ATIMA

P.O. Box 7114 Troy, MI 48007-7114

(877)477-2089

(248)710-1660

<https://expressinsuranceinfo.com/> - Enter Code 2917832

Sincerely,

Servicing Customer Service Department  
 loanDepot.com, LLC



# WELCOME TO SERVICING

Notifications of Error, Requests for Information, or Qualified Written Requests concerning your loan must be directed to:

loanDepot  
P.O. Box 251027  
Plano, TX 75025

**For New York Residents:**

loanDepot is registered with the New York State Department of Financial Services Superintendent. You may file a complaint or obtain further information about your servicer by contacting the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**For North Carolina Residents:**

loanDepot.com LLC is licensed by the North Carolina Commissioner of Banks. You may call (919) 733-3016 to contact the North Carolina Commissioner of Banks or to file a complaint about Mortgage Servicing, go to North Carolina Commissioner of Bank's Website: <http://www.nccob.org/public/ConsumerInformation/Complaints/CIFileComplaint.aspx>.

**For Texas Residents:**

**COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 North Lamar, Suite 201, Austin, Texas 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT (877) 276-5550.**





LOANDEPOT.COM, LLC  
 6561 IRVINE CENTER DRIVE, IRVINE, CA 92618  
 BORROWER(S): VENKATA HAREESH BHUMA  
 SAI SHRI YERRAMSETTI

Loan No: 400851643

### Initial Amortization Schedule

**General Loan Parameters:**

Appraised Value: \$485,000.00  
 Sales Price: \$473,273.00  
 Original Principal Balance: \$378,273.00  
 Amortization Term: 180  
 Interest Rate: 4.625%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	07/01/2023	\$2,917.99	\$1,457.93	\$1,460.06	\$1,457.93	\$376,812.94	79.62
2	08/01/2023	\$2,917.99	\$1,452.30	\$1,465.69	\$2,910.23	\$375,347.25	79.31
3	09/01/2023	\$2,917.99	\$1,446.65	\$1,471.34	\$4,356.88	\$373,875.91	79.00
4	10/01/2023	\$2,917.99	\$1,440.98	\$1,477.01	\$5,797.86	\$372,398.90	78.69
5	11/01/2023	\$2,917.99	\$1,435.29	\$1,482.70	\$7,233.15	\$370,916.20	78.37
6	12/01/2023	\$2,917.99	\$1,429.57	\$1,488.42	\$8,662.72	\$369,427.78	78.06
7	01/01/2024	\$2,917.99	\$1,423.84	\$1,494.15	\$10,086.56	\$367,933.63	77.74
8	02/01/2024	\$2,917.99	\$1,418.08	\$1,499.91	\$11,504.64	\$366,433.72	77.43
9	03/01/2024	\$2,917.99	\$1,412.30	\$1,505.69	\$12,916.94	\$364,928.03	77.11
10	04/01/2024	\$2,917.99	\$1,406.49	\$1,511.50	\$14,323.43	\$363,416.53	76.79
11	05/01/2024	\$2,917.99	\$1,400.67	\$1,517.32	\$15,724.10	\$361,899.21	76.47
12	06/01/2024	\$2,917.99	\$1,394.82	\$1,523.17	\$17,118.92	\$360,376.04	76.15
13	07/01/2024	\$2,917.99	\$1,388.95	\$1,529.04	\$18,507.87	\$358,847.00	75.82
14	08/01/2024	\$2,917.99	\$1,383.06	\$1,534.93	\$19,890.93	\$357,312.07	75.50
15	09/01/2024	\$2,917.99	\$1,377.14	\$1,540.85	\$21,268.07	\$355,771.22	75.17
16	10/01/2024	\$2,917.99	\$1,371.20	\$1,546.79	\$22,639.27	\$354,224.43	74.85
17	11/01/2024	\$2,917.99	\$1,365.24	\$1,552.75	\$24,004.51	\$352,671.68	74.52
18	12/01/2024	\$2,917.99	\$1,359.26	\$1,558.73	\$25,363.77	\$351,112.95	74.19
19	01/01/2025	\$2,917.99	\$1,353.25	\$1,564.74	\$26,717.02	\$349,548.21	73.86
20	02/01/2025	\$2,917.99	\$1,347.22	\$1,570.77	\$28,064.24	\$347,977.44	73.53
21	03/01/2025	\$2,917.99	\$1,341.16	\$1,576.83	\$29,405.40	\$346,400.61	73.19
22	04/01/2025	\$2,917.99	\$1,335.09	\$1,582.90	\$30,740.49	\$344,817.71	72.86
23	05/01/2025	\$2,917.99	\$1,328.98	\$1,589.01	\$32,069.47	\$343,228.70	72.52
24	06/01/2025	\$2,917.99	\$1,322.86	\$1,595.13	\$33,392.33	\$341,633.57	72.19
25	07/01/2025	\$2,917.99	\$1,316.71	\$1,601.28	\$34,709.04	\$340,032.29	71.85
26	08/01/2025	\$2,917.99	\$1,310.54	\$1,607.45	\$36,019.58	\$338,424.84	71.51
27	09/01/2025	\$2,917.99	\$1,304.35	\$1,613.64	\$37,323.93	\$336,811.20	71.17
28	10/01/2025	\$2,917.99	\$1,298.13	\$1,619.86	\$38,622.06	\$335,191.34	70.82
29	11/01/2025	\$2,917.99	\$1,291.88	\$1,626.11	\$39,913.94	\$333,565.23	70.48
30	12/01/2025	\$2,917.99	\$1,285.62	\$1,632.37	\$41,199.56	\$331,932.86	70.14
31	01/01/2026	\$2,917.99	\$1,279.32	\$1,638.67	\$42,478.88	\$330,294.19	69.79
32	02/01/2026	\$2,917.99	\$1,273.01	\$1,644.98	\$43,751.89	\$328,649.21	69.44
33	03/01/2026	\$2,917.99	\$1,266.67	\$1,651.32	\$45,018.56	\$326,997.89	69.09
34	04/01/2026	\$2,917.99	\$1,260.30	\$1,657.69	\$46,278.86	\$325,340.20	68.74
35	05/01/2026	\$2,917.99	\$1,253.92	\$1,664.07	\$47,532.78	\$323,676.13	68.39
36	06/01/2026	\$2,917.99	\$1,247.50	\$1,670.49	\$48,780.28	\$322,005.64	68.04
37	07/01/2026	\$2,917.99	\$1,241.06	\$1,676.93	\$50,021.34	\$320,328.71	67.68
38	08/01/2026	\$2,917.99	\$1,234.60	\$1,683.39	\$51,255.94	\$318,645.32	67.33
39	09/01/2026	\$2,917.99	\$1,228.11	\$1,689.88	\$52,484.05	\$316,955.44	66.97
40	10/01/2026	\$2,917.99	\$1,221.60	\$1,696.39	\$53,705.65	\$315,259.05	66.61
41	11/01/2026	\$2,917.99	\$1,215.06	\$1,702.93	\$54,920.71	\$313,556.12	66.25
42	12/01/2026	\$2,917.99	\$1,208.50	\$1,709.49	\$56,129.21	\$311,846.63	65.89
43	01/01/2027	\$2,917.99	\$1,201.91	\$1,716.08	\$57,331.12	\$310,130.55	65.53
44	02/01/2027	\$2,917.99	\$1,195.29	\$1,722.70	\$58,526.41	\$308,407.85	65.16
45	03/01/2027	\$2,917.99	\$1,188.66	\$1,729.33	\$59,715.07	\$306,678.52	64.80
46	04/01/2027	\$2,917.99	\$1,181.99	\$1,736.00	\$60,897.06	\$304,942.52	64.43
47	05/01/2027	\$2,917.99	\$1,175.30	\$1,742.69	\$62,072.36	\$303,199.83	64.06
48	06/01/2027	\$2,917.99	\$1,168.58	\$1,749.41	\$63,240.94	\$301,450.42	63.69
49	07/01/2027	\$2,917.99	\$1,161.84	\$1,756.15	\$64,402.78	\$299,694.27	63.32
50	08/01/2027	\$2,917.99	\$1,155.07	\$1,762.92	\$65,557.85	\$297,931.35	62.95
51	09/01/2027	\$2,917.99	\$1,148.28	\$1,769.71	\$66,706.13	\$296,161.64	62.58
52	10/01/2027	\$2,917.99	\$1,141.46	\$1,776.53	\$67,847.59	\$294,385.11	62.20
53	11/01/2027	\$2,917.99	\$1,134.61	\$1,783.38	\$68,982.20	\$292,601.73	61.83



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
54	12/01/2027	\$2,917.99	\$1,127.74	\$1,790.25	\$70,109.94	\$290,811.48	61.45
55	01/01/2028	\$2,917.99	\$1,120.84	\$1,797.15	\$71,230.78	\$289,014.33	61.07
56	02/01/2028	\$2,917.99	\$1,113.91	\$1,804.08	\$72,344.69	\$287,210.25	60.69
57	03/01/2028	\$2,917.99	\$1,106.96	\$1,811.03	\$73,451.65	\$285,399.22	60.30
58	04/01/2028	\$2,917.99	\$1,099.98	\$1,818.01	\$74,551.63	\$283,581.21	59.92
59	05/01/2028	\$2,917.99	\$1,092.97	\$1,825.02	\$75,644.60	\$281,756.19	59.53
60	06/01/2028	\$2,917.99	\$1,085.94	\$1,832.05	\$76,730.54	\$279,924.14	59.15
61	07/01/2028	\$2,917.99	\$1,078.87	\$1,839.12	\$77,809.41	\$278,085.02	58.76
62	08/01/2028	\$2,917.99	\$1,071.79	\$1,846.20	\$78,881.20	\$276,238.82	58.37
63	09/01/2028	\$2,917.99	\$1,064.67	\$1,853.32	\$79,945.87	\$274,385.50	57.98
64	10/01/2028	\$2,917.99	\$1,057.53	\$1,860.46	\$81,003.40	\$272,525.04	57.58
65	11/01/2028	\$2,917.99	\$1,050.36	\$1,867.63	\$82,053.76	\$270,657.41	57.19
66	12/01/2028	\$2,917.99	\$1,043.16	\$1,874.83	\$83,096.92	\$268,782.58	56.79
67	01/01/2029	\$2,917.99	\$1,035.93	\$1,882.06	\$84,132.85	\$266,900.52	56.39
68	02/01/2029	\$2,917.99	\$1,028.68	\$1,889.31	\$85,161.53	\$265,011.21	56.00
69	03/01/2029	\$2,917.99	\$1,021.40	\$1,896.59	\$86,182.93	\$263,114.62	55.59
70	04/01/2029	\$2,917.99	\$1,014.09	\$1,903.90	\$87,197.02	\$261,210.72	55.19
71	05/01/2029	\$2,917.99	\$1,006.75	\$1,911.24	\$88,203.77	\$259,299.48	54.79
72	06/01/2029	\$2,917.99	\$999.38	\$1,918.61	\$89,203.15	\$257,380.87	54.38
73	07/01/2029	\$2,917.99	\$991.99	\$1,926.00	\$90,195.14	\$255,454.87	53.98
74	08/01/2029	\$2,917.99	\$984.57	\$1,933.42	\$91,179.71	\$253,521.45	53.57
75	09/01/2029	\$2,917.99	\$977.11	\$1,940.88	\$92,156.82	\$251,580.57	53.16
76	10/01/2029	\$2,917.99	\$969.63	\$1,948.36	\$93,126.45	\$249,632.21	52.75
77	11/01/2029	\$2,917.99	\$962.12	\$1,955.87	\$94,088.57	\$247,676.34	52.33
78	12/01/2029	\$2,917.99	\$954.59	\$1,963.40	\$95,043.16	\$245,712.94	51.92
79	01/01/2030	\$2,917.99	\$947.02	\$1,970.97	\$95,990.18	\$243,741.97	51.50
80	02/01/2030	\$2,917.99	\$939.42	\$1,978.57	\$96,929.60	\$241,763.40	51.08
81	03/01/2030	\$2,917.99	\$931.80	\$1,986.19	\$97,861.40	\$239,777.21	50.66
82	04/01/2030	\$2,917.99	\$924.14	\$1,993.85	\$98,785.54	\$237,783.36	50.24
83	05/01/2030	\$2,917.99	\$916.46	\$2,001.53	\$99,702.00	\$235,781.83	49.82
84	06/01/2030	\$2,917.99	\$908.74	\$2,009.25	\$100,610.74	\$233,772.58	49.39
85	07/01/2030	\$2,917.99	\$901.00	\$2,016.99	\$101,511.74	\$231,755.59	48.97
86	08/01/2030	\$2,917.99	\$893.22	\$2,024.77	\$102,404.96	\$229,730.82	48.54
87	09/01/2030	\$2,917.99	\$885.42	\$2,032.57	\$103,290.38	\$227,698.25	48.11
88	10/01/2030	\$2,917.99	\$877.59	\$2,040.40	\$104,167.97	\$225,657.85	47.68
89	11/01/2030	\$2,917.99	\$869.72	\$2,048.27	\$105,037.69	\$223,609.58	47.25
90	12/01/2030	\$2,917.99	\$861.83	\$2,056.16	\$105,899.52	\$221,553.42	46.81
91	01/01/2031	\$2,917.99	\$853.90	\$2,064.09	\$106,753.42	\$219,489.33	46.38
92	02/01/2031	\$2,917.99	\$845.95	\$2,072.04	\$107,599.37	\$217,417.29	45.94
93	03/01/2031	\$2,917.99	\$837.96	\$2,080.03	\$108,437.33	\$215,337.26	45.50
94	04/01/2031	\$2,917.99	\$829.95	\$2,088.04	\$109,267.28	\$213,249.22	45.06
95	05/01/2031	\$2,917.99	\$821.90	\$2,096.09	\$110,089.18	\$211,153.13	44.62
96	06/01/2031	\$2,917.99	\$813.82	\$2,104.17	\$110,903.00	\$209,048.96	44.17
97	07/01/2031	\$2,917.99	\$805.71	\$2,112.28	\$111,708.71	\$206,936.68	43.72
98	08/01/2031	\$2,917.99	\$797.57	\$2,120.42	\$112,506.28	\$204,816.26	43.28
99	09/01/2031	\$2,917.99	\$789.40	\$2,128.59	\$113,295.68	\$202,687.67	42.83
100	10/01/2031	\$2,917.99	\$781.19	\$2,136.80	\$114,076.87	\$200,550.87	42.38
101	11/01/2031	\$2,917.99	\$772.96	\$2,145.03	\$114,849.83	\$198,405.84	41.92
102	12/01/2031	\$2,917.99	\$764.69	\$2,153.30	\$115,614.52	\$196,252.54	41.47
103	01/01/2032	\$2,917.99	\$756.39	\$2,161.60	\$116,370.91	\$194,090.94	41.01
104	02/01/2032	\$2,917.99	\$748.06	\$2,169.93	\$117,118.97	\$191,921.01	40.55
105	03/01/2032	\$2,917.99	\$739.70	\$2,178.29	\$117,858.67	\$189,742.72	40.09
106	04/01/2032	\$2,917.99	\$731.30	\$2,186.69	\$118,589.97	\$187,556.03	39.63
107	05/01/2032	\$2,917.99	\$722.87	\$2,195.12	\$119,312.84	\$185,360.91	39.17
108	06/01/2032	\$2,917.99	\$714.41	\$2,203.58	\$120,027.25	\$183,157.33	38.70
109	07/01/2032	\$2,917.99	\$705.92	\$2,212.07	\$120,733.17	\$180,945.26	38.23
110	08/01/2032	\$2,917.99	\$697.39	\$2,220.60	\$121,430.56	\$178,724.66	37.76
111	09/01/2032	\$2,917.99	\$688.83	\$2,229.16	\$122,119.39	\$176,495.50	37.29
112	10/01/2032	\$2,917.99	\$680.24	\$2,237.75	\$122,799.63	\$174,257.75	36.82
113	11/01/2032	\$2,917.99	\$671.62	\$2,246.37	\$123,471.25	\$172,011.38	36.35
114	12/01/2032	\$2,917.99	\$662.96	\$2,255.03	\$124,134.21	\$169,756.35	35.87
115	01/01/2033	\$2,917.99	\$654.27	\$2,263.72	\$124,788.48	\$167,492.63	35.39
116	02/01/2033	\$2,917.99	\$645.54	\$2,272.45	\$125,434.02	\$165,220.18	34.91
117	03/01/2033	\$2,917.99	\$636.79	\$2,281.20	\$126,070.81	\$162,938.98	34.43
118	04/01/2033	\$2,917.99	\$627.99	\$2,290.00	\$126,698.80	\$160,648.98	33.94
119	05/01/2033	\$2,917.99	\$619.17	\$2,298.82	\$127,317.97	\$158,350.16	33.46
120	06/01/2033	\$2,917.99	\$610.31	\$2,307.68	\$127,928.28	\$156,042.48	32.97
121	07/01/2033	\$2,917.99	\$601.41	\$2,316.58	\$128,529.69	\$153,725.90	32.48



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
122	08/01/2033	\$2,917.99	\$592.49	\$2,325.50	\$129,122.18	\$151,400.40	31.99
123	09/01/2033	\$2,917.99	\$583.52	\$2,334.47	\$129,705.70	\$149,065.93	31.50
124	10/01/2033	\$2,917.99	\$574.52	\$2,343.47	\$130,280.22	\$146,722.46	31.00
125	11/01/2033	\$2,917.99	\$565.49	\$2,352.50	\$130,845.71	\$144,369.96	30.50
126	12/01/2033	\$2,917.99	\$556.43	\$2,361.56	\$131,402.14	\$142,008.40	30.01
127	01/01/2034	\$2,917.99	\$547.32	\$2,370.67	\$131,949.46	\$139,637.73	29.50
128	02/01/2034	\$2,917.99	\$538.19	\$2,379.80	\$132,487.65	\$137,257.93	29.00
129	03/01/2034	\$2,917.99	\$529.01	\$2,388.98	\$133,016.66	\$134,868.95	28.50
130	04/01/2034	\$2,917.99	\$519.81	\$2,398.18	\$133,536.47	\$132,470.77	27.99
131	05/01/2034	\$2,917.99	\$510.56	\$2,407.43	\$134,047.03	\$130,063.34	27.48
132	06/01/2034	\$2,917.99	\$501.29	\$2,416.70	\$134,548.32	\$127,646.64	26.97
133	07/01/2034	\$2,917.99	\$491.97	\$2,426.02	\$135,040.29	\$125,220.62	26.46
134	08/01/2034	\$2,917.99	\$482.62	\$2,435.37	\$135,522.91	\$122,785.25	25.94
135	09/01/2034	\$2,917.99	\$473.23	\$2,444.76	\$135,996.14	\$120,340.49	25.43
136	10/01/2034	\$2,917.99	\$463.81	\$2,454.18	\$136,459.95	\$117,886.31	24.91
137	11/01/2034	\$2,917.99	\$454.35	\$2,463.64	\$136,914.30	\$115,422.67	24.39
138	12/01/2034	\$2,917.99	\$444.86	\$2,473.13	\$137,359.16	\$112,949.54	23.87
139	01/01/2035	\$2,917.99	\$435.33	\$2,482.66	\$137,794.49	\$110,466.88	23.34
140	02/01/2035	\$2,917.99	\$425.76	\$2,492.23	\$138,220.25	\$107,974.65	22.81
141	03/01/2035	\$2,917.99	\$416.15	\$2,501.84	\$138,636.40	\$105,472.81	22.29
142	04/01/2035	\$2,917.99	\$406.51	\$2,511.48	\$139,042.91	\$102,961.33	21.76
143	05/01/2035	\$2,917.99	\$396.83	\$2,521.16	\$139,439.74	\$100,440.17	21.22
144	06/01/2035	\$2,917.99	\$387.11	\$2,530.88	\$139,826.85	\$97,909.29	20.69
145	07/01/2035	\$2,917.99	\$377.36	\$2,540.63	\$140,204.21	\$95,368.66	20.15
146	08/01/2035	\$2,917.99	\$367.57	\$2,550.42	\$140,571.78	\$92,818.24	19.61
147	09/01/2035	\$2,917.99	\$357.74	\$2,560.25	\$140,929.52	\$90,257.99	19.07
148	10/01/2035	\$2,917.99	\$347.87	\$2,570.12	\$141,277.39	\$87,687.87	18.53
149	11/01/2035	\$2,917.99	\$337.96	\$2,580.03	\$141,615.35	\$85,107.84	17.98
150	12/01/2035	\$2,917.99	\$328.02	\$2,589.97	\$141,943.37	\$82,517.87	17.44
151	01/01/2036	\$2,917.99	\$318.04	\$2,599.95	\$142,261.41	\$79,917.92	16.89
152	02/01/2036	\$2,917.99	\$308.02	\$2,609.97	\$142,569.43	\$77,307.95	16.33
153	03/01/2036	\$2,917.99	\$297.96	\$2,620.03	\$142,867.39	\$74,687.92	15.78
154	04/01/2036	\$2,917.99	\$287.86	\$2,630.13	\$143,155.25	\$72,057.79	15.23
155	05/01/2036	\$2,917.99	\$277.72	\$2,640.27	\$143,432.97	\$69,417.52	14.67
156	06/01/2036	\$2,917.99	\$267.55	\$2,650.44	\$143,700.52	\$66,767.08	14.11
157	07/01/2036	\$2,917.99	\$257.33	\$2,660.66	\$143,957.85	\$64,106.42	13.55
158	08/01/2036	\$2,917.99	\$247.08	\$2,670.91	\$144,204.93	\$61,435.51	12.98
159	09/01/2036	\$2,917.99	\$236.78	\$2,681.21	\$144,441.71	\$58,754.30	12.41
160	10/01/2036	\$2,917.99	\$226.45	\$2,691.54	\$144,668.16	\$56,062.76	11.85
161	11/01/2036	\$2,917.99	\$216.08	\$2,701.91	\$144,884.24	\$53,360.85	11.27
162	12/01/2036	\$2,917.99	\$205.66	\$2,712.33	\$145,089.90	\$50,648.52	10.70
163	01/01/2037	\$2,917.99	\$195.21	\$2,722.78	\$145,285.11	\$47,925.74	10.13
164	02/01/2037	\$2,917.99	\$184.71	\$2,733.28	\$145,469.82	\$45,192.46	9.55
165	03/01/2037	\$2,917.99	\$174.18	\$2,743.81	\$145,644.00	\$42,448.65	8.97
166	04/01/2037	\$2,917.99	\$163.60	\$2,754.39	\$145,807.60	\$39,694.26	8.39
167	05/01/2037	\$2,917.99	\$152.99	\$2,765.00	\$145,960.59	\$36,929.26	7.80
168	06/01/2037	\$2,917.99	\$142.33	\$2,775.66	\$146,102.92	\$34,153.60	7.22
169	07/01/2037	\$2,917.99	\$131.63	\$2,786.36	\$146,234.55	\$31,367.24	6.63
170	08/01/2037	\$2,917.99	\$120.89	\$2,797.10	\$146,355.44	\$28,570.14	6.04
171	09/01/2037	\$2,917.99	\$110.11	\$2,807.88	\$146,465.55	\$25,762.26	5.44
172	10/01/2037	\$2,917.99	\$99.29	\$2,818.70	\$146,564.84	\$22,943.56	4.85
173	11/01/2037	\$2,917.99	\$88.43	\$2,829.56	\$146,653.27	\$20,114.00	4.25
174	12/01/2037	\$2,917.99	\$77.52	\$2,840.47	\$146,730.79	\$17,273.53	3.65
175	01/01/2038	\$2,917.99	\$66.58	\$2,851.41	\$146,797.37	\$14,422.12	3.05
176	02/01/2038	\$2,917.99	\$55.59	\$2,862.40	\$146,852.96	\$11,559.72	2.44
177	03/01/2038	\$2,917.99	\$44.55	\$2,873.44	\$146,897.51	\$8,686.28	1.84
178	04/01/2038	\$2,917.99	\$33.48	\$2,884.51	\$146,930.99	\$5,801.77	1.23
179	05/01/2038	\$2,917.99	\$22.36	\$2,895.63	\$146,953.35	\$2,906.14	0.61
180	06/01/2038	\$2,917.34	\$11.20	\$2,906.14	\$146,964.55	\$0.00	0.00



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

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- BORROWER - VENKATA HAREESH BHUMA - DATE -

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- BORROWER - SAI SHRI YERRAMSETTI - DATE -



**INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

BHUMA  
 Loan #: 400851643  
 MIN: 100853704008516430

Your monthly mortgage payment for the coming year will be \$3,894.71 of which \$2,917.99 will be for principal and interest and \$976.72 will go into your escrow account.

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

Starting Balance is: \$6,353.68

Pynt Date	Deposit	Hazard Insurance	County Property Taxes	Withdrawal	Balance
July	976.72			0.00	7,330.40
August	976.72			0.00	8,307.12
September	976.72			0.00	9,283.84
October	976.72			0.00	10,260.56
November	976.72			0.00	11,237.28
December	976.72		10,260.56	10,260.56	1,953.44
January	976.72			0.00	2,930.16
February	976.72			0.00	3,906.88
March	976.72			0.00	4,883.60
April	976.72			0.00	5,860.32
May	976.72	1,460.00		1,460.00	5,377.04
June	976.72			0.00	6,353.76

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

Cushion selected by servicer: **\$1,953.44**  
 Homeowner's Insurance payable to: **TOWER HILL PRIME**  
 Mortgage Insurance payable to:  
 Property Taxes payable to: **DENTON COUNTY**

\_\_\_\_\_  
 - BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
 - BORROWER - SAI SHRI YERRAMSETTI - DATE -



Date: MAY 30, 2023

### USA Patriot Act Disclosure Borrower Identification

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

#### IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

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

Please provide the following information. We require one primary form of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:  
**SAI SHRI YERRAMSETTI**  
Address:  
**1901 KNIGHTSBRIDGE RD 9216  
FARMERS BRANCH, TX 75234**

Loan Number: **400851643**  
Date of Birth: **OCTOBER 22, 1995**  
Social Security # / Tax ID #<sup>1</sup>: **790-60-2220**

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

#### Primary Forms of Identification - must display Borrower's name

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

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

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

\_\_\_\_\_  
Certifier's Signature Date

\_\_\_\_\_  
Certifier's Printed Name and Title

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



Date: MAY 30, 2023

USA Patriot Act Disclosure
Borrower Identification

BHUMA
Loan #: 400851643
MIN: 100853704008516430

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

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

Please provide the following information. We require one primary form of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
VENKATA HAREESH BHUMA
Address:
1901 KNIGHTSBRIDGE RD 9216
FARMERS BRANCH, TX 75234

Loan Number: 400851643
Date of Birth: JUNE 4, 1994
Social Security # / Tax ID #1: 679-52-3563

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

Primary Forms of Identification - must display Borrower's name

Table with 5 columns: Document, Country/State of Origin, ID Number, Issuance Date, Expiration Date. Rows include checkboxes for State Issued Driver License, State Issued ID Card, Military ID Card, Passport, U.S. Alien Registration Card, and Canadian Driver License.

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

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

Certifier's Signature \_\_\_\_\_ Date \_\_\_\_\_

Certifier's Printed Name and Title \_\_\_\_\_

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



## Borrower's Declaration

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

Property Address: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

The Borrower(s) hereby declares the following:

- That all of the information outlined in the "Uniform Residential Loan Application" (FNMA Form 1003/ FHLMC Form 65) accompanying this document, as well as all other information and documentation provided by the Borrower(s), is current, correct, and true, particularly information concerning the employment, income, liabilities, and assets of the Borrower(s);
- That the income and employment of the Borrower(s) has not been impaired due to the effects of COVID-19, including governmental regulations made to address this virus;
- The Borrower(s) has not made (and is unaware of) any material omissions, misrepresentations, and misstatements of fact throughout the loan process;
- The Borrower(s):
  - Is unaware of any changes (pending or otherwise) to the employment, income, liabilities, and assets of the Borrower(s) which would negatively affect the ability to repay the loan referenced above; and
  - Does not reasonably anticipate that any such changes will occur in the near future; and
- That the Borrower(s) understands each of the following points:
  - That the Federal CARES Act (specifically 15 U.S.C.A. § 9056) may permit the Borrower(s) to request a forbearance on a "federally backed mortgage loan" if the Borrower(s) is experiencing a financial hardship due to the COVID-19 emergency.
  - A "federally backed mortgage loan" is a loan which is:
    - Insured by the Federal Housing Administration (FHA);
    - Guaranteed under the Department of Housing and Urban' Developments (HUD) Native American or Native Hawaiian Home Loan Guarantee programs;
    - Guaranteed or insured by either the Department of Veterans Affairs (VA) or the Department of Agriculture (USDA); or
    - Purchased or securitized by Fannie Mae or Freddie Mac.
  - The current loan being extended to the Borrower(s) may or may not be a "federally backed mortgage loan".
  - If the current loan is a "federally backed mortgage loan", it may not be purchased or insured/guaranteed immediately after closing. In such case, a forbearance pursuant to the Federal CARES Act may not be possible for, at least, a couple of months after closing. Regardless, the Borrower(s) should not delay in contacting the Lender if the Borrower(s) is experiencing a financial hardship related to COVID-19.





- If the current loan is not a "federally backed mortgage loan", a forbearance under and pursuant to the Federal CARES Act is not possible.
- **A forbearance is not a substitute for the Borrower(s) ability to repay the loan.** The Borrower(s) are still required to eventually repay the amount of the forbearance.

**Execution**

I/We, the Borrower(s), declare that the foregoing is true and correct.

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -



LENDER: **LOANDEPOT.COM, LLC**  
BORROWER(S): **VENKATA HAREESH BHUMA**  
**SAI SHRI YERRAMSETTI**  
LOAN AMOUNT: **\$378,273.00**  
PROPERTY: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**  
LOAN NO: **400851643**  
DATE OF LOAN: **MAY 30, 2023**

## **MINERAL RIGHTS ACKNOWLEDGMENT AND AGREEMENT**

**BHUMA**  
Loan #: **400851643**  
MIN: **100853704008516430**

Borrower(s) is executing this Mineral Rights Acknowledgment and Agreement as a material inducement to Lender to make Borrower(s) the above-referenced Loan secured by liens on the above-referenced Property.

Borrower(s) understands that the Property may be subject to mineral development rights, the exercise of which could result in a taking or damage to any or all of the Property. Borrower(s) further understands that the party desiring to exercise its mineral development rights may give notice of its intention to exercise such rights and may be liable to Borrower(s) for reimbursement of any taking or any damage to the Property resulting from its exercise of such mineral development rights.

Borrower(s) hereby agrees to immediately give written notice to Lender, (1) at the Lender's address as set forth in the Deed of Trust securing the above-referenced Loan, or (2) at such other place as any noteholder of the note may direct Borrower(s) in writing, from time to time, of any action or proposed action to be taken in connection with the development of mineral rights in, on or around the Property. Borrower(s) further agrees that if there is (1) any taking or damage to the Property and (2) if any reimbursement or compensation is paid for such taking or damage, then such reimbursement or compensation shall be paid directly to the Lender or noteholder if different from Lender, to reduce the principal balance of the Note evidencing this Loan, and any and all charges accruing thereon including the interest, so long as the above-referenced Loan remains outstanding and unsatisfied.

Further, Borrower(s) agrees that Borrower(s) will neither consent to nor execute any documents to transfer, convey, assign, sell, or lease any mineral development rights on said Property to any person or entity during the term of this Loan, except for documents which include a provision prohibiting mineral development through the surface of the subject property.

Borrower(s) agrees to defend, indemnify and hold harmless Lender, its successors or its assigns from any and all loss, damage or expense arising from or related to the Borrower(s) not giving Lender, its successors or its assigns, proper and timely notice of any exercise or threatened exercise of mineral development rights by any person or entity.

Borrower(s) hereby acknowledges that Borrower(s) have read this Agreement and fully understand its terms and implications and Borrower(s) is executing it the same day as the herein described Note and Deed of Trust, as a material inducement to Lender and noteholder to make the Loan on this Property.

Nothing herein is intended to conflict with any provision of the Note or Deed of Trust, but is to be an amplification thereof.

There is no current surface activity in connection with oil, gas or mineral exploration or production within a distance of 500 feet from any boundary of said Property.



Failure to comply with the terms hereof shall constitute a default of this agreement and the Note and Deed of Trust being executed concurrently herewith.

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -

THE STATE OF TEXAS §

COUNTY OF DENTON §

This instrument was acknowledged before me on the \_\_\_\_\_ day of \_\_\_\_\_, by **VENKATA HAREESH BHUMA** and **SAI SHRI YERRAMSETTI**.

\_\_\_\_\_  
Notary Public

\_\_\_\_\_  
Notary's Name (Printed)

My Commission Expires: \_\_\_\_\_





## **PLEASE READ CAREFULLY**

### **SECTION II**

#### **e-SIGN PACKAGE**

**THIS SECTION CONTAINS CLOSING DOCUMENTS THAT THE  
BORROWER(S) CAN E-SIGN IN CONSUMER PORTAL.**

**CONFIRM ALL BORROWERS HAVE E-SIGNED THEIR COPIES  
OF THE CLOSING PACKAGE ONLINE.**

**IF COMPLETED ONLINE, THIS SECTION **DOES NOT** NEED TO  
BE INK SIGNED.**

**OTHERWISE CONTINUE TO PROCEED AND INK SIGN THE  
DOCUMENTS IN THIS SECTION.**



**Request for Taxpayer  
Identification Number and Certification**

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

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

Print or type.  
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>SAI SHRI YERRAMSETTI</b>	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. <b>1901 KNIGHTSBRIDGE RD 9216</b>	Requester's name and address (optional) <b>LOANDEPOT.COM, LLC</b>
6 City, state, and ZIP code <b>FARMERS BRANCH, TX 75234</b>	<b>6561 IRVINE CENTER DRIVE</b> <b>IRVINE, CA 92618</b>
7 List account number(s) here (optional) <b>400851643</b>	

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

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.  
**Note:** If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

<b>Social security number</b> <b>790-60-2220</b>
or
<b>Employer identification number</b>

**Part II Certification**

Under penalties of perjury, I certify that:  
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and  
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and  
3. I am a U.S. citizen or other U.S. person (defined below); and  
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.  
**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

<b>Sign Here</b>	Signature of U.S. person ►	Date ► <b>MAY 24, 2023</b>
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**General Instructions**

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

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

**Purpose of Form**

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

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
  - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
  - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
  - Form 1099-S (proceeds from real estate transactions)
  - Form 1099-K (merchant card and third party network transactions)
  - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
  - Form 1099-C (canceled debt)
  - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.  
*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.*



By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

## Backup Withholding

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

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

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

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

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

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

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

## Updating Your Information

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

## Penalties

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

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



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

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

## Specific Instructions

### Line 1

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

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

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

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

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

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

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

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

### Line 2

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

### Line 3

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

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

### Line 4, Exemptions

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

#### Exempt payee code.

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

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

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



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

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

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

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

- A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B-The United States or any of its agencies or instrumentalities
- C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G-A real estate investment trust
- H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I-A common trust fund as defined in section 584(a)
- J-A bank as defined in section 581
- K-A broker
- L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan  
**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

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

**Line 6**

Enter your city, state, and ZIP code.

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

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

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

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

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

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

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

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

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

**Part II. Certification**

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

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

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





**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

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

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

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

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

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

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

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



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

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

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

## Privacy Act Notice

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



# Request for Taxpayer Identification Number and Certification

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

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

Print or type.  
See Specific Instructions on page 3.

<b>1</b>	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>VENKATA HAREESH BHUMA</b>	
<b>2</b>	Business name/disregarded entity name, if different from above	
<b>3</b>	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate  <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.  <input type="checkbox"/> Other (see instructions) ▶ _____	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____  Exemption from FATCA reporting code (if any) _____  <i>(Applies to accounts maintained outside the U.S.)</i>
<b>5</b>	Address (number, street, and apt. or suite no.) See instructions. <b>1901 KNIGHTSBRIDGE RD 9216</b>	Requester's name and address (optional) <b>LOANDEPOT.COM, LLC</b>
<b>6</b>	City, state, and ZIP code <b>FARMERS BRANCH, TX 75234</b>	<b>6561 IRVINE CENTER DRIVE IRVINE, CA 92618</b>
<b>7</b>	List account number(s) here (optional) <b>400851643</b>	

## Part I Taxpayer Identification Number (TIN)

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

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

<b>Social security number</b>
<b>679-52-3563</b>
or
<b>Employer identification number</b>

## Part II Certification

Under penalties of perjury, I certify that:

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

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

<b>Sign Here</b>	Signature of U.S. person ▶ _____	Date ▶ <b>MAY 24, 2023</b>
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## General Instructions

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

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

### Purpose of Form

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

- Form 1099-INT (interest earned or paid)

- Form 1099-DIV (dividends, including those from stocks or mutual funds)
  - Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
  - Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
  - Form 1099-S (proceeds from real estate transactions)
  - Form 1099-K (merchant card and third party network transactions)
  - Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
  - Form 1099-C (canceled debt)
  - Form 1099-A (acquisition or abandonment of secured property)
- Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

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



By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

## Backup Withholding

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

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

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

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

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

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

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

## Updating Your Information

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

## Penalties

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

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



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

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

## Specific Instructions

### Line 1

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

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

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

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

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

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

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

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

### Line 2

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

### Line 3

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

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

### Line 4, Exemptions

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

#### Exempt payee code.

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

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

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



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

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

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

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

- A-An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B-The United States or any of its agencies or instrumentalities
- C-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D-A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E-A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F-A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G-A real estate investment trust
- H-A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I-A common trust fund as defined in section 584(a)
- J-A bank as defined in section 581
- K-A broker
- L-A trust exempt from tax under section 664 or described in section 4947(a)(1)

M-A tax exempt trust under a section 403(b) plan or section 457(g) plan  
**Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

**Line 5**

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

**Line 6**

Enter your city, state, and ZIP code.

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

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

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

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

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

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

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

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

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

**Part II. Certification**

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

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

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



**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

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

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

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

For this type of account:	Give name and EIN of:
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

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

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

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



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

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

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

## Privacy Act Notice

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





# Coversheet

for

Form 4506-C

(IVES Request for Transcript of Tax Return)

**Note:** This document is included solely for the purpose of providing technical annotations for Form 4506-C, and should not be considered to be part of 4506-C, nor should this Coversheet be submitted to the Internal Revenue Service as part of Form 4506-C.

 26643.2



26643-1-1-400851643

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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
i. First name <b>SAI SHRI</b>	ii. Middle initial	iii. Last name/BMF company name <b>YERRAMSETTI</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number</b> (see instructions) <b>790-60-2220</b>			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.) <b>1901 KNIGHTSBRIDGE RD 9216</b>		<b>b. City</b> <b>FARMERS BRAN</b>	<b>c. State</b> <b>TX</b>	<b>d. ZIP code</b> <b>75234</b>	
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.) <b>1109 HIDDEN RIDGE 1055</b>		<b>b. City</b> <b>DALLAS</b>	<b>c. State</b> <b>TX</b>	<b>d. ZIP code</b> <b>75243</b>	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b>		<b>ii. IVES participant ID number</b> <b>302617</b>	<b>iii. SOR mailbox ID</b> <b>CLGX4506T</b>		
<b>iv. Street address</b> (including apt., room, or suite no.)		<b>v. City</b>	<b>vi. State</b>	<b>vii. ZIP code</b>	
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
<b>i. Client name</b> <b>LOANDEPOT.COM, LLC</b>				<b>ii. Telephone number</b> <b>(877) 431-0100</b>	
<b>iii. Street address</b> (including apt., room, or suite no.) <b>6561 IRVINE CENTER DRIVE</b>		<b>iv. City</b> <b>IRVINE</b>	<b>v. State</b> <b>CA</b>	<b>vi. ZIP code</b> <b>92618</b>	
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <b>1040</b>					
<b>a. Return Transcript</b> <input checked="" type="checkbox"/>		<b>b. Account Transcript</b> <input type="checkbox"/>		<b>c. Record of Account</b> <input type="checkbox"/>	
<b>7. Wage and Income transcript</b> (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
<b>a.</b> Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
<b>b.</b> Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 / 2022</b> <b>12 / 31 / 2021</b> /      /      /      /					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. 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. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)		Date	Phone number of taxpayer on line 1a or 2a	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	<b>Print/Type name</b> <b>SAI SHRI YERRAMSETTI</b>				
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)				
	<b>Spouse's signature</b> (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
<b>Print/Type name</b>					

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

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

## Future Developments

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

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

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

**Designated Recipient Notification.** 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.** 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
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 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**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.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript 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-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account 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.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**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.



**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.**

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 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.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. 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. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**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.

**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.

**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.

Do not sign this form unless all applicable lines have been completed.  
Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
i. First name <b>VENKATA HA</b>	ii. Middle initial	iii. Last name/BMF company name <b>BHUMA</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number</b> (see instructions) <b>679-52-3563</b>			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.) <b>1901 KNIGHTSBRIDGE RD 9216</b>		<b>b. City</b> <b>FARMERS BRAN</b>	<b>c. State</b> <b>TX</b>	<b>d. ZIP code</b> <b>75234</b>	
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.) <b>9505 ROYAL LANE 1055</b>		<b>b. City</b> <b>DALLAS</b>	<b>c. State</b> <b>TX</b>	<b>d. ZIP code</b> <b>75243</b>	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b>		<b>ii. IVES participant ID number</b> <b>302617</b>	<b>iii. SOR mailbox ID</b> <b>CLGX4506T</b>		
<b>iv. Street address</b> (including apt., room, or suite no.)		<b>v. City</b>	<b>vi. State</b>	<b>vii. ZIP code</b>	
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
<b>i. Client name</b> <b>LOANDEPOT.COM, LLC</b>				<b>ii. Telephone number</b> <b>(877) 431-0100</b>	
<b>iii. Street address</b> (including apt., room, or suite no.) <b>6561 IRVINE CENTER DRIVE</b>		<b>iv. City</b> <b>IRVINE</b>	<b>v. State</b> <b>CA</b>	<b>vi. ZIP code</b> <b>92618</b>	

**Caution:** This tax transcript is being sent to the third party entered on Line 5a and/or 5d. 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 for line 6 transcripts  
**1040**

**a. Return Transcript**       **b. Account Transcript**       **c. Record of Account**

**7. Wage and Income transcript** (W-2, 1098-E, 1099-G, etc.)

**a.** Enter a max of three form numbers here; if no entry is made, all forms will be sent.

**b.** Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a       Line 2a

**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 / 2022**      **12 / 31 / 2021**      /      /      /      /

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

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 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; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. 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 above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)		Date	Phone number of taxpayer on line 1a or 2a
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b> <b>VENKATA HAREESH BHUMA</b>			
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)			
	<b>Spouse's signature</b> (required if listed on Line 2a)			Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>				

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

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

## Future Developments

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**Taxpayer Notification.** 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
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 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**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.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript 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-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript 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.

**Line 6c.** Record of Account 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.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. 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, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**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.



**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.**

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 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.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. 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. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**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.

**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.

**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.

# HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

LENDER: LOANDEPOT.COM, LLC

DATE: MAY 30, 2023  
LOAN #: 400851643  
ESCROW #: DFW-13034

ESCROW CO: TRIPOLITE ASSURANCE, INC.

BORROWER'S NAME(S) VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI

PROPERTY ADDRESS: 7004 DRAGONFLY LANE, LITTLE ELM, TX 76227

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

1. Coverage must be in an amount at least equal to the sum of this loan plus any existing prior liens, not to exceed the maximum amount allowed by state law. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable.
6. If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's Loss Payable Endorsement 438 BFU to be affixed in favor of:  
**LOANDEPOT.COM, LLC ISAOA/ATIMA**  
**PO BOX 7114**  
**TROY, MI 48007-7114**
11. Property address and insured's names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -



**NOTICE REGARDING LENDER & SELLER CONTRIBUTIONS**Date: **MAY 24, 2023**Loan Number: **400851643**Borrower(s): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**Property Address: **7004 DRAGONFLY LANE  
LITTLE ELM, TX 76227**

Our policy is to apply any credits provided to you-including lender credits based on the interest rate you choose and seller credits-to offset the costs that you are required to pay at closing.

Seller contributions will be applied first, followed by lender credits, in the following order:

1. Amounts that are considered "finance charges" under Regulation Z;
2. Other amounts that are considered "points and fees" under Regulation Z; and
3. Any other closing costs.

If any seller contributions are left over, the amount of the remaining contribution will be retained by the seller.

If any lender credits are left over, we may apply them to reduce your principal balance to the extent allowable under the selected loan program.

Please contact your Mortgage Professional with any questions.

Licensed Lending Officer: **MARC VINCENTI**NMLS: **1207155**Direct Phone Number: **(972)974-3880**

We look forward to helping facilitate this transaction.

loanDepot.com, LLC

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- BORROWER - VENKATA HAREESH BHUMA - DATE -

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- BORROWER - SAI SHRI YERRAMSETTI - DATE -



# TAXPAYER CONSENT FORM

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA**  
**SAI SHRI YERRAMSETTI**

Property Address: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share personal tax return information and as applicable business tax return information from every business tax return for which my Lender has obtained a form 4506-C for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from my/our loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

**26 U.S.C.A. § 6103(c)**

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- BORROWER - VENKATA HAREESH BHUMA - DATE -

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- BORROWER - SAI SHRI YERRAMSETTI - DATE -





**Tax and Insurance Information Sheet**

CLOSING DATE: **MAY 30, 2023**

BORROWER(S): **VENKATA HAREESH BHUMA  
SAI SHRI YERRAMSETTI**

**BHUMA**  
Loan #: 400851643  
PIN: 1010505  
MIN: 100853704008516430

PROPERTY ADDRESS: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

SHORT LEGAL: **LOT 25, BLOCK L, OF UNION PARK PHASE 7, AN ADDITION TO THE TOWN OF LITTLE ELM, DENTON COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED IN DOCUMENT NO. 2022-420, OF THE PLAT RECORDS OF DENTON COUNTY, TEXAS.**

NEW CONSTRUCTION

EXISTING HOUSING

1. TITLE COMPANY NAME: **TRIPONTE ASSURANCE, INC.**

Attn: **CHRISTINE SMARRO**  
Address: **6201 WEST PLANO PKWY, PLANO, TX 75093**  
Phone #: **(972) 406-5044** Escrow #: **DFW-13034**

2. COUNTY TAXES: **DENTON COUNTY**

Address: **PO BOX 90223, DENTON, TX 76202**  
Phone #: Parcel #: **1010505**  
How Paid: Annual  Semi-Annual  Quarterly  Date Paid:  
Amount Last Paid: Next Due Date: **DECEMBER 1, 2023**  
Amount Next Due: **\$10,260.56** Date Taxes Delinquent:

3. CITY TAXES:

Address: Parcel #:  
Phone #: Date Paid:  
How Paid: Annual  Semi-Annual  Quarterly  Next Due Date:  
Amount Last Paid: Date Taxes Delinquent:  
Amount Next Due:

4. SCHOOL TAXES:

Address: Parcel #:  
Phone #: Date Paid:  
How Paid: Annual  Semi-Annual  Quarterly  Next Due Date:  
Amount Last Paid: Date Taxes Delinquent:  
Amount Next Due:

5. FLOOD INSURANCE:

Address: Agent:  
Phone #: Premium:  
Coverage Amount: Policy No:  
Renewal Date:

6. HAZARD INSURANCE: **TOWER HILL PRIME**

Address: **P.O. BOX 947001, ATLANTA, GA 30394**  
Phone #: Agent: **TOWER HILL PRIME**  
Coverage Amount: **\$520,000.00** Premium: **\$1,460.00**  
Renewal Date: **MAY 30, 2024** Policy No: **E017230025**  
How Paid: Annual  Semi-Annual  Quarterly

7. WIND/STORM/HAIL INSURANCE:

Address: Agent:  
Phone #: Premium:  
Coverage Amount: Policy No:  
Renewal Date:



**FACT Act Notice**

Notice Regarding Furnishing Negative Information

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

Date: **MAY 30, 2023**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **VENKATA HAREESH BHUMA**  
**SAI SHRI YERRAMSETTI**

Property Address: **7004 DRAGONFLY LANE, LITTLE ELM, TX 76227**

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

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

By signing below, you acknowledge receipt of this Notice.

\_\_\_\_\_  
- BORROWER - **VENKATA HAREESH BHUMA** - DATE -

\_\_\_\_\_  
- BORROWER - **SAI SHRI YERRAMSETTI** - DATE -



**NOTICE TO BORROWER(S)**

**MONTHLY ESCROW ACCOUNT DEPOSITS ARE SUBJECT  
TO SIGNIFICANT INCREASES WHEN  
FINANCING NEW CONSTRUCTION**

Date: **MAY 30, 2023**

**BHUMA**  
Loan #: 400851643  
MIN: 100853704008516430

If construction of your home that secures this loan was not completed on January 1 of this year, your property taxes for this year may have been assessed based on the lower unimproved, or partially improved, market value of your property as of that date.

In that case, **YOUR PROPERTY TAXES FOR SUBSEQUENT YEARS**, when assessed based on the fully improved market value of your home, **WILL BE SIGNIFICANTLY GREATER** and **YOUR MONTHLY ESCROW DEPOSITS FOR PROPERTY TAXES** you are required to make to your escrow account **WILL SIGNIFICANTLY INCREASE**. Please ask your lender or the loan servicer for an estimate of the amount by which your monthly escrow deposits may increase next year.

To avoid, or minimize, a deficiency occurring in your account for the following year, your lender or the loan servicer may elect to analyze your escrow accounts on January 1 of next year when your property is first assessed based on its fully improved market value. In that case, you will then be sent a "short year" annual escrow account statement showing the estimated property taxes based on the property's fully improved market value and indicating the new amount of monthly deposits you will be required to make to your escrow account over the ensuing 12-months (commencing with your mortgage payment due January 1) to reserve for taxes, insurance, and other charges on the property.

In addition to an increase in your regular monthly escrow deposits that will result from the new assessment on your property (based on its then fully improved market value), you also may be required to make additional deposits into your escrow account if this analysis indicates a shortage or deficiency in the amounts needed to disburse payments for property taxes, insurance, and other escrow items when due.

The amounts that your lender or the loan servicer may require that you deposit in your escrow account and the disposition of any surplus, shortage, or deficiency in the balances of your escrow account that may occur from time to time are subject to the controlling provisions of the Real Estate Settlement Procedures Act of 1974 and its implementing regulations (RESPA). Please refer to your mortgage, deed of trust, or other security instrument for the terms and conditions of your agreement with the lender regarding the maintenance of your escrow account.

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The undersigned borrower(s) acknowledge(s) that I/we have read and understand this notice.

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- BORROWER - VENKATA HAREESH BHUMA - DATE -

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- BORROWER - SAI SHRI YERRAMSETTI - DATE -



# Borrower's Certification & Authorization

BHUMA  
Loan #: 400851643  
MIN: 100853704008516430

Date: **MAY 30, 2023**

## Certification

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

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

## Authorization to Release Information

To Whom It May Concern:

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

## Execution

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

\_\_\_\_\_  
- BORROWER - VENKATA HAREESH BHUMA - DATE -

\_\_\_\_\_  
- BORROWER - SAI SHRI YERRAMSETTI - DATE -

