



Loan Information

Loan Number: 3536753628
Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262
Notice Date: 12/14/2023

Murali Sajjala
8859 Senator Royall Drive
CHARLOTTE, NC 28262

Hi Murali Sajjala:

Congratulations! You're ready to close on your home loan from **Rocket Mortgage, LLC!**

To make your closing easy, we have prepared the following documents for you:

- "Items to be Signed at Closing" describes a few of the important documents you will sign;
- "Frequently Asked Questions" contains information our customers have found helpful in answering their questions;

During the meeting the closing agent will review all documents with you and will answer any questions you may have. The mortgage documents are signed and any monies for closing costs and down payment are collected. The closing normally takes 45 minutes. That's all there is to it!

If you have any questions regarding the time or location of your closing, please reach out to your closing agent.

Thank you again for choosing **Rocket Mortgage, LLC** to provide your home financing! We look forward to being of service to you in the years to come! You may reach us at (888) 589-4055.

Sincerely,

Rocket Mortgage
Closing Team

Rocket Mortgage, LLC, Equal Housing Lender.



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Frequently Asked Questions About The Closing Process

What is an Annual Percentage Rate (APR)?

The "APR" is the interest rate on your new loan, adjusted upward to account for points and other closing costs. The APR allows homebuyers to compare different types of mortgages based on the total cost (i.e. interest and closing fees) for each loan.

What is a "three-day right to rescind"?

Per Federal law, on refinance transactions, (except for 2nd homes and investment properties), the client has a period of three business days immediately following the closing in which to cancel or "rescind" the closing. The lender cannot complete the loan and distribute any cash proceeds until after the three-day period ends.

What is a Signature Name Affidavit?

A document acknowledging the variations in your name.

What are "escrow accounts"?

These are accounts set up at the time of closing to be utilized by the lender to pay your real estate taxes, homeowners insurance premiums and private mortgage insurance (PMI). A portion of each monthly payment goes into each of these accounts.

How do I keep track of the activity in my escrow account?

Each and every year, the lender undertakes a formal analysis of your escrow account to ensure that the right amounts are being collected. During the analysis the lender will verify your current required payments from your taxing authority or insurance company, and determine whether it's necessary to either increase or decrease the required monthly escrow account. You will receive a copy of the annual analysis.

What is Private Mortgage Insurance?

On certain loans, the lender obtains Private Mortgage Insurance (commonly referred to as "PMI") to provide itself some protection if a client defaults on a loan. The client pays the premium on the PMI. Usually the lender requires PMI when the client chooses to make a small down payment on a purchase transaction or take advantage of the equity in their home. Typically, PMI is required if the loan amount exceeds 80% of the value of the home. For FHA loans, mortgage insurance is almost always required regardless of the amount of down payment.

Can I cancel my Private Mortgage Insurance (PMI)?

For FHA loans, you may have paid an upfront mortgage insurance premium (UFMIP). You may also be charged a monthly mortgage insurance premium. You will pay the monthly premium for either: the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with a loan-to-value (LTV) ratio of less than or equal to 90 percent; or the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent.



Frequently Asked Questions

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As for other types of loans, after closing you may request that PMI be removed, and the lender will consider your request. Following are the conditions that may lead a lender to cancel the PMI:

- a. A minimum number of consecutive monthly payments, which can vary from as few as 12 months to as long as 7 years, depending upon the type of loan.
- b. An excellent payment record with no delinquencies within the 12 months preceding your request for cancellation.
- c. A new appraisal from a lender approved FNMA/FHLMC appraiser, certified pursuant to state and/or local requirements (the new appraisal is paid for by the client).
- d. A loan balance below 75-80 % of the property value (if the property is owner occupied); or below 70% of the property value (if property is non-owner occupied).

Your request for cancellation must be in writing. If you feel you have satisfied the cancellation conditions and are eligible to have your PMI cancelled, please write or e-mail our servicing team.

May I obtain an amortization schedule?

For your convenience, Rocket Mortgage includes an amortization schedule with your closing documents. The table shows how your monthly payment will be applied to reduce the amount of interest and any principal that you owe for that month. It will also show the remaining principal balance owed after each payment is made.

If I make a large principal payment, can my monthly payment be lowered?

On adjustable rate mortgages (ARM's), the lower principal balance is taken in to account at the next adjustment period which may result in a lower monthly payment.

Additional payments on fixed rate mortgages will be applied directly to the principal balance of your loan. It will not reduce the amount of your required monthly payment.

Additional payments on fixed rate, interest only mortgages will be applied directly to the principal balance of your loan. Principal payments during the interest only period will reduce the amount of your required monthly interest payment for the remainder of the interest only period. Principal payments during the period when the payment consists of principal and interest will not reduce the amount of your monthly payment.

What are the components of my payment?

A traditional mortgage payment consists of primarily Principal and Interest, but may also include taxes, homeowners insurance, flood insurance, hurricane insurance, etc. This is commonly referred to as P.I.T.I. (Principal, Interest, Taxes, and Insurance). If you choose an interest only mortgage, the initial mortgage payment will only consist of interest. You may also be required to pay PMI on a monthly basis.

Will I receive a coupon book?

No. Rocket Mortgage provides each client a monthly loan statement providing you with important account information. Please save your monthly loan statement for future reference. Your first statement should arrive within two weeks of your first payment due date. If you would like to make a payment early, send payment to:

Rocket Mortgage, LLC
P.O. Box 6577
Carol Stream, IL 60197



Frequently Asked Questions

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Can I overnight my payment to you?

Yes, you may send your payment to:

Rocket Mortgage, LLC
635 Woodward Ave
Detroit, MI 48226
ATTN: Payment Services
(800) 508-0944 M-F 8:30 am to 9:00 pm ET and Sat. 9:00 am to 4:00 pm ET

After closing, how do I know if you received my last payment?

The monthly billing statement provides detailed information regarding your loan, such as the date your last payment was received.

What if I don't make my payment on time?

Payments are typically due on the first of each month. However, we do offer you a 15-day grace period before late charges are assessed. If your payment is not received by the last business day of the month, you may risk being reported to the credit agencies.

What if my mortgage is assigned to a new lender?

In most instances, Rocket Mortgage transfers its loans to companies with whom we have a very close relationship and who share our customer service philosophy. This transfer will not affect your interest rate or other loan terms. You will receive prior written notification of any such transfer, and you will be asked to make your future payments to this company, (known as a "Loan Servicer"). Of course, if you ever have a problem with the new loan servicer, you can contact us at (800) 508-0944 M-F 8:30 am to 9:00 pm ET and Sat. 9:00 am to 4:00 pm ET, and we will help you.

What happens if I receive a tax bill after closing?

For loans without an escrow account, you are responsible for the timely payments of both taxes and insurance.

If taxes are included in your monthly payment and you receive a tax bill, mail the document to:

Rocket Mortgage, LLC
1050 Woodward Avenue
Detroit, MI 48226
Attn: Servicing Team

Who may I call with questions or concerns about my loan?

You can contact us at Help@RocketMortgage.com or (800) 508-0944
M-F 8:30 am to 9:00 pm ET and Sat. 9:00 am to 4:00 pm ET.

How can I be sure my information is not accessible to others?

Questions regarding the Rocket Mortgage privacy policies are available online at rocketmortgage.com. Or you may call client relations at (800) 508-0944 or you may email us at Help@RocketMortgage.com.

What Happens to Your Property Taxes After Closing?

Your mortgage includes an escrow account – a worry-free way to ensure that your homeowners insurance premiums and property taxes are paid on time and in full.

Instead of paying your taxes and insurance premiums in lump sums, escrow breaks them into more manageable payments. These payments are included in your monthly mortgage payment to make things simpler for you.

As early as a few days or up to 18 months after you close on your home, a local tax assessor will reassess your home's value. If there's any change in value, your property taxes may need to be adjusted. If your property taxes increase, you'll need to pay the difference – whether that's in a lump sum or spread out over 12 months – and your escrow contributions will increase so you have enough funds in your account to cover your tax payments.

Remember, the money in your escrow account is always yours. We don't profit from or earn interest on it.

The Reason You're Receiving This Document

We've identified that **your property taxes may increase approximately \$4,220.66** within the next 12 to 18 months. Here's what we think you can expect after your loan closes:

Tax Amount by Year

Year	Tax Amount
2023	\$0.01
2024	\$4,220.67

Keep in mind that this is not a bill. Please do not send any additional funds for your escrow account at this time. This is just an estimate that does not include the insurance portion of your escrow account.

Questions? We're happy to help! Give us a call at (800) 410-6799 .



Initial Escrow Account Disclosure Statement

Date: 12/19/23

Loan Number: 3536753628

Case Number: 387-6323977

Servicer's Name and Address:
 Rocket Mortgage, LLC
 P.O. Box 6577
 Carol Stream, IL 60197

Toll Free Number: (888) 589-4055

Borrowers:
 Murali Sajjala

Property Address:
 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Mailing Address:
 2014 Summertime Dr
 Apt 3110
 Charlotte, NC 28262



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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 1,303.92
02/01/2024	587.94	153.30	Insurance	1,738.56
03/01/2024	587.94	153.30	Insurance	2,173.20
04/01/2024	587.94	153.30	Insurance	2,607.84
05/01/2024	587.94	153.30	Insurance	3,042.48
06/01/2024	587.94	153.30	Insurance	3,477.12
07/01/2024	587.94	153.30	Insurance	3,911.76
08/01/2024	587.94	153.30	Insurance	4,346.40
09/01/2024	587.94	153.30	Insurance	4,781.04
10/01/2024	587.94	153.30	Insurance	5,215.68
11/01/2024	587.94	153.30	Insurance	5,650.32
12/01/2024	587.94	5,368.97	Insurance/Taxes	869.29
01/01/2025	587.94	153.30	Insurance	1,303.93

(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: \$ 869.28

Your monthly mortgage payment for the coming year will be \$ 2,955.49 of which \$ 2,367.55 will be for principal and interest and \$ 587.94 will go into your escrow account.

Your first mortgage payment for the coming year will be \$ of which \$ will be for principal and interest and \$ will go into your escrow account. The terms of your loan may result in changes to the monthly principal and interest payments during the year.



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Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
1	02/01/2024	2,520.85	153.30		2,041.33	326.22	369,423.78
2	03/01/2024	2,520.85	153.30		2,039.53	328.02	369,095.76
3	04/01/2024	2,520.85	153.30		2,037.72	329.83	368,765.93
4	05/01/2024	2,520.85	153.30		2,035.90	331.65	368,434.28
5	06/01/2024	2,520.85	153.30		2,034.06	333.49	368,100.79
6	07/01/2024	2,520.85	153.30		2,032.22	335.33	367,765.46
7	08/01/2024	2,520.85	153.30		2,030.37	337.18	367,428.28
8	09/01/2024	2,520.85	153.30		2,028.51	339.04	367,089.24
9	10/01/2024	2,520.85	153.30		2,026.64	340.91	366,748.33
10	11/01/2024	2,520.85	153.30		2,024.76	342.79	366,405.54
11	12/01/2024	2,520.85	153.30		2,022.86	344.69	366,060.85
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		27,729.35	1,686.30	0.00	22,353.90	3,689.15	
12	01/01/2025	2,520.85	153.30		2,020.96	346.59	365,714.26
13	02/01/2025	2,519.12	151.57		2,019.05	348.50	365,365.76
14	03/01/2025	2,519.12	151.57		2,017.12	350.43	365,015.33
15	04/01/2025	2,519.12	151.57		2,015.19	352.36	364,662.97
16	05/01/2025	2,519.12	151.57		2,013.24	354.31	364,308.66
17	06/01/2025	2,519.12	151.57		2,011.29	356.26	363,952.40
18	07/01/2025	2,519.12	151.57		2,009.32	358.23	363,594.17
19	08/01/2025	2,519.12	151.57		2,007.34	360.21	363,233.96
20	09/01/2025	2,519.12	151.57		2,005.35	362.20	362,871.76
21	10/01/2025	2,519.12	151.57		2,003.35	364.20	362,507.56
22	11/01/2025	2,519.12	151.57		2,001.34	366.21	362,141.35
23	12/01/2025	2,519.12	151.57		1,999.32	368.23	361,773.12
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		30,231.17	1,820.57	0.00	24,122.87	4,287.73	
24	01/01/2026	2,519.12	151.57		1,997.29	370.26	361,402.86
25	02/01/2026	2,517.27	149.72		1,995.24	372.31	361,030.55
26	03/01/2026	2,517.27	149.72		1,993.19	374.36	360,656.19
27	04/01/2026	2,517.27	149.72		1,991.12	376.43	360,279.76
28	05/01/2026	2,517.27	149.72		1,989.04	378.51	359,901.25
29	06/01/2026	2,517.27	149.72		1,986.95	380.60	359,520.65
30	07/01/2026	2,517.27	149.72		1,984.85	382.70	359,137.95
31	08/01/2026	2,517.27	149.72		1,982.74	384.81	358,753.14
32	09/01/2026	2,517.27	149.72		1,980.62	386.93	358,366.21
33	10/01/2026	2,517.27	149.72		1,978.48	389.07	357,977.14
34	11/01/2026	2,517.27	149.72		1,976.33	391.22	357,585.92
35	12/01/2026	2,517.27	149.72		1,974.17	393.38	357,192.54
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		30,209.09	1,798.49	0.00	23,830.02	4,580.58	
36	01/01/2027	2,517.27	149.72		1,972.00	395.55	356,796.99
37	02/01/2027	2,515.29	147.74		1,969.82	397.73	356,399.26
38	03/01/2027	2,515.29	147.74		1,967.62	399.93	355,999.33
39	04/01/2027	2,515.29	147.74		1,965.41	402.14	355,597.19
40	05/01/2027	2,515.29	147.74		1,963.19	404.36	355,192.83
41	06/01/2027	2,515.29	147.74		1,960.96	406.59	354,786.24
42	07/01/2027	2,515.29	147.74		1,958.72	408.83	354,377.41
43	08/01/2027	2,515.29	147.74		1,956.46	411.09	353,966.32
44	09/01/2027	2,515.29	147.74		1,954.19	413.36	353,552.96
45	10/01/2027	2,515.29	147.74		1,951.91	415.64	353,137.32



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
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Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
46	11/01/2027	2,515.29	147.74		1,949.61	417.94	352,719.38
47	12/01/2027	2,515.29	147.74		1,947.30	420.25	352,299.13
		-----	-----	-----	-----	-----	
		30,185.46	1,774.86	0.00	23,517.19	4,893.41	
48	01/01/2028	2,515.29	147.74		1,944.98	422.57	351,876.56
49	02/01/2028	2,513.17	145.62		1,942.65	424.90	351,451.66
50	03/01/2028	2,513.17	145.62		1,940.31	427.24	351,024.42
51	04/01/2028	2,513.17	145.62		1,937.95	429.60	350,594.82
52	05/01/2028	2,513.17	145.62		1,935.58	431.97	350,162.85
53	06/01/2028	2,513.17	145.62		1,933.19	434.36	349,728.49
54	07/01/2028	2,513.17	145.62		1,930.79	436.76	349,291.73
55	08/01/2028	2,513.17	145.62		1,928.38	439.17	348,852.56
56	09/01/2028	2,513.17	145.62		1,925.96	441.59	348,410.97
57	10/01/2028	2,513.17	145.62		1,923.52	444.03	347,966.94
58	11/01/2028	2,513.17	145.62		1,921.07	446.48	347,520.46
59	12/01/2028	2,513.17	145.62		1,918.60	448.95	347,071.51
		-----	-----	-----	-----	-----	
		30,160.16	1,749.56	0.00	23,182.98	5,227.62	
60	01/01/2029	2,513.17	145.62		1,916.12	451.43	346,620.08
61	02/01/2029	2,510.92	143.37		1,913.63	453.92	346,166.16
62	03/01/2029	2,510.92	143.37		1,911.13	456.42	345,709.74
63	04/01/2029	2,510.92	143.37		1,908.61	458.94	345,250.80
64	05/01/2029	2,510.92	143.37		1,906.07	461.48	344,789.32
65	06/01/2029	2,510.92	143.37		1,903.52	464.03	344,325.29
66	07/01/2029	2,510.92	143.37		1,900.96	466.59	343,858.70
67	08/01/2029	2,510.92	143.37		1,898.39	469.16	343,389.54
68	09/01/2029	2,510.92	143.37		1,895.80	471.75	342,917.79
69	10/01/2029	2,510.92	143.37		1,893.19	474.36	342,443.43
70	11/01/2029	2,510.92	143.37		1,890.57	476.98	341,966.45
71	12/01/2029	2,510.92	143.37		1,887.94	479.61	341,486.84
		-----	-----	-----	-----	-----	
		30,133.29	1,722.69	0.00	22,825.93	5,584.67	
72	01/01/2030	2,510.92	143.37		1,885.29	482.26	341,004.58
73	02/01/2030	2,508.50	140.95		1,882.63	484.92	340,519.66
74	03/01/2030	2,508.50	140.95		1,879.95	487.60	340,032.06
75	04/01/2030	2,508.50	140.95		1,877.26	490.29	339,541.77
76	05/01/2030	2,508.50	140.95		1,874.55	493.00	339,048.77
77	06/01/2030	2,508.50	140.95		1,871.83	495.72	338,553.05
78	07/01/2030	2,508.50	140.95		1,869.09	498.46	338,054.59
79	08/01/2030	2,508.50	140.95		1,866.34	501.21	337,553.38
80	09/01/2030	2,508.50	140.95		1,863.58	503.97	337,049.41
81	10/01/2030	2,508.50	140.95		1,860.79	506.76	336,542.65
82	11/01/2030	2,508.50	140.95		1,858.00	509.55	336,033.10
83	12/01/2030	2,508.50	140.95		1,855.18	512.37	335,520.73
		-----	-----	-----	-----	-----	
		30,104.42	1,693.82	0.00	22,444.49	5,966.11	
84	01/01/2031	2,508.50	140.95		1,852.35	515.20	335,005.53
85	02/01/2031	2,505.93	138.38		1,849.51	518.04	334,487.49
86	03/01/2031	2,505.93	138.38		1,846.65	520.90	333,966.59



Amortization Schedule

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 CHARLOTTE, NC 28262

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 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
87	04/01/2031	2,505.93	138.38		1,843.77	523.78	333,442.81
88	05/01/2031	2,505.93	138.38		1,840.88	526.67	332,916.14
89	06/01/2031	2,505.93	138.38		1,837.97	529.58	332,386.56
90	07/01/2031	2,505.93	138.38		1,835.05	532.50	331,854.06
91	08/01/2031	2,505.93	138.38		1,832.11	535.44	331,318.62
92	09/01/2031	2,505.93	138.38		1,829.15	538.40	330,780.22
93	10/01/2031	2,505.93	138.38		1,826.18	541.37	330,238.85
94	11/01/2031	2,505.93	138.38		1,823.19	544.36	329,694.49
95	12/01/2031	2,505.93	138.38		1,820.19	547.36	329,147.13
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		30,073.73	1,663.13	0.00	22,037.00	6,373.60	
96	01/01/2032	2,505.93	138.38		1,817.17	550.38	328,596.75
97	02/01/2032	2,503.17	135.62		1,814.13	553.42	328,043.33
98	03/01/2032	2,503.17	135.62		1,811.07	556.48	327,486.85
99	04/01/2032	2,503.17	135.62		1,808.00	559.55	326,927.30
100	05/01/2032	2,503.17	135.62		1,804.91	562.64	326,364.66
101	06/01/2032	2,503.17	135.62		1,801.80	565.75	325,798.91
102	07/01/2032	2,503.17	135.62		1,798.68	568.87	325,230.04
103	08/01/2032	2,503.17	135.62		1,795.54	572.01	324,658.03
104	09/01/2032	2,503.17	135.62		1,792.38	575.17	324,082.86
105	10/01/2032	2,503.17	135.62		1,789.21	578.34	323,504.52
106	11/01/2032	2,503.17	135.62		1,786.01	581.54	322,922.98
107	12/01/2032	2,503.17	135.62		1,782.80	584.75	322,338.23
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		30,040.80	1,630.20	0.00	21,601.70	6,808.90	
108	01/01/2033	2,503.17	135.62		1,779.58	587.97	321,750.26
109	02/01/2033	2,500.23	132.68		1,776.33	591.22	321,159.04
110	03/01/2033	2,500.23	132.68		1,773.07	594.48	320,564.56
111	04/01/2033	2,500.23	132.68		1,769.78	597.77	319,966.79
112	05/01/2033	2,500.23	132.68		1,766.48	601.07	319,365.72
113	06/01/2033	2,500.23	132.68		1,763.16	604.39	318,761.33
114	07/01/2033	2,500.23	132.68		1,759.83	607.72	318,153.61
115	08/01/2033	2,500.23	132.68		1,756.47	611.08	317,542.53
116	09/01/2033	2,500.23	132.68		1,753.10	614.45	316,928.08
117	10/01/2033	2,500.23	132.68		1,749.71	617.84	316,310.24
118	11/01/2033	2,500.23	132.68		1,746.30	621.25	315,688.99
119	12/01/2033	2,500.23	132.68		1,742.87	624.68	315,064.31
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		30,005.70	1,595.10	0.00	21,136.68	7,273.92	
120	01/01/2034	2,500.23	132.68		1,739.42	628.13	314,436.18
121	02/01/2034	2,497.09	129.54		1,735.95	631.60	313,804.58
122	03/01/2034	2,497.09	129.54		1,732.46	635.09	313,169.49
123	04/01/2034	2,497.09	129.54		1,728.96	638.59	312,530.90
124	05/01/2034	2,497.09	129.54		1,725.43	642.12	311,888.78
125	06/01/2034	2,497.09	129.54		1,721.89	645.66	311,243.12
126	07/01/2034	2,497.09	129.54		1,718.32	649.23	310,593.89
127	08/01/2034	2,497.09	129.54		1,714.74	652.81	309,941.08
128	09/01/2034	2,497.09	129.54		1,711.13	656.42	309,284.66
129	10/01/2034	2,497.09	129.54		1,707.51	660.04	308,624.62
130	11/01/2034	2,497.09	129.54		1,703.87	663.68	307,960.94
131	12/01/2034	2,497.09	129.54		1,700.20	667.35	307,293.59
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		29,968.22	1,557.62	0.00	20,639.88	7,770.72	



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
132	01/01/2035	2,497.09	129.54		1,696.52	671.03	306,622.56
133	02/01/2035	2,367.55			1,692.81	674.74	305,947.82
134	03/01/2035	2,367.55			1,689.09	678.46	305,269.36
135	04/01/2035	2,367.55			1,685.34	682.21	304,587.15
136	05/01/2035	2,367.55			1,681.57	685.98	303,901.17
137	06/01/2035	2,367.55			1,677.79	689.76	303,211.41
138	07/01/2035	2,367.55			1,673.98	693.57	302,517.84
139	08/01/2035	2,367.55			1,670.15	697.40	301,820.44
140	09/01/2035	2,367.55			1,666.30	701.25	301,119.19
141	10/01/2035	2,367.55			1,662.43	705.12	300,414.07
142	11/01/2035	2,367.55			1,658.54	709.01	299,705.06
143	12/01/2035	2,367.55			1,654.62	712.93	298,992.13
		28,540.14	129.54	0.00	20,109.14	8,301.46	
144	01/01/2036	2,367.55			1,650.69	716.86	298,275.27
145	02/01/2036	2,367.55			1,646.73	720.82	297,554.45
146	03/01/2036	2,367.55			1,642.75	724.80	296,829.65
147	04/01/2036	2,367.55			1,638.75	728.80	296,100.85
148	05/01/2036	2,367.55			1,634.72	732.83	295,368.02
149	06/01/2036	2,367.55			1,630.68	736.87	294,631.15
150	07/01/2036	2,367.55			1,626.61	740.94	293,890.21
151	08/01/2036	2,367.55			1,622.52	745.03	293,145.18
152	09/01/2036	2,367.55			1,618.41	749.14	292,396.04
153	10/01/2036	2,367.55			1,614.27	753.28	291,642.76
154	11/01/2036	2,367.55			1,610.11	757.44	290,885.32
155	12/01/2036	2,367.55			1,605.93	761.62	290,123.70
		28,410.60	0.00	0.00	19,542.17	8,868.43	
156	01/01/2037	2,367.55			1,601.72	765.83	289,357.87
157	02/01/2037	2,367.55			1,597.50	770.05	288,587.82
158	03/01/2037	2,367.55			1,593.25	774.30	287,813.52
159	04/01/2037	2,367.55			1,588.97	778.58	287,034.94
160	05/01/2037	2,367.55			1,584.67	782.88	286,252.06
161	06/01/2037	2,367.55			1,580.35	787.20	285,464.86
162	07/01/2037	2,367.55			1,576.00	791.55	284,673.31
163	08/01/2037	2,367.55			1,571.63	795.92	283,877.39
164	09/01/2037	2,367.55			1,567.24	800.31	283,077.08
165	10/01/2037	2,367.55			1,562.82	804.73	282,272.35
166	11/01/2037	2,367.55			1,558.38	809.17	281,463.18
167	12/01/2037	2,367.55			1,553.91	813.64	280,649.54
		28,410.60	0.00	0.00	18,936.44	9,474.16	
168	01/01/2038	2,367.55			1,549.42	818.13	279,831.41
169	02/01/2038	2,367.55			1,544.90	822.65	279,008.76
170	03/01/2038	2,367.55			1,540.36	827.19	278,181.57
171	04/01/2038	2,367.55			1,535.79	831.76	277,349.81
172	05/01/2038	2,367.55			1,531.20	836.35	276,513.46
173	06/01/2038	2,367.55			1,526.58	840.97	275,672.49
174	07/01/2038	2,367.55			1,521.94	845.61	274,826.88
175	08/01/2038	2,367.55			1,517.27	850.28	273,976.60
176	09/01/2038	2,367.55			1,512.58	854.97	273,121.63



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
177	10/01/2038	2,367.55			1,507.86	859.69	272,261.94
178	11/01/2038	2,367.55			1,503.11	864.44	271,397.50
179	12/01/2038	2,367.55			1,498.34	869.21	270,528.29
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	18,289.35	10,121.25	
180	01/01/2039	2,367.55			1,493.54	874.01	269,654.28
181	02/01/2039	2,367.55			1,488.72	878.83	268,775.45
182	03/01/2039	2,367.55			1,483.86	883.69	267,891.76
183	04/01/2039	2,367.55			1,478.99	888.56	267,003.20
184	05/01/2039	2,367.55			1,474.08	893.47	266,109.73
185	06/01/2039	2,367.55			1,469.15	898.40	265,211.33
186	07/01/2039	2,367.55			1,464.19	903.36	264,307.97
187	08/01/2039	2,367.55			1,459.20	908.35	263,399.62
188	09/01/2039	2,367.55			1,454.19	913.36	262,486.26
189	10/01/2039	2,367.55			1,449.14	918.41	261,567.85
190	11/01/2039	2,367.55			1,444.07	923.48	260,644.37
191	12/01/2039	2,367.55			1,438.97	928.58	259,715.79
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		28,410.60	0.00	0.00	17,598.10	10,812.50	
192	01/01/2040	2,367.55			1,433.85	933.70	258,782.09
193	02/01/2040	2,367.55			1,428.69	938.86	257,843.23
194	03/01/2040	2,367.55			1,423.51	944.04	256,899.19
195	04/01/2040	2,367.55			1,418.30	949.25	255,949.94
196	05/01/2040	2,367.55			1,413.06	954.49	254,995.45
197	06/01/2040	2,367.55			1,407.79	959.76	254,035.69
198	07/01/2040	2,367.55			1,402.49	965.06	253,070.63
199	08/01/2040	2,367.55			1,397.16	970.39	252,100.24
200	09/01/2040	2,367.55			1,391.80	975.75	251,124.49
201	10/01/2040	2,367.55			1,386.42	981.13	250,143.36
202	11/01/2040	2,367.55			1,381.00	986.55	249,156.81
203	12/01/2040	2,367.55			1,375.55	992.00	248,164.81
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		28,410.60	0.00	0.00	16,859.62	11,550.98	
204	01/01/2041	2,367.55			1,370.08	997.47	247,167.34
205	02/01/2041	2,367.55			1,364.57	1,002.98	246,164.36
206	03/01/2041	2,367.55			1,359.03	1,008.52	245,155.84
207	04/01/2041	2,367.55			1,353.46	1,014.09	244,141.75
208	05/01/2041	2,367.55			1,347.87	1,019.68	243,122.07
209	06/01/2041	2,367.55			1,342.24	1,025.31	242,096.76
210	07/01/2041	2,367.55			1,336.58	1,030.97	241,065.79
211	08/01/2041	2,367.55			1,330.88	1,036.67	240,029.12
212	09/01/2041	2,367.55			1,325.16	1,042.39	238,986.73
213	10/01/2041	2,367.55			1,319.41	1,048.14	237,938.59
214	11/01/2041	2,367.55			1,313.62	1,053.93	236,884.66
215	12/01/2041	2,367.55			1,307.80	1,059.75	235,824.91
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	16,070.70	12,339.90	
216	01/01/2042	2,367.55			1,301.95	1,065.60	234,759.31
217	02/01/2042	2,367.55			1,296.07	1,071.48	233,687.83



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
218	03/01/2042	2,367.55			1,290.15	1,077.40	232,610.43
219	04/01/2042	2,367.55			1,284.20	1,083.35	231,527.08
220	05/01/2042	2,367.55			1,278.22	1,089.33	230,437.75
221	06/01/2042	2,367.55			1,272.21	1,095.34	229,342.41
222	07/01/2042	2,367.55			1,266.16	1,101.39	228,241.02
223	08/01/2042	2,367.55			1,260.08	1,107.47	227,133.55
224	09/01/2042	2,367.55			1,253.97	1,113.58	226,019.97
225	10/01/2042	2,367.55			1,247.82	1,119.73	224,900.24
226	11/01/2042	2,367.55			1,241.64	1,125.91	223,774.33
227	12/01/2042	2,367.55			1,235.42	1,132.13	222,642.20
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	15,227.89	13,182.71	
228	01/01/2043	2,367.55			1,229.17	1,138.38	221,503.82
229	02/01/2043	2,367.55			1,222.89	1,144.66	220,359.16
230	03/01/2043	2,367.55			1,216.57	1,150.98	219,208.18
231	04/01/2043	2,367.55			1,210.21	1,157.34	218,050.84
232	05/01/2043	2,367.55			1,203.82	1,163.73	216,887.11
233	06/01/2043	2,367.55			1,197.40	1,170.15	215,716.96
234	07/01/2043	2,367.55			1,190.94	1,176.61	214,540.35
235	08/01/2043	2,367.55			1,184.44	1,183.11	213,357.24
236	09/01/2043	2,367.55			1,177.91	1,189.64	212,167.60
237	10/01/2043	2,367.55			1,171.34	1,196.21	210,971.39
238	11/01/2043	2,367.55			1,164.74	1,202.81	209,768.58
239	12/01/2043	2,367.55			1,158.10	1,209.45	208,559.13
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	14,327.53	14,083.07	
240	01/01/2044	2,367.55			1,151.42	1,216.13	207,343.00
241	02/01/2044	2,367.55			1,144.71	1,222.84	206,120.16
242	03/01/2044	2,367.55			1,137.96	1,229.59	204,890.57
243	04/01/2044	2,367.55			1,131.17	1,236.38	203,654.19
244	05/01/2044	2,367.55			1,124.34	1,243.21	202,410.98
245	06/01/2044	2,367.55			1,117.48	1,250.07	201,160.91
246	07/01/2044	2,367.55			1,110.58	1,256.97	199,903.94
247	08/01/2044	2,367.55			1,103.64	1,263.91	198,640.03
248	09/01/2044	2,367.55			1,096.66	1,270.89	197,369.14
249	10/01/2044	2,367.55			1,089.64	1,277.91	196,091.23
250	11/01/2044	2,367.55			1,082.59	1,284.96	194,806.27
251	12/01/2044	2,367.55			1,075.49	1,292.06	193,514.21
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	13,365.68	15,044.92	
252	01/01/2045	2,367.55			1,068.36	1,299.19	192,215.02
253	02/01/2045	2,367.55			1,061.19	1,306.36	190,908.66
254	03/01/2045	2,367.55			1,053.97	1,313.58	189,595.08
255	04/01/2045	2,367.55			1,046.72	1,320.83	188,274.25
256	05/01/2045	2,367.55			1,039.43	1,328.12	186,946.13
257	06/01/2045	2,367.55			1,032.10	1,335.45	185,610.68
258	07/01/2045	2,367.55			1,024.73	1,342.82	184,267.86
259	08/01/2045	2,367.55			1,017.31	1,350.24	182,917.62
260	09/01/2045	2,367.55			1,009.86	1,357.69	181,559.93
261	10/01/2045	2,367.55			1,002.36	1,365.19	180,194.74
262	11/01/2045	2,367.55			994.83	1,372.72	178,822.02



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
263	12/01/2045	2,367.55			987.25	1,380.30	177,441.72
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	12,338.11	16,072.49	
264	01/01/2046	2,367.55			979.63	1,387.92	176,053.80
265	02/01/2046	2,367.55			971.96	1,395.59	174,658.21
266	03/01/2046	2,367.55			964.26	1,403.29	173,254.92
267	04/01/2046	2,367.55			956.51	1,411.04	171,843.88
268	05/01/2046	2,367.55			948.72	1,418.83	170,425.05
269	06/01/2046	2,367.55			940.89	1,426.66	168,998.39
270	07/01/2046	2,367.55			933.01	1,434.54	167,563.85
271	08/01/2046	2,367.55			925.09	1,442.46	166,121.39
272	09/01/2046	2,367.55			917.13	1,450.42	164,670.97
273	10/01/2046	2,367.55			909.12	1,458.43	163,212.54
274	11/01/2046	2,367.55			901.07	1,466.48	161,746.06
275	12/01/2046	2,367.55			892.97	1,474.58	160,271.48
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		28,410.60	0.00	0.00	11,240.36	17,170.24	
276	01/01/2047	2,367.55			884.83	1,482.72	158,788.76
277	02/01/2047	2,367.55			876.65	1,490.90	157,297.86
278	03/01/2047	2,367.55			868.42	1,499.13	155,798.73
279	04/01/2047	2,367.55			860.14	1,507.41	154,291.32
280	05/01/2047	2,367.55			851.82	1,515.73	152,775.59
281	06/01/2047	2,367.55			843.45	1,524.10	151,251.49
282	07/01/2047	2,367.55			835.03	1,532.52	149,718.97
283	08/01/2047	2,367.55			826.57	1,540.98	148,177.99
284	09/01/2047	2,367.55			818.07	1,549.48	146,628.51
285	10/01/2047	2,367.55			809.51	1,558.04	145,070.47
286	11/01/2047	2,367.55			800.91	1,566.64	143,503.83
287	12/01/2047	2,367.55			792.26	1,575.29	141,928.54
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		28,410.60	0.00	0.00	10,067.66	18,342.94	
288	01/01/2048	2,367.55			783.56	1,583.99	140,344.55
289	02/01/2048	2,367.55			774.82	1,592.73	138,751.82
290	03/01/2048	2,367.55			766.03	1,601.52	137,150.30
291	04/01/2048	2,367.55			757.18	1,610.37	135,539.93
292	05/01/2048	2,367.55			748.29	1,619.26	133,920.67
293	06/01/2048	2,367.55			739.35	1,628.20	132,292.47
294	07/01/2048	2,367.55			730.36	1,637.19	130,655.28
295	08/01/2048	2,367.55			721.33	1,646.22	129,009.06
296	09/01/2048	2,367.55			712.24	1,655.31	127,353.75
297	10/01/2048	2,367.55			703.10	1,664.45	125,689.30
298	11/01/2048	2,367.55			693.91	1,673.64	124,015.66
299	12/01/2048	2,367.55			684.67	1,682.88	122,332.78
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	8,814.84	19,595.76	
300	01/01/2049	2,367.55			675.38	1,692.17	120,640.61
301	02/01/2049	2,367.55			666.04	1,701.51	118,939.10
302	03/01/2049	2,367.55			656.64	1,710.91	117,228.19
303	04/01/2049	2,367.55			647.20	1,720.35	115,507.84



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
304	05/01/2049	2,367.55			637.70	1,729.85	113,777.99
305	06/01/2049	2,367.55			628.15	1,739.40	112,038.59
306	07/01/2049	2,367.55			618.55	1,749.00	110,289.59
307	08/01/2049	2,367.55			608.89	1,758.66	108,530.93
308	09/01/2049	2,367.55			599.18	1,768.37	106,762.56
309	10/01/2049	2,367.55			589.42	1,778.13	104,984.43
310	11/01/2049	2,367.55			579.60	1,787.95	103,196.48
311	12/01/2049	2,367.55			569.73	1,797.82	101,398.66
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	7,476.48	20,934.12	
312	01/01/2050	2,367.55			559.81	1,807.74	99,590.92
313	02/01/2050	2,367.55			549.82	1,817.73	97,773.19
314	03/01/2050	2,367.55			539.79	1,827.76	95,945.43
315	04/01/2050	2,367.55			529.70	1,837.85	94,107.58
316	05/01/2050	2,367.55			519.55	1,848.00	92,259.58
317	06/01/2050	2,367.55			509.35	1,858.20	90,401.38
318	07/01/2050	2,367.55			499.09	1,868.46	88,532.92
319	08/01/2050	2,367.55			488.78	1,878.77	86,654.15
320	09/01/2050	2,367.55			478.40	1,889.15	84,765.00
321	10/01/2050	2,367.55			467.97	1,899.58	82,865.42
322	11/01/2050	2,367.55			457.49	1,910.06	80,955.36
323	12/01/2050	2,367.55			446.94	1,920.61	79,034.75
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	6,046.69	22,363.91	
324	01/01/2051	2,367.55			436.34	1,931.21	77,103.54
325	02/01/2051	2,367.55			425.68	1,941.87	75,161.67
326	03/01/2051	2,367.55			414.96	1,952.59	73,209.08
327	04/01/2051	2,367.55			404.18	1,963.37	71,245.71
328	05/01/2051	2,367.55			393.34	1,974.21	69,271.50
329	06/01/2051	2,367.55			382.44	1,985.11	67,286.39
330	07/01/2051	2,367.55			371.48	1,996.07	65,290.32
331	08/01/2051	2,367.55			360.46	2,007.09	63,283.23
332	09/01/2051	2,367.55			349.38	2,018.17	61,265.06
333	10/01/2051	2,367.55			338.23	2,029.32	59,235.74
334	11/01/2051	2,367.55			327.03	2,040.52	57,195.22
335	12/01/2051	2,367.55			315.77	2,051.78	55,143.44
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	4,519.29	23,891.31	
336	01/01/2052	2,367.55			304.44	2,063.11	53,080.33
337	02/01/2052	2,367.55			293.05	2,074.50	51,005.83
338	03/01/2052	2,367.55			281.59	2,085.96	48,919.87
339	04/01/2052	2,367.55			270.08	2,097.47	46,822.40
340	05/01/2052	2,367.55			258.50	2,109.05	44,713.35
341	06/01/2052	2,367.55			246.85	2,120.70	42,592.65
342	07/01/2052	2,367.55			235.15	2,132.40	40,460.25
343	08/01/2052	2,367.55			223.37	2,144.18	38,316.07
344	09/01/2052	2,367.55			211.54	2,156.01	36,160.06
345	10/01/2052	2,367.55			199.63	2,167.92	33,992.14
346	11/01/2052	2,367.55			187.66	2,179.89	31,812.25
347	12/01/2052	2,367.55			175.63	2,191.92	29,620.33
		-----	-----	-----	-----	-----	
		28,410.60	0.00	0.00	2,887.49	25,523.11	



Amortization Schedule

Borrower: Murali Sajjala
 Loan Number: 3536753628
 Product Name: FHA - 30 yr Fixed
 Property Address: 8859 Senator Royall Drive
 CHARLOTTE, NC 28262

Amount of Mortgage: \$369,750.00
 Initial Interest Rate: 6.625%
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance
348	01/01/2053	2,367.55			163.53	2,204.02	27,416.31
349	02/01/2053	2,367.55			151.36	2,216.19	25,200.12
350	03/01/2053	2,367.55			139.13	2,228.42	22,971.70
351	04/01/2053	2,367.55			126.82	2,240.73	20,730.97
352	05/01/2053	2,367.55			114.45	2,253.10	18,477.87
353	06/01/2053	2,367.55			102.01	2,265.54	16,212.33
354	07/01/2053	2,367.55			89.51	2,278.04	13,934.29
355	08/01/2053	2,367.55			76.93	2,290.62	11,643.67
356	09/01/2053	2,367.55			64.28	2,303.27	9,340.40
357	10/01/2053	2,367.55			51.57	2,315.98	7,024.42
358	11/01/2053	2,367.55			38.78	2,328.77	4,695.65
359	12/01/2053	2,367.55			25.92	2,341.63	2,354.02
		28,410.60	0.00	0.00	1,144.29	27,266.31	
360	01/01/2054	2,367.02			13.00	2,354.02	0.00
		2,367.02	0.00	0.00	13.00	2,354.02	
Grand Total		871,139.35	18,821.88	0.00	482,567.47	369,750.00	

ROCKET

Mortgage

3536753628

CORRECTION AGREEMENT

I/We authorize Rocket Mortgage, LLC and the closing agent to correct any clerical or typographical errors in my/our loan documentation that I/we signed in connection with the closing of my/our mortgage loan with Rocket Mortgage, LLC on December 19, 2023. Rocket Mortgage, LLC and the closing agent are authorized to place my/our initials on my/our behalf on the documents where the changes are made.

Examples of clerical or typographical errors that Rocket Mortgage, LLC and the closing agent can correct on my/our behalf include:

1. Errors in the spelling of my/our name or my/our mailing or property address.
2. Adding the legal description of my/our property if it was inadvertently omitted from my/our mortgage or deed of trust.
3. If applicable, adding the name of my/our condominium or planned urban development (PUD) project if it was inadvertently omitted.
4. Correcting any dates to accurately reflect my/our closing date.

This Correction Agreement will not be used in any way to change the terms of my/our loan including my/our interest rate, loan term, loan amount, monthly payment or closing fees.

If this Correction Agreement is used, I/we will be notified and receive a copy of the corrected document.

Murali Sajjala
12/19/2023
Borrower

Keerthi Botla
12/19/2023
Borrower

Borrower

Borrower



NOTE

FHA Case No.

387-6323977

Sajjala

Loan #: 3536753628

MIN: 100039035367536280

December 19, 2023
[Date]

Charlotte,
[City]

North Carolina
[State]

8859 Senator Royall Drive, CHARLOTTE, NC 28262
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$369,750.00 (this amount is called "Principal"), plus interest to the order of the Lender. The Lender is **Rocket Mortgage, LLC**. I will make all payments under this Note in the form of cash, check or money order.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **6.625%**.

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.

I will make my monthly payment on the **1st** day of each month beginning on **February 1, 2024**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest and other items in the order described in the Security Instrument before Principal. If, on **January 1, 2054**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **P.O. Box 6577, Carol Stream, IL 60197** 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. \$2,367.55.

4. BORROWER'S RIGHT TO PREPAY

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

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is



due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000%** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.



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

- BORROWER - Murali Sajjala - DATE -

[Sign Original Only]

Individual Loan Originator: **Abhishek Gampa**, NMLSR ID: **2233515**
Loan Originator Organization: **C 4 D Mortgage Company LLC**, NMLSR ID: **151261**
Individual Loan Originator (Creditor): , NMLSR ID:
Loan Originator Organization (Creditor): **Rocket Mortgage, LLC**, NMLSR ID: **3030**





Phone: (888) 848-5355
 Fax: (800) 652-7033
 clientrelations@amrock.com
 amrock.com

EXHIBIT B, PART 1A - CURRENT TAX INFORMATION DISCLOSURE

Loan Number: 3536753628	Property Address:	Order Date: 11/8/2023
Title Number: 73549511	8859 Senator Royall Drive	Tax Search Date: 11/8/2023
Borrower: Murali Sajjala	CHARLOTTE, NC 28262	Property Tax Id(s): 04717209
Seller: Meeting Street Homes & Communities	County: Mecklenburg	
Prepared For: Rocket Pro TPO		

Property Tax ID: 04717209

Tax Type: County

Tax Year: 2023

Next Bill Date 1: Sep 1, 2024

Payment Frequency: ANNUAL

Duplicate Bill Fee: \$0.00

Billing Method: Arrears

Tax Billing Period: 1/1/2023 - 12/31/2023

Primary Residence Exemption does not apply

Taxing Authority Info:
 MECKLENBURG COUNTY - Mailing Address
 PO BOX 31457, CHARLOTTE, NC 28231
 (704) 336-7600 <https://www.mecknc.gov/taxcollections/pts/pages/pts.aspx?redirect=charmec>

	Paid/Unpaid	Due Date	Delinquent Date	Discount Date	Amount	Discounted Amount**	Amount Paid	Remaining Balance
1.	Paid	9/1/2023	1/6/2024	N/A	\$0.01	\$0.00	\$0.01	\$0.00

Comments: 2023 taxes are unavailable due to brand new property. Taxes will be assessed from 2024 tax year.

Tax Type: County

Tax Year: Future

Primary Residence Exemption does not apply

Tax Billing Period: 1/1/2024 - 12/31/2024

It is important to take notice that the figures below represent a future estimation of annual property taxes on the subject property. The estimates are derived from the lender provided purchase price and/or estimated value and/or appraised value by using the tax rate from the taxing authority and/or state property tax general practice. However, the figures are only estimates. State taxing authorities can change/revise tax rate, tax basis, and included additional local services charges to the future property taxes at the taxing authority's discretion.

NOTE: We have made every effort to ensure the accuracy of this tax information. However, due to the frequency with which municipalities revise their fees and other specifications, we cannot assume liability for any discrepancy in the taxes. In the event that tax amounts have changed, please notify us so that we may update our records. Possible revenue bond charges for sewer/water pursuant to State Statute and local ordinances when connection to the system is made by the owner. The exact current and continuing charges depend on all the facts. Contact local officials for details. This is for information only and will not appear on the Title Policy.



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Fax: (800) 652-7033
clientrelations@amrock.com
amrock.com

	Paid/Unpaid	Due Date	Delinquent Date	Discount Date	Amount	Discounted Amount**	Amount Paid	Remaining Balance
1.	Due	9/1/2024	1/6/2025	N/A	\$4,220.67	\$0.00	\$0.00	\$4,220.67

Comments: 2024 taxes are being estimated due to new construction.
FMV x Tax Rate/100 = Net Taxes + Special Assessments = Annual Taxes.
\$437,375.00 x 0.965/100 = \$4,220.67 + 0 = \$4,220.67.

Delinquent Taxes - None

NOTE: We have made every effort to ensure the accuracy of this tax information. However, due to the frequency with which municipalities revise their fees and other specifications, we cannot assume liability for any discrepancy in the taxes. In the event that tax amounts have changed, please notify us so that we may update our records. Possible revenue bond charges for sewer/water pursuant to State Statute and local ordinances when connection to the system is made by the owner. The exact current and continuing charges depend on all the facts. Contact local officials for details. This is for information only and will not appear on the Title Policy.



**NORWOOD, ARMSTRONG
& STOKES, PLLC.**
ATTORNEYS AT LAW

4806 Park Road, Second Floor
Charlotte, NC 28209

Tel: 704.529.1100
Fax: 704.529.0169

Wiring Instructions for:

Norwood, Armstrong & Stokes, PLLC
IOLTA Trust Account
4806 Park Road, Second Floor
Charlotte, NC 28209

Truist Bank
(Formerly Known as Branch Banking and Trust Company (BB&T))
980-430-8252
2222 South Blvd.
Charlotte, NC 28203-5006

Routing 053101121
Account 0005207395937

**WE DO NOT SEND ALTERNATE WIRING INSTRUCTIONS. IN THE EVENT
THAT YOU RECEIVE ALTERNATE WIRING INSTRUCTIONS, CONTACT
OUR FIRM IMMEDIATELY**

**PLEASE CALL 704-529-1100 TO VERBALLY VERIFY OUR WIRING
INSTRUCTIONS PRIOR TO SUBMITTING A WIRE TRANSFER**

WE DO NOT ACCEPT ACH TRANSFERS



Commercial Lines Policy

Home Office:
c/o CT Corporation System
116 Pine Street, Suite 320
Harrisburg, Pennsylvania 17101

Administrative Office:
55 Water Street
New York, New York 10041
1-877-772-6771

QBE and the links logo are registered service marks of QBE Insurance Group Limited.

This policy consists of:

- Declarations
- Common Policy Conditions
- One or more coverage parts.
- A coverage part consists of
 - One or more coverage forms
 - Applicable forms and endorsements

QBE Insurance Corporation

In Witness Whereof, we have caused this policy to be executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by our authorized representative.



Todd Jones, President



Mark Pasco, Secretary



Notice to Policyholders U.S. TREASURY DEPARTMENT'S OFFICE OF FOREIGN ASSETS CONTROL ("OFAC")

NO COVERAGE IS PROVIDED BY THIS POLICYHOLDER NOTICE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE FOR COMPLETE INFORMATION ON THE COVERAGES YOU ARE PROVIDED.

THIS NOTICE PROVIDES INFORMATION CONCERNING POSSIBLE IMPACT ON YOUR INSURANCE COVERAGE DUE TO DIRECTIVES ISSUED BY OFAC.

PLEASE READ THIS NOTICE CAREFULLY

The Office of Foreign Assets Control (OFAC) administers and enforces sanctions policy, based on Presidential declarations of "national emergency". OFAC has identified and listed numerous:

- Foreign agents;
- Front organizations;
- Terrorists;
- Terrorist organizations; and
- Narcotics traffickers;

As "Specially Designated Nationals and Blocked Persons". This list can be located on the United States Treasury's web site - <http://www.treas.gov/ofac>.

In accordance with OFAC regulations, if it is determined that you or any other insured, or any person or entity claiming the benefits of this insurance has violated U.S. sanctions law or is a Specially Designated National and Blocked Person, as identified by OFAC, this insurance will be considered a blocked or frozen contract and all provisions of this insurance are immediately subject to OFAC. When an insurance policy is considered to be such a blocked or frozen contract, no payments nor premium refunds may be made without authorization from OFAC. Other limitations on the premiums and payments also apply.



PRIVACY POLICY

QBE Insurance Corporation believes personal information that we collect about our customers, potential customers, and proposed insureds [referred to collectively in this Privacy Policy as “customers”] must be treated with a high degree of confidentiality. For this reason and in compliance with the Title V of the Gramm-Leach-Bliley Act [“GLBA”], we have developed a Privacy Policy that applies to all of our U.S. based companies. For purposes of our Privacy Policy, the term “personal information” includes all nonpublic information we obtain about a customer and maintain in a personally identifiable way. In order to assure the confidentiality of the personal information we collect and in order to comply with applicable laws, all individuals with access to personal information about our customers are required to follow this policy.

Our Privacy Statement

Your privacy and the confidentiality of your business records are important to us. Information and the analysis of information is essential to the business of insurance and critical to our ability to provide to you excellent, cost-effective service and products. We understand that gaining and keeping your trust depends upon the security and integrity of our records concerning you. Accordingly, our practice is to:

1. Follow appropriate standards of security and confidentiality to protect any information you share with us or information that we receive about you;
2. Verify and exchange information regarding your credit and financial status only for the purposes of underwriting, policy administration, risk management, or claims handling and only with reputable references and clearinghouse services;
3. Collect and use information about you and your business to advise you about and deliver to you excellent service and products and to administer our business;
4. Train our employees to handle personal information about you or your business in a secure and confidential manner and maintain reasonable access controls. Not disclose personal information about you or your business to any organization outside QBE Insurance Corporation or to third party service providers unless we disclose to you our intent to do so or we are permitted to do so by law;
5. Not disclose medical information about you, your employees, or any claimants under any policy of insurance, unless you provide us with written authorization to do so, or unless the disclosure is for any specific business exception provided in the law;
6. Attempt, with your help, to keep our records regarding you and your business complete and accurate, and will advise you how and where to access your account information [unless prohibited by law], and will advise you how to correct errors or make changes to that information; and
7. Audit and assess our operations, personnel and third party service providers to assure that your privacy is respected.

Collection and Sources of Information

We collect from a customer or potential customer only the personal information that is necessary for [a] determining eligibility for the product or service sought by the customer, [b] administering the product or service obtained, and [c] advising the customer about our products and services. The information we collect generally comes from the following sources:

Submission – During the submission process, you provide us with information about you and your business, such as your name, address, phone number, e-mail address, and other types of personal identification information;

Quotes – We collect information to enable us to determine your eligibility for the particular insurance product and to determine the cost of such insurance to you. The information we collect will vary with the type of insurance you seek. We collect most of our information directly from you through our agents or broker. Depending on the nature of your insurance transaction we may need additional information from outside sources such as motor vehicle records, loss information reports, court records or other public



records. In some instances, we may send someone to inspect your property and verify information about its value and condition, and a photo of the property may be taken;

Transactions – We will maintain records of all transactions with us, our affiliates, and our third party service providers, including your insurance coverage selections, premiums, billing and payment information, claims history, and other information related to your account;

Claims – If you obtain insurance from us, we will maintain records related to any claims that may be made under your policies. The investigation of a claim necessarily involves collection of a broad range of information about many issues, some of which does not directly involve you. We will share with you any facts that we collect about your claim unless we are prohibited by law from doing so. The process of claim investigation, evaluation, and settlement also involves, however, the collection of advice, opinions, and comments from many people, including attorneys and experts, to aid the claim specialist in determining how best to handle your claim. In order to protect the legal and transactional confidentiality and privileges associated with such opinions, comments and advice, we will not disclose this information to you; and

Credit and Financial Reports – We may receive information about you and your business regarding your credit. We use this information to verify information you provide during the submission and quote processes and to help underwrite and provide to you the most accurate and cost-effective insurance quote we can provide. If coverage is declined or the charge for coverage is increased because of information contained in a consumer report, we will tell you as required by law. We will also give you the name and address of the consumer reporting agency making the report.

Retention and Correction of Personal Information

We retain personal information only as long as required by our business practices and applicable law. If we become aware that an item of personal information may be materially inaccurate, we will make reasonable effort to re-verify its accuracy and correct any error as appropriate.

Storage of Personal Information

We have in place safeguards to protect electronic data and paper files containing personal information.

Sharing/Disclosing of Personal Information

We maintain procedures to assure that we do not share personal information with an unaffiliated third party for marketing purposes unless such sharing is permitted by law. Personal information may be disclosed to an unaffiliated third party for necessary servicing of the product or service or for other normal business transactions as permitted by law.

We do not disclose personal information to an unaffiliated third party for servicing purposes or joint marketing purposes unless a contract containing a confidentiality/non-disclosure provision has been signed by us and the third party. Unless a consumer consents, we do not disclose “consumer credit report” type information obtained from an application or a credit report regarding a customer who applies for a financial product to any unaffiliated third party for the purpose of serving as a factor in establishing a consumer’s eligibility for credit, insurance or employment. “Consumer credit report type information” means such things as net worth, credit worthiness, lifestyle information [piloting, skydiving, etc.] solvency, etc. We also do not disclose to any unaffiliated third party a policy or account number for use in marketing. We may share with our affiliated companies information that relates to our experience and transactions with the customer.

Policy for Personal Information Relating to Nonpublic Personal Health Information



We do not disclose nonpublic personal health information about a customer unless an authorization is obtained from the customer whose nonpublic personal information is sought to be disclosed. However, an authorization shall not be prohibited, restricted or required for the disclosure of certain insurance functions, including, but not limited to, claims administration, claims adjustment and management, detection, investigation or reporting of actual or potential fraud, misrepresentation or criminal activity, underwriting, policy placement or issuance, loss control and/or auditing.

Access to Your Information

Our employees, employees of our affiliated companies, and third party service providers will have access to information we collect about you and your business as is necessary to effect transactions with you. We may also disclose information about you to the following categories of person or entities:

Your independent insurance agent or broker;

An independent claim adjuster or investigator, or an attorney or expert involved in the claim;
Persons or organizations that conduct scientific studies, including actuaries and accountants;
An insurance support organization;
Another insurer if to prevent fraud or to properly underwrite a risk;

A state insurance department or other governmental agency, if required by federal, state or local laws; or

Any persons entitled to receive information as ordered by a summons, court order, search warrant, or subpoena.

Lienholder, mortgagee, assignee, lessor, or other person shown on our records or our agent's as having a legal or beneficial interest in a policy of insurance.

Parties acting in a fiduciary or representative capacity to you or parties administering transactions as requested or authorized by you.

Violation of the Privacy Policy

Any person violating the Privacy Policy will be subject to discipline, up to and including termination.

For more information or to address questions regarding this privacy statement, please contact your broker.



FRAUD NOTICE

Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.

STATE SPECIFIC PROVISIONS

Arkansas	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Colorado	It is unlawful to knowingly provide false, incomplete, or misleading facts or information to an insurance company for the purpose of defrauding or attempting to defraud the company. Penalties may include imprisonment, fines, denial of insurance and civil damages. Any insurance company or agent of an insurance company who knowingly provides false, incomplete, or misleading facts or information to a policyholder or claimant for the purpose of defrauding or attempting to defraud the policyholder or claimant with regard to a settlement or award payable for insurance proceeds shall be reported to the Colorado Division of Insurance within the Department of Regulatory Agencies.
District of Columbia	WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
Florida	Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.
Hawaii	For your protection, Hawaii law requires you to be informed that presenting a fraudulent claim for payment of a loss or benefit is a crime punishable by fines or imprisonment, or both.
Kansas	Any person who knowingly and with the intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to an insurer, purported insurer, broker or any agent thereof, any written electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy, or a claim for payment or other benefit pursuant to an insurance policy which such person knows to contain materially false information concerning any fact material thereto; or conceals for the purpose of misleading, information concerning any fact material thereto.
Kentucky	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime.
Louisiana	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



Maine	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties may include imprisonment, fines, or denial of insurance benefits.
Maryland	Any person who knowingly and willfully presents a false or fraudulent claim for payment of a loss or benefit or who knowingly and willfully presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
New Jersey	Any person who includes any false or misleading information on an application for an insurance policy is subject to criminal and civil penalties.
New Mexico	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to civil fines and criminal penalties.
New York	<p>All commercial insurance forms, except as provided for automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the stated value of the claim for each such violation.</p> <p>Automobile insurance forms Any person who knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company, commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation.</p> <p>Fire Insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime. The proposed insured affirms that the foregoing information is true and agrees that these applications shall constitute a part of any policy issued whether attached or not and that any willful concealment or misrepresentation of a material fact or circumstances shall be grounds to rescind the insurance policy.</p>
Ohio	Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.
Oklahoma	WARNING: Any person who knowingly, and with intent to injure, defraud or deceive any insurer, makes any claim for the proceeds of an insurance policy containing any false, incomplete or misleading information is guilty of a felony.
Oregon	<p>Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents materially false information in an application for insurance may be guilty of a crime and may be subject to fines and confinement in prison.</p> <p>In order for us to deny a claim on the basis of misstatements, misrepresentations, omissions or concealments on your part, we must show that:</p> <p>A. The misinformation is material to the content of the policy; B. We relied upon the misinformation; and C. The information was either:</p>



	<ol style="list-style-type: none"> 1. Material to the risk assumed by us; or 2. Provided fraudulently. <p>For remedies other than the denial of a claim, misstatements, misrepresentations, omissions or concealments on your part must either be fraudulent or material to our interests. With regard to fire insurance, in order to trigger the right to remedy, material misrepresentations must be willful or intentional. Misstatements, misrepresentations, omissions or concealments on your part are not fraudulent unless they are made with the intent to knowingly defraud.</p>
Pennsylvania	Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.
Puerto Rico	Any person who knowingly and with the intention to defraud includes false information in an application for insurance or file, assist or abet in the filing of a fraudulent claim to obtain payment of a loss or other benefit, or files more than one claim for the same loss or damage, commits a felony and if found guilty shall be punished for each violation with a fine of no less than five thousands dollars (\$5,000), not to exceed ten thousands dollars (\$10,000); or imprisoned for a fixed term of three (3) years, or both. If aggravating circumstances exist, the fixed jail term may be increased to a maximum of five (5) years; and if mitigating circumstances are present, the jail term may be reduced to a minimum of two (2) years.
Rhode Island	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.
Tennessee	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
Virginia	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
Washington	It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.
West Virginia	Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit or knowingly presents false information in an application for insurance is guilty of a crime and may be subject to fines and confinement in prison.



POLICY NUMBER: LAW-12464-00
EXPIRING POLICY NUMBER: N/A

LAWYERS PROFESSIONAL LIABILITY INSURANCE POLICY DECLARATIONS

INSURER	UNDERWRITING OFFICE	PRODUCER
QBE Insurance Corporation 55 Water Street, New York, New York 10041	55 Water Street 20th Floor New York, NY 10041	Freberg Environmental Insurance Trading as: LawyerGuard 3702 W. Spruce St, #1309 Tampa, FL 33607

NOTICE: THIS IS A CLAIMS MADE AND REPORTED POLICY AND SUBJECT TO ITS PROVISIONS APPLIES ONLY TO CLAIMS WHICH ARE BOTH FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE.

DEFENSE WITHIN LIMITS: CLAIM EXPENSES ARE INCLUDED WITHIN THE LIMIT OF LIABILITY. THE LIMIT OF LIABILITY AVAILABLE TO PAY SETTLEMENTS OR JUDGMENTS WILL BE REDUCED, AND MAY BE EXHAUSTED, BY CLAIM EXPENSES.

PLEASE READ THE ENTIRE POLICY CAREFULLY.

Terms appearing in **bold** are defined in the Policy.

Item 1: **Named Insured:** Norwood, Armstrong & Stokes, PLLC
Mailing Address: 4806 Park Road, Second Floor
Charlotte NC 28209

Item 2: **Policy Period** From: January 19, 2023 To: January 19, 2024
At 12:01 A.M. Standard Time at the mailing address stated in Item 1

Item 3: Limit of Liability:

a. Each Claim	\$1,000,000
b. Aggregate	\$1,000,000

Item 4: Deductible Amount:

a. Each Claim	\$5,000
b. Aggregate	None

Item 5: Predecessor Firm(s):

Item 6: Premium:

Premium:	\$7,187.00
Surcharges and Taxes (if any)	\$0.00
Total Premium, Surcharges, and Taxes	\$7,187.00

Item 7: Retroactive Date: April 30, 1987


Item 8: A. Notice to **Insurer** of a **Claim** or circumstance: B. All Other Notices to **Insurer**:
QBE Insurance Corporation QBE Insurance Corporation
Attn: The Claims Manager Attn: Underwriting
55 Water Street 55 Water Street
New York, New York 10041 New York, New York 10041
Telephone: (844) 723-2524 Telephone: (877) 772-6771
Email: professional.liability.claims@us.qbe.com Email: MLPLadmin@us.qbe.com

Item 9: Endorsements Applicable to Coverage at Inception of Policy: See Schedule of Forms and Endorsements

THESE DECLARATIONS, TOGETHER WITH THE COMPLETED AND SIGNED APPLICATION FOR THIS POLICY, ALL MATERIALS SUBMITTED THEREWITH OR MADE A PART THEREOF AND THE POLICY FORM ATTACHED HERETO, CONSTITUTE THE POLICY.

This Policy shall not be valid unless signed by a duly authorized representative of the **Insurer**.

Countersigned: December 20, 2022
Date

By 
Authorized Representative



THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY

SCHEDULE OF FORMS AND ENDORSEMENTS

Named Insured	Norwood, Armstrong & Stokes, PLLC
Policy Number	Policy Period
LAW-12464-00	From January 19, 2023 To January 19, 2024

Form Number	Form Title
QBEIC CL JACKET 08-12	QBE Policy Jacket
IL-100004 08-18	US Treasury Department OFAC Notice
IL-100005 08-18	QBE Privacy Policy
IL-100002 08-18	Fraud Notice
LG-LPL-300001 08-20	Lawyers Professional Liability Policy – Declarations
LG-LPL-200027 08-18	Schedule of Forms and Endorsements
LG-LPL-200028 08-18	Schedule of Taxes and Surcharges
LG-LPL-100001 08-18	Lawyers Professional Liability Insurance Policy
IL-100003 08-18	QBE In Witness Clause
LG-LPL-500028-NC 07-18	North Carolina State Amendatory Endorsement
LG-LPL-200062 08-18	Limit of Liability for Extended Reporting Period
RM 0122	Risk Management Program Notice



THIS ENDORSEMENT CHANGES THE POLICY PLEASE READ IT CAREFULLY.

SCHEDULE OF TAXES AND SURCHARGES

Named Insured	Norwood, Armstrong & Stokes, PLLC		
Policy Number	Policy Period		
LAW-12464-00	From	January 19, 2023	To January 19, 2024

STATE	DESCRIPTION	AMOUNT
NC	State Tax	\$0.00
	Municipal Taxes	\$0.00
	Non-Surplus Lines Fees	\$0.00
	Surplus Lines Taxes	\$0.00
	Surplus Lines Fees	\$0.00
TOTAL		\$0.00



LAWYERS PROFESSIONAL LIABILITY INSURANCE POLICY

THIS IS A CLAIMS MADE AND REPORTED POLICY. SUBJECT TO ITS TERMS AND CONDITIONS, THIS POLICY ONLY AFFORDS COVERAGE FOR CLAIMS BOTH FIRST MADE AGAINST THE INSURED AND REPORTED TO THE INSURER IN WRITING DURING THE POLICY PERIOD OR ANY EXTENDED REPORTING PERIOD, IF APPLICABLE. IN ADDITION, CLAIM EXPENSES ARE INCLUDED IN AND SHALL REDUCE THE LIMITS OF LIABILITY.

PLEASE READ THIS ENTIRE POLICY CAREFULLY. CONSULT YOUR BROKER OR OTHER REPRESENTATIVE IF YOU DO NOT UNDERSTAND ANY TERMS OR PROVISIONS OF THIS POLICY.

In consideration of the payment of the premium, and in reliance upon the statements made in the **Application**, which is incorporated into this Policy and forms a part hereof, the **Insurer** identified in the Declarations, herein called the "**Insurer**," and the **Named Insured** agree as follows:

I. INSURING AGREEMENT

The **Insurer** shall pay on behalf of an **Insured** all sums in excess of the Deductible stated in the Declarations which the **Insured** shall become legally obligated to pay as **Damages** and **Claim Expenses** as a result of a **Claim** that is both first made against the **Insured** during the **Policy Period** or any Extended Reporting Period, if applicable, and reported to the **Insurer** during the **Policy Period** or any Extended Reporting Period, if applicable, pursuant to the terms of this Policy, which arises out of a **Wrongful Act**; provided that such **Wrongful Act** occurred:

- A. during the **Policy Period**, or
- B. prior to the **Policy Period**, if:
 1. the **Insured** did not give notice to any prior insurer of any such **Wrongful Act**, or of **Interrelated Wrongful Acts**:
 - (a) before the inception date of this Policy or before the inception date of the first policy issued by the **Insurer** or any of its affiliates, if this Policy is the last in a series of continuously renewed policies, or
 - (b) the date the **Insured** first became a member of the **Named Insured**; whichever is later, provided that no **Insured** had a basis to believe that any such **Wrongful Act** might reasonably be expected to be the basis of a **Claim**;
 2. there is no other policy or policies that provide insurance for such liability or **Claim**, except that, if such other policy provides coverage but has limits insufficient to pay such liability or **Claim**, this Policy shall only be excess over any such coverage; and
 3. such **Wrongful Act** occurred on or after the Retroactive Date, if applicable, set forth in Item 7 of the Declarations.

II. EXTENSIONS OF COVERAGE

- A. At the request of an **Insured**, the **Insurer** shall defend a proceeding first brought during the **Policy Period** against such **Insured** by a bar association, licensing board, disciplinary board, peer review committee, or similar entity alleging professional misconduct or violation of the rules of professional conduct and reported to the **Insurer** pursuant to Section **VII** herein; provided that such proceeding arises from a **Wrongful**



Act described in Subsections I.A and I.B herein. The **Insurer's** obligation under this provision is subject to a limit of \$30,000 for each proceeding and \$100,000 in the aggregate per **Policy Period** for all **Insureds** for all **Claim Expenses** incurred by counsel selected by the **Insurer**, regardless of the number of such proceedings. In no event shall the **Insurer** be obligated under this provision to pay any amount other than **Claim Expenses**.

- B. The **Insurer** will reimburse the **Insured** for actual loss of earnings and other reasonable expenses incurred by the **Insured** for the **Insured's** required presence at any mediation or arbitration proceedings, hearings, depositions and trials relative to the defense of a **Claim**, provided that the maximum amount available for loss of earnings for time taken off work and other reasonable expenses will not exceed \$500 per **Insured** per day, \$15,000 per **Claim**, and \$50,000 per **Policy Period** for all **Insureds**.
- C. The **Insurer** will pay for the cost of any required appeal bond for that part of a judgment that is for covered **Damages**, and that is within the limits of this Policy, provided that:
 - 1. the **Insurer** consents to the appeal of such judgment; and
 - 2. the **Insurer** will not be the principal under any such bond and will not have any duty to furnish such bond.
- D. The **Insurer** will pay for the cost of any **Crisis Event Expenses** that result from a **Crisis Event** that first occurs and is reported to the **Insurer** during the **Policy Period**. The **Insurer's** obligation under this provision is subject to a limit of \$20,000 for each **Crisis Event** first occurring during the **Policy Period** and \$40,000 in the aggregate, regardless of the number of **Crisis Events** qualifying for **Crisis Event Expenses**, or the number of persons or entities who are **Insureds**.
- E. At the **Insurer's** discretion, the **Insurer** will pay **Pre-Claim Expenses** for a **Potential Claim** reported in accordance with Section VII of this Policy. **Pre-Claim Expenses** must be incurred prior to the date that any **Claim** is made based upon or arising out of such **Potential Claim**.
- F. In the event an **Insured** receives a subpoena for documents or testimony arising out of **Professional Services** rendered by the **Insured** on or after the Retroactive Date, if applicable, and before the end of the **Policy Period**, and the **Insured** would like the **Insurer's** assistance in responding to the subpoena, the **Insured** may provide the **Insurer** with a copy of the subpoena and the **Insurer** will retain an attorney to provide advice regarding the production of documents, to prepare the **Insured** for sworn testimony, and to represent the **Insured** at the **Insured's** depositions, provided that:
 - 1. the subpoena arises out of a lawsuit to which the **Insured** is not a party;
 - 2. the **Insured** has neither been engaged to provide advice or testimony in connection with the lawsuit, nor has the **Insured** provided such advice or testimony in the past; and
 - 3. the subpoena is first received by the **Insured** during the **Policy Period**, or any Extended Reporting Period, if applicable.

The **Insurer's** obligation under this provision is subject to a limit of \$25,000 for all reasonable legal expenses incurred by counsel selected by the **Insurer** in response to all subpoenas for documents or testimony received by the **Insured** during the **Policy Period** or any Extended Reporting Period, if applicable, regardless of the number of such subpoenas or **Insureds**.

Any notice the **Insured** gives the **Insurer** of such subpoena shall be deemed notification of a **Potential Claim** under Section VII of this Policy.

Solely with respect to the extensions of coverage described in this Section II, amounts paid by



the **Insurer** shall not reduce the Limits of Liability stated in Item 3 of the Declarations and the **Insureds** shall not be required to pay the Deductible stated in Item 4 of the Declarations. With respect to **Pre-Claim Expenses**, once a **Potential Claim** becomes a **Claim**, **Damages** and **Claim Expenses** that result from such **Claim** shall reduce the Limits of Liability and are subject to the Deductible. If the Limit of Liability is exhausted by the payment of amounts covered under this Policy, the **Insurer** will have no further obligation to make payments under this Section II.

III. DEFINITIONS

- A. **"Application"** means the application for this Policy and for any policy of which this Policy is a renewal, replacement or successor in time, any attachment to any such application(s), any other materials submitted with or incorporated into any such application(s) and any documents submitted in connection with the underwriting of any such policy.
- B. **"Claim"** means an oral or written demand made against the **Insured** for money or services, including the service of a suit or the institution of mediation or arbitration proceedings against the **Insured**, or a request to waive the statute of limitations or sign a tolling agreement.
- C. **"Claim Expenses"** mean reasonable and necessary fees, costs and expenses charged by defense counsel to the **Insured** selected pursuant to Subsection VI.A, but only to the extent such fees, costs and expenses are directly incurred in the defense, settlement or appeal of a covered **Claim**. **Claim Expenses** do not include the overhead expenses or any salaries, wages, or benefits of any employees of the **Insurer**, any **Insured**, or the selected defense counsel to the **Insured**.
- D. **"Crisis Event"** means any:
1. **Wrongful Act**;
 2. death, departure or debilitating illness of a **Principal Insured**;
 3. potential dissolution of the **Named Insured**;
 4. incident of workplace violence; or
 5. other event agreed to between the **Named Insured** and the **Insurer**,
- that the **Named Insured** reasonably believes will have a material adverse effect upon the **Named Insured's** professional reputation.
- E. **"Crisis Event Expenses"** means reasonable fees, costs, and expenses paid by the **Named Insured** for consulting services provided to the **Named Insured** in response to a **Crisis Event**. Such consulting services shall be provided by a public relations firm that has been approved by the **Insurer**.
- F. **"Damages"** mean any monetary judgment, award or settlement of compensatory damages, any punitive or exemplary damages if insurable under the applicable law most favorable to the insurability of punitive or exemplary damages, pre-judgment interest and post-judgment interest. **Damages** do not include:
1. fines, sanctions, penalties or taxes, including but not limited to awards under 28 U.S.C. § 1927, the Federal Rules of Civil Procedure, or state or municipal counterparts to any of the foregoing;
 2. legal fees, costs and expenses previously paid by the claimant, or retained or possessed by an **Insured**, whether claimed by way of disgorgement of fees, restitution of specific funds, forfeiture, financial loss or otherwise;
 3. monetary sums that are, in whole or in part, a consequence of the injuries described in Subsection F.1 or F.2 above;



4. punitive or exemplary damages if deemed uninsurable under applicable law, and the multiplied portion of any multiplied damages award; or
 5. **Claim Expenses.**
- G. **“Independent Contractor”** means any natural person who performs **Professional Services** under contract with, and at the sole direction and control of, an **Insured**, provided that such **Professional Services** are rendered directly for the benefit of the **Named Insured**.
- H. **“Interrelated Wrongful Acts”** means any **Wrongful Acts** committed by the **Insured** that are:
1. similar, repeated or continuous; or
 2. connected by reason of any common fact, circumstance, situation, transaction, casualty, event, decision or practice, or one or more series of facts, circumstances, situations, transactions, casualties, events, decisions or practices.
- I. **“Insured”** means:
1. the **Named Insured**;
 2. any **Predecessor Firm**;
 3. any natural person who:
 - a. is the sole owner of, or is or was a partner in, the **Named Insured** or **Predecessor Firm**;
 - b. was or is a member of the board of managers, director, executive officer, or shareholder of the **Named Insured** or **Predecessor Firm**;
 - c. was or is an employed lawyer or other employee of the **Named Insured** or **Predecessor Firm**;
 - d. was or is an **Independent Contractor**, or
 - e. was or is an Of Counsel attorney,provided that such person is acting within the scope of their duties on behalf of the **Named Insured** or **Predecessor Firm**.
 4. As respects the liability of each **Insured** described above, (a) the heirs, executors, administrators, assigns and legal representatives of any such **Insured** in the event of death, incapacity or bankruptcy, and (b) the lawful spouse or a person qualifying as a domestic partner under the provisions of any applicable federal, state or local law of such **Insured**, but only for a **Wrongful Act** actually or allegedly committed by such **Insured**, to whom the spouse is married, or who is joined with the domestic partner.
- J. **“Lobbyist”** means a lawyer who is registered in accordance with any federal or state statute governing the conduct of lobbyists, but only while acting in such capacity.
- K. **“Named Insured”** means the person or entity identified at Item 1 in the Declarations.
- L. **“Personal Injury Offense”** means:
1. false arrest, detention or imprisonment, wrongful entry, eviction or other invasion of private occupancy, abusive litigation, abuse of process, malicious prosecution; or



2. the publication or utterance of a libel or slander or other defamatory or disparaging material, or a publication or utterance in violation of an individual's right of privacy.
- M. **"Policy Period"** means the period of time from the inception date and time stated in Item 2 in the Declarations to the earlier of the expiration date and time stated in Item 2 in the Declarations or the date and time of the cancellation of this Policy.
- N. **"Potential Claim"** means any conduct or circumstance that might reasonably be expected to be the basis of a **Claim**.
- O. **"Pre-Claim Expenses"** means reasonable fees, costs and expenses incurred by the **Insurer** in the investigation of a specific **Potential Claim**.
- P. **"Predecessor Firm"** means any law firm that, prior to the inception date of this Policy, is dissolved or inactive and is no longer rendering **Professional Services**, and:
1. some or all of such firm's principals, owners, officers, or partners have joined the **Named Insured** and more than fifty (50%) percent of such firm's assets have been assigned or transferred to the **Named Insured**; or
 2. at least fifty (50%) percent of the principals, owners, officers, or partners of such firm have joined the **Named Insured**.
- Q. **"Principal Insured"** means a member of the board of managers, director, executive officer, natural person partner, owner of a sole proprietorship, principal, risk manager, or in-house general counsel of the **Named Insured**.
- R. **"Professional Services"** means only services in any of the following capacities, and pro-bono services in such capacities, provided that such pro-bono services are performed with the prior knowledge and written consent of the **Named Insured**:
1. lawyer;
 2. law clerk, paralegal, legal secretary or other legal support staff;
 3. arbitrator or mediator;
 4. **Lobbyist**;
 5. notary public, provided that the **Insured** witnessed and attested to the authenticity of the signature notarized by such **Insured**;
 6. **Title Agent**;
 7. administrator, conservator, receiver, executor, guardian or trustee directly connected with the **Insured's** practice of law;
 8. the **Insured's** activities in publishing or presenting an article or speech related to the practice of law that does not pertain to the representation of a particular client;
 9. the **Insured's** activities as an officer, director or member of a board of a not-for-profit bar association organization, lawyer disciplinary board or committee, or any similar bar related organization, which promotes or regulates the practice of law; or
 10. services performed by an **Insured** as an expert witness, provided that such **Insured** was retained to offer expert opinion on issues specific to the law, legal procedure or practice, or the legal profession.
- S. **"Title Agent"** means a licensed agent of a title insurance underwriter, but only while acting in such capacity.
- T. **"Wrongful Act"** means any actual or alleged negligent act, error or omission, or **Personal Injury Offense**, in the rendering of or the failure to render **Professional Services** committed by any **Insured** or by any person or entity for whom the **Insured** is



legally liable.

IV. EXCLUSIONS

This Policy does not apply to any **Claim, Damages, or Claim Expenses:**

- A. based upon or arising out of, in whole or in part, a dishonest, fraudulent, criminal or malicious act or omission committed by an **Insured**, or at the direction of an **Insured** or ratified by an **Insured**; provided however, this exclusion shall not apply to **Claim Expenses** incurred by the **Insured** in the defense of such an act or omission, unless and until the commission of such act or omission is admitted by the **Insured** or otherwise established as a matter of fact in a civil, criminal, or alternative dispute resolution proceeding. This exclusion will not apply to any individual **Insured** who did not participate in or have knowledge of such act or omission;
- B. based upon or arising out of, in whole or in part, any **Insured's** capacity as a former, existing or prospective officer, director, shareholder, owner, partner, manager, trustee, or employee of a business enterprise or charitable organization or a pension, welfare, profit-sharing, mutual or investment fund or trust. This exclusion applies to a **Claim** arising out of the formation of such entity and to a **Claim** by or on behalf of such entity and related entities, or by or on behalf of former, existing or prospective officer(s), shareholder(s), partner(s), manager(s), owner(s), trustee(s), or employee(s) of such entity or related entities. This exclusion does not apply to any **Professional Services** listed in Subsection III.R.9 herein;
- C. by or in connection with any business enterprise not named in Item 1 of the Declarations in which:
 - 1. the **Insured(s)** own, individually or collectively, more than a twenty (20%) percent interest;
 - 2. any **Insured** is a partner or employee; or
 - 3. said business enterprise is directly or indirectly controlled, operated, or managed by any **Insured** or the **Insured's** spouse or domestic partner, other than solely in a fiduciary capacity;
- D. for any actual or alleged bodily injury, mental anguish or emotional distress, sickness, disease, death of any person, or damage to or destruction of any tangible property, including the loss of use thereof; except that this exclusion does not apply to mental illness, emotional distress or humiliation caused by a **Personal Injury Offense**, if solely resulting from covered **Professional Services**;
- E. for an actual or alleged violation of any responsibility, obligation or duty imposed by the Employee Retirement Income Security Act of 1974, or amendments thereto or regulations thereunder or any similar foreign, state, local or common law;
- F. by any **Insured** against another **Insured**; provided however, this exclusion shall not apply to **Claim Expenses** incurred by the **Insured** for **Claims** brought by any **Insured** against another **Insured** arising out of a **Wrongful Act** committed by such **Insured(s)** in their capacity as a lawyer in connection with the following legal services:
 - 1. estates;
 - 2. trusts;
 - 3. probate;
 - 4. criminal defense;
 - 5. domestic relations; and
 - 6. residential or commercial real estate closings;
- G. based upon or arising out of any **Insured's** capacity as a beneficiary or distributee of any



trust or estate;

- H. based upon or arising out of the willful or intentional breach or disregard of any oral or written **Title Agent** underwriting or binding authority or escrow instruction by any **Insured**;
- I. for an actual or alleged misuse of confidential or proprietary information, copyright, patent, trademark or trade secret infringement, piracy, theft or conversion of business ideas, business methods, or trade secrets;
- J. based upon or arising out of any **Insured** having gained in fact any personal profit or advantage to which he or she was not legally entitled;
- K. based upon or arising out of any **Insured's** conversion, commingling, defalcation, misappropriation or other intentional misuse or illegal use of funds, money or property;
- L. based upon or arising out of the promotion, sale or solicitation by any **Insured** of securities, real estate, or other investments;
- M. based upon or arising out of liability assumed by an **Insured** under any contract or agreement, whether oral or written, except to the extent that the **Insured** would have been liable in the absence of such contract or agreement; or
- N. based upon or arising out of, in whole or in part, any **Insured's** capacity as a public official or an employee of a governmental body, subdivision or agency.

V. LIMIT OF LIABILITY AND DEDUCTIBLE

- A. The "Limit of Liability—Each **Claim**" stated in Item 3.a in the Declarations is the limit of the **Insurer's** liability for all **Damages** and **Claim Expenses**, arising out of a **Claim** both first made against the **Insured(s)** and reported during the **Policy Period** or any Extended Reporting Period, if applicable. If the "Limit of Liability—Each **Claim**" is exhausted by payment of **Damages** and **Claim Expenses**, the **Insurer's** obligations under this Policy as respects such **Claim** shall be completely fulfilled and extinguished.
- B. The "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is the total limit of the **Insurer's** liability for all **Damages** and **Claim Expenses**, arising out of all **Claims** both first made against the **Insured(s)** and reported during the **Policy Period** or any Extended Reporting Period, if applicable. The Limit of Liability for the applicable Extended Reporting Period is part of, and not in addition to, the Limit of Liability for the **Policy Period**. If the "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is exhausted by payment of **Damages** and **Claim Expenses**, the **Insurer's** obligations under this Policy as to all **Claims** shall be completely fulfilled and extinguished.
- C. In the event a **Claim** is insured by another policy provided to the **Insured(s)** by the **Insurer** or any of its parents, subsidiaries or affiliated companies, then the **Insurer's** Limit of Liability for all **Damages** and **Claim Expenses** under this Policy, as respects any such **Claim**, shall be reduced by any amounts paid or payable under such other insurance policy. The most the **Insurer** will pay is the highest available limit of liability that applies to such **Claim** under such policies, provided that this provision does not apply if the other insurance is umbrella or excess insurance that the **Insured** purchased specifically to apply in excess of the applicable Limits of Liability under this policy. Also in such event, a single Deductible shall apply which shall be the largest under the policies implicated and shall be the obligation of the **Insured(s)** jointly.



- D. **Claim Expenses** are part of, and not in addition to, the Limit of Liability and the **Insurer's** payment of **Claim Expenses** shall reduce and exhaust both the Limit of Liability - Each Claim and Limit of Liability – Aggregate stated in Item 3 of the Declarations.
- E. The **Insurer** shall only be liable for that part of covered **Damages** and **Claim Expenses** resulting from each **Claim** both first made against any **Insured** and reported in writing to the **Insurer** during the **Policy Period**, or any Extended Reporting Period, if applicable, that is in excess of the Deductible stated in Item 4 in the Declarations. The Deductible shall be the obligation of the **Insured(s)** jointly.
- F. No Deductible will apply to **Damages** or **Claim Expenses** for **Claims** that result from the rendering of, or failure to render, pro-bono services in the **Insured's** capacity as a lawyer.

VI. DEFENSE, INDEMNIFICATION AND COOPERATION

- A. The **Insurer** has the right and duty to defend any **Claim** to which this insurance applies, even if the allegations of the **Claim** are groundless, false or fraudulent. The **Insurer** will have the right to select legal counsel to defend the **Insured** against the **Claim**; provided however, subject to **Insurer's** approval, the **Insured** may propose alternate legal counsel to defend the **Insured** against the **Claim**, as long as that defense counsel agrees to abide by the **Insurer's** defense counsel guidelines and rate structure. The **Insurer** shall pay **Claim Expenses** charged in defense of a **Claim** by legal counsel retained under this Section.
- B. The **Insurer** may, but is not required to, prosecute any appeal by the **Insured** from an adverse judgment, provided, however, that the **Insurer** has no obligation to post a bond on any amount in excess of the applicable then remaining Limits of Liability.
- C. The **Insurer** shall not settle any **Claim** without the prior consent of the **Named Insured**. If the **Named Insured** refuses to consent to a settlement demand acceptable to both the claimant and the **Insurer** and elects instead to contest the **Claim**, then the **Insurer's** total liability for such **Claim** shall not exceed the combined total of:
 - 1. the amount of such proposed settlement offer;
 - 2. the amount of **Claim Expenses** incurred prior to the date the **Named Insured** refused to consent to the proposed settlement offer; and
 - 3. fifty (50%) percent of the amount of **Damages** and **Claim Expenses** incurred in excess of the combined total of the amounts set forth in Subsection C.1 and C.2 above,provided that the **Insurer** will have no obligation to pay any **Damages** or **Claim Expenses**, or to defend or continue to defend any **Claim**, after the applicable Limit of Liability that applies to such **Claim** has been exhausted.
- D. If the **Insurer** and the **Named Insured** agree to the final settlement of a **Claim** with the claimant during the initial voluntary mediation of that **Claim** or within thirty (30) days after participation in such mediation, the **Named Insured's** Deductible obligation for such **Claim** will be reduced by fifty (50%) percent subject to a maximum reduction of \$25,000. Deductible payments made by the **Named Insured** prior to the application of the above credit will be reimbursed within thirty (30) days of the resolution of the **Claim**. This reduction does not apply to any **Claim** resolved through voluntary or involuntary arbitration.
- E. The **Insured** shall assist and cooperate with the **Insurer**, as requested. The **Insured** shall not retain counsel, make any payment, admit any liability, settle any **Claims**, assume any obligation, agree to arbitration, agree to toll any statute of limitations or incur



any expense without the prior written consent of the **Insurer**. The **Insured** shall further cooperate with the **Insurer** and do whatever is necessary to secure any rights of indemnity, contribution or apportionment that the **Insured** may have against any other individuals and/or entities.

VII. NOTICE OF CLAIMS OR CIRCUMSTANCES

- A. As a condition precedent to the obligations of the **Insurer** under this Policy, the **Insured** shall give the **Insurer** written notice of any **Claim** made against an **Insured** or any proceeding, subpoena or **Crisis Event** as described in Section II herein, as soon as practicable, but in no event later than the end of the **Policy Period** or any Extended Reporting Period, if applicable, or within sixty (60) days following the expiration of the **Policy Period** if the **Claim** was first made, proceeding or subpoena was first brought, or the **Crisis Event** first occurred, during the **Policy Period**. Oral notice to the **Insurer** does not suffice.
- B. If during the **Policy Period**, the **Insured** becomes aware of a **Potential Claim** and gives written notice to the **Insurer** of:
1. the specific **Wrongful Act**;
 2. the reasons for anticipating such **Potential Claim**;
 3. the identities of the potential claimants and the **Insureds** allegedly responsible for such specific **Wrongful Act**;
 4. the amount of actual or potential damages; and
 5. the circumstances by which the **Insured** first became aware of such **Potential Claim**,

then any **Claim** subsequently made or proceeding subsequently brought against the **Insured** arising out of such **Potential Claim** shall be deemed to have been made at the time such notice was received by the **Insurer**.

- C. The **Insured** shall give notice to the **Insurer** under this Section as specified on the Declarations.

VIII. SINGLE CLAIM/INTERRELATED WRONGFUL ACTS

All **Claims** based upon or arising out of the same **Wrongful Act**, or out of **Interrelated Wrongful Acts** shall be considered a single **Claim** and each such single **Claim** shall be deemed to have been made on the earlier of the following:

- A. when the earliest **Claim** arising out of such **Wrongful Act** or **Interrelated Wrongful Acts** first was made; or
- B. when notice pursuant to Subsection VII.B herein, of a fact, circumstance, or situation giving rise to such **Claim** was given.

IX. EXTENDED REPORTING PERIOD

- A. If the **Named Insured** non-renews or cancels this Policy pursuant to Subsection X.A.1., or if the **Insurer** cancels this Policy pursuant to Subsection X.A.2., or non-renews this Policy pursuant to Subsection X.A.3., for reasons other than non-payment of premium or Deductible or non-compliance with the terms and conditions of this Policy, the **Named Insured** shall have the right to an extended reporting period as follows:

1. Automatic Extended Reporting Period



Coverage as provided under this Policy shall automatically continue for a period of sixty (60) days following the effective date of such cancellation or non-renewal, but only with respect to a **Claim** first made against the **Insured** and reported to the **Insurer** during the Automatic Extended Reporting Period and only if the **Claim** arises out of a **Wrongful Act**: 1) occurring prior to the effective date of such cancellation or non-renewal and on or after the Retroactive Date, if applicable, set forth in Item 7 of the Declarations; and 2) that is otherwise covered by this Policy. This period shall be referred to herein as the "Automatic Extended Reporting Period".

The Automatic Extended Reporting Period, if applicable, shall not in any way increase the Limits of Liability stated in Item 3 of the Declarations. The Automatic Extended Reporting Period shall not be available upon either: 1) the purchase of the Optional Extended Reporting Period; or 2) the purchase of replacement coverage by the **Named Insured**.

2. Optional Extended Reporting Period

a. The **Named Insured** shall have the right upon payment of an additional premium, which is a percent of the premium stated in Item 6 in the Declarations, to an extension of the coverage granted by this Policy for a period of one (1) year, two (2) years, three (3) years, five (5) years or an unlimited period of time. The elected reporting period applies to a **Claim(s)** first made during such applicable period of time commencing immediately following the effective date of such cancellation or non-renewal, but only if the **Claim** arises out of a **Wrongful Act**: 1) occurring prior to the end of the **Policy Period** and on or after the Retroactive Date, if applicable, set forth in Item 7 of the Declarations; and 2) that is otherwise covered by this Policy. Such period is referred to in this Policy as the "Optional Extended Reporting Period." The right to purchase the Optional Extended Reporting Period shall terminate unless, within sixty (60) days of the effective date of cancellation or non-renewal, written notice of such election together with the additional premium due is received by the **Insurer** from the **Named Insured**. The premium for the Optional Extended Reporting Period shall be a percentage of the current full annual premium for the **Named Insured** under this Policy as follows: (a) one hundred and twenty-five (125%) percent for one (1) year; (b) one hundred and eighty-five (185%) percent for two (2) years; (c) two hundred (200%) percent for three (3) years; (d) two hundred and fifty (250%) percent for five (5) years; or (e) three hundred (300%) percent for an unlimited period of time.

b. The additional premium for the Optional Extended Reporting Period shall be fully earned and non-refundable at the inception of the Optional Extended Reporting Period. The Optional Extended Reporting Period is not cancelable. The Optional Extended Reporting Period shall not be available upon the purchase of replacement coverage by the **Named Insured**.

B. Named Individual Extended Reporting Period

If during the **Policy Period**, any **Insured** permanently ceases performance of **Professional Services** as a result of retirement, becoming disabled, or death, such **Insured** or the **Named Insured**, or the **Insured's** executor or estate, may request a Named Individual Extended Reporting Period Endorsement that will apply to such **Insured**; provided that, at the time this right could be exercised by or on behalf of an **Insured**, such **Insured's** right to practice law has not been revoked, suspended or surrendered at the request of any regulatory authority for reasons other than that the **Insured** is disabled. Any request for such endorsement must be made in writing to the **Insurer** during the same **Policy Period** that the **Insured** retired, became disabled, or



died, or within sixty (60) days of the ending date of such **Policy Period**, and include evidence of such retirement, disability, or death. The Named Individual Extended Reporting Period Endorsement will not apply to **Claims** made while this Policy is in force, any successive renewal of this Policy is in force, or any other Extended Reporting Period that applies to this Policy or any renewal of this Policy is in force, nor will it apply to **Claims** if any other insurance applies to the **Claim**. The Limits of Liability applicable to any **Claim** covered under such endorsement will be shared by all **Insureds** for whom such an endorsement has been requested in a Policy Period. There is no charge for the Named Individual Extended Reporting Period Endorsement for eligible **Insureds** who die or become disabled during the **Policy Period** and who permanently cease performance of **Professional Services**. There shall be an additional charge for the Named Individual Extended Reporting Period Endorsement for eligible **Insureds** who retire during the **Policy Period** unless the **Named Insured** has been continuously insured by the **Insurer**, any of its affiliated insurance companies, or this Program of Insurance, for at least three (3) consecutive years.

X. GENERAL CONDITIONS

A. Cancellation and Non-Renewal

1. The **Named Insured** may cancel this Policy by mailing written notification to the **Insurer** stating on what future date cancellation shall be effective. The effective date of cancellation shall become the end of the **Policy Period**. In the event the **Named Insured** cancels this Policy, the **Insurer** shall retain the customary short rate premium.
2. The **Insurer** may cancel this Policy by mailing written notification to the **Named Insured** at the address shown in the Declarations stating on what future date cancellation shall be effective. The effective date of such cancellation shall be not less than ten (10) days after notice is mailed to the **Named Insured**. The effective date of cancellation shall become the end of the **Policy Period**. In the event the **Insurer** cancels this Policy, earned premium shall be calculated on a pro rata basis.
3. If the **Insurer** decides not to renew this Policy, the **Insurer** shall provide written notice to the **Named Insured** at least sixty (60) days before the end of the **Policy Period**. The notice should include the reason for such non-renewal. In no event shall an offer by the **Insurer** to renew this Policy on terms that involve any change in Deductible, premium, Limit of Liability or other terms and conditions constitute a refusal by the **Insurer** to renew this Policy.

Any notices to be given to the **Named Insured** under this Subsection A shall be provided to the **Named Insured** at the last known principal address and to its insurance agent or broker. The mailing by certified mail of such notice shall be sufficient.

B. Representations

The **Insureds** agree that the **Application** is deemed attached to this Policy and incorporated herein. The **Insureds** further agree that all statements, representations and information contained in or incorporated into the **Application** are their representations and are material to the acceptance of the risk assumed by the **Insurer** under this Policy. This Policy is issued in reliance upon the truth of such representations.

The **Insureds** further agree that in the event of any material misstatement, misrepresentation or omission in the **Application**, this Policy shall be void as to any **Insured** who knew of such misstatement, misrepresentation or omission and as to any **Insured** to whom such knowledge is imputed. The knowledge of any individual **Insured** shall not be imputed to any other individual **Insured**, but the knowledge of any individual



Insured shall be imputed to the **Named Insured** or **Predecessor Firm** except where the **Insured** is an **Independent Contractor** or Of Counsel attorney.

C. Material Change

If during the **Policy Period**, there is more than a fifty (50%) percent change in the number of lawyers comprising the **Named Insured**, or the **Named Insured** undergoes a merger, acquisition or dissolution, then the **Named Insured** shall give the **Insurer** written notice of such changes as soon as practicable, but in no event later than thirty (30) days after the effective date of such change. In the event of any such change, the **Insurer** shall have the right to adjust the premium and coverage, subject to all other terms and conditions of the Policy, and the **Named Insured** shall accept any premium adjustment or coverage revisions that the **Insurer** may require.

D. Other Insurance

The insurance provided by this Policy applies only as excess over any other valid and collectible insurance, unless such other insurance is written only as specific excess insurance over the Limit of Liability provided by this Policy. This Policy is specifically excess of any other valid and collectible insurance pursuant to which any other insurer has a duty to defend a **Claim** for which this Policy may be obligated to pay **Damages**. This Policy also is specifically excess over any other valid and collectible insurance providing coverage for any **Insured** as described in Subsection III.1.3 herein, with respect to a **Wrongful Act** by such **Insured** in the rendering of **Professional Services** prior to the date such **Insured** first became affiliated with the **Named Insured**.

E. Subrogation

1. In the event of payment under this Policy, the **Insurer** shall be subrogated to the extent of such payment to all of the rights of recovery of the **Insureds** against any person or organization. The **Insureds** shall execute and deliver all papers and instruments required and shall do whatever else is necessary to enable the **Insurer** effectively to bring suit in their name and otherwise secure such rights. The **Insureds** shall do nothing to prejudice any such rights.

2. Any amount recovered after payment under this Policy shall be apportioned in the inverse order of payment to the extent of the actual payment. The expenses incurred in obtaining any such recoveries shall be apportioned in the ratio of the respective recoveries.

F. Assignment

This Policy and any and all rights hereunder are not assignable without the written consent of the **Insurer**.

G. Entire Agreement

By acceptance of this Policy, the **Insureds** and the **Insurer** agree that this Policy, including the **Application**, and any written endorsements attached hereto constitute the entire agreement between the parties.

H. Authorization

The **Insureds** agree that the **Named Insured** shall act on behalf of the **Insureds** with respect to the giving of all notices to the **Insurer**, the receipt of notices from the **Insurer**,



the payment of premiums, and the receipt of any return premiums that may become due under this Policy.

I. Worldwide Territory

This Policy applies to a **Wrongful Act** taking place anywhere in the world, provided that the **Claim** is made and suit is brought against the **Insured** within the United States of America, its territories, possessions or Canada.

However, this Policy shall not apply to any projects or services that would be in violation of the laws of the United States, including but not limited to, U.S. economic or trade sanction laws or export control laws administered by the U.S. Treasury, State and Commerce Departments (e.g. the economic and trade sanctions administered by the U.S. Treasury Office of Foreign Assets Control.)

J. Conformity to Statute

Any terms of this Policy which are in conflict with the terms of any applicable laws construing this Policy are hereby amended to conform to such laws.

K. Liberalization

If, during the **Policy Period**, the **Insurer** adopts any revision or amendment that would broaden coverage under this Policy without additional premium, the broadened coverage will immediately apply to this Policy except that it will not apply to **Claims** that were first made against the **Insured** prior to the effective date of such revision or amendment.

XI. SERVICE OF SUIT

If the **Insurer** fails to pay any amount claimed to be due under this Policy, the **Insurer**, at the request of any of the **Insureds**, shall submit to the jurisdiction of any court of competent jurisdiction within the United States, and shall comply with all requirements necessary to give such court jurisdiction. Nothing in this Section constitutes or should be understood to constitute a waiver of the **Insurer's** rights to commence an action in any Court of competent jurisdiction in the United States, to remove an action to a United States District Court, or to seek a transfer of a case to another Court as permitted by the laws of the United States or of any State in the United States.

The **Insurer** hereby designates the Superintendent, Commissioner or Director of Insurance or similar officer specified by law for that purpose, or his or her successor or successors in office, as its true and lawful attorney upon whom may be served any lawful process in any action, suit or proceeding instituted by or on behalf of any **Insured** under the Policy. Upon receipt of process lawfully served, that official may mail such process to Claim Manager - Professional Liability at the address stated on the Declarations.

XII. HEADINGS

The descriptions in the headings and any subheading of this Policy (including any titles given to any endorsement attached hereto) are inserted solely for convenience and do not constitute any part of the terms or conditions hereof.

THIS POLICY SHALL NOT BE VALID UNLESS COMPLETED BY THE ATTACHMENT HERETO OF A DECLARATIONS PAGE AND SIGNED BY A DULY AUTHORIZED REPRESENTATIVE OF THE INSURER.



IN WITNESS

QBE Insurance Corporation

A Stock Company

Home Office:

c/o CT Corporation System
116 Pine Street, Suite 320
Harrisburg, Pennsylvania 17101

Administrative Office:

55 Water Street
New York, New York 10041
1-877-772-6771

It is hereby agreed and understood that the following In Witness Clause supersedes any and all other In Witness clauses in this policy.

All other provisions remain unchanged.

IN WITNESS WHEREOF, the Company has caused this policy to be executed and attested.

Todd Jones, President

Mark Pasco, Secretary



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NORTH CAROLINA CHANGES

This endorsement changes the following:

Lawyers Professional Liability Insurance Policy

It is hereby agreed that:

I. Subsection **V.B.** is deleted in its entirety and replaced with the following:

B. The "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is the total limit of the **Insurer's** liability for all **Damages** and **Claim Expenses**, arising out of all **Claims** first made against the **Insured(s)** during the **Policy Period** and reported during the **Policy Period** or any Extended Reporting Period, if applicable. The Limit of Liability for the applicable Extended Reporting Period for such **Claims** is part of, and not in addition to, the Limit of Liability for the **Policy Period**. If the "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is exhausted by payment of **Damages** and **Claim Expenses**, the **Insurer's** obligations under this Policy as to all **Claims** first made against the **Insured(s)** and reported during the **Policy Period** or any Extended Reporting Period, if applicable, shall be completely fulfilled and extinguished.

II. Section **V.** is amended to add the following:

G. The total limit of the **Insurer's** liability for all **Damages** and **Claim Expenses** arising out of all **Claims** both first made against the **Insured(s)** and reported during the applicable Extended Reporting Period shall be an amount equal to the "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations. The Limit of Liability for the applicable Extended Reporting Period shall be in addition to the "Limit of Liability—Aggregate" for the **Policy Period**.

III. Subsection **X.A** is deleted in its entirety and replaced with the following:

A. Cancellation and Non-Renewal

1. Cancellation

If this Policy has been in effect for less than 60 days, the **Insurer** may cancel for any reason during this time period by mailing or delivering notice of such cancellation to the **Named Insured** and the agent or broker of record. The **Insurer** may cancel this Policy by mailing or delivering notice of such cancellation to the **Named Insured** and the agent or broker of record at least 15 days before the effective date of cancellation, if cancellation is for nonpayment of premium. If the **Named Insured** pays the premium due before that date, cancellation will not take effect. The **Insurer** may cancel this Policy by mailing or delivering notice of such cancellation to the **Named Insured** and the agent or broker of record at least 30 days before the effective date of cancellation, if cancellation is for any other reason.

If this Policy has been in effect for more than 60 days or is a renewal policy, the **Insurer** may cancel only for the following reasons:

- a. nonpayment of premium;
- b. fraud or material misrepresentation made by the **Named Insured** or any representative of the **Named Insured** in obtaining this Policy or presenting a **Claim** under this Policy;



- c. conviction of a crime that results from an act that increases any hazard insured against;
- d. failure to follow written loss control recommendations;
- e. a change in the risk after issuance or renewal that increases the hazard insured against;
- f. determination by the Insurance Commissioner that continuing this Policy would put the **Insurer** in violation of state insurance laws;
- g. violation of any rules that affect the insurability of the risk;
- h. loss of reinsurance; or
- i. other reasons approved by the **Insured**.

The **Insurer** may cancel this Policy by mailing or delivering notice of such cancellation to the **Named Insured** and the agent or broker of record. If cancellation is for nonpayment of premium, the **Insurer** will mail or deliver notice of such cancellation to the **Named Insured** and the agent or broker of record at least 15 days before the effective date of cancellation. If the **Named Insured** pays the premium due before that date, cancellation will not take effect. The **Insurer** may cancel this Policy by mailing or delivering notice of such cancellation to the **Named Insured** and the agent or broker of record at least 30 days before the effective date of cancellation, if cancellation is for any other reason. The notice will state the reason for such cancellation.

The **Named Insured** may cancel this Policy by mailing or delivering this Policy to the **Insurer** or any of the **Insurer's** authorized agents, and provide the date such cancellation will be effective.

2. Non-Renewal

The **Insurer** will not be required to renew or continue this Policy. If the **Insurer** decides not to renew or continue the Policy, notice of nonrenewal will be mailed or delivered to the **Named Insured** at least 45 days before the Expiration Date set forth in Item 2 of the Declarations. The notice will state the reason for nonrenewal.

The **Insurer** will mail the notice of cancellation or nonrenewal to the last known address of the **Named Insured** and to the last known address of the agent or broker of record. A post office certificate of mailing will be sufficient proof of mailing of such notice.

3. Renewal with an Increase in Premium or Decrease in Coverage

The **Insurer** will not increase the premium or deductible for this Policy or decrease any coverage upon renewal unless the **Insurer** mails a notice to the **Named Insured** at least 45 days before the renewal date. The notice will include the actual reason for such change.

4. Right to Claim Information

The **Insurer** will send the **Named Insured** the claim information described below in connection with the claims made and reported policy. The **Insurer** will only provide this information for the years the **Named Insured** had the claims made and reported policy with the **Insurer** or the past three (3) years, whichever is less. The claim information will include:

- a. the total amount of loss payments on **Claims** closed, including the date and description of each event;
- b. the total amount of loss reserves and payments on **Claims** that are still open, including the date and description of each event. Reserve amounts, if any, are based on the **Insurer's** judgment. Reserve amounts may be subject to change and should not be considered a final settlement value; and



- c. the date and description of each event reported to the **Insurer** for which no amounts have been paid or reserved.

The **Insurer** will provide this information within 45 days after receipt of the **Named Insured's** request for such information.

All other terms, conditions and exclusions remain unchanged.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective _____ Policy No _____ Endorsement No _____
Insured _____ Premium _____
Insurance Company _____
Authorized Signature _____



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

LIMIT OF LIABILITY FOR EXTENDED REPORTING PERIOD ENDORSEMENT

This endorsement changes the following:

Lawyers Professional Liability Insurance Policy

It is hereby agreed that the Policy is amended as follows:

1. Subsection **V.B.** is deleted in its entirety and replaced with the following:
 - B. The "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is the total limit of the **Insurer's** liability for all **Damages** and **Claim Expenses**, arising out of all **Claims** first made against the **Insured(s)** during the **Policy Period** and reported during the **Policy Period** or any Extended Reporting Period, if applicable. The Limit of Liability for the applicable Extended Reporting Period for such **Claims** is part of, and not in addition to, the Limit of Liability for the **Policy Period**. If the "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations is exhausted by payment of **Damages** and **Claim Expenses**, the **Insurer's** obligations under this Policy as to all **Claims** first made against the **Insured(s)** and reported during the **Policy Period** or any Extended Reporting Period, if applicable, shall be completely fulfilled and extinguished.
2. Section **V. LIMIT OF LIABILITY AND DEDUCTIBLE** is amended to add the following:

The total limit of the **Insurer's** liability for all **Damages** and **Claim Expenses** arising out of all **Claims** both first made against the **Insured(s)** and reported during the applicable Extended Reporting Period shall be an amount equal to the "Limit of Liability—Aggregate" stated in Item 3.b in the Declarations. The Limit of Liability for the applicable Extended Reporting Period shall be in addition to the "Limit of Liability—Aggregate" for the **Policy Period**.

All other terms, conditions and exclusions remain unchanged.

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective _____ Policy No _____ Endorsement No _____

Insured _____ Premium _____

Insurance Company _____

Authorized Signature _____



Complete risk management & loss prevention services for lawyers and law firms

Upgraded Risk Management Services

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Resources to educate yourself and your firm about basic risk management principles, including multiple forms so that you can assess your own policies and risk profile.

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Unlike most other risk management programs, you'll speak with your lawyer, not with your insurance company. Your conversations are protected by attorney-client privilege. Your insurance company will not know that you've sought advice.

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Carefully curated and growing library of forms, checklists, links, articles, and other resources that will help protect you and your firm from ever-present and ever-increasing risk

State Resources

Links to every state's Rules of Professional Conduct, Ethics Opinions, and the state bar risk management assistance program, if there is one. Because a second opinion never hurts.

How to Get Started:

ATTORNEYS RISK MANAGEMENT

B N



Create an Account on attorneysriskmanagement.com:

- Navigate to www.attorneysriskmanagement.com
- Click the "Create New Account" link on the bottom right of the front page
- Enter your policy number where requested, fill in the information requested, and submit the form
- You will receive an email confirming your registration

Request a Risk Management Consultation:

- Log in to www.attorneysriskmanagement.com
- Click on the "Risk Management Consultation" tab
- Fill out the intake forms with the requested information and submit

Questions? For assistance, please call 844-782-RISK (7475) or contact Linda Schmit at lschmit@bn-lawyers.com

Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
919.968.2200 | invtitle.com

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Office: Investors Title Insurance Company
Loan ID No.: 3536753628
Commitment No.: 202316595C/RC01
Issuing Office File No.: 202316595C/RC01
Property Address: 8859 Senator Royall Drive, Charlotte, NC 28262
Revision No.: 01

REVISED COMMITMENT DATED NOVEMBER 10, 2023 NO. 01

SCHEDULE A

1. Commitment Date: October 26, 2023 at 08:00 AM
2. Policy to be issued:
 - a. ALTA 2021 Owner's Policy
Proposed Insured: Keerthi Botla and Murali Sajjala
Proposed Amount of Insurance: \$425,150.00
The estate or interest to be insured: Fee Simple
 - b. ALTA 2021 Short Form Residential Loan Policy - Assessments Priority
Proposed Insured: Rocket Mortgage, LLC, its successors and/or assigns as their interests may appear
Proposed Amount of Insurance: \$369,750.00
The estate or interest to be insured: Fee Simple
3. The estate or interest in the Land at the Commitment Date is: Fee Simple
4. The Title is, at the Commitment Date, vested in:

Meeting Street Towns IV, LLC a North Carolina Limited Liability Company
5. The Land is described as follows:

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Commitment No.: 202316595C/RC01

SCHEDULE A

(Continued)

Being all of Lot 22 of Royall Townes, Map 1, as shown on a map thereof recorded in Map Book 72 at Page 270 of the Mecklenburg County Public Registry.

Issued through the Office of:
Investors Title Insurance Company
5925 Carnegie Boulevard, Suite 550
Charlotte, NC 28209
Tel. (704)377-3925 Fax (704)335-8124
Email charlotte@invtitle.com



Authorized Countersignature

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Commitment No.: 202316595C/RC01

SCHEDULE B, PART I - Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. Documents satisfactory to the Company that convey the Title or create the Mortgage to be insured, or both, must be properly authorized, executed, delivered, and recorded in the Public Records.
5. Duly authorized and executed deed from Meeting Street Towns IV, LLC a North Carolina Limited Liability Company, vesting fee simple title in Keerthi Botla and Murali Sajjala.
6. Duly authorized and executed Mortgage by Keerthi Botla and Murali Sajjala in favor of Rocket Mortgage, LLC in the amount of \$369,750.00.
7. Joinder of the spouse of the mortgagor in the execution of the proposed Mortgage, if applicable.
8. Cancellation and release of record of the property described herein from the lien of:
 - A. Mortgage from Meeting Street Towns IV, LLC a North Carolina Limited Liability Company for the benefit of First National Bank of Pennsylvania recorded in Book 38414, at Page 869, securing a note in the original principal sum of \$6,000,000.00, and any other obligations secured thereby and/or described therein.
 - B. Mortgage from Meeting Street Towns IV, LLC a North Carolina Limited Liability Company for the benefit of First National Bank of Pennsylvania recorded in Book 38414, at Page 869, securing a note in the original principal sum of \$7,000,000.00, and any other obligations secured thereby and/or described therein.

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In the event any lien to be paid and satisfied and cancelled of record is an Equity Line, the certifying attorney must send a Request to Terminate letter in accordance with NCGS 45-82.2 to the Equity Line lender along with the payoff check instructing the lender to mark the note and Mortgage paid and satisfied and to return both documents for cancellation of record AND instructing the Equity Line lender to close the account and issue no more checks or drafts after the date the payoff was quoted. (Sample "Request to Terminate Letter" is available from this Company upon request.)

9. Payment of any homeowner association dues, if any are now due and payable.
10. For insurance for any transaction affected by the transition in the Clerk of Court's office from VCAP to Odyssey Portal without exception for any defects, liens or encumbrances caused by a gap in search capability during that time, satisfactory gap indemnities must be received.
11. For insurance regarding priority of conveyance by seller to proposed insured owner over potential liens for labor, services or materials, including surveyors, architects, engineers and rental equipment (herein "liens") of seller, or priority of proposed insured lender's mortgage (once recorded) over said liens of seller and/or construction borrower, receipt of applicable NCLTA form (or substantially similar form approved by Company counsel prior to closing), completed and executed by all required parties in compliance with the applicable form's instructions regarding same, to wit:
 - 1) NCLTA Form 1, if no recent construction or addition of improvements on Land, no executory contracts for improvements on Land and no construction loan by signing owner or borrower is contemplated; or
 - 2) NCLTA Form 2, if construction on the Land was recently completed, but no mechanics lien agent is required to be appointed pursuant to NC law; or
 - 3) NCLTA Form 3, if construction is in process or immediately contemplated (for loan, including construction financing), but no mechanics lien agent is required to be appointed pursuant to NC law; or
 - 4) NCLTA Form 5, Owner Affidavit and Indemnity Agreement when construction has been completed, is contemplated or currently underway and a mechanics lien agent has been properly appointed pursuant to NC law; and
 - (a) for insurance regarding priority of conveyance by seller to insured owner and priority of insured lender's mortgage over potential liens, NCLTA Form 6 for waiver and release of lien rights, executed by potential lien claimants with direct lien rights having filed a notice to lien agent or identified in paragraph 1.B of NCLTA Form 5; or
 - (b) for insurance regarding only the priority of insured lender's mortgage over potential liens NCLTA Form

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7 subordination of lien rights, executed by potential lien claimants with direct lien rights having filed a notice to lien agent or identified in paragraph 1.B. of NCLTA Form 5.

12. If a mechanics' lien agent has been properly appointed pursuant to NC Law, a search for filed Notices to Lien Agent must be updated 1 business day prior to recording of the mortgage to be insured.
13. Provide the attached ITC Privacy Statement to the Borrower/Buyer at the time of closing.
14. Receipt of Attorney's Final Certificate, along with all additional required documents, in order to issue a final policy or policies.

NOTE: If you are buying both an owner's policy and a loan policy, the title insurance premiums disclosed on the Loan Estimate and the Closing Disclosure are different from the title premium disclosure requirements of the North Carolina Department of Insurance. Rates filed with The North Carolina Department of Insurance require the Insured be charged a single undivided premium. Federal law requires the premium for an Owner's policy and a Loan Policy to be disclosed as separate premiums. However, the total amount actually collected and charged is the same.

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SCHEDULE B, PART II - Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I—Requirements are met.
2. Taxes for the year 2024, and subsequent years, not yet due and payable.
3. Matters shown on recorded Map Book 72 at Page 270k; Map Book 26 at Page 211.
4. Grant of Easement Distribution to Piedmont Natural Gas Company, Inc. as recorded in Book 38073 at Page 116.
5. Easement(s) to Duke Energy recorded in Book 38435 at Page 202.
6. Easement(s) to Duke Power Company recorded in Book 6458 at Page 243; Book 26 at Page 221.
7. Easement(s) to North Carolina Department of Transportation recorded in Book 12090 at Page 36; Book 13757 at Page 368.
8. Easement(s) to BellSouth recorded in Book 15336 at Page 315.
9. Easement(s) to Mecklenburg County recorded in Book 18062 at Page 484.

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Commitment No.: 202316595C/RC01

10. Easement(s) between Crescent Resources, LLC and Teachers Insurance Annuity Association of America recorded in Book 27752 at Page 754.
11. Boundary Line Agreement between Crescent Resources LLC and Teachers Association Insurance Annuity Association of America recorded in Book 27665 at Page 330.
12. This policy specifically excepts and does not insure that portion of the Land detailed in the Boundary Line Agreement recorded in Book 27665 at Page 330.
13. Any easements or servitudes.
14. Any defect in or lien or encumbrance on the Title or other matter included in the Covered Risks that has been created or attached or has been filed or recorded in the Public Records prior to 06/25/99.

AFFIRMATIVE INSURED CLOSING PROTECTION COVERAGE PROVIDED As to the transaction for which this binder and/or policy is issued the Company affords insured closing protection as described in the Alta Closing Protection Letter - Single Transaction (04-02-2021) to the Proposed and/or Insured Lender and its successors and/or the Proposed and/or Insured Owner. Said letter is incorporated herein in its entirety. The approved attorney is the Closing Attorney referenced above. Claims under such letter shall be made promptly to the Company at its claims office at PO Drawer 2637, Chapel Hill, NC 27515

THE FOLLOWING EXCEPTIONS WILL BE SHOWN ON THE MORTGAGEE POLICY ONLY:

15. Restrictions appearing of record in Book 38425 at Page 894; Book 30534 at Page 903; Book 32645 at Page 477, but this policy insures that said restrictions have not been violated and that a future violation thereof will not cause a forfeiture or reversion of Title.

NOTE: The following endorsements are incorporated by reference to the mortgagee's final policy: ALTA 5-06, 8.1 & 9-06

THE FOLLOWING EXCEPTIONS WILL BE SHOWN ON THE OWNERS POLICY ONLY:

16. Rights or claims of parties in possession not shown by the Public Records.

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Commitment No.: 202316595C/RC01

17. Restrictions appearing of record in Book 38425, Page 894; Book 30534 at Page 903; Book 32645 at Page 477, but this policy insures that a violation thereof will not cause a forfeiture or reversion of Title.
18. The effect on the Title of an encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land), but only if the encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment would have been disclosed by an accurate and complete land title survey of the Land. Paragraph 2 (c) of the Covered Risks is hereby deleted.
19. Mortgage from Keerthi Botla and Murali Sajjala for the benefit of Rocket Mortgage, LLC recorded in , securing a note in the original principal sum of \$369,750.00, and any other obligations secured thereby and/or described therein.

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Investors Title Company Privacy Statement

FACTS **WHAT DOES INVESTORS TITLE COMPANY DO WITH YOUR PERSONAL INFORMATION?**

Why? Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What? The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and transaction history
- purchase history and mortgage rates and payments
- checking account information and wire transfer instructions

When you are *no longer* our customer, we continue to share your information as described in this notice.

How? All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Investors Title Company chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Investors Title Company share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	No	No
For our affiliates to market to you	No	No
For nonaffiliates to market to you	No	We don't share

Questions? Call 800-326-4842 or go to www.invtitle.com

Who we are	
Who is providing this notice?	Investors Title Company, Investors Title Insurance Company, National Investors Title Insurance Company, Investors Trust Company*
What we do	
How does Investors Title Company protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. We will continue to enhance our physical, electronic and procedural safeguards as new technologies become available.
How does Investors Title Company collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> ■ open an account or apply for insurance ■ file a claim or provide your mortgage information ■ show your government issued ID We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes —information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with an Investors Title name; financial companies such as Investors Title Insurance Company; and nonfinancial companies such as Investors Title Management Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> ■ <i>Investors Title Company does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> ■ <i>Investors Title Company does not jointly market.</i>
Other important information	
* This notice also applies to Investors Title Exchange Corporation, Investors Title Accommodation Corporation, Investors Title Management Services, Inc., and Investors Capital Management Company. Investors Title Company may disclose information to Nonaffiliates as permitted by law.	

**AFFIDAVIT OF UNDERSTANDING AND INDEMNITY AND HOLD HARMLESS AGREEMENT
REGARDING COMPUTER DATA MIGRATION (VCAP to E-COURTS ODYSSEY PORTAL)
“(To be used for Purchase (with or without financing) and Refinance Transactions)”**

Land (Property Address): _____
Closing Attorney: _____
Date of Closing (settlement & disbursement): _____
Seller(s): _____
Buyer(s) (Proposed Insured Owner): _____
Owner(s): _____ (in case of refinance only)
Title Insurance Company (the Company): _____
Issuing Agent: _____
Title Insurance Commitment Number (the Commitment): _____
Other file number(s) or reference: _____
Recordable Documents: Deed, Deed of Trust, Assignment of Leases and Rents, UCC Financing Statement, Subordination, Lease (or memorandum thereof), DMV MVR-46G, or other documents to be recorded as a part of the real estate transaction (as applicable)

NOTE: Other defined terms are as defined in the ALTA® Commitment for Title Insurance (08-01-2016), ALTA® Commitment for Title Insurance (Effective 07-01-2021), ALTA® Short Form Commitment (12-01-17 TC 04-02-18), ALTA® Short Form Commitment (Effective 07-01-2021, the ALTA® Loan Policy (06-17-2006), ALTA® Loan Policy (Effective 07-01-2021), ALTA® Owner's Policy (06-17-2006), ALTA® Owner's Policy (Effective 07-01-2021), ALTA® Homeowner's Policy (12-02-2013), ALTA® Homeowner's Policy (Effective 07-01-2021), ALTA® Short Form Residential Loan Policy (12-03-12), and ALTA® Short Form Residential Loan Policy (Effective 07-01-2021).

The migration of computer data at the Clerk of Court's Office in the County where the Land (or "Property Address") stated above is located has significantly affected the ability of attorneys to search, locate court matters and resolve issues reliably. The migration has limited attorneys' access to public records during the period immediately preceding the Date of Closing, and these limitations will continue through the date of recording the instruments referenced as Recordable Documents above. Filings or submissions of documents to the Clerk of Court's Office by parties and attorneys have continued, but the final approval, acceptance and indexing of such documents may be delayed. In addition, the indexing systems of the prior VCAP system and the new Odyssey Portal are significantly different in substantial ways, causing variations in the search procedures required, results obtained and information available (including payoff calculations). Additionally, other, further issues are continuing to be identified and addressed. (All of these issues are referenced herein as "Migration Issues.")

As a result, the ability to search and review filings in the Clerk of Court's Office either has, or will be, impacted. The Company is willing to continue to insure Title to the Land for the Proposed Insured Owner and Proposed Insured Lender, if any, as identified in the Commitment up to Amount of Coverage stated therein through the ultimate recording date of the Recordable Documents, upon receipt of the acknowledgments and indemnifications herein.

NOW THEREFORE, due to the aforementioned Migration Issues, and as an inducement to the Closing Attorney to conduct settlement (including disbursement) and to the Company and/or Issuing Agent to issue policy or policies of title insurance with regard to the Land, as defined in the Commitment, the undersigned agree as follows:

Seller(s)/Owner(s) certify and affirm:

- (a) There are no pending civil actions, judgments, lis pendens, claims of lien, liens, encumbrances – whether filed, submitted, imminently pending, or otherwise delivered (or to be delivered) to or as part of a file with the Clerk of Court's Office, and (whether or not indexed) estates, guardianships, or special proceedings affecting the Land, which are not being paid, adjusted or addressed as part of the current transaction in a manner approved by the Company.
- (b) All labor and materials used in construction or improvements, repairs or modifications to the Land have been paid for and there are now no unpaid bills for labor or material against the improvements or Land. The Sellers/Owners have received no notice of any mechanic liens claim. *The Company must be provided with affidavits, indemnities, lien waivers and subordinations satisfactory to the Company.*

- (c) **Sellers/Owners** have received no written notice of a proposed or pending special assessment or a pending taking of any portion of the Land by any governmental body. Sellers/Owners have no knowledge or notice that work has been or will be performed by any governmental body including but not limited to the installation of water or sewer lines or other utilities or for improvements such as paving or repaving of street or alleys or the installation of curbs and sidewalks.
- (d) **Sellers/Owners** agree to neither allow, nor take any action, following settlement that may result in any of the items or actions referred to in paragraph (a) above, or other objectionable matter which may adversely affect the Title to the Land, between the Commitment Date and **the last to occur of: the time of closing, updating, date and time of the recording of Recordable Documents and disbursement**, unless disclosed to and approved by the Company in writing prior to closing.
- (e) **Sellers/Owners** agree to immediately discharge, cancel, release or otherwise adequately address the same to the satisfaction of the Company and further agree to hold harmless and indemnify the Closing Attorney, the Issuing Agent and the Company against all claims, losses, liabilities, damages, expenses, costs and attorney's fees which may arise out of Sellers/Owners failure to promptly so remove, release, bond, or otherwise dispose of any such liens, encumbrances or objectionable matters affecting Title to the Land to the satisfaction of the Company.

Buyer(s) understand and agree:

- (a) Neither Closing Attorney, Issuing Agent nor the Company can provide an assurance as to the availability and reliability of search results of potential documents in the Clerk of Court's office which documents should constitute part of the Public Records affecting the Land, as defined in the Commitment.
- (b) Among other things, Buyers may not be able to refinance or sell the Land, obtain building permits, or demonstrate recorded ownership of and legal Title to, the Land until the date that the documents in the Clerk of Court's office are available and adequately, reliably searchable and locatable in the Public Records.

Seller(s)/Owner(s) and Buyer(s) acknowledge:

- (a) They have been expressly advised that North Carolina law, specifically the Good Funds Settlement Act (North Carolina General Statutes Chapter 45A) if the Land is residential property, requires recordation of the deed, deed of trust, or other title documents prior to disbursement of closing funds, for which they specifically include waiver of claims or penalties thereunder, below.
- (b) They expressly waive any claim, demand, or cause of action arising solely out of disbursement of closing funds by the Closing Attorney in reliance on the parties' joint instruction to disburse herein.
- (c) They expressly release the Closing Attorney, the Company, the Issuing Agent or other persons acting in reliance on such instruction and release from any claim, demand, or cause of action arising out of such disbursement.
- (d) By their joinder herein, they are authorizing and directing the closing of the sale of the Land and/or of its financing or refinancing and disbursement of funds, that they hereby shall be deemed to have irrevocably released the deed, deed of trust and other Recordable Documents which each party has respectively executed to Closing Attorney with the irrevocable authorization and instruction to cause the Recordable Documents to be recorded as soon as the Closing Attorney is able to cause such recordation.
- (e) They expressly agree they will not execute or cause to be recorded any other deed, deed of trust, or other document of conveyance, encumbrance, or restriction regarding all or any portion of the Land, until and unless the Recordable Documents are properly recorded and indexed at the office of the register of deeds.
- (f) They expressly waive and renounce any right, claim, or demand to instruct the Closing Attorney to (i) recall or withdraw any Recordable Document, or (ii) otherwise not to record any Recordable Documents, or (iii) to cancel or rescind the closing.
- (g) NOTE: It is advisable to confirm that contractual matters arising out of the definition of "Closing," as it relates to recordation or filings in the Clerk of Court's office, are addressed in the contract between Buyer and Seller, e.g., risk of loss or damage by fire or other casualty.

The undersigned solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of this Affidavit are true and that this Affidavit and Indemnity is executed in the order to induce the Closing Attorney to make and complete the settlement on the Land and to induce the Company, through the Issuing Agent, to issue its policy or policies of title insurance, insuring Title to the Land.

NCLTA Copyright and Entire Agreement: This Agreement and any attachments hereto represent the entire agreement between Seller, Buyer and/or Owner and Company and no prior or contemporaneous agreement or understanding inconsistent herewith (whether oral or written) pertaining to such matters is effective. THIS IS A COPYRIGHT FORM and any variances in the form provisions hereof must be specifically stated in the blank below and agreed to in writing by the Company:

CAUTION: NO MODIFICATION of this Agreement and NO WAIVER of any of its terms or conditions shall be effective unless made in writing and approved by the Company.

Seller(s) / Owner(s):

Signature Print

Signature Print

SUBSCRIBED, SWORN TO, and acknowledged before me this _____ day of _____, 202__.

My Commission Expires: _____

NOTARY PUBLIC

Buyer(s):

Signature Print

Signature Print

SUBSCRIBED, SWORN TO, and acknowledged before me this _____ day of _____, 202__.

My Commission Expires: _____ NOTARY PUBLIC

Investors Title Insurance Company

P.O. Drawer 2687, Chapel Hill, North Carolina 27515-2687
(919) 968-2200 • www.invtitle.com

ALTA COMMITMENT FOR TITLE INSURANCE

NOTICE

IMPORTANT—READ CAREFULLY: THIS COMMITMENT IS AN OFFER TO ISSUE ONE OR MORE TITLE INSURANCE POLICIES. ALL CLAIMS OR REMEDIES SOUGHT AGAINST THE COMPANY INVOLVING THE CONTENT OF THIS COMMITMENT OR THE POLICY MUST BE BASED SOLELY IN CONTRACT.

THIS COMMITMENT IS NOT AN ABSTRACT OF TITLE, REPORT OF THE CONDITION OF TITLE, LEGAL OPINION, OPINION OF TITLE, OR OTHER REPRESENTATION OF THE STATUS OF TITLE. THE PROCEDURES USED BY THE COMPANY TO DETERMINE INSURABILITY OF THE TITLE, INCLUDING ANY SEARCH AND EXAMINATION, ARE PROPRIETARY TO THE COMPANY, WERE PERFORMED SOLELY FOR THE BENEFIT OF THE COMPANY, AND CREATE NO EXTRACTIONAL LIABILITY TO ANY PERSON, INCLUDING A PROPOSED INSURED.

THE COMPANY'S OBLIGATION UNDER THIS COMMITMENT IS TO ISSUE A POLICY TO A PROPOSED INSURED IDENTIFIED IN SCHEDULE A IN ACCORDANCE WITH THE TERMS AND PROVISIONS OF THIS COMMITMENT. THE COMPANY HAS NO LIABILITY OR OBLIGATION INVOLVING THE CONTENT OF THIS COMMITMENT TO ANY OTHER PERSON.

COMMITMENT TO ISSUE POLICY

Subject to the Notice; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and the Commitment Conditions, Investors Title Insurance Company, a North Carolina corporation (the "Company"), commits to issue the Policy according to the terms and provisions of this Commitment. This Commitment is effective as of the Commitment Date shown in Schedule A for each Policy described in Schedule A, only when the Company has entered in Schedule A both the specified dollar amount as the Proposed Amount of Insurance and the name of the Proposed Insured.

If all of the Schedule B, Part I—Requirements have not been met within 180 days after the Commitment Date, this Commitment terminates and the Company's liability and obligation end.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Investors Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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COMMITMENT CONDITIONS

1. DEFINITIONS

- a. "Discriminatory Covenant": Any covenant, condition, restriction, or limitation that is unenforceable under applicable law because it illegally discriminates against a class of individuals based on personal characteristics such as race, color, religion, sex, sexual orientation, gender identity, familial status, disability, national origin, or other legally protected class.
- b. "Knowledge" or "Known": Actual knowledge or actual notice, but not constructive notice imparted by the Public Records.
- c. "Land": The land described in Item 5 of Schedule A and improvements located on that land that by State law constitute real property. The term "Land" does not include any property beyond that described in Schedule A, nor any right, title, interest, estate, or easement in any abutting street, road, avenue, alley, lane, right-of-way, body of water, or waterway, but does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- d. "Mortgage": A mortgage, deed of trust, trust deed, security deed, or other real property security instrument, including one evidenced by electronic means authorized by law.
- e. "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- f. "Proposed Amount of Insurance": Each dollar amount specified in Schedule A as the Proposed Amount of Insurance of each Policy to be issued pursuant to this Commitment.
- g. "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- h. "Public Records": The recording or filing system established under State statutes in effect at the Commitment Date under which a document must be recorded or filed to impart constructive notice of matters relating to the Title to a purchaser for value without Knowledge. The term "Public Records" does not include any other recording or filing system, including any pertaining to environmental remediation or protection, planning, permitting, zoning, licensing, building, health, public safety, or national security matters.
- i. "State": The state or commonwealth of the United States within whose exterior boundaries the Land is located. The term "State" also includes the District of Columbia, the Commonwealth of Puerto Rico, the U.S. Virgin Islands, and Guam.
- j. "Title": The estate or interest in the Land identified in Item 3 of Schedule A.

2. If all of the Schedule B, Part I—Requirements have not been met within the time period specified in the Commitment to Issue Policy, this Commitment terminates and the Company's liability and obligation end.

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3. The Company's liability and obligation is limited by and this Commitment is not valid without:
 - a. the Notice;
 - b. the Commitment to Issue Policy;
 - c. the Commitment Conditions;
 - d. Schedule A;
 - e. Schedule B, Part I—Requirements;
 - f. Schedule B, Part II—Exceptions; and
 - g. a counter-signature by the Company or its issuing agent that may be in electronic form.

4. **COMPANY'S RIGHT TO AMEND**

The Company may amend this Commitment at any time. If the Company amends this Commitment to add a defect, lien, encumbrance, adverse claim, or other matter recorded in the Public Records prior to the Commitment Date, any liability of the Company is limited by Commitment Condition 5. The Company is not liable for any other amendment to this Commitment.

5. **LIMITATIONS OF LIABILITY**
 - a. The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
 - i. comply with the Schedule B, Part I—Requirements;
 - ii. eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
 - iii. acquire the Title or create the Mortgage covered by this Commitment.
 - b. The Company is not liable under Commitment Condition 5.a. if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
 - c. The Company is only liable under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
 - d. The Company's liability does not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Condition 5.a. or the Proposed Amount of Insurance.
 - e. The Company is not liable for the content of the Transaction Identification Data, if any.
 - f. The Company is not obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.
 - g. The Company's liability is further limited by the terms and provisions of the Policy to be issued to the Proposed Insured.

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Investors Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT; CHOICE OF LAW AND CHOICE OF FORUM
- Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
 - Any claim must be based in contract under the State law of the State where the Land is located and is restricted to the terms and provisions of this Commitment. Any litigation or other proceeding brought by the Proposed Insured against the Company must be filed only in a State or federal court having jurisdiction.
 - This Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
 - The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
 - Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
 - When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.
7. IF THIS COMMITMENT IS ISSUED BY AN ISSUING AGENT
The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for closing, settlement, escrow, or any other purpose.
8. PRO-FORMA POLICY
The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.
9. CLAIMS PROCEDURES
This Commitment incorporates by reference all Conditions for making a claim in the Policy to be issued to the Proposed Insured. Commitment Condition 9 does not modify the limitations of liability in Commitment Conditions 5 and 6.
10. CLASS ACTION
ALL CLAIMS AND DISPUTES ARISING OUT OF OR RELATING TO THIS COMMITMENT, INCLUDING ANY SERVICE OR OTHER MATTER IN CONNECTION WITH ISSUING THIS COMMITMENT, ANY

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BREACH OF A COMMITMENT PROVISION, OR ANY OTHER CLAIM OR DISPUTE ARISING OUT OF OR RELATING TO THE TRANSACTION GIVING RISE TO THIS COMMITMENT, MUST BE BROUGHT IN AN INDIVIDUAL CAPACITY. NO PARTY MAY SERVE AS PLAINTIFF, CLASS MEMBER, OR PARTICIPANT IN ANY CLASS OR REPRESENTATIVE PROCEEDING. ANY POLICY ISSUED PURSUANT TO THIS COMMITMENT WILL CONTAIN A CLASS ACTION CONDITION.

11. ARBITRATION

The Policy contains an arbitration clause. All arbitrable matters when the Proposed Amount of Insurance is \$2,000,000 or less may be arbitrated at the election of either the Company or the Proposed Insured as the exclusive remedy of the parties. A Proposed Insured may review a copy of the arbitration rules at <http://www.alta.org/arbitration>.


President


Secretary

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State Farm Fire and Casualty Company

Premium Notice Declarations

ROCKET MORTGAGE LLC ISAOA
PO BOX 202070
FLORENCE, SC 29502-2070

Premium: \$995.00
Amount paid: \$0.00
Credit amount: \$

Amount due: \$995.00

Due date: 01/10/2024

Policy number: 33-LP-7830-5
Billing period from: 12/19/2023
to: 12/19/2024

State Farm agent

Champion, Phil
Champion Insurance Agency Inc
(704)461-8944

Agent code: 112D

Location of residence premises

8859 SENATOR ROYALL DR
CHARLOTTE, NC 28262

Important messages

This is the only notice you will receive. *Your canceled check is your receipt.*


Please make check payable to State Farm® and return it with this entire page or only the payment slip below.

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic funds transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Thanks for letting us serve you!

559-916.5
Prepared: 12-07-2023

1000007 2023 127534 223 10-13-2023
Page 1 of 3

 Please cut on line to send payment slip only or fold to send the entire page. Face outward the panel below in a #10 window envelope.

Ways to pay

Online
statefarm.com/pay

Mobile
State Farm mobile app

Call
1-800-440-0998

Mail
Send us a check

Agent
Visit or call (704)461-8944



Insured's name: SAJJALA, MURALI & BOTLA, KEERTHI

Policy number: 33-LP-7830-5

Please make check payable to State Farm.

Policy type: Homeowners Policy

Loan Number: 3536753628

Amount due: \$995.00

Please pay by 01/10/2024.

State Farm
Lender Service Center - Payments
PO Box 650436
Dallas, TX 75265-0436

Agent issued
Prepared: 12-07-2023



Coverage afforded by this policy is provided by:
State Farm Fire and Casualty Company
 PO Box 88049
 Atlanta GA 30356-9901

A Stock Company with Home Offices in Bloomington, Illinois.

Declarations

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy.

Policy number: 33-LP-7830-5

Effective date from: 12/19/2023 **to:** 12/19/2024 **(Policy period - 12 months)**

The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises.

Location of residence premises: 8859 SENATOR ROYALL DR
 CHARLOTTE, NC 28262

Named insured and mailing address: SAJJALA, MURALI & BOTLA, KEERTHI
 8859 SENATOR ROYALL DR
 CHARLOTTE, NC 28262

Mortgagee and additional interests

MORTGAGEE

ROCKET MORTGAGE LLC ISAOA
 PO BOX 202070
 FLORENCE, SC 29502-2070

Loan Number: 3536753628

Coverages and limits

Policy type: Homeowners Policy

Limit of Liability - Section I

Coverage	Limit
Dwelling (Coverage A)	\$372,000
Increased Dwelling Up to \$93,000	

Deductibles

Section I Deductible: \$2,500

All losses - In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy.

Policy premium \$ 995.00

Forms and Endorsements

Ordinance or Law Incr Coverage

FP 7143 Homeowners Policy

Inflation Guard

Automatic renewal

If the Policy Period is shown as 12 months, this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.

State Farm agent

Champion, Phil

421 E Catawba St
BELMONT, NC 28012-3311

(704)461-8944

Agent code: 112D

Closing Disclosure

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

Closing Information

Date Issued 12/14/2023
Closing Date 12/19/2023
Disbursement Date 12/19/2023
Settlement Agent Norwood, Armstrong, & Stokes, PLLC
 23-1232
File # 23-1232
Property 8859 Senator Royall Drive
 CHARLOTTE, NC 28262
Sale Price \$437,375

Transaction Information

Borrower Murali Sajjala
 2014 Summertime Dr Apt 3110
 Charlotte, NC 28262
Seller Meeting Street Homes & Communities
 8859 Senator Royall Drive
 CHARLOTTE, NC 28262
Lender Rocket Mortgage, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA _____
Loan ID # 3536753628
MIC # 387-6323977

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$369,750	NO
Interest Rate	6.625%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,367.55	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1-11		Years 12-30
Principal & Interest	\$2,367.55		\$2,367.55
Mortgage Insurance	+	153.30	+ —
Estimated Escrow <i>Amount can increase over time</i>	+	434.64	+ 434.64
Estimated Total Monthly Payment	\$2,955.49		\$2,802.19
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$604.64 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES NO

Costs at Closing		
Closing Costs	\$230.52	Includes \$1,210.00 in Loan Costs + \$0 in Other Costs - \$979.48 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$53,202.50	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$500.00				
01 % of Loan Amount (Points)					
02 Broker Compensation to C 4 D Mortgage Company LLC – 100 E B	\$500.00				\$1,800.00
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$710.00				
01 Appraisal Fee to AmeriMac Appraisal Management LLC		\$710.00			(L) \$195.00
02 Flood Determination Fee to CoreLogic Flood Services					(L) \$8.00
03 Flood Life of Loan Coverage to CoreLogic Flood Services					(L) \$5.00
04 Life of Loan Tax Service to CoreLogic Tax Services					(L) \$48.00
05 MERS Registration Fee to Mers					(L) \$24.95
06 Tax Certification Fee to Amrock, LLC					(L) \$25.00
07 Upfront Mortgage Insurance Premium to Federal Housing Administration					(L) \$6,470.63
08					
09					
10					
C. Services Borrower Did Shop For					
01 Title-Abstract or Title Search to Norwood, Armstrong, & Stokes, PLLC					\$250.00
02 Title-Attorney's Fees to Norwood, Armstrong, & Stokes, PLLC					\$875.00
03 Title-Lenders Title Policy to Norwood, Armstrong, & Stokes, PLLC					\$567.70
04 Title-Recording Service to Mecklenburg Register of Deed					\$10.00
05 Title-Survey to Allen Geomatics					(L) \$500.00
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$1,210.00				
Loan Costs Subtotals (A + B + C)	\$500.00	\$710.00			
Other Costs					
E. Taxes and Other Government Fees					
01 Recording Fees Deed: \$26.00 Mortgage: \$64.00					(L) \$90.00
02 Transfer Taxes to North Carolina					(L) \$875.00
F. Prepays					
01 Homeowner's Insurance Premium (12 mo.) to State Farm Ins. Co. Isc – East					(L) \$995.00
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$67.11 per day from 12/19/23 to 1/1/24)					(L) \$872.43
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance \$82.92 per month for 3 mo.					(L) \$248.76
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$351.72 per month for 3 mo.					(L) \$1,055.16
04					
05					
06					
07					
08 Aggregate Adjustment	\$0.00				
H. Other					
01 HOA Assessments to Meeting Street Townhomes					(L) \$751.29
02 HOA Service Fee to Bill2Pay					(L) \$23.00
03 HOA Statements to Cams					(L) \$279.00
04 Real Estate Commission to On—Site Partners			\$12,754.50		
05 Real Estate Commission to C/O Norwood, Armstrong, &			\$10,628.75		
06 Title—Document Preparation to Norwood, Armstrong, & Stok			\$250.00		
07 Title—Owner's Title Policy (optional) to Norwood, Armstrong, & Stok					\$88.16
08 Title—Payoff Handling Fee to Norwood, Armstrong, & Stok			\$75.00		
I. TOTAL OTHER COSTS (Borrower-Paid)	\$0.00				
Other Costs Subtotals (E + F + G + H)	\$0.00				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$230.52				
Closing Costs Subtotals (D + I)	\$500.00	\$710.00	\$23,708.25		\$16,057.08
Lender Credits	-\$979.48				



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)	\$7,200.00	\$230.52	YES See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	-\$710.00	YES You paid these Closing Costs Before Closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$67,625.00	\$67,625.00	NO
Deposit	-\$14,423.00	-\$14,422.50	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	-\$500.00	YES See Seller Credits in Section L
Adjustments and Other Credits	\$0	\$979.48	YES See details in Sections K and L
Cash to Close	\$60,402.00	\$53,202.50	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$437,875.00
01 Sale Price of Property	\$437,375.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$-479.48
04	
Adjustments	
05 Principal Reduction	\$976.37
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes 12/19/23 to 12/31/23	\$3.11
10 Assessments to	
11	
12	
13	
14	
15	

L. Paid Already by or on Behalf of Borrower at Closing	\$384,672.50
01 Deposit	\$14,422.50
02 Loan Amount	\$369,750.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$500.00
Other Credits	
06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$437,875.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$384,672.50
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$53,202.50

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$437,378.11
01 Sale Price of Property	\$437,375.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes 12/19/23 to 12/31/23	\$3.11
11 Assessments to	
12	
13	
14	
15	
16	

N. Due from Seller at Closing	\$24,208.25
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$23,708.25
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	\$500.00
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)	\$437,378.11
Total Due from Seller at Closing (N)	-\$24,208.25
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$413,169.86



Additional Information About This Loan

Loan Disclosures

Assumption

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

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

Demand Feature

Your loan

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

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the 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
8859 Senator Royall Drive, CHARLOTTE, NC 28262

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	\$7,055.28	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowners Insurance, Property Taxes</i>
Non-Escrowed Property Costs over Year 1	\$2,040.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner Association Dues</i> You may have other property costs.
Initial Escrow Payment	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$587.94	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	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

In the future,

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



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$872,349.88
Finance Charge. The dollar amount the loan will cost you.	\$501,639.88
Amount Financed. The loan amount available after paying your upfront finance charge.	\$369,500.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	6.989%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	130.512%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Settlement Agent
Name	Rocket Mortgage, LLC	C 4 D Mortgage Company LLC	NorthGroup Real Estate	Norwood, Armstrong, & Stokes, PLLC
Address	1050 Woodward Ave Detroit, MI 48226-1906	100 E Big Beaver Suite 940 Troy, MI 48084	13903 S Old Statesville Rd Huntersville, NC 28078	4806 Park Rd Charlotte, NC 28209
NMLS ID	3030	151261		
NC License ID			c32305	N/A
Contact		Abhishek Gampa	Bala Mekala	Rachel Bogia
Contact NMLS ID		2233515		
Contact NC License ID			320812	44182
Email	help@rocketmortgage.com	abhishekg@c4dmortgage.com	balavm4re@gmail.com	rachel@norwoodarmstronglaw.com
Phone	(800) 226-6308	(361) 406-8569	(803) 370-6337	(704) 529-1100

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.

Murali Sajjala

Date



Itemization of Credits

Sajjala
Loan #: 3536753628
MIN: 100039035367536280

Itemization of Credits: Some or all of your closing fees are being paid by someone other than you. The credit is applied to the following fees:

Seller Paid Fees:

Broker Compensation	\$500.00
Total Seller Paid Fees	\$500.00

Lender Paid Fees:

Appraisal Management Services	\$40.00
Compliance Inspection	\$155.00
Total Lender Paid Fees	\$195.00

Realtor Paid:

Broker Compensation	\$1,800.00
Upfront Mortgage Insurance Premium	\$4,909.14
Title-Abstract or Title Search	\$250.00
Title-Attorney's Fees	\$875.00
Title-Lenders Title Policy	\$567.70
Title-Recording Service	\$10.00
Title-Owner's Title Policy (optional)	\$88.16
Total Realtor Paid Fees	\$8,500.00

Interest Rate Credit:

County/Town Taxes Paid	\$3.11
Flood Determination Fee	\$8.00
Flood Life of Loan Coverage	\$5.00
Life of Loan Tax Service	\$48.00
MERS Registration Fee	\$24.95
Upfront Mortgage Insurance Premium	\$1,561.49
Tax Certification Fee	\$25.00
Title-Survey	\$500.00
Recording Fee-Deed	\$26.00
Recording Fee-Mortgage	\$64.00
Transfer Taxes-State-Deed	\$875.00
Homeowner's Insurance Premium	\$995.00
Prepaid Interest	\$872.43
County Taxes	\$1,055.16
Homeowner's Insurance	\$248.76
HOA Assessments	\$751.29
HOA Service Fee	\$23.00
HOA Statements	\$279.00
Total Interest Rate Credit Paid Fees	\$7,365.19



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3536753628

Agency Case No. 387-6323977

Uniform Residential Loan Application

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

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

1a. Personal Information

Name (First, Middle, Last, Suffix)
Murali Sajjala

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

Social Security Number 032-33-6609
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
07/02/1982

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

Type of Credit

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

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

Marital Status

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

Dependents (not listed by another Borrower)

Number 1
Ages 30

Contact Information

Home Phone (704) 713-4369
Cell Phone (704) 713-4369
Work Phone _____ Ext. _____
Email muralisajjala21@gmail.com

Current Address

Street 2014 Summertime Dr Unit # Apt 3110
City Charlotte State NC ZIP 28262 Country USA
How Long at Current Address? 1 Years 8 Months Housing No primary housing expense Own Rent (\$ 1,800.00 /month)

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

Street 9404 Grove Side Ln Unit # Apt 714
City Charlotte State NC ZIP 28262 Country US
How Long at Former Address? _____ Years 8 Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name Wissenit Inc Phone (704) 897-7117
Street 775 Addison Avenue Unit # _____
City Rockhill State SC ZIP 29730 Country _____

Position or Title Associate

Start Date 06/01/2021 (mm/dd/yyyy)

How long in this line of work? 2 Years _____ Months

Check if this statement applies:

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

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

Gross Monthly Income

Base \$ 8,476.00 /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ 8,476.00 /month

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

Does not apply

Borrower Name: Murali Sajjala
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1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

Does not apply

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

1e. Income from Other Sources

Does not apply

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

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

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

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

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

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

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Bank Of America	0018	\$ 89,787.38
Provide TOTAL Amount Here			\$ 89,787.38

2b. Other Assets and Credits You Have

Does not apply

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

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

Asset or Credit Type - use list above	Cash or Market Value
Other Specify Application Deposit	\$ 710.00
Earnest Money	\$ 12,754.50
Earnest Money	\$ 1,668.00
Provide TOTAL Amount Here	\$ 15,132.50

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
Lease	VOLVOCARLSE	33033006780	\$ 20,974.00	<input type="checkbox"/>	\$ 998.00
Revolving	CREDITONEBNK	4933	\$ 33.00	<input type="checkbox"/>	\$ 30.00

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

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

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

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 \$ 369,750.00 Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street 8859 Senator Royall Drive Unit # _____

City CHARLOTTE State NC ZIP 28262 County MECKLENBURG

Number of Units 1 Property Value \$ 440,000.00

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 |

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

5b. About Your Finances

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

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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: Murali Sajjala

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower****Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

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

Currently retired, discharged, or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving spouse

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

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:*
- Asian
- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese
- Other Asian - *Print race:*

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

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

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information


To Be Completed by Financial Institution (for application taken in person):Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO 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: Murali Sajjala

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


Loan Originator Information

Loan Originator Organization Name	<u>C 4 D Mortgage Company LLC</u>
Address	<u>100 E Big Beaver Suite 940, Troy, MI 48084</u>
Loan Originator Organization NMLSR ID#	<u>151261</u> State License ID# _____
Loan Originator Name	<u>Abhishek Gampa</u>
Loan Originator NMLSR ID#	<u>2233515</u> State License ID# _____
Email	<u>abhishekg@c4dmortgage.com</u> Phone <u>(361) 406-8569</u>
Signature	<u>Abhishek Gampa</u> Date (mm/dd/yyyy) <u>12/19/2023</u>

Borrower Name: Murali Sajjala

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

Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

 20667.302

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3536753628

Agency Case No. 387-6323977

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):
Murali Sajjala Keerthi Botla

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: Murali Sajjala

Uniform Residential Loan Application - Lender Loan Information
 Freddie Mac Form 65 • Fannie Mae Form 1003
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Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

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

Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 6.6250 %
 Loan Term 360 (months)

Mortgage Lien Type

First Lien
 Subordinate Lien

Amortization Type

Fixed Rate Other (explain): _____
 Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

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): FHA - 30 yr Fixed


Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>2,367.55</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>82.92</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>351.72</u>
Mortgage Insurance	\$ <u>153.30</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>170.00</u>
Other	\$ _____
TOTAL	\$ <u>3,125.49</u>

Borrower Name: Murali Sajjala

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

Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

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

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 437,375.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 10,881.37
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 448,256.37
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 369,750.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ _____	\$ 369,750.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 369,750.00
TOTAL CREDITS	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 500.00
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 24,803.87
N. TOTAL CREDITS (Total of L and M)	\$ 25,303.87
CALCULATION	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 448,256.37
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 395,053.87
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 53,202.50

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

Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

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Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)			
i. First name Murali	ii. Middle initial	iii. Last name/BMF company name Sajjala	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (see instructions) 032-33-6609			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)						
a. Street address (including apt., room, or suite no.) 2014 Summertime Dr Apt 3110		b. City Charlotte	c. State NC	d. ZIP code 28262		
4. Previous address shown on the last return filed if different from line 3 (see instructions)						
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code		
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name CoreLogic Credco		ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T			
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900		v. City Irvine	vi. State CA	vii. ZIP code 92618		
5b. Customer file number (if applicable) (see instructions)		5c. Unique identifier (if applicable) (see instructions) 3536753628				
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))						
i. Client name Rocket Mortgage, LLC				ii. Telephone number (313) 373-0000		
iii. Street address (including apt., room, or suite no.) 1050 Woodward Ave		iv. City Detroit	v. State MI	vi. ZIP code 48226-1906		
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 <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>		
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>						
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 <input type="checkbox"/>		Line 2a <input type="checkbox"/>				
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.						
<input type="checkbox"/> 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.						
Sign Here	Signature for Line 1a (see instructions)		Date		Phone number of taxpayer on line 1a or 2a (704) 713-4369	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name Murali Sajjala					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (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			
Print/Type name						

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

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

Future Developments

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

What's New. Form 4506-C 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.

Rocket Mortgage, LLC
Your Credit Score and The Price You Pay for Credit
Risk-Based Pricing Notice - Alternate for Residential Real Property

Lender Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906	Borrower Murali Sajjala 2014 Summertime Dr Apt 3110 Charlotte, NC 28262	Date December 14, 2023
		Application or Loan Number 3536753628
"We" means Lender		"You" means Borrower.

Property Address **8859 Senator Royall Drive, CHARLOTTE, NC 28262**

Your Credit Score	
Your credit score	<p>674</p> <p>Source: Experian 701 Experian Parkway P.O. Box 2002 Allen, TX 75013 1-888-EXPERIAN (1-888-397-3742) www.experian.com/reportaccess</p> <p style="text-align: right;">Date: October 25, 2023</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 309 to a high of 844.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your Credit Score ranks higher than 30 percent of U.S. consumers.</p>



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score	<p>There is a serious delinquency on your credit report. Length of account history is too short. Too many delinquent accounts. Recent delinquency reported on accounts.</p>
--	---

Checking Your Credit Report

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



Notice to the Home Loan Applicant

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

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

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

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

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

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com

Equifax Credit Information Services

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

Trans Union

P.O. Box 1000
Chester, PA 19016
1-800-916-8800
www.transunion.com



FACT Act Notice

Notice Regarding Furnishing Negative Information

Sajjala
Loan #: 3536753628
MIN: 100039035367536280

Date: **December 19, 2023**

Lender: **Rocket Mortgage, LLC**

Borrower(s): **Murali Sajjala**

Property Address: **8859 Senator Royall Drive, CHARLOTTE, NC 28262**

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 - Murali Sajjala - DATE -



AMENDATORY CLAUSE/REAL ESTATE CERTIFICATION

Borrower(s): **Murali Sajjala**

Sajjala

Loan #: 3536753628

Seller(s): **Meeting Street Homes & Communities**

MIN: 100039035367536280

Case #: 387-6323977

Property Address: **8859 Senator Royall Drive, CHARLOTTE, NC 28262**

Date: **December 19, 2023**

AMENDATORY CLAUSE

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise, unless the purchaser has been given, in accordance with HUD / FHA or VA requirements, a written statement by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement lender setting forth the appraised value of the property of not less than \$437,375.00*. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.

- BORROWER - Murali Sajjala - DATE -

- SELLER - Meeting Street Homes & Communities - DATE -

The actual dollar amount to be inserted in the amendatory clause is the sales price stated in the contract. If the borrower and seller agree to adjust the sales price in response to an appraised value that is less than the sales price, a new amendatory clause is not required. However, the loan application package must include the original sales contract with the same price as shown on the amendatory clause, along with the revised or amended sales contract.

* Mortgagees must ensure the actual dollar amount of the sales price stated in the contract has been inserted in the amendatory clause. Increases to the sale price require a revised amendatory clause.

REAL ESTATE CERTIFICATION

The borrower, seller, and the selling real estate agent or broker involved in the sales transaction certify that the terms and conditions of the sales contract are true, to the best of their knowledge and belief, and that any other agreement entered into by any parties in connection with the real estate transaction is part of, or attached to, the sales agreement.

- BORROWER - Murali Sajjala - DATE -

- SELLER - Meeting Street Homes & Communities - DATE -

- LISTING AGENT - - DATE -

- SELLING AGENT - Bala Mekala - DATE -

WARNING: It is a Federal Crime punishable by fine, imprisonment, or both to knowingly make any false statement concerning any of the above facts as applicable under the provision of Title 18, United States Code, Sections 1012 and 1014.



[Space Above This Line For Recording Data]

DEED OF TRUST

Sajjala
Loan #: 3536753628
MIN: 100039035367536280
MERS Phone: 1-888-679-6377
PIN: 04717209
Case #: 387-6323977

After Recording Return To:
Rocket Mortgage, LLC
1050 Woodward Ave
Detroit, MI 48226-1906
(313) 373-0000

Prepared By:
Alyse D Kimbrough
Rocket Mortgage, LLC
1050 Woodward Ave
Detroit, MI 48226-1906
(800) 226-6308

DEFINITIONS

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

(A) "**Security Instrument**" means this document, which is dated **December 19, 2023**, together with all Riders to this document.

(B) "**Borrower**" is **Murali Sajjala and Keerthi Botla, married to each other**. Borrower is the trustor under this Security Instrument.

(C) "**Lender**" is **Rocket Mortgage, LLC**. Lender is a **Limited Liability Company** organized and existing under the laws of **the State of Michigan**. Lender's address is **1050 Woodward Ave, Detroit, MI 48226-1906**.

(C-1) The name of the Mortgage Broker is **C 4 D Mortgage Company LLC**.

(D) "**Trustee**" is **Heather Lovier**.

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

Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

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48501-2026, tel. (888) 679-MERS.

(F) "**Note**" means the promissory note signed by Borrower and dated **December 19, 2023**. The Note states that Borrower owes Lender **Three Hundred Sixty-Nine Thousand Seven Hundred Fifty And 00/100** Dollars (U.S. **\$369,750.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **January 1, 2054**.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (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 and Trustee's successors and assigns, in trust, with power of sale, the following described property located in the **COUNTY** of **MECKLENBURG**:

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See Exhibit "A"- Legal Description Hereto and Made a Part Hereof. Subject to Covenants of Record.

which currently has the address of 8859 Senator Royall Drive, CHARLOTTE, NC 28262 ("Property Address"):

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

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

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

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. If Borrower has breached any covenant or agreement in this Security Instrument and Lender has accelerated the obligations of Borrower hereunder pursuant to Section 22 then Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority:

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

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

Third, to interest due under the Note;

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

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Fifth, to late charges due under the Note.

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

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 14 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in,



legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

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

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

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



policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that this requirement shall cause undue hardship for the Borrower or unless extenuating circumstances exist which are beyond Borrower's control.

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

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

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

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

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

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

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

10. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and



shall be paid to Lender.

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

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

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

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

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

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

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

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

12. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the



co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

13. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. Lender may collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument, or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment with no changes in the due date or in the monthly payment amount unless the Note holder agrees in writing to those changes. Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

14. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

17. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

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



Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

18. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

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

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 14) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

20. Borrower Not Third-Party Beneficiary to Contract of Insurance. Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

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



action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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

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

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

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, and if it is determined in a hearing held in accordance with Applicable Law that Trustee can proceed to sale, Trustee shall take such action regarding notice of sale and shall give such notices to Borrower and to other persons as Applicable Law may require. After the time required by Applicable Law and after publication of the notice of sale, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, Trustee's fees of 5.000% of the gross sale price; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it. The interest rate set forth in the Note shall apply whether before or after any judgment on the indebtedness evidenced by the Note.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender or Trustee shall cancel this Security Instrument. If Trustee is requested to release this Security Instrument, all notes evidencing debt secured by this Security Instrument shall be surrendered to Trustee. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without



conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

25. Attorneys' Fees. Attorneys' fees must be reasonable.

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

- BORROWER - Murali Sajjala - DATE -

Keerthi Botla - DATE -

[Space Below This Line For Acknowledgment]

MECKLENBURG County, North Carolina

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document: **Murali Sajjala, as an individual; and Keerthi Botla, as an individual.**

Date: **December 19, 2023**

_____, Notary Public

My Commission Expires: _

Individual Loan Originator: **Abhishek Gampa**, NMLSR ID: **2233515**
Loan Originator Organization: **C 4 D Mortgage Company LLC**, NMLSR ID: **151261**
Individual Loan Originator (Creditor): , NMLSR ID:
Loan Originator Organization (Creditor): **Rocket Mortgage, LLC**, NMLSR ID: **3030**



PLANNED UNIT DEVELOPMENT RIDER

Sajjala
Loan #: 3536753628
MIN: 100039035367536280
FHA Case No: 387-6323977

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **19th** day of **December, 2023**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to **Rocket Mortgage, LLC** ("Lender") of the same date and covering the Property described in the Security Instrument and located at: **8859 Senator Royall Drive, CHARLOTTE, NC 28262** [Property Address]. The Property Address is a part of a planned unit development ("PUD") known as **Royall Townes** [Name of Planned Unit Development].

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

A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and

Rocket Mortgage, LLC (NMLS #: 3030) | C 4 D Mortgage Company LLC (NMLS #: 151261) | Abhishek Gampa (NMLS #: 2233515)

50.38

Page 1 of 2

FHA Multistate PUD Rider
09/15



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against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 3 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and (ii) Borrower's obligation under Paragraph 5 of this Security Instrument to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy. Borrower shall give Lender prompt notice of any lapse in required hazard insurance coverage and of any loss occurring from a hazard. In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.

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

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

- BORROWER - Murali Sajjala - DATE -

Keerthi Botla - DATE -



Loan Information

Loan Number: 3536753628
Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262

Borrower(s): Murali Sajjala

Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262

Following is a description of the features of the loan program for which you have applied. Information about other loan programs is available upon request. This is not a contract or commitment to extend credit. All applications are subject to normal credit review policies and procedures.

How Your Loan Works

Interest Rate

The interest rate for this loan program is fixed for the entire term of the loan. Your rate will never change.

Loan Term

Your loan will be for 30 years.

Payment Schedule

You will make 360 equal monthly payments consisting of principal and interest. Your loan program may also require that you make monthly escrow payments for your taxes and insurance or private mortgage insurance.

Prepayment

You may prepay your loan at any time without penalty.





For Your Protection: Get a Home Inspection

Why You Need a Home Inspection

Buying a home is probably the biggest investment you will ever make. The purpose of a home inspection is to inform and educate *you* about the property *before* you make a financial commitment. A home inspection will give you more detailed information about the overall condition of the house you want to buy.

Be an Informed Buyer

A home inspection will only occur if you arrange for one; FHA does not perform home inspections. For a fee, a qualified inspector will take an unbiased look at your potential new home to evaluate its physical condition; estimate the remaining useful life of the major systems, equipment, structure, and finishes; and identify any items that need to be repaired or replaced. If you request an inspection early in the process, you may be able to make your purchase contract contingent on its results.

What is Included in the Inspection?

To better understand what to expect in the home inspection, ask the prospective inspector for their Standards of Practice (SOP) or for a sample home inspection report.

How to Find an Inspector

To find a qualified home inspector ask for references from friends, real estate professionals, local licensing authorities and organizations that qualify and test home inspectors.

Appraisals are NOT Home Inspections!

An appraisal is required to estimate the home's value for your lender and does not replace a home inspection. **FHA does not guarantee the value or condition of your new home.** If you find problems with your home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you.

Radon Gas Testing and Other Health or Safety Issues

The Environmental Protection Agency and the Surgeon General recommend that all houses be tested for radon. For more information, call the toll-free National Radon Information Line at [1-800-SOS-Radon \(1-800-767-7236\)](tel:1-800-SOS-Radon). Ask your inspector if additional health and safety tests are relevant for your home, such as mold; air or water quality; presence of asbestos, lead paint, or urea formaldehyde insulation; or pest infestations.



HUD Addendum to Uniform Residential Loan Application

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

Part I - Identifying Information HUD / FHA Application for Insurance under the National Housing Act and Borrower Certification		FHA Case No. (include any suffix) 387-6323977	Mortgagee Case No. 3536753628
Mortgagee ID 7197000003	Sponsor ID 7197000003	Agent ID	
Mortgagee Name, Address (include ZIP Code) and Telephone Number Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906 (313) 373-0000 <small>Type or print all entries clearly</small>		Name and Address of Sponsor Rocket Mortgage, LLC 1050 Woodward Ave Detroit, MI 48226-1906	Name and Address of Agent
Borrower's Name & Present Address (include ZIP Code) Murali Sajjala 2014 Summertime Dr Apt 3110 Charlotte, NC 28262 USA		Property Address (include name of subdivision, lot & block no., & ZIP Code) 8859 Senator Royall Drive CHARLOTTE, NC 28262 Lot 22	
Sponsored Originations	Name of Third-Party Originator C 4 D Mortgage Company LLC	NMLS ID of Third-Party Originator 151261	

Part II - Borrower Consent for Social Security Administration to Verify Social Security Number

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

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

Borrower's Name: <u>Murali Sajjala</u>	Co-Borrower's Name: _____
Date of Birth: <u>07/02/1982</u>	Date of Birth: _____
Social Security Number: <u>032-33-6609</u>	Social Security Number: _____
Signature(s) of Borrower(s) _____	Signature(s) of Co-Borrower(s) _____
Date Signed _____	Date Signed _____

Part III Borrower Notices, Information, and Acknowledgment

Public Reporting Burden

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

Privacy Act Information

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

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

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



Caution: Delinquencies, Defaults, Foreclosures and Abuses

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

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

Fair Housing Act

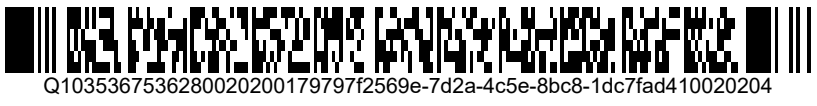
I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. § 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on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

Certification and Acknowledgment

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

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

Signature(s) of Borrower(s)	Date Signed	Signature(s) of Co-Borrower(s)	Date Signed
_____	_____	_____	_____



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

A. Underwriting the Borrower

Date Mortgage Approved: December 12, 2023

Date Approval Expires: March 11, 2024

For mortgages rated as an "accept" or "approve" by FHA's TOTAL Mortgage Scorecard:

- The information submitted to TOTAL was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.4.e Final Underwriting Decision (TOTAL) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that, in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Representative Signature: Justin T Welker

Printed Name: Justin T Welker

Title: Loan Underwriter

----- **OR** -----

For mortgages rated as a "refer" by FHA's TOTAL Mortgage Scorecard, or manually underwritten by a Direct Endorsement underwriter:

- I have personally reviewed and underwritten the borrower's credit application;
- The information used to underwrite the borrower was documented in accordance with Single Family Housing Policy Handbook 4000.1 (SF Handbook) and accurately represents the final information obtained by the mortgagee; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.5.d Final Underwriting Decision (Manual) to the extent that no defect exists in connection with the underwriting of this mortgage such that it should not have been approved in accordance with FHA requirements.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: _____

DE's ID Number: _____

B. Underwriting the Property

For all mortgages where FHA requires an appraisal, I have personally reviewed and underwritten the appraisal according to FHA requirements. I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Direct Endorsement Underwriter Signature: Justin T Welker

DE's ID Number: LL90



Part V. Mortgagee's Certification

- I have personally reviewed the mortgage documents and the application for insurance endorsement; and
- This mortgage complies with SF Handbook 4000.1 Section II.A.7 Post-Closing and Endorsement to the extent that no defect exists that would have changed the decision to endorse or submit the mortgage for insurance.

I certify that the statements above are materially correct, with the understanding that in the event HUD elects to pursue a claim arising out of or relating to any inaccuracy of this certification, HUD will interpret the severity of such inaccuracy in a manner that is consistent with the HUD Defect Taxonomy in effect as of the date this mortgage is endorsed for insurance.

Mortgagee Rocket Mortgage, LLC	
Name of Mortgagee's Representative	
Title of Mortgagee's Representative	
Signature of the Mortgagee's Representative	Date December 19, 2023



Loan Information

Loan Number: 3536753628
Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262
MIN: 100039035367536280

Date: December 19, 2023
Lender: Rocket Mortgage, LLC
Signer(s): Murali Sajjala

The loan document signing occurred where no photocopy equipment was available. The signatory's/signatories' identification was presented, and the information was recorded as indicated below.

In addition, I acknowledge that the signatory(ies) appeared before me at all points of notarization to acknowledge that he/she/they freely executed the required documents included in this package.

I, _____, the undersigned attorney/notary public commissioned in the State of North Carolina, have seen the government issued photo ID for the signatory(ies) and signed and sealed all jurats and acknowledgments included in this package in the presence of the signatory(ies).

Affiant: _____
Signature

Notary ID#: _____

Commission Expiration Date: _____

Signer: Murali Sajjala

Type of Identification: _____

Identification Number: _____

Expiration Date: _____



Important Notice to Homebuyers

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

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

Sajjala
Loan #: 3536753628
MIN: 100039035367536280

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

Condition of Property

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

Interest Rate and Discount Points

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

Don't Commit Loan Fraud

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

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

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

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

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

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

Discrimination

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



About Prepayment

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

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

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

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

FHA Mortgage Insurance Information

Who may be eligible for a refund?

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

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

Exceptions:

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

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

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

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

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

- BORROWER - Murali Sajjala - DATE -

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

How are Refunds Determined?

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

Monthly Insurance Premiums

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

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



Murali Sajjala
2014 Summertime Dr Apt 3110
Charlotte, NC 28262

Loan Information

Loan Number: 3536753628
Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262
Notice Date: December 14, 2023

LOAN PROGRAM: F30 - FHA 30 Yr Fixed
MORTGAGE TYPE/TERM: 30 years
LOAN AMOUNT: \$369,750.00
LOCKED INTEREST RATE: 6.625%
INITIAL LOCK DATE: December 4, 2023
LOCK EXPIRATION DATE: January 3, 2024
ESCROW/IMPOUND ACCOUNT: YES

Thanks for choosing us for your home financing needs. We'll begin processing your mortgage application as soon as all required application items are received, including your deposit. It's our goal to have your application fully processed, underwritten and approved on or before your anticipated closing date.

It's important to note that some parts of this process aren't under our control. For example, we can't be responsible for delays in loan approval or closing due to the following:

- The untimely receipt of an acceptable appraisal and/or required documentation
- Your existing home not selling
- Matters disclosed by a title commitment or survey
- Any other matters beyond our reasonable control

By applying for a mortgage, you agree to do the following:

- Cooperate in the application process, including submitting all required application items in a timely manner
- Notify Rocket Mortgage, LLC of any changes in the information on your application after you submit it
- If necessary, assist Rocket Mortgage, LLC in getting information from third parties such as your bank, employer, current mortgage company, etc.

Your loan consists of two parts:

- Principal balance - the amount of money you borrow
- Interest rate - the annual charge you pay to borrow that money

Please keep in mind that any references to interest rates and loan discount fees in other application documents, such as your Loan Estimate, are only estimates. This interest rate is enforceable by both the lender and the borrower.

You've requested a locked interest rate of 6.625% from the date of this Interest Rate Agreement until the Lock Expiration Date of January 3, 2024. This protects your interest rate from going up if the market changes. Here are the terms that apply:

- You must submit a signed purchase agreement to us by your Lock Expiration Date and all other requested application documents by December 11, 2023.



Loan Information

Murali Sajjala
2014 Summertime Dr Apt 3110
Charlotte, NC 28262

Loan Number: 3536753628
Property Address: 8859 Senator Royall Drive
CHARLOTTE, NC 28262
Notice Date: December 14, 2023

- Your locked rate will automatically expire if we don't receive a signed purchase agreement or the requested application documents by the dates noted above.
- You're required to close at your locked rate even if our interest rates go down between the date of this agreement and your Lock Expiration Date.
- If you can't close on or before your Lock Expiration Date, you'll be required to close at either your locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.
- Your locked rate is only valid for:

PROPERTY ADDRESS: 8859 Senator Royall Drive
CHARLOTTE, NC 28262
LOAN AMOUNT: \$369,750.00
LOAN PROGRAM: F30 - FHA 30 Yr Fixed

If you choose to purchase or refinance a different property, switch loan programs, change your point structure, extend your lock, or change your loan amount, you'll have to re-lock your interest rate. Your re-locked interest rate will equal either your original locked rate or Rocket Mortgage, LLC's current rate, whichever is higher.

- If your loan does not close on or before January 3, 2024, the interest rate lock will need to be extended in order to maintain your chosen interest rate. There may be a fee associated with an extension. If you have questions about the process or associated fees, please contact us.

Neither this agreement nor the locking of an interest rate is a commitment to lend by Rocket Mortgage, LLC or an underwriting approval of your loan application.

By signing below, you acknowledge your understanding and agreement with these terms.

- BORROWER - Murali Sajjala - DATE -



12/14/2023

- Lender Representative - Heather Lovier -



NOTICE TO HOMEOWNER: Assumption of FHA-Insured Mortgages; Release of Personal Liability

Sajjala
Loan #: 3536753628
MIN: 100039035367536280
FHA Case Number: 387-6323977

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

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

HUD will therefore direct the mortgagee to accelerate this FHA-insured mortgage if all or part of the property is sold or transferred to a borrower or recipient who:

- will not occupy the property as his or her principal residence or HUD-approved secondary residence; or
- does occupy the property but whose credit has not been approved in accordance with HUD requirements.

This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

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

Even if you sell your home by letting an approved borrower (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgagee. FHA-approved mortgagees have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy borrower who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute borrower. The release is contained in form [HUD-92210.1, Approval of Purchaser and Release of Seller](#). You should ask for it if the mortgagee does not provide it to you automatically when you sell your home to a creditworthy owner-occupant borrower who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

By signing below, you acknowledge that you understand the above certifications and have received a copy of this document for your records.

- BORROWER - Murali Sajjala - DATE -



OCCUPANCY STATEMENT

Sajjala
Loan #: 3536753628
MIN: 100039035367536280

Date: December 19, 2023

Lender: Rocket Mortgage, LLC

Borrower(s): Murali Sajjala

Property Address: 8859 Senator Royall Drive, CHARLOTTE, NC 28262

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

- Owner Occupied
Occupied as a Second Home
Investment Property - Will Not Occupy

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 - Murali Sajjala - DATE -

MECKLENBURG County, North Carolina

Sworn to and subscribed before me this day by Murali Sajjala.

Date: December 19, 2023

Notary Public

My commission expires: _



Property and Mailing Address Certification

Loan Number: 3536753628

Date: December 19, 2023

Borrower(s): Murali Sajjala

INSTRUCTIONS: Please make any necessary corrections & complete all required fields

I/We certify that the subject mailing address indicated below are accurate.

Purpose of Loan: **Purchase**

Property Occupancy: **PrimaryResidence**

Subject Property Address: **8859 Senator Royall Drive, CHARLOTTE, NC 28262**

Mailing Address 1: **2014 Summertime Dr Apt 3110, Charlotte, NC 28262 USA**

The above mailing address is for the following Mortgagor(s): **Murali Sajjala**

Mailing Address 2: _____

The above mailing address is for the following Mortgagor(s): _____

Mailing Address 3: _____

The above mailing address is for the following Mortgagor(s): _____

Mailing Address 4: _____

The above mailing address is for the following Mortgagor(s): _____

- BORROWER - Murali Sajjala - DATE -



SIGNATURE/NAME AFFIDAVIT

Date: **December 19, 2023**
Lender: **Rocket Mortgage, LLC**
Borrower(s): **Murali Sajjala**

Sajjala
Loan #: **3536753628**
MIN: **100039035367536280**

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.

Murali Sajjala

(Print or Type Name)

Signature
Murali Sajjala

Date

State of **North Carolina**)

County of **MECKLENBURG**)

On this **19th** day of **December, 2023**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Murali Sajjala** 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 **North Carolina**

My Commission Expires: _



SIGNATURE/NAME AFFIDAVIT

Date: **December 19, 2023**

Sajjala
Loan #: **3536753628**
MIN: **100039035367536280**

Lender: **Rocket Mortgage, LLC**

Borrower(s): **Murali Sajjala**

Non-Borrowing Party: **Keerthi Botla**

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

I hereby certify that I am one and the same person as:

Keerthi Botla

(Print or Type Name)

Signature
Keerthi Botla

Date

State of **North Carolina**)
County of **MECKLENBURG**)

On this **19th** day of **December, 2023**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Keerthi Botla** 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.

Notary Public for **North Carolina**

My Commission Expires:



Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) **Murali Sajjala**

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

If YES: (1) What format was it in: (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) Date of Completion _____ mm/dd/yyyy

Language Preference

Language Preference — Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____ I do not wish to respond
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



**Request for Taxpayer
Identification Number and Certification**

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

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

Print or type.
See Specific Instructions on page 3.

1	Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Murali Sajjala	
2	Business name/disregarded entity name, if different from above	
3	Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input 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) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <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. 2014 Summertime Dr Apt 3110	Requester's name and address (optional) Rocket Mortgage, LLC
6	City, state, and ZIP code Charlotte, NC 28262 USA	1050 Woodward Ave Detroit, MI 48226-1906
7	List account number(s) here (optional) 3536753628	

Part I Taxpayer Identification Number (TIN)

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

Social security number
032-33-6609
or
Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ►	Date ► December 19, 2023
------------------	----------------------------	---------------------------------

General Instructions

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

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

Purpose of Form

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

- Form 1099-INT (interest earned or paid)

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



By signing the filled-out form, you:

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 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

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

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

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

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

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

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

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

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

G-A real estate investment trust

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

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

J-A bank as defined in section 581

K-A broker

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

Privacy Act Notice

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



ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

Sajjala
Loan #: 3536753628
MIN: 100039035367536280

BORROWER(S): Murali Sajjala

PROPERTY ADDRESS: 8859 Senator Royall Drive, CHARLOTTE, NC 28262

LENDER: Rocket Mortgage, 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 19th day of December, 2023.

- BORROWER - Murali Sajjala - DATE -

Keerthi Botla - DATE -



Q1035367536280020200014927c2a24c-552d-4d42-8aa5-8ef6f54cdb560102

MECKLENBURG County, North Carolina

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she signed the foregoing document: **Murali Sajjala, as an individual; and Keerthi Botla, as an individual.**

Date: **December 19, 2023**

_____, Notary Public

My Commission Expires: _



SETTLEMENT CERTIFICATION

Sajjala
Loan #: 3536753628
MIN: 100039035367536280
Case #: 387-6323977

NOTICE TO ALL PARTIES: If information is obtained which indicates that the source of the borrower's financial contribution is other than from the borrower or other than stated by the lender in its closing instructions, the settlement agent is to obtain written instructions from the lender before proceeding with settlement.

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated July 18, 2023 (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

- BORROWER - Murali Sajjala - DATE -

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated July 18, 2023 (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

- SELLER - Meeting Street Homes & Communities - DATE -

- SELLER - - DATE -

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



CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the Closing Disclosure is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent

Date

The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.

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

