

File No./Escrow No.: 498916
Officer/Escrow Officer:

OS National LLC
3097 Satellite Blvd.
Suite 400
Duluth, GA 30096
(770) 497-9100

Property Address: 1714 ABBEY TRACE DRIVE
DOVER, FL 33527 (HILLSBOROUGH)
(A0665957282)

Borrower: RAJA SRINIVASA SARMA GANDURI AND PARVATHI GANDURI
6315 Bridgevista Drive
Lithia, FL 33547

Seller: OPENDOOR PROPERTY TRUST I, A DELAWARE STATUTORY TRUST
410 N Scottsdale Rd
Ste 1600
Tempe, AZ 85281

Lender: United Wholesale Mortgage, LLC ISAOA ATIMA
PO BOX 2028, Florence, SC 29502-2028

Settlement Date: 1/6/2023
Disbursement Date: 1/6/2023

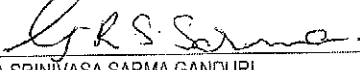
Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Deposits, Credits, Debits		
	\$556,000.00	Sale Price of Property	\$556,000.00	
		Deposit		\$6,000.00
\$10,698.52		Seller Credit to Buyer		\$10,698.52
		Buyer Credit from Agent from Parvathi Ganduri, LLC		\$4,657.00
		from United Wholesale Mortgage, LLC ISAOA ATIMA		\$2,386.96
		Prorations		
	\$371.95	Storm Water & Water/Sewer Non-Ad Valorem Assessments 1/6/2023 to 1/1/2024 @ \$377.12/Year	\$371.95	
	\$283.33	HOA Assessments 1/6/2023 to 4/1/2023 @ \$300.00/Quarter	\$283.33	
\$86.89		County Taxes 1/1/2023 to 1/6/2023 @ \$6,343.17/Year		\$86.89
\$4.83		Solid Waste Non Ad-Valorem Assessments 1/6/2023 to 1/1/2024 @ \$352.79/Year		\$4.83
		Commissions		
\$100.00		Real Estate Commission to Ez Choice Realty		
\$11,020.00		Real Estate Commission to Parvathi Ganduri, LLC		
		New Loans		
		Loan Amount		\$444,800.00
		Our origination charge \$2,385.00	\$2,385.00	
		Credit Report to Opendoor Brokerage LLC	\$24.26	
		Underwriting Fee to United Wholesale Mortgage, LLC ISAOA ATIMA	\$1,055.00	
		Electronic Registration (MERS) Fee to United Wholesale Mortgage, LLC ISAOA ATIMA	\$24.95	
		Tax Service to United Wholesale Mortgage, LLC ISAOA ATIMA	\$85.00	
		Flood Certification to United Wholesale Mortgage, LLC ISAOA ATIMA	\$6.00	
		Prepaid Interest (71.5945 per day from 1/6/2023 to 2/1/2023)	\$1,861.46	
		Homeowner's Insurance Premium (12 mo.) to Kin Interinsurance Network	\$4,291.00	
		Homeowner's Insurance \$357.58 per month for 3 mo.	\$1,072.74	
		Property Taxes \$565.85 per month for 5 mo.	\$2,829.25	
		Aggregate Adjustment	-\$1,131.70	
		Title Charges		
		Title - Lender's Title Insurance to OS National LLC	\$400.00	
\$1,698.00		Title - Owner's Title Insurance to OS National LLC		
		Title - Endorsement(s) to OS National LLC		
		Title - FL 5.1 PUD (with Florida Modifications) Endorsement(s) to OS National LLC	\$25.00	
		Title - FL 8.1 Environmental Protection Lien Endorsement(s) to OS National LLC	\$25.00	
		Title - FL 9 Restrictions Endorsement(s) to OS National LLC	\$209.80	
\$500.00		Title - Settlement or closing fee to OS National LLC	\$700.00	
		Title - Examination to OS National LLC	\$195.00	
\$99.00		Title - Municipal Lien Search to PropLogix		
		Title - Electronic Filing Fee to Simplifile	\$6.50	

		Government Recording and Transfer Charges			
		Recording fees: Deed \$18.50		\$18.50	
		Mortgage \$256.50		\$256.50	
\$3,892.00		State Deed Tax/Stamps to Simplifile			
		State Mortgage Tax/Stamps to Simplifile		\$1,556.80	
		Intangible Tax to Simplifile \$889.60		\$889.60	
		Additional Settlement Charges			
\$6,931.62		Current Year Taxes Due to Nancy C Millan, Tax Collector			
\$642.95		HOA Research Fees to PropLogix			
		Survey to Ireland & Associates Surveying		\$300.00	
\$1,090.15		HOA Fees to Knox Levine, P.A. Trust Account			
\$9,801.48		Temporary Rate Buydown to United Wholesale Mortgage, LLC ISAOA ATIMA			
				Borrower	
Seller				Debit	Credit
Debit	Credit				
\$46,565.44	\$556,655.28	Subtotals		\$573,742.94	\$468,634.20
		Due From Borrower			\$105,108.74
\$510,089.84		Due To Seller			
\$556,655.28	\$556,655.28	Totals		\$573,742.94	\$573,742.94

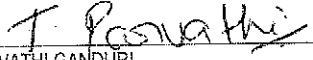
Acknowledgement

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

BORROWER(S)



RAJA SRINIVASA SARMA GANDURI



PARVATHI GANDURI

SELLER(S)

OPENDOOR PROPERTY TRUST I, a Delaware statutory trust
By: Opendoor Labs Inc., a Delaware corporation, as Trust Manager

By: _____
Name: _____
Title: _____

ENCLOSED DOCUMENTS LIST

UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1222758945

Date: January 6, 2023

Borrower(s): Raja Srinivasa Sarma Ganduri

The following documents are enclosed.

1. [] Enclosed Documents List
2. [] Closing Disclosure
3. [] General Closing Instructions
4. [] Uniform Residential Loan Application
5. [] Uniform Residential Loan Application - Lender Loan Information
6. [] Service Provider Acknowledgment
7. [] Amortization Schedule
8. [] Florida Statement Of Anti-Coercion
9. [] Borrower Consent to the Use of Tax Return Information
10. [] Notice Concerning Furnishing Negative Information
11. [] Temporary Buydown Agreement
12. [] Florida Errors and Omissions/Compliance Agreement
13. [] Residential Mortgage Credit Score Disclosure Exception Notice
14. [] Borrower General Contact Form
15. [] Borrower Loan Options
16. [] Loan Quality Initiative Disclosure
17. [] Property Inspection Waiver Disclosure
18. [] Customer Identification Verification
19. [] INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT
20. [] Florida Lock-In Agreement
21. [] Florida Signature Affidavit and AKA Statement
22. [] General Disclosure Notice (Applicable To All Applicants)
23. [] Florida Notice To Purchaser-Mortgagor
24. [] First Payment Letter
25. [] Florida Correction Agreement Limited Power of Attorney
26. [] Multistate Planned Unit Development Rider
27. [] Florida Fixed Rate Note
28. [] Florida Mortgage (MERS)
29. [] Borrower Property Condition Certification
30. [] Borrower's Certification and Authorization
31. [] IVES Request for Transcript of Tax Return
32. [] W9 - Payers Request for Taxpayer ID



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 1/5/2023
Closing Date 1/6/2023
Disbursement Date 1/6/2023
Settlement Agent Os National, LLC
File # 498916
Property 1714 Abbey Trace Dr
 Dover, FL 33527
Sale Price \$556,000

Transaction Information

Borrower Raja Srinivasa Sarma Ganduri
 6315 Bridgevista Dr
 Lithia, FL 33547
Seller Opendoor Property Trust I
 1714 Abbey Trace Dr
 Dover, FL 33527
Lender United Wholesale Mortgage, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA _____
Loan ID # 1222758945
MIC #

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$444,800	NO
Interest Rate	5.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,631.16	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	Years 1 - 30	
Payment Calculation		
Principal & Interest		\$2,631.16
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	923.43
Estimated Total Monthly Payment		\$3,554.59
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$1,023.43 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	\$16,599.70	Includes \$7,042.51 in Loan Costs + \$11,944.15 in Other Costs -\$2,386.96 in Lender Credits. See page 2 for details.
Cash to Close	\$105,108.74	Includes Closing Costs See Calculating Cash to Close on page 3 for details.



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$3,440.00				
01 % of Loan Amount (Points)					
02 Originator Compensation to Vema Mortgage LLC	\$2,385.00				
03 Underwriting Fee	\$1,055.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$142.21				
01 Credit Report		to Equifax (Reimb)	\$24.26		
02 Electronic Registration (MERS) Fee		to Mortgage Electronic Registration System	\$24.95		
03 Flood Certification		to Corelogic Flood Services	\$8.00		
04 Tax Service		to United Wholesale Fbo Corelogic	\$85.00		
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$3,460.30				
01 Title - Endorsement Fee		to Os National, LLC	\$259.80		
02 Title - Premium for Lender's Coverage		to Os National, LLC	\$2,299.00		
03 Title - Recording Fee		to Os National, LLC	\$6.50		
04 Title - Settlement Or Closing Fee		to Os National, LLC	\$700.00		
05 Title - Title Examination		to Os National, LLC	\$195.00		
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$7,042.51				
Loan Costs Subtotals (A + B + C)	\$7,042.51				

Other Costs

E. Taxes and Other Government Fees	\$2,721.40				
01 Recording Fees	Deed: \$18.50	Mortgage: \$256.50	\$275.00		
02 State Tax/Stamps		to Fl Tax Recorder		\$3,892.00	
03 Transfer Tax		to Hillsborough County Recorder	\$2,446.40		
F. Prepays	\$6,152.46				
01 Homeowner's Insurance Premium (12 mo.)	to Kin Interinsurance Network		\$4,291.00		
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (\$71.59 per day from 1/6/23 to 2/1/23)			\$1,861.46		
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$2,770.29				
01 Homeowner's Insurance \$357.58 per month for 3 mo.			\$1,072.74		
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$565.85 per month for 5 mo.			\$2,829.25		
04					
05					
06					
07					
08 Aggregate Adjustment			-\$1,131.70		
H. Other	\$300.00				
01 Buyers Agent Real Estate Commission		to Ez Choice Realty		\$11,120.00	
02 Survey Fee		to Ireland & Associates Surveying	\$300.00		
03 Temporary Rate Buydown		to United Wholesale Mortgage, LLC		\$9,801.48	
04 Title - Owner's Title Policy (Optional)		to Os National, LLC		\$201.00	
05					
06					
07					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$11,944.15				
Other Costs Subtotals (E + F + G + H)	\$11,944.15				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$16,599.70				
Closing Costs Subtotals (D + I)	\$18,986.66			\$25,014.48	
Lender Credits	-\$2,386.96				



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)	\$18,806.00	\$16,599.70	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$111,200.00	\$111,200.00	NO
Deposit	-\$6,000.00	-\$6,000.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	-\$17,500.00	-\$10,698.52	YES • See Seller Credits in Section L
Adjustments and Other Credits	\$0	-\$5,992.44	YES • See details in Sections K and L
Cash to Close	\$106,506.00	\$105,108.74	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$573,254.98
01 Sale Price of Property	\$556,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$16,599.70
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11 HOA 1/6/23 4/1/23 and Storm Water 1/6/23 to 4/1/23	\$655.28
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$468,146.24
01 Deposit (EMD: \$6,000.00 / Cash Deposit: \$0.00)	\$6,000.00
02 Loan Amount	\$444,800.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	\$10,698.52
Other Credits	
06 Simultaneous Policy Discount	\$1,899.00
07	
Adjustments	
08 Realtor Agent Credit	\$4,657.00
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes 1/6/23 to 1/1/24	\$4.83
13 County Taxes 1/1/23 to 1/6/23	\$86.89
14 Assessments to	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$573,254.98
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$468,146.24
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$105,108.74

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$556,655.28
01 Sale Price of Property	\$556,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12 HOA 1/6/23 4/1/23 and Storm Water 1/6/23 to 4/1/23	\$655.28
13	
14	
15	
16	
N. Due from Seller at Closing	\$37,703.72
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$25,014.48
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	\$10,698.52
09 Simultaneous Policy Discount	\$1,899.00
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes 1/6/23 to 1/1/24	\$4.83
15 County Taxes 1/1/23 to 1/6/23	\$86.89
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$556,655.28
Total Due from Seller at Closing (N)	-\$37,703.72
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$518,951.56



Additional Information About This Loan

Loan Disclosures

Assumption

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

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

Demand Feature

Your loan

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

Late Payment

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

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
1714 Abbey Trace Dr, Dover, FL 33527

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$11,081.16	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Reserves</i> <i>Mortgage Insurance Reserve</i> <i>See attached page for additional information</i>
Non-Escrowed Property Costs over Year 1	\$1,200.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowners Association Dues</i> <i>You may have other property costs.</i>
Initial Escrow Payment	\$2,770.29	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$923.43	The amount included in your total monthly payment.

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

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

In the future,

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



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$956,121.68
Finance Charge. The dollar amount the loan will cost you.	\$508,543.62
Amount Financed. The loan amount available after paying your upfront finance charge.	\$438,674.09
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	5.964%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	113.372%

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 received it yet, 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.



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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	Vema Mortgage LLC	Ez Choice Realty	Opendoor Brokerage LLC	Os National, LLC
Address	585 South Blvd E Pontiac, MI 48341	3250 W. Big Beaver Rd. Suite 540, Troy, MI 48084	116 E Bloomingdale Ave, Brandon, FL 33511	84 Walton St Suite 200, Atlanta, GA 30303	3097 Satellite Blvd. Suite 400, Duluth, GA 30096
NMLS ID	3038	1019911			
FL License ID			CQ1036523	CQ1054258	W125821
Contact	Lucy Cornwell	Vipul Hapani	Parvathi Ganduri	Alli T Johnston	Maggie Crider
Contact NMLS ID		1891192			
Contact FL License ID			SL3344307	BK3413175	W125821
Email	ConsumerQuestions@UWM.com	vipul@vemamortgage.com	realtorparvathi@gmail.com	allison.johnston@opendoor.com	maggiocrider@osnational.com
Phone	(800) 981-8898	(586) 321-1064	(813) 760-2889	(107) 988-8295	(469) 440-7260

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.

Raja Srinivasa Sarma Ganduri

Raja Srinivasa Sarma Ganduri

1/6/2023

Date



Addendum

Loan Disclosures

Escrow Account

Escrow

Escrowed Property Costs over Year 1

City Property Taxes
County Property Taxes
Flood Insurance
Village/Town/School Tax
Wind and Hail Insurance
Mud Tax





UNITED WHOLESALE MORTGAGE

Loan Number: 1222758945

GENERAL CLOSING INSTRUCTIONS

Closing: 800-981-8898 ext. 4700

BORROWER(S): Raja Srinivasa Sarma Ganduri

LOAN NUMBER: 1222758945

MIN: 100032412227589451

CLOSER: CLOSING ASSIST (800)981-8898 X4700

PROPERTY ADDRESS: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

MORTGAGE AMOUNT: \$ 444,800.00 @ 5.875 % for term of 360 with principal and interest (P&I) payment of \$ 2,631.16 per month with the first payment due date on 03/01/2023 .
Rate Lock Expiration Date: 01/06/2023 Closing Date: 01/06/2023 . If the loan does not fund by Rate Lock Expiration Date: 01/06/2023 , the Broker will be responsible for any additional costs.
FHA Appraisal Expiration Date: N/A

ATTENTION CLOSER: By closing this loan, you (closer) and your company (settlement agent, escrow agent, closing agent) are agreeing to all conditions in these instructions and that you will close this loan in accordance with all applicable state and federal laws. If you are not able to close this loan in compliance with these requirements, please notify UWM (we, us, lender, UNITED WHOLESALE MORTGAGE, LLC) immediately.

1. This loan will be closed in accordance with all requirements included within these closing instructions. Failure to do so may result in you being charged for costs that result directly from you not following these instructions.
 2. This loan will be closed on UWM's Closing Disclosure and will fund according to that Closing Disclosure's fees and figures. If the fees charged at closing will vary in any way (either higher or lower) from the Closing Disclosure, you must modify such fees within the Settlement Agent Portal. An updated Closing Disclosure with the modified fee information will be provided by us for closing.
 3. A seller's CD will be prepared by you for purchase transactions. A signed copy of the Final Seller CD must be returned with a fully completed copy of the closing package.
 4. A copy of the final fee sheet (e.g., the ALTA Settlement Statement or similar document) must be returned with a copy of the executed closing package.
 5. A fully executed signed closing package needs to be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The signed original Note must be overnighted to the following address within 24 hours of it being executed by the borrower(s). Please, only mail the original Note and ensure that all other closing documents are uploaded by the time the Note is received. UWM recommends that the settlement agent retains original closing documents for a period of 2 weeks and can then destroy it afterwards.
- United Wholesale Mortgage, LLC
585 South Boulevard E.
Pontiac, MI 48341
Attn: Post-Closing Team
6. Conflict of interest: No individual may perform settlement activities for this transaction in which they are involved as the seller, buyer, borrower, real estate agent, broker or loan officer.



CLOSING CONDITIONS:

You are responsible to ensure all of the following conditions are met. If these conditions cannot be fulfilled, you must contact UWM immediately.

****SEE ATTACHED ADDENDUM FOR ADDITIONAL CLOSING INSTRUCTIONS****

- The borrower may not sign before the TRID cooling off period has been observed.
- If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. The title policy must be provided with no exceptions for taxes due and payable.
- If a power of attorney is used it must be approved by an underwriter. See Section 2 below for further instructions regarding POA.
- Required funds (to/from borrower) must match on the lender Closing Disclosure and closing agent documents.
- The real estate commission may not exceed 8% of the sales price.
- Title company to verify all sections of the Borrower Attestation (UWM Form 1220) is fully completed and executed by all borrowers at closing. If the form cannot be completed in full for any reason or if there are any questions related to form, please reach out to form1220@uwm.com for assistance.

HOW TO CLOSE A LOAN FOR UWM**1. Receive the Title Prep Package/Review of Closing Disclosure**

You will be sent the Closing Disclosure as part of the Title Prep Package. Review the fees, and where actual closing fees vary from the Closing Disclosure (either lower or higher), you are responsible to update fee information within the Settlement Agent Portal. You may do so by uploading an updated Closing Disclosure Change Request form with the Settlement Agent Portal. If a Closing Date or Disbursement Date change, you must contact UWM for an updated CD/doc package.

2. Obtain the Closing Package

Upon approval of the modified fee information input into the Settlement Agent Portal, we will send you the final closing package. Please note that if no fee changes are required the fees can be attested to within the Settlement Agent Portal.

3. Close the Loan

Conduct the Closing. Make copies of the following items to be uploaded with a copy of the executed closing package: all disbursement checks/disbursement ledger; the ALTA recommended settlement statement; evidence of borrower funds used for closing; legible copy of borrower's photo ID; any executed dower/curtesy/homestead documents (if applicable); all necessary ALTA endorsements (See Section 4 below for further instructions on ALTA endorsements); final executed deed and short form title policy. Any tolerance cures must go to the borrower and be reflected as such on any disbursement ledger/settlement statements sent in with the closing package. A fully executed signed closing package needs to be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The signed original Note must be overnighted to the following address within 24 hours of it being executed by the borrower(s).

4. Request the Wire

For wet states, we will automatically send the wire according to the disbursement date on the approved CD. For dry states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico refinance, Oregon and Washington) you are responsible for submitting a wire request. Requests should be submitted by 3:45 P.M. Eastern of the wire day on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances.

5. The fully executed signed closing package (including copies of all documents noted above in step 3) MUST be uploaded to the UWM Settlement Agent Portal using the electronic link provided to you via email. The original Note MUST be overnighted to the following address within 24 hours. Please, do not overnight any documents except for the original Note, and ensure the closing package has been uploaded to the Settlement Agent Portal by the time the Note is received.

United Wholesale Mortgage, LLC
585 South Boulevard E.
Pontiac, MI 48341
Attn: Post-Closing Team



6. Return Final Documents - Final Docs MUST be received within 30 days of disbursement of funds. Return the Final Original Recorded Mortgage, overage checks and title policy to:

United Wholesale Mortgage, LLC
 585 South Boulevard E.
 Pontiac, MI 48341
 Attn: Final Docs Team
 Or by email at finaldocs@uwm.com

OTHER REQUIREMENTS AND INSTRUCTIONS

Enclosed are the documents for the closing of the mortgage loan referenced above. It is our policy to hold you (closer), and those who stand behind you (closing agent, escrow agent, settlement agent, title underwriter, etc.), responsible for any loss resulting from YOUR failure to follow and comply with these instructions. By closing this loan you assume responsibility for complying fully with these instructions. The loan closing must comply with all applicable laws (federal, state and local). Notify UWM's closing department *immediately* of any issues concerning this closing. You will be legally responsible for any non-compliance with applicable law caused by your conduct. Do not proceed with or permit any changes to these closing instructions or this closing without the written consent of the UWM closer or UWM's Closing Leadership.

While we are aware that issues may develop at closing that may necessitate the modification of our instructions, it is your responsibility to review such modifications with the lender and to receive written approval from the lender before disbursement of funds, **WITHOUT EXCEPTION**. Your crossing off provisions outlined in these instructions does not constitute UWM's waiver of these provisions unless agreed to in writing by UWM. In closing this loan, you agree to perform the closing in compliance with all applicable laws and these instructions, including, but not limited to the following:

1. DEED, NOTE, SECURITY INSTRUMENT AND OTHER LOAN DOCUMENTS:

- a. If your review of the deed, note, security instrument and/or rider, if applicable, discloses an error, contact lender before proceeding. Do not make any changes to these documents without lender's express permission.
- b. All documents are to be signed as the names appear on the note and security instrument, and each document is to be signed in the same manner, i.e., all signatures are exactly the same. All documents are to be witnessed where applicable.
- c. You must review the deed of record or the new deed being prepared with this mortgage/deed of trust for compliance with all applicable laws. The grantees on the deed must be consistent with the borrowers on the mortgage/deed of trust. It is the lender's policy that all grantees on the deed and occupying premises must sign the mortgage/deed of trust and in refinance transactions, be given the notice of right to cancel form at closing.
- d. If the security instrument states that the legal description is attached, it is the closing agent's responsibility to attach a copy of the legal description to the security instrument prior to submitting the security instrument for recording. The legal description attached to the security instrument must be the same legal description set forth in the title commitment. Any costs or fees incurred to correct a deficiency or defect shall be borne by the closing agent. If the closing agent discovers that the security instrument: (1) fails to refer to a legal description; (2) contains multiple legal descriptions; or (3) contains a legal description that does not match the legal description in the title commitment, the closing agent shall notify the lender prior to submitting the security instrument for recording.
- e. Notary public must insert the county and state names into the acknowledgment section of the mortgage.
- f. If a rider to the security instrument is used, it must be completed in full, dated the same date as the security instrument, signed by all mortgagors, and recorded with the security instrument.
- g. All documents must be signed as names appear on our closing documents. If you have information that names are incorrect, contact our office immediately.
- h. All corrections or changes **MUST** be authorized by our disbursing office and initialed by the borrower, and be certified true and correct copies of the original documents.



- i. All copies of items required **MUST** conform as to signatures, acknowledgment date, name of notary, and be certified true and correct copies of the original documents.
 - j. Please note, **UNITED WHOLESALE MORTGAGE, LLC** will not fund any loan subject to rescission unless all documents have been received in our office two days after closing. You must send all documents to lender within 24 hours of closing (the original note should be overnighted and all other documents should be uploaded in the Settlement Agent Portal).
 - k. If UWM wires funds and they are not disbursed for any reason within 24 hours, you must immediately contact uwmwires@uwm.com for written approval to retain wire until later disbursement date. Failure to do so, will leave the Settlement Agent liable for any charges incurred.
 - l. By closing this transaction, you acknowledge that you will perform the function required of a Real Estate Broker as defined in Section 6045(e) of the Internal Revenue Code of 1988 and the Regulations contained in 26 CFR 603(e) and will report the transaction as required.
2. **POWER OF ATTORNEY:** If a Power of Attorney is being used by the borrower(s) in this transaction:
- a. If you have approval for your POA: The borrower(s) must sign the documents exactly as the typed POA verbiage is stated beneath the signature line on the closing documents, including the note and mortgage.
 - b. **If your documents do not have typed power of attorney verbiage under the closing documents signature lines, stop! You must call the lender for approval.** Documents received without prior approval and proper verbiage on the part of the attorney in fact will be automatic cause for not honoring. The title company/closing agent will be held responsible to re-execute documents with the borrower(s).
 - c. The signed and notarized POA must be recorded with the county within which the property lies.
3. **COMMITMENT FOR TITLE INSURANCE AND TITLE POLICY:** Please issue your mortgagee's title policy observing the following:
- a. The date of the title commitment may not be more than thirty (30) days before the closing date. If the title commitment has expired, do not close the loan, and contact lender immediately.
 - b. The title policy cannot contain:
 - i. Any exception for taxes, assessments or other charges currently due and payable;
 - ii. Any exception for mechanic's, material man's, artisans, or other similar liens;
 - iii. General exceptions as to unrecorded easements or rights of ways;
 - iv. Any exception for the dower, curtesy, homestead, community property or other statutory material or marital rights, if any, of the spouse of the Insured borrower.
 - c. A title policy *must* be issued on the current American Land Title Association form (ALTA) or the state-approved equivalent, insuring the lien associated with this transaction is a first lien, and insuring all title exceptions which would jeopardize the marketability of title, subject to promulgated and permitted exceptions, in favor of **UNITED WHOLESALE MORTGAGE, LLC**, its successors and/or its assigns, as their interest may appear. Additionally, the final policy must be issued through the same company that issues the title commitment. If the policy will not be in accordance with your title commitment, you must obtain written approval of any changes **PRIOR** to the issuance of the final title policy.
 - d. The title policy must be returned with the closed loan package within 30 days of disbursement of funds. Short form title policies must include the name of the municipality (city, village and/or township) in the property description.
 - e. A closing protection letter must be provided. For transactions closed by attorneys, errors and omissions insurance must be provided.
 - f. The title policy must insure a first and superior deed of trust or mortgage. Liens subordinate to the insured lien must be approved in writing by the lender. If approved by the lender, provide appropriate affirmative insurance. Liens not subordinated to the insured lien must be waived or released, or if approved in writing by the lender, must be subordinated to the insured lien with appropriate insurance provided.
 - g. The name of insured on the mortgage policy must read: **UNITED WHOLESALE MORTGAGE, LLC**, its successors and/or assigns, as their interest may appear.
 - h. If Manufactured Home, closing agents **MUST** obtain the required documentation necessary to ensure that the manufactured home is attached to a permanent foundation system on the land, **thus becoming part of the real property**. In addition, where state law provides that a manufactured home may be exempt from certificate of title requirements (for instance, where a home is attached initially to a



- permanent foundation system), such closing instructions must instruct the closing agent to ensure that the manufactured home qualifies for exemption from certificate of title requirements, including monitoring of property installation procedures and the related documentation, and to provide the lender with documentary evidence of that for retention in the loan file. Where state law allows for the elimination of the certificate of title, the closing agent is to perform all necessary procedures to:
- Assure that the certificate of title to the manufactured home is properly retired, and
 - Provide the lender with documentary evidence for retention of the loan file.
- i. Right of access must be insured.
 - j. No portion of the title to the property may be subject to any forfeiture or reversion provision.
 - k. Notify lender as to any defect in title; no exception for such defect may be taken unless approved in writing by the lender. If approved by lender, provide the appropriate insurance.
 - l. Schedule B of the title commitment for title insurance and policy requires the following: 1. Any exception to restrictions, easements, etc. must be specifically described and include reference by volume and page number. If none exist, delete this exception. 2. If due and payable, taxes must be collected and paid in full. Policy must insure that taxes for the year the policy is issued are not yet due and payable.
 - m. The title binder/commitment must include copies of all recorded easements, rights of way, restrictions, agreements, etc. and any recorded documents which are listed exceptions.
 - n. Any reference in the binder/commitment to easements, rights of way, and agreements must state that they will not interfere with the use and occupancy of such premises and indicate the favored municipality, authority, utility, or general grantee.
 - o. Binder/commitment must indicate that a policy will be issued in the amount of \$
 - p. Any reference to coal, mineral or mining rights as well as oil and gas leases must be of record and must obtain affirmative language against loss due to enforcement of such claims.
 - q. Native American claims must be accompanied by affirmative language against loss due to enforcement of such claims.
 - r. If a survey is not required in particular states, an ALTA 9 Endorsement must be provided. If neither a survey nor ALTA 9 Endorsement is provided, the title policy must not have a survey exception.
 - s. The effective date of the title policy must be the date of recording of the security instrument.
 - t. All maintenance charges must be subordinated to all valid purchase money liens. A subordination agreement is acceptable provided it is approved in advance by lender. The next date when maintenance charges are due must be given.
 - u. **MORTGAGEE CLAUSE MUST BE ENDORSED IN FAVOR OF: UNITED WHOLESALE MORTGAGE, LLC**, its successors and/or assign, as their interest may appear.
 - v. Closing agent to notify the lender in writing prior to closing a loan if title to the subject property has changed hands within the past 180 days, and/or the new mortgage represents an increase in over twenty-five percent (25%) of a previous mortgage made during the same period, and/or if the agent had knowledge of previous, concurrent or subsequent transactions involving the borrower(s) or the subject property.
4. **ALTA ENDORSEMENTS:** Standard ALTA Endorsements as shown below must be issued when required by the nature of the subject property or loan or otherwise required by the Title Insurer or lender:
- a. ALTA 4: CONDOMINIUM
 - b. ALTA 5: PLANNED UNIT DEVELOPMENT
 - c. ALTA 6: VARIABLE ARM MORTGAGE
 - d. ALTA 7: MANUFACTURED HOUSING
 - e. ALTA 7.1: MANUFACTURED HOUSING CONVERSION
 - f. ALTA 8.1: ENVIRONMENTAL PROTECTION
 - g. ALTA 9: RESTRICTIONS, ENCROACHMENTS AND MATERIALS
 - h. T-42: TEXAS EQUITY LOAN MORTGAGE
 - i. T-42.1: SUPPLEMENTAL COVERAGE TEXAS EQUITY LOAN MORTGAGE
5. **PRINCIPAL REDUCTIONS:**
- a. When required, a principal reduction may be reflected on the Closing Disclosure.
 - b. The lender may send the wire to the closing agent prior to the final closing package and in doing so, overfunding the closing agent by the amount of the principal reduction. If this occurs, the closing agent



is required to send the lender the amount listed (this does not need to be wired, we will accept a check) along with the closing package.

6. TAXES, ASSESSMENTS AND INSURANCE:

- a. If taxes are due and/or a bill has been released, lender requires they be paid in full prior to or at closing. Payment must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package. Title to provide a title policy with no exceptions for taxes due and payable.
- b. If the borrower does not have an escrow account, the borrower is not required to pay the tax bill at closing if the bill will not be delinquent within 30 days of the first payment date.
- c. Special assessments must be paid in full at closing and cannot be included in the borrower's escrow account.
- d. Payment of Insurance must be evidenced on the final Closing Disclosure or by way of paid receipt included in the closing package.

7. FEES:

- a. Charges for recording may only include the actual fees paid to public officials, or agencies of the state, or the federal government, for filing, recording or releasing any instrument relating to this transaction.
- b. Refunds for overcharging recording fees are the responsibility of the closing agent. Refunds, as applicable, must be processed at the time of closing. Evidence of each refund must be provided to the lender in the final closing package.
- c. Only fees indicated on the Closing Disclosure can actually be charged to the borrower. It is impermissible to withhold any additional fee or sum from a borrower's refund.
- d. The Title Preparation Package provided will provide the recorded documents for reference to calculate the appropriate recording charges.

8. SALES CONTRACT:

- a. All conditions of the sales contract must be met prior to disbursement.
- b. Seller on the sales contract and seller listed on the title commitment must be identical.
- c. All seller payoffs listed on the seller Closing Disclosure must be liens listed on the title commitment.
- d. Our closing instructions take precedent over contract terms.
- e. Earnest money credited on the Closing Disclosure and earnest money reflected on the sales contract must not vary.
- f. No cash allowances may be provided for borrower(s) on the sales contract or Closing Disclosure.

STATE SPECIFIC REQUIREMENTS

- a. **Illinois Loans in Cook, Kane, Peoria and Will Counties** - By closing this transaction the closing agent certifies that it complied with the State of Illinois Anti-Predatory Lending Database Program where applicable. The closing agent also certifies that it has updated the database and attached the certification of exemption or certification of compliance to the mortgage to be recorded.
- b. **Indiana Loans** - By closing this transaction the closing agent certifies that it has completed and complied with the Residential Real Estate Acquisition of Licensee Information database where applicable.
- c. **District of Columbia Loans** - By closing this transaction the closing agent certifies that it has, or will require borrower(s) to initial all pages of 1003 in addition to signing it.
- d. **Texas** - Truth-in-Lending Disclosure statement and loan agreement notice required by Section 26.06 of the Texas Business and Commerce Code must be delivered to borrower(s) PRIOR to signing any loan closing documents. Borrower(s) must be instructed to read the disclosure statement and acknowledge understanding thereof. Any questions should be directed to the lender.
- e. **Texas Surveys** - Survey must be certified as true and correct, on the ground by Texas registered surveyor of engineer.
 1. Survey must indicate property has access to a dedicated public street and show location of access, distance to nearest intersection, street address, legal description, lot dimension and location, dimensions and location of all improvements, distance of improvements from the boundaries, building set back lines, all encroachments or violations, dimensions and locations of all drainage and utility easements,



- rights-of-way, pipeline and electrical easements, and any other easements of record that will appear on the mortgagee's title policy.
2. Survey must be sufficient to the title company to modify survey exception in the mortgagee's policy to read "Shortages in Area," and to provide all required endorsements without deletion.
 3. A survey is not required for loans where the collateral is a condominium provided the above coverage is included in the mortgagee policy.
 4. If the survey shows any encroachments, lender must be consulted before the loan is closed and the title company must insure any loss or damage as a result of the encroachment.
- f. California Loans** - Pursuant to the California Residential Mortgage Lending Act (CRMLA) you are required to disburse loan proceeds within one calendar day of the funding date OR within the additional days accepted by the borrower on the CA Per Diem Interest Disclosure if the funding date is a Friday or business day before a bank holiday.
1. If you receive our wire and determine that you will NOT be closing the loan as scheduled, you are required to return the wire to UWM immediately. Contact Closing Assist (800) 981-8898 Ext: 4700 for assistance.
 2. Where applicable, you MUST review the California Per Diem Interest Disclosure to verify that the borrower has selected one of the choices either accepting or declining to incur interest over a weekend or holiday.
 - If the borrower chooses to decline, and you do not disburse funds 24 hours from receiving the wire, you will be responsible to refund any applicable Per Diem interest charges to the borrower.
 3. Loan documents may NOT be signed prior to the completion of the cooling off period.
- g. Kentucky Loans** - By closing this transaction, the closing agent certifies that it has inserted the requisite information in the derivation clause of the security instrument prior to recording.
- h. Tennessee Loans** - By closing this transaction, the closing agent certifies that it has inserted the requisite Loan number information in the derivation clause of the security instrument prior to recording.
- i. Dry State Funding Loans** - For all dry funding states (Alaska, Arizona, California, Idaho, Hawaii, Nevada, New Mexico (refinances), Oregon, and Washington), the document date and first payment date must not exceed 60 days. Closing agent to ensure the correct final rescission date is input on the notice of right to cancel and the borrower(s) have initialed the date.
1. The closing agent must notify the lender with any required changes to the Closing Disclosure (if applicable) once the loan is ready to disburse/fund. They must request the changes and wire in writing by emailing the dry state wire request form along with supporting documents no later than 3:30 p.m. EST (12:30 p.m. PST/1:30 p.m. MST) on the wire request section of the Settlement Agent Portal (SAP). The requests should include the following supporting documents: CA Affidavit with disbursement date and wire date completed (if applicable); Settlement Statement; and notice of right to cancel on all primary refinances. The date on the right to cancel you receive in the package will be blank, you will be responsible for adding the correct dates to the form and the borrower MUST initial these dates. If they are not initialed your wire may be delayed. Each person entitled to rescind must be provided two notices; a copy of these notices must be returned with the closing package.
 2. Interest credits are allowed until the 7th of each month. If a wire is not ordered by this time and the loan requires an interest credit based on the 1st payment date, the closing package will need to be reordered for the borrower(s) to sign-execute. Please note that if the 7th of the month falls on a non-funding day then the interest credit is only allowed until the last funding day prior to the 7th of the month.
 3. Loan documents may not be signed prior to the date reflected on the Note.

DELIVERY OF DOCUMENTS

It is the responsibility of the settlement agent to make sure that the recorded security instrument and final title policy are provided to United Wholesale Mortgage within 30 days of disbursement of funds. You may not charge or assess a fee to anyone, including messenger or courier fees for forwarding these documents.

NOTE: If you are e-recording the security instrument, please do NOT send us back the original wet signed document with the closing package.



BY CLOSING THIS LOAN YOU (THE CLOSER) AND THE PARTIES THAT STAND BEHIND YOU (TITLE AGENT, SETTLEMENT AGENT, ESCROW AGENT AND TITLE INSURER) ASSUME RESPONSIBILITY FOR COMPLYING WITH THESE INSTRUCTIONS AND ALL APPLICABLE LAWS (FEDERAL, STATE AND LOCAL). YOU ARE RESPONSIBLE FOR IMMEDIATELY NOTIFYING UWM'S CLOSING DEPARTMENT OF ANY ISSUES CONCERNING THIS CLOSING. YOU WILL BE LEGALLY RESPONSIBLE FOR ANY NON-COMPLIANCE WITH APPLICABLE LAW CAUSED BY YOUR CONDUCT. YOU ARE NOT PERMITTED TO DEVIATE FROM THESE CLOSING INSTRUCTIONS WITHOUT WRITTEN CONSENT FROM UWM. WHILE WE ARE AWARE THAT ISSUES MAY DEVELOP AT CLOSING THAT MAY NECESSITATE THE MODIFICATION OF OUR INSTRUCTIONS, IT IS YOUR RESPONSIBILITY TO REVIEW SUCH MODIFICATIONS WITH UWM AND TO RECEIVE WRITTEN APPROVAL FROM UWM BEFORE DISBURSEMENT OF FUNDS, WITHOUT EXCEPTION. YOU CROSSING OFF PROVISIONS OUTLINED IN THESE INSTRUCTIONS DOES NOT CONSTITUTE UWM'S WAIVER OF SUCH PROVISIONS UNLESS AGREED TO IN WRITING BY UWM.





UNITED WHOLESALE MORTGAGE

GENERAL CLOSING INSTRUCTIONS - ADDENDUM

1. Closing: TC: Title company to reimburse VEMA MORTGAGE LLC for Credit Report Fee of \$24.26
2. Closing: TC: Title/Closing Agent to verify that individual signing on behalf of the seller is the appropriate party and is authorized to do so and provide supporting documentation as evidence.
3. Closing Disclosure: TC: Provide final seller Closing Disclosure
4. TC: TC: Temporary Buydown Agreement to be executed by all parties and returned in closing package.



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) Raja Srinivasa Sarma Ganduri 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 473-37-6776 (or Individual Taxpayer Identification Number) Date of Birth 08/15/1968 (mm/dd/yyyy) Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
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Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit Your initials: <u>RG</u>	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix)
--	--

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* * Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	Dependents (not listed by another Borrower) Number 3 Ages 22, 18, 13	Contact Information Home Phone (813) 922-9820 Cell Phone (813) 922-9820 Work Phone _____ Ext. _____ Email rganduri@gmail.com
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Current Address
 Street 6315 Bridgevista Dr Unit # _____
 City Lithia State FL Zip 33547 Country US
 How Long at Current Address? 16 Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply
 Street _____ Unit # _____
 City _____ State _____ Zip _____ Country _____
 How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply
 Street _____ Unit # _____
 City _____ State _____ Zip _____ Country _____



1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name JPMorgan Chase Bank, National Association Phone (614) 217-6284
 Street 1111 Polaris Parkway Unit # _____
 City Columbus State OH Zip 43240 Country US

Gross Monthly Income

Base	\$	<u>12,429.55</u>	/month
Overtime	\$	_____	/month
Bonus	\$	_____	/month
Commissions	\$	_____	/month
Military			
Entitlements	\$	_____	/month
Other	\$	_____	/month
TOTAL	\$	<u>12,429.55</u>	/month

Position or Title Vice President, Software Engin
 Start Date 08/24/2015 (mm/dd/yyyy)
 How long in this line of work? 7 Years 4 Months

Check if this statement applies:
 I am employed by a family member, property seller, real estate agent, or other party to the transaction.

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

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

Does not apply

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

Does not apply

1e. Income from Other Sources

Does not apply

- 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	4735	\$ 9,036.46
Savings	Bank of America	2324	\$ 9.25
Retirement	Vanguard	3438	\$ 172,709.13
Provide TOTAL Amount Here			\$ 181,754.84

2b. Other Assets 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
 - * Sweet Equity
 - * Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Other - Seller Credit	\$ 1,861.46
Earnest Money	\$ 6,000.00
Provide TOTAL Amount Here	
	\$ 7,861.46

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application
 Freddie Mac Form 65 Fannie Mae Form 1003
 Effective Date 01/2021



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

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance To be paid off at or before closing	Monthly Payment
Revolving	CITI	5424XXXX3070	\$ 5,612.00 <input type="checkbox"/>	\$ 56.00
Installment	EMVLP, LLC	855124867600001	\$ 734.00 <input type="checkbox"/>	\$ 370.00
Revolving	DISCOVERBANK	6011XXXX2067	\$ 652.00 <input type="checkbox"/>	\$ 35.00
Revolving	JPMCB CARD	4266XXXX3986	\$ 304.00 <input type="checkbox"/>	\$ 40.00
Revolving	JPMCB CARD	4388XXXX4131	\$ 65.00 <input type="checkbox"/>	\$ 40.00
Revolving	AMEX	-349990XXXXXX0793	\$ 47.00 <input type="checkbox"/>	\$ 40.00
Revolving	CITI	5466XXXX8649	\$ 16.00 <input type="checkbox"/>	\$ 16.00

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

Monthly Payment

Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them.

I do not own any real estate

3a. Property You Own

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

Address Street 6315 Bridgevista Dr Unit # _____
 City Lithia State FL Zip 33547 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
\$ 407,000.00	Retained	Investment	\$ 0.00	\$ 0.00	\$ -1,472.00

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit: (if applicable)
PNC MORTGAGE	4331500108609	1,422.00	\$ 106,667.00	<input type="checkbox"/>		\$
KEYBANK NA	3758XXXX92	50.00	\$ 50.00	<input type="checkbox"/>		\$ 200,000.00

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street 3309 Hoover Drive Unit # _____
 City McKinney State TX Zip 75071 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to Calculate: Net Monthly Rental Income
\$ 366,000.00	Retained	Investment	878.31	\$ 2,900.00	\$ 261.69

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit: (if applicable)
NSTAR/COOPER	693168726	\$ 1,035.00	\$ 241,264.00	<input type="checkbox"/>		\$

Borrower Name: Raja Srinivasa Sarma Ganduri



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 \$ 444,800.00 Loan Purpose Purchase Refinance Other _____
Property Address Street 1714 ABBEY TRACE DR State FL Zip 33527
Unit # _____ City DOVER
County HILLSBOROUGH Number of Units 1 Property Value \$ 556,000.00
Occupancy Primary Residence Second Home Investment Property

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

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

Does not apply

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

For Purchase Only

Does not apply

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

Does not apply

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

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

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021

Page 4 of 8

DocMagic eForms

v08.24.2017



Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

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

5b. About Your Finances

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

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application
 Freddie Mac Form 65 Fannie Mae Form
 1003
 Effective Date 01/2021



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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

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

Race

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

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- White
- I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021



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

Loan Originator Information

Loan Originator Organization Name VEMA MORTGAGE LLC
Address 3250 W. Big Beaver Rd. Suite 540, Troy, Michigan 48084
Loan Originator Organization NMLSR ID # 1019911 State License ID # MBR3878
Loan Originator Name Vipul Hapani
Loan Originator NMLSR ID # 1891192 State License ID # LO76889
Email vipul@vemamortgage.com Phone (586) 321-1064
Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application Page 8 of 8

Freddie Mac Form 65 Fannie Mae Form 1003

Effective Date 01/2021

DocMagic eForms

•08 24 2017



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 \$ 0.00

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):
 Raja Srinivasa Sarma Ganduri and Parvathi Ganduri

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

Estate Will be Held in

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

Manner in Which Title Will be Held

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

Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
 Title Will be Held by a Land Trust
Indian Country Land Tenure
 Fee Simple On a Reservation
 Individual Trust Land (Allotted/Restricted)
 Tribal Trust Land On a Reservation
 Tribal Trust Land Off Reservation
 Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 5.875 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 Adjustable Rate
If Adjustable Rate:
 Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>2,631.16</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>357.58</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>565.85</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>100.00</u>
Other	\$ _____
TOTAL	\$ <u>3,654.59</u>

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 3.875 %
 Other (explain): _____



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

A. Sales Contract Price	\$	556,000.00
B. Improvements, Renovations, and Repairs	\$	0.00
C. Land (if acquired separately)	\$	
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$	
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$	
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$	19,641.94
G. Discount Points	\$	-2,386.97
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$	573,254.97

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>444,800.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>0.00</u>	\$	444,800.00
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)	\$	444,800.00

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$	10,698.52
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)	\$	12,647.72
N. TOTAL CREDITS (Total of L and M)	\$	23,346.24

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$	573,254.97
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$	468,146.24
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.	\$	105,108.73



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 G. R. S. Sarma

Date (mm/dd/yyyy) 1/6/2023

Additional Borrower Signature _____

Date (mm/dd/yyyy) _____

Borrower Name: Raja Srinivasa Sarma Ganduri

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003

Effective Date 01/2021



SERVICE PROVIDER ACKNOWLEDGMENT

Loan Number: 1222758945

Date: January 6, 2023

Lender: VEMA MORTGAGE LLC

Borrower(s): Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

I acknowledge that the following providers were selected by me for services on my loan:
OS National, LLC

R. S. Sarma *1/6/2023*

Borrower Raja Srinivasa Sarma Ganduri Date



AMORTIZATION SCHEDULE

Loan Number: 1222758945

Borrower(s): Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

GENERAL LOAN PARAMETERS:

Sales Price: \$556,000.00

Original Value: 556,000.00

Original Principal Balance: 444,800.00

Term in months: 360

Interest Rate: 5.875

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Balance	Resulting LTV
1	03/01/23	2,631.16	2,177.67	453.49	0.00	444,346.51	79.92
2	04/01/23	2,631.16	2,175.45	455.71	0.00	443,890.80	79.84
3	05/01/23	2,631.16	2,173.22	457.94	0.00	443,432.86	79.75
4	06/01/23	2,631.16	2,170.97	460.19	0.00	442,972.67	79.67
5	07/01/23	2,631.16	2,168.72	462.44	0.00	442,510.23	79.59
6	08/01/23	2,631.16	2,166.46	464.70	0.00	442,045.53	79.50
7	09/01/23	2,631.16	2,164.18	466.98	0.00	441,578.55	79.42
8	10/01/23	2,631.16	2,161.89	469.27	0.00	441,109.28	79.34
9	11/01/23	2,631.16	2,159.60	471.56	0.00	440,637.72	79.25
10	12/01/23	2,631.16	2,157.29	473.87	0.00	440,163.85	79.17
11	01/01/24	2,631.16	2,154.97	476.19	0.00	439,687.66	79.08
12	02/01/24	2,631.16	2,152.64	478.52	0.00	439,209.14	78.99
13	03/01/24	2,631.16	2,150.29	480.87	0.00	438,728.27	78.91
14	04/01/24	2,631.16	2,147.94	483.22	0.00	438,245.05	78.82
15	05/01/24	2,631.16	2,145.57	485.59	0.00	437,759.46	78.73
16	06/01/24	2,631.16	2,143.20	487.96	0.00	437,271.50	78.65
17	07/01/24	2,631.16	2,140.81	490.35	0.00	436,781.15	78.56
18	08/01/24	2,631.16	2,138.41	492.75	0.00	436,288.40	78.47
19	09/01/24	2,631.16	2,136.00	495.16	0.00	435,793.24	78.38
20	10/01/24	2,631.16	2,133.57	497.59	0.00	435,295.65	78.29
21	11/01/24	2,631.16	2,131.13	500.03	0.00	434,795.62	78.20
22	12/01/24	2,631.16	2,128.69	502.47	0.00	434,293.15	78.11
23	01/01/25	2,631.16	2,126.23	504.93	0.00	433,788.22	78.02
24	02/01/25	2,631.16	2,123.75	507.41	0.00	433,280.81	77.93
25	03/01/25	2,631.16	2,121.27	509.89	0.00	432,770.92	77.84
26	04/01/25	2,631.16	2,118.77	512.39	0.00	432,258.53	77.74
27	05/01/25	2,631.16	2,116.27	514.89	0.00	431,743.64	77.65
28	06/01/25	2,631.16	2,113.74	517.42	0.00	431,226.22	77.56
29	07/01/25	2,631.16	2,111.21	519.95	0.00	430,706.27	77.47
30	08/01/25	2,631.16	2,108.67	522.49	0.00	430,183.78	77.37



31	09/01/25	2,631.16	2,106.11	525.05	0.00	429,658.73	77.28
32	10/01/25	2,631.16	2,103.54	527.62	0.00	429,131.11	77.18
33	11/01/25	2,631.16	2,100.95	530.21	0.00	428,600.90	77.09
34	12/01/25	2,631.16	2,098.36	532.80	0.00	428,068.10	76.99
35	01/01/26	2,631.16	2,095.75	535.41	0.00	427,532.69	76.89
36	02/01/26	2,631.16	2,093.13	538.03	0.00	426,994.66	76.80
37	03/01/26	2,631.16	2,090.49	540.67	0.00	426,453.99	76.70
38	04/01/26	2,631.16	2,087.85	543.31	0.00	425,910.68	76.60
39	05/01/26	2,631.16	2,085.19	545.97	0.00	425,364.71	76.50
40	06/01/26	2,631.16	2,082.51	548.65	0.00	424,816.06	76.41
41	07/01/26	2,631.16	2,079.83	551.33	0.00	424,264.73	76.31
42	08/01/26	2,631.16	2,077.13	554.03	0.00	423,710.70	76.21
43	09/01/26	2,631.16	2,074.42	556.74	0.00	423,153.96	76.11
44	10/01/26	2,631.16	2,071.69	559.47	0.00	422,594.49	76.01
45	11/01/26	2,631.16	2,068.95	562.21	0.00	422,032.28	75.91
46	12/01/26	2,631.16	2,066.20	564.96	0.00	421,467.32	75.80
47	01/01/27	2,631.16	2,063.43	567.73	0.00	420,899.59	75.70
48	02/01/27	2,631.16	2,060.65	570.51	0.00	420,329.08	75.60
49	03/01/27	2,631.16	2,057.86	573.30	0.00	419,755.78	75.50
50	04/01/27	2,631.16	2,055.05	576.11	0.00	419,179.67	75.39
51	05/01/27	2,631.16	2,052.23	578.93	0.00	418,600.74	75.29
52	06/01/27	2,631.16	2,049.40	581.76	0.00	418,018.98	75.18
53	07/01/27	2,631.16	2,046.55	584.61	0.00	417,434.37	75.08
54	08/01/27	2,631.16	2,043.69	587.47	0.00	416,846.90	74.97
55	09/01/27	2,631.16	2,040.81	590.35	0.00	416,256.55	74.87
56	10/01/27	2,631.16	2,037.92	593.24	0.00	415,663.31	74.76
57	11/01/27	2,631.16	2,035.02	596.14	0.00	415,067.17	74.65
58	12/01/27	2,631.16	2,032.10	599.06	0.00	414,468.11	74.54
59	01/01/28	2,631.16	2,029.17	601.99	0.00	413,866.12	74.44
60	02/01/28	2,631.16	2,026.22	604.94	0.00	413,261.18	74.33
61	03/01/28	2,631.16	2,023.26	607.90	0.00	412,653.28	74.22
62	04/01/28	2,631.16	2,020.28	610.88	0.00	412,042.40	74.11
63	05/01/28	2,631.16	2,017.29	613.87	0.00	411,428.53	74.00
64	06/01/28	2,631.16	2,014.29	616.87	0.00	410,811.66	73.89
65	07/01/28	2,631.16	2,011.27	619.89	0.00	410,191.77	73.78
66	08/01/28	2,631.16	2,008.23	622.93	0.00	409,568.84	73.66
67	09/01/28	2,631.16	2,005.18	625.98	0.00	408,942.86	73.55
68	10/01/28	2,631.16	2,002.12	629.04	0.00	408,313.82	73.44
69	11/01/28	2,631.16	1,999.04	632.12	0.00	407,681.70	73.32
70	12/01/28	2,631.16	1,995.94	635.22	0.00	407,046.48	73.21
71	01/01/29	2,631.16	1,992.83	638.33	0.00	406,408.15	73.09
72	02/01/29	2,631.16	1,989.71	641.45	0.00	405,766.70	72.98
73	03/01/29	2,631.16	1,986.57	644.59	0.00	405,122.11	72.86
74	04/01/29	2,631.16	1,983.41	647.75	0.00	404,474.36	72.75
75	05/01/29	2,631.16	1,980.24	650.92	0.00	403,823.44	72.63
76	06/01/29	2,631.16	1,977.05	654.11	0.00	403,169.33	72.51
77	07/01/29	2,631.16	1,973.85	657.31	0.00	402,512.02	72.39
78	08/01/29	2,631.16	1,970.63	660.53	0.00	401,851.49	72.28



79	09/01/29	2,631.16	1,967.40	663.76	0.00	401,187.73	72.16
80	10/01/29	2,631.16	1,964.15	667.01	0.00	400,520.72	72.04
81	11/01/29	2,631.16	1,960.88	670.28	0.00	399,850.44	71.92
82	12/01/29	2,631.16	1,957.60	673.56	0.00	399,176.88	71.79
83	01/01/30	2,631.16	1,954.30	676.86	0.00	398,500.02	71.67
84	02/01/30	2,631.16	1,950.99	680.17	0.00	397,819.85	71.55
85	03/01/30	2,631.16	1,947.66	683.50	0.00	397,136.35	71.43
86	04/01/30	2,631.16	1,944.31	686.85	0.00	396,449.50	71.30
87	05/01/30	2,631.16	1,940.95	690.21	0.00	395,759.29	71.18
88	06/01/30	2,631.16	1,937.57	693.59	0.00	395,065.70	71.05
89	07/01/30	2,631.16	1,934.18	696.98	0.00	394,368.72	70.93
90	08/01/30	2,631.16	1,930.76	700.40	0.00	393,668.32	70.80
91	09/01/30	2,631.16	1,927.33	703.83	0.00	392,964.49	70.68
92	10/01/30	2,631.16	1,923.89	707.27	0.00	392,257.22	70.55
93	11/01/30	2,631.16	1,920.43	710.73	0.00	391,546.49	70.42
94	12/01/30	2,631.16	1,916.95	714.21	0.00	390,832.28	70.29
95	01/01/31	2,631.16	1,913.45	717.71	0.00	390,114.57	70.16
96	02/01/31	2,631.16	1,909.94	721.22	0.00	389,393.35	70.03
97	03/01/31	2,631.16	1,906.40	724.76	0.00	388,668.59	69.90
98	04/01/31	2,631.16	1,902.86	728.30	0.00	387,940.29	69.77
99	05/01/31	2,631.16	1,899.29	731.87	0.00	387,208.42	69.64
100	06/01/31	2,631.16	1,895.71	735.45	0.00	386,472.97	69.51
101	07/01/31	2,631.16	1,892.11	739.05	0.00	385,733.92	69.38
102	08/01/31	2,631.16	1,888.49	742.67	0.00	384,991.25	69.24
103	09/01/31	2,631.16	1,884.85	746.31	0.00	384,244.94	69.11
104	10/01/31	2,631.16	1,881.20	749.96	0.00	383,494.98	68.97
105	11/01/31	2,631.16	1,877.53	753.63	0.00	382,741.35	68.84
106	12/01/31	2,631.16	1,873.84	757.32	0.00	381,984.03	68.70
107	01/01/32	2,631.16	1,870.13	761.03	0.00	381,223.00	68.57
108	02/01/32	2,631.16	1,866.40	764.76	0.00	380,458.24	68.43
109	03/01/32	2,631.16	1,862.66	768.50	0.00	379,689.74	68.29
110	04/01/32	2,631.16	1,858.90	772.26	0.00	378,917.48	68.15
111	05/01/32	2,631.16	1,855.12	776.04	0.00	378,141.44	68.01
112	06/01/32	2,631.16	1,851.32	779.84	0.00	377,361.60	67.87
113	07/01/32	2,631.16	1,847.50	783.66	0.00	376,577.94	67.73
114	08/01/32	2,631.16	1,843.66	787.50	0.00	375,790.44	67.59
115	09/01/32	2,631.16	1,839.81	791.35	0.00	374,999.09	67.45
116	10/01/32	2,631.16	1,835.93	795.23	0.00	374,203.86	67.30
117	11/01/32	2,631.16	1,832.04	799.12	0.00	373,404.74	67.16
118	12/01/32	2,631.16	1,828.13	803.03	0.00	372,601.71	67.01
119	01/01/33	2,631.16	1,824.20	806.96	0.00	371,794.75	66.87
120	02/01/33	2,631.16	1,820.25	810.91	0.00	370,983.84	66.72
121	03/01/33	2,631.16	1,816.28	814.88	0.00	370,168.96	66.58
122	04/01/33	2,631.16	1,812.29	818.87	0.00	369,350.09	66.43
123	05/01/33	2,631.16	1,808.28	822.88	0.00	368,527.21	66.28
124	06/01/33	2,631.16	1,804.25	826.91	0.00	367,700.30	66.13
125	07/01/33	2,631.16	1,800.20	830.96	0.00	366,869.34	65.98
126	08/01/33	2,631.16	1,796.13	835.03	0.00	366,034.31	65.83



127	09/01/33	2,631.16	1,792.04	839.12	0.00	365,195.19	65.68
128	10/01/33	2,631.16	1,787.93	843.23	0.00	364,351.96	65.53
129	11/01/33	2,631.16	1,783.81	847.35	0.00	363,504.61	65.38
130	12/01/33	2,631.16	1,779.66	851.50	0.00	362,653.11	65.23
131	01/01/34	2,631.16	1,775.49	855.67	0.00	361,797.44	65.07
132	02/01/34	2,631.16	1,771.30	859.86	0.00	360,937.58	64.92
133	03/01/34	2,631.16	1,767.09	864.07	0.00	360,073.51	64.76
134	04/01/34	2,631.16	1,762.86	868.30	0.00	359,205.21	64.61
135	05/01/34	2,631.16	1,758.61	872.55	0.00	358,332.66	64.45
136	06/01/34	2,631.16	1,754.34	876.82	0.00	357,455.84	64.29
137	07/01/34	2,631.16	1,750.04	881.12	0.00	356,574.72	64.13
138	08/01/34	2,631.16	1,745.73	885.43	0.00	355,689.29	63.97
139	09/01/34	2,631.16	1,741.40	889.76	0.00	354,799.53	63.81
140	10/01/34	2,631.16	1,737.04	894.12	0.00	353,905.41	63.65
141	11/01/34	2,631.16	1,732.66	898.50	0.00	353,006.91	63.49
142	12/01/34	2,631.16	1,728.26	902.90	0.00	352,104.01	63.33
143	01/01/35	2,631.16	1,723.84	907.32	0.00	351,196.69	63.16
144	02/01/35	2,631.16	1,719.40	911.76	0.00	350,284.93	63.00
145	03/01/35	2,631.16	1,714.94	916.22	0.00	349,368.71	62.84
146	04/01/35	2,631.16	1,710.45	920.71	0.00	348,448.00	62.67
147	05/01/35	2,631.16	1,705.94	925.22	0.00	347,522.78	62.50
148	06/01/35	2,631.16	1,701.41	929.75	0.00	346,593.03	62.34
149	07/01/35	2,631.16	1,696.86	934.30	0.00	345,658.73	62.17
150	08/01/35	2,631.16	1,692.29	938.87	0.00	344,719.86	62.00
151	09/01/35	2,631.16	1,687.69	943.47	0.00	343,776.39	61.83
152	10/01/35	2,631.16	1,683.07	948.09	0.00	342,828.30	61.66
153	11/01/35	2,631.16	1,678.43	952.73	0.00	341,875.57	61.49
154	12/01/35	2,631.16	1,673.77	957.39	0.00	340,918.18	61.32
155	01/01/36	2,631.16	1,669.08	962.08	0.00	339,956.10	61.14
156	02/01/36	2,631.16	1,664.37	966.79	0.00	338,989.31	60.97
157	03/01/36	2,631.16	1,659.64	971.52	0.00	338,017.79	60.79
158	04/01/36	2,631.16	1,654.88	976.28	0.00	337,041.51	60.62
159	05/01/36	2,631.16	1,650.10	981.06	0.00	336,060.45	60.44
160	06/01/36	2,631.16	1,645.30	985.86	0.00	335,074.59	60.27
161	07/01/36	2,631.16	1,640.47	990.69	0.00	334,083.90	60.09
162	08/01/36	2,631.16	1,635.62	995.54	0.00	333,088.36	59.91
163	09/01/36	2,631.16	1,630.75	1,000.41	0.00	332,087.95	59.73
164	10/01/36	2,631.16	1,625.85	1,005.31	0.00	331,082.64	59.55
165	11/01/36	2,631.16	1,620.93	1,010.23	0.00	330,072.41	59.37
166	12/01/36	2,631.16	1,615.98	1,015.18	0.00	329,057.23	59.18
167	01/01/37	2,631.16	1,611.01	1,020.15	0.00	328,037.08	59.00
168	02/01/37	2,631.16	1,606.01	1,025.15	0.00	327,011.93	58.82
169	03/01/37	2,631.16	1,601.00	1,030.16	0.00	325,981.77	58.63
170	04/01/37	2,631.16	1,595.95	1,035.21	0.00	324,946.56	58.44
171	05/01/37	2,631.16	1,590.88	1,040.28	0.00	323,906.28	58.26
172	06/01/37	2,631.16	1,585.79	1,045.37	0.00	322,860.91	58.07
173	07/01/37	2,631.16	1,580.67	1,050.49	0.00	321,810.42	57.88
174	08/01/37	2,631.16	1,575.53	1,055.63	0.00	320,754.79	57.69



175	09/01/37	2,631.16	1,570.36	1,060.80	0.00	319,693.99	57.50
176	10/01/37	2,631.16	1,565.17	1,065.99	0.00	318,628.00	57.31
177	11/01/37	2,631.16	1,559.95	1,071.21	0.00	317,556.79	57.11
178	12/01/37	2,631.16	1,554.71	1,076.45	0.00	316,480.34	56.92
179	01/01/38	2,631.16	1,549.43	1,081.73	0.00	315,398.61	56.73
180	02/01/38	2,631.16	1,544.14	1,087.02	0.00	314,311.59	56.53
181	03/01/38	2,631.16	1,538.82	1,092.34	0.00	313,219.25	56.33
182	04/01/38	2,631.16	1,533.47	1,097.69	0.00	312,121.56	56.14
183	05/01/38	2,631.16	1,528.10	1,103.06	0.00	311,018.50	55.94
184	06/01/38	2,631.16	1,522.69	1,108.47	0.00	309,910.03	55.74
185	07/01/38	2,631.16	1,517.27	1,113.89	0.00	308,796.14	55.54
186	08/01/38	2,631.16	1,511.81	1,119.35	0.00	307,676.79	55.34
187	09/01/38	2,631.16	1,506.33	1,124.83	0.00	306,551.96	55.14
188	10/01/38	2,631.16	1,500.83	1,130.33	0.00	305,421.63	54.93
189	11/01/38	2,631.16	1,495.29	1,135.87	0.00	304,285.76	54.73
190	12/01/38	2,631.16	1,489.73	1,141.43	0.00	303,144.33	54.52
191	01/01/39	2,631.16	1,484.14	1,147.02	0.00	301,997.31	54.32
192	02/01/39	2,631.16	1,478.53	1,152.63	0.00	300,844.68	54.11
193	03/01/39	2,631.16	1,472.89	1,158.27	0.00	299,686.41	53.90
194	04/01/39	2,631.16	1,467.21	1,163.95	0.00	298,522.46	53.69
195	05/01/39	2,631.16	1,461.52	1,169.64	0.00	297,352.82	53.48
196	06/01/39	2,631.16	1,455.79	1,175.37	0.00	296,177.45	53.27
197	07/01/39	2,631.16	1,450.04	1,181.12	0.00	294,996.33	53.06
198	08/01/39	2,631.16	1,444.25	1,186.91	0.00	293,809.42	52.84
199	09/01/39	2,631.16	1,438.44	1,192.72	0.00	292,616.70	52.63
200	10/01/39	2,631.16	1,432.60	1,198.56	0.00	291,418.14	52.41
201	11/01/39	2,631.16	1,426.73	1,204.43	0.00	290,213.71	52.20
202	12/01/39	2,631.16	1,420.84	1,210.32	0.00	289,003.39	51.98
203	01/01/40	2,631.16	1,414.91	1,216.25	0.00	287,787.14	51.76
204	02/01/40	2,631.16	1,408.96	1,222.20	0.00	286,564.94	51.54
205	03/01/40	2,631.16	1,402.97	1,228.19	0.00	285,336.75	51.32
206	04/01/40	2,631.16	1,396.96	1,234.20	0.00	284,102.55	51.10
207	05/01/40	2,631.16	1,390.92	1,240.24	0.00	282,862.31	50.87
208	06/01/40	2,631.16	1,384.85	1,246.31	0.00	281,616.00	50.65
209	07/01/40	2,631.16	1,378.75	1,252.41	0.00	280,363.59	50.43
210	08/01/40	2,631.16	1,372.61	1,258.55	0.00	279,105.04	50.20
211	09/01/40	2,631.16	1,366.45	1,264.71	0.00	277,840.33	49.97
212	10/01/40	2,631.16	1,360.26	1,270.90	0.00	276,569.43	49.74
213	11/01/40	2,631.16	1,354.04	1,277.12	0.00	275,292.31	49.51
214	12/01/40	2,631.16	1,347.79	1,283.37	0.00	274,008.94	49.28
215	01/01/41	2,631.16	1,341.50	1,289.66	0.00	272,719.28	49.05
216	02/01/41	2,631.16	1,335.19	1,295.97	0.00	271,423.31	48.82
217	03/01/41	2,631.16	1,328.84	1,302.32	0.00	270,120.99	48.58
218	04/01/41	2,631.16	1,322.47	1,308.69	0.00	268,812.30	48.35
219	05/01/41	2,631.16	1,316.06	1,315.10	0.00	267,497.20	48.11
220	06/01/41	2,631.16	1,309.62	1,321.54	0.00	266,175.66	47.87
221	07/01/41	2,631.16	1,303.15	1,328.01	0.00	264,847.65	47.63
222	08/01/41	2,631.16	1,296.65	1,334.51	0.00	263,513.14	47.39



223	09/01/41	2,631.16	1,290.12	1,341.04	0.00	262,172.10	47.15
224	10/01/41	2,631.16	1,283.55	1,347.61	0.00	260,824.49	46.91
225	11/01/41	2,631.16	1,276.95	1,354.21	0.00	259,470.28	46.67
226	12/01/41	2,631.16	1,270.32	1,360.84	0.00	258,109.44	46.42
227	01/01/42	2,631.16	1,263.66	1,367.50	0.00	256,741.94	46.18
228	02/01/42	2,631.16	1,256.97	1,374.19	0.00	255,367.75	45.93
229	03/01/42	2,631.16	1,250.24	1,380.92	0.00	253,986.83	45.68
230	04/01/42	2,631.16	1,243.48	1,387.68	0.00	252,599.15	45.43
231	05/01/42	2,631.16	1,236.68	1,394.48	0.00	251,204.67	45.18
232	06/01/42	2,631.16	1,229.86	1,401.30	0.00	249,803.37	44.93
233	07/01/42	2,631.16	1,223.00	1,408.16	0.00	248,395.21	44.68
234	08/01/42	2,631.16	1,216.10	1,415.06	0.00	246,980.15	44.42
235	09/01/42	2,631.16	1,209.17	1,421.99	0.00	245,558.16	44.17
236	10/01/42	2,631.16	1,202.21	1,428.95	0.00	244,129.21	43.91
237	11/01/42	2,631.16	1,195.22	1,435.94	0.00	242,693.27	43.65
238	12/01/42	2,631.16	1,188.19	1,442.97	0.00	241,250.30	43.39
239	01/01/43	2,631.16	1,181.12	1,450.04	0.00	239,800.26	43.13
240	02/01/43	2,631.16	1,174.02	1,457.14	0.00	238,343.12	42.87
241	03/01/43	2,631.16	1,166.89	1,464.27	0.00	236,878.85	42.60
242	04/01/43	2,631.16	1,159.72	1,471.44	0.00	235,407.41	42.34
243	05/01/43	2,631.16	1,152.52	1,478.64	0.00	233,928.77	42.07
244	06/01/43	2,631.16	1,145.28	1,485.88	0.00	232,442.89	41.81
245	07/01/43	2,631.16	1,138.00	1,493.16	0.00	230,949.73	41.54
246	08/01/43	2,631.16	1,130.69	1,500.47	0.00	229,449.26	41.27
247	09/01/43	2,631.16	1,123.35	1,507.81	0.00	227,941.45	41.00
248	10/01/43	2,631.16	1,115.96	1,515.20	0.00	226,426.25	40.72
249	11/01/43	2,631.16	1,108.55	1,522.61	0.00	224,903.64	40.45
250	12/01/43	2,631.16	1,101.09	1,530.07	0.00	223,373.57	40.18
251	01/01/44	2,631.16	1,093.60	1,537.56	0.00	221,836.01	39.90
252	02/01/44	2,631.16	1,086.07	1,545.09	0.00	220,290.92	39.62
253	03/01/44	2,631.16	1,078.51	1,552.65	0.00	218,738.27	39.34
254	04/01/44	2,631.16	1,070.91	1,560.25	0.00	217,178.02	39.06
255	05/01/44	2,631.16	1,063.27	1,567.89	0.00	215,610.13	38.78
256	06/01/44	2,631.16	1,055.59	1,575.57	0.00	214,034.56	38.50
257	07/01/44	2,631.16	1,047.88	1,583.28	0.00	212,451.28	38.21
258	08/01/44	2,631.16	1,040.13	1,591.03	0.00	210,860.25	37.92
259	09/01/44	2,631.16	1,032.34	1,598.82	0.00	209,261.43	37.64
260	10/01/44	2,631.16	1,024.51	1,606.65	0.00	207,654.78	37.35
261	11/01/44	2,631.16	1,016.64	1,614.52	0.00	206,040.26	37.06
262	12/01/44	2,631.16	1,008.74	1,622.42	0.00	204,417.84	36.77
263	01/01/45	2,631.16	1,000.80	1,630.36	0.00	202,787.48	36.47
264	02/01/45	2,631.16	992.81	1,638.35	0.00	201,149.13	36.18
265	03/01/45	2,631.16	984.79	1,646.37	0.00	199,502.76	35.88
266	04/01/45	2,631.16	976.73	1,654.43	0.00	197,848.33	35.58
267	05/01/45	2,631.16	968.63	1,662.53	0.00	196,185.80	35.29
268	06/01/45	2,631.16	960.49	1,670.67	0.00	194,515.13	34.98
269	07/01/45	2,631.16	952.31	1,678.85	0.00	192,836.28	34.68
270	08/01/45	2,631.16	944.09	1,687.07	0.00	191,149.21	34.38



271	09/01/45	2,631.16	935.83	1,695.33	0.00	189,453.88	34.07
272	10/01/45	2,631.16	927.53	1,703.63	0.00	187,750.25	33.77
273	11/01/45	2,631.16	919.19	1,711.97	0.00	186,038.28	33.46
274	12/01/45	2,631.16	910.81	1,720.35	0.00	184,317.93	33.15
275	01/01/46	2,631.16	902.39	1,728.77	0.00	182,589.16	32.84
276	02/01/46	2,631.16	893.93	1,737.23	0.00	180,851.93	32.53
277	03/01/46	2,631.16	885.42	1,745.74	0.00	179,106.19	32.21
278	04/01/46	2,631.16	876.87	1,754.29	0.00	177,351.90	31.90
279	05/01/46	2,631.16	868.29	1,762.87	0.00	175,589.03	31.58
280	06/01/46	2,631.16	859.65	1,771.51	0.00	173,817.52	31.26
281	07/01/46	2,631.16	850.98	1,780.18	0.00	172,037.34	30.94
282	08/01/46	2,631.16	842.27	1,788.89	0.00	170,248.45	30.62
283	09/01/46	2,631.16	833.51	1,797.65	0.00	168,450.80	30.30
284	10/01/46	2,631.16	824.71	1,806.45	0.00	166,644.35	29.97
285	11/01/46	2,631.16	815.86	1,815.30	0.00	164,829.05	29.65
286	12/01/46	2,631.16	806.98	1,824.18	0.00	163,004.87	29.32
287	01/01/47	2,631.16	798.04	1,833.12	0.00	161,171.75	28.99
288	02/01/47	2,631.16	789.07	1,842.09	0.00	159,329.66	28.66
289	03/01/47	2,631.16	780.05	1,851.11	0.00	157,478.55	28.32
290	04/01/47	2,631.16	770.99	1,860.17	0.00	155,618.38	27.99
291	05/01/47	2,631.16	761.88	1,869.28	0.00	153,749.10	27.65
292	06/01/47	2,631.16	752.73	1,878.43	0.00	151,870.67	27.31
293	07/01/47	2,631.16	743.53	1,887.63	0.00	149,983.04	26.98
294	08/01/47	2,631.16	734.29	1,896.87	0.00	148,086.17	26.63
295	09/01/47	2,631.16	725.01	1,906.15	0.00	146,180.02	26.29
296	10/01/47	2,631.16	715.67	1,915.49	0.00	144,264.53	25.95
297	11/01/47	2,631.16	706.30	1,924.86	0.00	142,339.67	25.60
298	12/01/47	2,631.16	696.87	1,934.29	0.00	140,405.38	25.25
299	01/01/48	2,631.16	687.40	1,943.76	0.00	138,461.62	24.90
300	02/01/48	2,631.16	677.89	1,953.27	0.00	136,508.35	24.55
301	03/01/48	2,631.16	668.32	1,962.84	0.00	134,545.51	24.20
302	04/01/48	2,631.16	658.71	1,972.45	0.00	132,573.06	23.84
303	05/01/48	2,631.16	649.06	1,982.10	0.00	130,590.96	23.49
304	06/01/48	2,631.16	639.35	1,991.81	0.00	128,599.15	23.13
305	07/01/48	2,631.16	629.60	2,001.56	0.00	126,597.59	22.77
306	08/01/48	2,631.16	619.80	2,011.36	0.00	124,586.23	22.41
307	09/01/48	2,631.16	609.95	2,021.21	0.00	122,565.02	22.04
308	10/01/48	2,631.16	600.06	2,031.10	0.00	120,533.92	21.68
309	11/01/48	2,631.16	590.11	2,041.05	0.00	118,492.87	21.31
310	12/01/48	2,631.16	580.12	2,051.04	0.00	116,441.83	20.94
311	01/01/49	2,631.16	570.08	2,061.08	0.00	114,380.75	20.57
312	02/01/49	2,631.16	559.99	2,071.17	0.00	112,309.58	20.20
313	03/01/49	2,631.16	549.85	2,081.31	0.00	110,228.27	19.83
314	04/01/49	2,631.16	539.66	2,091.50	0.00	108,136.77	19.45
315	05/01/49	2,631.16	529.42	2,101.74	0.00	106,035.03	19.07
316	06/01/49	2,631.16	519.13	2,112.03	0.00	103,923.00	18.69
317	07/01/49	2,631.16	508.79	2,122.37	0.00	101,800.63	18.31
318	08/01/49	2,631.16	498.40	2,132.76	0.00	99,667.87	17.93



319	09/01/49	2,631.16	487.96	2,143.20	0.00	97,524.67	17.54
320	10/01/49	2,631.16	477.46	2,153.70	0.00	95,370.97	17.15
321	11/01/49	2,631.16	466.92	2,164.24	0.00	93,206.73	16.76
322	12/01/49	2,631.16	456.32	2,174.84	0.00	91,031.89	16.37
323	01/01/50	2,631.16	445.68	2,185.48	0.00	88,846.41	15.98
324	02/01/50	2,631.16	434.98	2,196.18	0.00	86,650.23	15.58
325	03/01/50	2,631.16	424.23	2,206.93	0.00	84,443.30	15.19
326	04/01/50	2,631.16	413.42	2,217.74	0.00	82,225.56	14.79
327	05/01/50	2,631.16	402.56	2,228.60	0.00	79,996.96	14.39
328	06/01/50	2,631.16	391.65	2,239.51	0.00	77,757.45	13.99
329	07/01/50	2,631.16	380.69	2,250.47	0.00	75,506.98	13.58
330	08/01/50	2,631.16	369.67	2,261.49	0.00	73,245.49	13.17
331	09/01/50	2,631.16	358.60	2,272.56	0.00	70,972.93	12.76
332	10/01/50	2,631.16	347.47	2,283.69	0.00	68,689.24	12.35
333	11/01/50	2,631.16	336.29	2,294.87	0.00	66,394.37	11.94
334	12/01/50	2,631.16	325.06	2,306.10	0.00	64,088.27	11.53
335	01/01/51	2,631.16	313.77	2,317.39	0.00	61,770.88	11.11
336	02/01/51	2,631.16	302.42	2,328.74	0.00	59,442.14	10.69
337	03/01/51	2,631.16	291.02	2,340.14	0.00	57,102.00	10.27
338	04/01/51	2,631.16	279.56	2,351.60	0.00	54,750.40	9.85
339	05/01/51	2,631.16	268.05	2,363.11	0.00	52,387.29	9.42
340	06/01/51	2,631.16	256.48	2,374.68	0.00	50,012.61	9.00
341	07/01/51	2,631.16	244.85	2,386.31	0.00	47,626.30	8.57
342	08/01/51	2,631.16	233.17	2,397.99	0.00	45,228.31	8.13
343	09/01/51	2,631.16	221.43	2,409.73	0.00	42,818.58	7.70
344	10/01/51	2,631.16	209.63	2,421.53	0.00	40,397.05	7.27
345	11/01/51	2,631.16	197.78	2,433.38	0.00	37,963.67	6.83
346	12/01/51	2,631.16	185.86	2,445.30	0.00	35,518.37	6.39
347	01/01/52	2,631.16	173.89	2,457.27	0.00	33,061.10	5.95
348	02/01/52	2,631.16	161.86	2,469.30	0.00	30,591.80	5.50
349	03/01/52	2,631.16	149.77	2,481.39	0.00	28,110.41	5.06
350	04/01/52	2,631.16	137.62	2,493.54	0.00	25,616.87	4.61
351	05/01/52	2,631.16	125.42	2,505.74	0.00	23,111.13	4.16
352	06/01/52	2,631.16	113.15	2,518.01	0.00	20,593.12	3.70
353	07/01/52	2,631.16	100.82	2,530.34	0.00	18,062.78	3.25
354	08/01/52	2,631.16	88.43	2,542.73	0.00	15,520.05	2.79
355	09/01/52	2,631.16	75.98	2,555.18	0.00	12,964.87	2.33
356	10/01/52	2,631.16	63.47	2,567.69	0.00	10,397.18	1.87
357	11/01/52	2,631.16	50.90	2,580.26	0.00	7,816.92	1.41
358	12/01/52	2,631.16	38.27	2,592.89	0.00	5,224.03	0.94
359	01/01/53	2,631.16	25.58	2,605.58	0.00	2,618.45	0.47
360	02/01/53	2,631.27	12.82	2,618.45	0.00	0.00	0.00



STATEMENT OF ANTI-COERCION FLORIDA

Loan Number: 1222758945

Date: January 6, 2023

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Raja Srinivasa Sarma Ganduri

Subject Property: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

**THE FOLLOWING STATEMENT IS REQUIRED UNDER RULE 69B-124.002, F.A.C., OF THE RULES
AND REGULATIONS PROMULGATED BY THE CHIEF FINANCIAL OFFICER RELATIVE TO
ANTI-COERCION:**

The Insurance Laws of this state provide that the lender may not require the borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The borrower, subject to the rules adopted by the Chief Financial Officer, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the rights to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement, or the rules of the Chief Financial Officer relative thereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the Kin Interinsurance Network
to write the hazard insurance covering property located at:
1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1222758945

Date: January 6, 2023

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

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

R. S. Sarma 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



**NOTICE CONCERNING THE FURNISHING
OF NEGATIVE INFORMATION TO
CONSUMER REPORTING AGENCY**

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

Borrower: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

R. S. Sarma 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



TEMPORARY BUYDOWN AGREEMENT

UNITED WHOLESALE MORTGAGE, LLC
 Raja Srinivasa Sarma Ganduri

(the "Lender"),

(the "Borrower"),

Opendoor Property Trust I
 (the "Buydown Payer"):

PRELIMINARY STATEMENTS

(1) Lender engages in the business of originating single family conventional mortgage loans.

(2) This date, Borrower signed a Note and Mortgage, Deed of Trust or Deed to Secure Debt (collectively the "Mortgage") payable to Lender covering the real property commonly known as 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

(the "Property"),

with interest at 5.875 percent per year payable in monthly installments of principal and interest interest only amounting to \$ 2,631.16

(3) To pay for a temporary reduction in Borrower's interest rate, Buydown Payer has deposited with Lender \$ 9,801.48 (the "Buydown Subsidy"), such funds to be held in a separate account for the benefit of the Borrower.

NOW, THEREFORE, in consideration of the foregoing and of the agreements set forth below, the Lender, Borrower and Buydown Payer where applicable agree as follows:

(1) Lender has the right to assign its interest in this Agreement concurrently with the transfer of the Note and Mortgage, provided that such assignee shall agree to apply the Buydown Subsidy in accordance with the terms hereof.

(2) Lender, its successors and assigns, agrees to pay from the Buydown Subsidy account on behalf of Borrower the sums of money set forth in the following schedule to be applied to the interest portion of the payments required by the Note:

Payment Months	First Payment	Monthly Payment Paid by Borrower	Monthly Buydown Subsidy Application	Total Monthly Payment
1 - 12	03/01/2023	\$ 2,091.61(3.875 %)	\$ 539.55	\$ 2,631.16
13 - 24	03/01/2024	\$ 2,353.92(4.875 %)	\$ 277.24	\$ 2,631.16
		\$ (%)	\$	\$
		\$ (%)	\$	\$
		\$ (%)	\$	\$
		\$ (%)	\$	\$
		\$ (%)	\$	\$



(3) Borrower agrees to pay the balance of monthly principal and interest interest only payments together with escrow/impound payments for taxes and insurance, if any, as provided in the Note and Mortgage, copies of which are attached hereto and incorporated by reference.

(4) Borrower agrees that Borrower is not relieved of his or her obligation to make the full monthly principal and interest interest only payments required by the Note if for any reason the Buydown Subsidy is not available.

(5) No portion of the Buydown Subsidy shall be disbursed to pay any delinquency or other amount under the Note or Mortgage.

(6) In the event that the debt as evidenced by the Note is prepaid in full, or foreclosure proceedings begin on the Property securing the Note and Mortgage, any time before the disbursement of the entire Buydown Subsidy, any remaining Buydown Subsidy account balance shall be applied to the outstanding balance due on the Note and Mortgage.

(7) Borrower hereby understands and agrees to hold Lender, its successors or assigns, harmless from all claims and demands by third parties, whether in existence now or in the future, arising out of this Agreement.

(8) Buydown payer is only required to execute the Temporary Buydown Agreement if buydown amount is not clarified in the Purchase property.

(9) All parties hereto understand and agree that payment to Lender as set forth herein is not refundable and such payment shall not be used to pay any past due payments under the Note and Mortgage. It is further agreed that Lender shall not pay any interest on the funds held in the Buydown Subsidy account unless otherwise required by applicable law.

EXECUTED THIS _____ day of _____

Opendoor Property Trust I
Buydown Payer

Raja Srinivasa Sarma Ganduri
Borrower Raja Srinivasa Sarma Ganduri

By: _____

Borrower

Title: _____

Borrower

Lender: UNITED WHOLESAL MORTGAGE, LLC

Borrower

Michelle Parkinson 01/05/2023
By: _____
Michelle Parkinson

Borrower

Title: VP, Secondary Marketing

Borrower



ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan #: 1222758945

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Raja Srinivasa Sarma Ganduri, Parvathi Ganduri

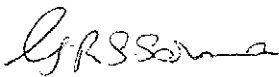
Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date 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 the date of mailing 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.

The undersigned borrower(s) does 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 effective this 6th day of January, 2023



1/6/2023

Borrower Raja Srinivasa Sarma Ganduri

Date



State of FLORIDA)
County of HILLSBOROUGH)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

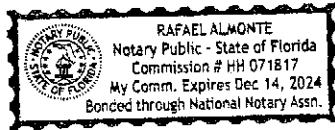
- OR -

Online Notarization,

this 6 day of January, 2023, by
Date Month Year

Raja Srinivasa Sarma Ganduri

Name of Person Making Statement



RA
Signature of Notary Public - State of Florida

Rafael Almonte
Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

Personally Known
 Produced Identification

Type of Identification Produced: Driver License



RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1222758945

Date: January 6, 2023

Borrower: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

VEMA MORTGAGE LLC
YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	805 Source: Equifax Date: 12/04/2022

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.																		
The range of scores	<p>Scores range from a low of 334 to a high of 818</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<table border="1"> <caption>Equifax® Classic FICO® % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>300-499</td> <td>3%</td> </tr> <tr> <td>500-549</td> <td>5%</td> </tr> <tr> <td>550-599</td> <td>7%</td> </tr> <tr> <td>600-649</td> <td>9%</td> </tr> <tr> <td>650-699</td> <td>14%</td> </tr> <tr> <td>700-749</td> <td>16%</td> </tr> <tr> <td>750-799</td> <td>19%</td> </tr> <tr> <td>800-850</td> <td>27%</td> </tr> </tbody> </table> <p>© 2021 FICO. All Rights Reserved. BEACON 09 - 0421</p>	Score Range	Percentage	300-499	3%	500-549	5%	550-599	7%	600-649	9%	650-699	14%	700-749	16%	750-799	19%	800-850	27%
Score Range	Percentage																		
300-499	3%																		
500-549	5%																		
550-599	7%																		
600-649	9%																		
650-699	14%																		
700-749	16%																		
750-799	19%																		
800-850	27%																		
Key factors that adversely affected your credit score	<p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</p> <p>AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH</p> <p>TOO MANY ACCOUNTS WITH BALANCES</p>																		

Initial: RS



Checking Your Credit Report

What if there are mistakes in your credit report?

You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.

It is a good idea to check your credit report to make sure the information it contains is accurate.

How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report:

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service
P.O. Box 105281
Atlanta, GA 30348-5281

How can you get more information?

For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

NOTICE TO THE HOME LOAN APPLICANT

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

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

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

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

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

Initial:



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 below:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

Initial: GRD





BORROWER GENERAL CONTACT FORM

Loan #: 1222758945
Serv. #: 0182581876
MIN: 100032412227589451

Lender: UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BLVD E
PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888) 464-2432 to update your information.

BORROWER CONTACT INFORMATION

Borrowers Name(s):	Parvathi Ganduri
Mailing Address:	
Home Phone Number:	
Cell Phone Number:	
Work Phone Number:	
Email Address:	parvisri@yahoo.com

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

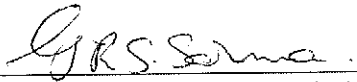
Emergency Contact:	ARUN RAMESH SHANKAR
Contact Address:	6337 Knob Tree Dr LITZIA FL 33547
Contact Phone Number:	(813) 260-6794
Contact Email Address:	ARUNSHANKAR.K@gmail.com



ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (855) 753-6201 to have us change your preferences.



Raja Srinivasa Sarma Ganduri





BORROWER GENERAL CONTACT FORM

Loan #: 1222758945
Serv. #: 0182581876
MIN: 100032412227589451

Lender: UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BLVD E
PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888) 464-2432 to update your information.

BORROWER CONTACT INFORMATION

Borrowers Name(s):	Raja Srinivasa Sarma Ganduri
Mailing Address:	6315 Bridgevista Dr, Lithia, Florida 33547
Home Phone Number:	(813) 922-9820
Cell Phone Number:	(813) 922-9820
Work Phone Number:	
Email Address:	rganduri@gmail.com

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

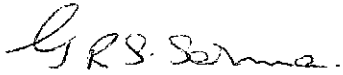
Emergency Contact:	KAMLESH KATARIA
Contact Address:	5021 DEVON PARK DR TAMPA, FL 33647
Contact Phone Number:	(901) 289-7610
Contact Email Address:	



ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (855) 753-6201 to have us change your preferences.



Raja Srinivasa Sarma Ganduri





UNITED WHOLESALE MORTGAGE

BORROWER LOAN OPTIONS

Ganduri
Loan #: 1222758945
Serv. #: 0182581876
MIN: 100032412227589451

Date: January 6, 2023

Broker ID #: MI5005

Borrower(s): Raja Srinivasa Sarma Ganduri

Broker: VEMA MORTGAGE LLC

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

COMPENSATION SELECTION AND SAFE HARBOR DISCLOSURE

Please select **ONE** of the following options:

Borrower-Paid Broker Compensation

I/We will pay the Broker compensation for arranging, negotiating, and obtaining this loan (the "Broker Origination Fees"). I/We understand that if I am/we are paying the Broker Origination Fees, the Broker may not receive compensation of any kind on this loan, directly or indirectly, from any other person, including the Lender. Broker Origination Fees cover payment for broker services only and does not include other closing costs which are shown on the Loan Estimate ("LE"), including charges in Block 1 that are not considered to be broker compensation. The Broker Origination Fees will be paid by me/us directly with cash that I/we will bring to closing, or, depending on loan approval, some or all of the Broker Origination Fees may be included in the loan amount and paid to the Broker at closing out of loan proceeds.

Additionally, I/we agree that under this option, the credit I/we receive from the lender for the chosen rate disclosed on the LE will be applied to bona fide closing costs but may not be used to pay any portion of Broker Origination Fees. The credit will first be allocated to finance charges and then to non-finance charges.

Lender-Paid Broker Compensation

I/We elect for the Lender to pay the Broker for arranging, negotiating, and obtaining this loan. Payment to the Broker is based on a fixed percentage of the loan amount, and may be subject to a minimum or maximum dollar amount. I/We understand that with the lender paying the Broker, **I/we may not directly or indirectly pay the Broker compensation of any kind on this loan.**

Additionally, I/we acknowledge the Broker provided me/us with loan options consisting of (1) a loan with the lowest interest rate, (2) a loan with the lowest total dollar amount for origination fees and discount points, and (3) a loan with the lowest rate and no risky features (e.g., prepayment penalty or negative amortization). These options were presented for each type of transaction for which I/we have expressed an interest.





UNITED WHOLESAL MORTGAGE

BORROWER LOAN OPTIONS

Ganduri

Loan #: 1222758945

Serv. #: 0182581876

MIN: 100032412227589451

Date: January 6, 2023

Broker ID #: MI5005

Borrower(s): Raja Srinivasa Sarma Ganduri

Broker: VEMA MORTGAGE LLC

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

Raja Srinivasa Sarma Ganduri



LOAN QUALITY INITIATIVE DISCLOSURE

Loan #: 1222758945

Serv. #: 0182581876

MIN: 100032412227589451

Borrower(s): Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

In response to the loan quality initiatives issued by government agencies, all lenders must implement new policy and procedures to become compliant with the agency requirements. Under these requirements, lenders must warrant the debt utilized for qualifying and the occupancy of the subject property.

CREDIT REPORT MONITORING

During the course of the loan process, your credit report will be monitored. This monitoring will be in effect until loan disbursement. **This monitoring will include a final credit report that will be run within 24 hours of closing.**

The purpose of the monitoring is to ensure that your loan approval is issued utilizing the correct liability amounts. **An increase in payments or balance on currently active accounts or acquiring additional debt will result in an additional underwriting review of your loan. This review could result in an increase in loan pricing, delay in loan closing or a denial of your application.**

By signing below, I acknowledge that the liabilities listed on the application are correct. I have not applied for any additional accounts. Additionally, I understand that my credit report will be monitored and the terms of my loan as well as my application status may change if additional debt is incurred prior to loan disbursement.

R.S. Sarma

1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



OCCUPANCY

The subject property will be occupied as a:

- Primary Residence - I understand that I must occupy the property within 60 days of closing and maintain said occupancy for a minimum of 12 months.
- Second Home - I understand that the property shall be used exclusively as a second home. The property may not be subject to any rental pools, rental agreements or timeshare agreements.
- Investment

By signing below, I acknowledge that the property will be occupied as stated above. I further acknowledge that the lender may verify the occupancy status after closing.

GRS Sarma 1/6/2023
Borrower Raja Srinivasa Sarma Ganduri Date



PROPERTY INSPECTION WAIVER DISCLOSURE

Loan #: 1222758945

Serv. #: 0182581876

MIN: 100032412227589451

Date: January 6, 2023

Borrowers: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

I understand that my application for a loan was underwritten using an Automated Underwriting System and as such a property inspection (appraisal) is NOT required.

I agree to this condition and agree that UNITED WHOLESAL MORTGAGE, LLC and any other 3rd party to this transaction has made NO representations or warrants that any kind of property review, appraisal or valuation of the property I am purchasing or refinancing has been made.

UNITED WHOLESAL MORTGAGE, LLC does not warrant that the property sales price (or estimated value used to process the loan for a refinance transaction, as applicable) as the value for the transaction represents the actual value of the subject property.

I have read and understand this document and agree to hold UNITED WHOLESAL MORTGAGE, LLC harmless from any cause arising from my agreement to waive the property inspection.

ACKNOWLEDGMENT

I/We have read the above document and acknowledge receiving a copy by signing below.

RJS Sarma 1/6/2023
Borrower Raja Srinivasa Sarma Ganduri Date



Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Raja Srinivasa Sarma Ganduri
 Residential or Business Address: * 6315 Bridgevista Dr
 Lithia, FL 33547
 Taxpayer Identification Number (SSN): ** 473-37-6776

Date of Birth: August 15, 1968

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input checked="" type="checkbox"/> State/Foreign Driver's License	Florida	9536-737-68 295-D	8/15/1968	7/11/2018 8/15/2026	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input checked="" type="checkbox"/> U.S./Foreign Passport	USA	641987322	8/15/1968	6/14/2019 6/13/2024	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: January 6, 2023

Borrower Name(s) and Address:
 Raja Srinivasa Sarma Ganduri
 1714 ABBEY TRACE DR
 DOVER, FLORIDA 33527

Servicer's Name, Address, and Toll-Free Number:
 United Wholesale Mortgage, LLC (NMLS # 3038)
 PO Box 11733
 Newark, New Jersey 07101

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR MONTHLY BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 3,554.59 OF WHICH \$2,631.16 WILL BE FOR PRINCIPAL AND INTEREST INTEREST ONLY, AND \$ 923.43 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 2,770.29
03/01/23	923.43			3,693.72
04/01/23	923.43			4,617.15
05/01/23	923.43			5,540.58
06/01/23	923.43			6,464.01
07/01/23	923.43			7,387.44
08/01/23	923.43			8,310.87
09/01/23	923.43			9,234.30
10/01/23	923.43			10,157.73
11/01/23	923.43			
11/01/23		6,790.16	County Property Tax	4,291.00
12/01/23	923.43			5,214.43
01/01/24	923.43			
01/01/24		4,291.00	Hazard Insurance	1,846.86
02/01/24	923.43			2,770.29

Cushion Selected By Servicer \$ 1,846.86

Total Disbursements \$ 11,081.16



PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

R.S. Sarma

1/6/2023

Borrower Raja Srinivasa Sarma Ganduri

Date



FLORIDA LOCK-IN AGREEMENT

Loan Number: 1222758945

Date: January 6, 2023

Lender: UNITED WHOLESAL MORTGAGE, LLC (NMLS # 3038)

Borrower(s): Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

You have placed an application for a mortgage loan with the above-named Lender, repayment of which will be secured with the property above. The Lender accepts your loan application subject to the terms listed in this lock-in agreement. A "lock-in agreement" is an agreement whereby the Lender guarantees for a specified number of days or until a specified date the availability of a specified rate of interest or specified formula by which the rate of interest will be determined and/or specific number of discount points, if the loan is approved and closed within the stated period of time. This is not a commitment to lend. You will be notified as to whether or not your application is approved.

Lock-in Expiration Date:

This lock-in agreement will expire on 01/06/2023

Terms Locked In:

Interest Rate: 5.875%

This is an adjustable rate mortgage; this is your initial interest rate.

Discount Points: \$ N/A (N/A % of the loan amount).

Commitment Fee: \$ N/A

Lock-in Fee:

You must pay a lock-in fee of \$ N/A by At Closing
(date)

Governing Law:

This lock-in agreement is governed by Florida law, including but not limited to, the provisions of Fla. Stat. §494.0069, regarding lock-in agreements.

Lender's Efforts; Expiration:

The Lender will make a good faith effort to process your mortgage loan application and stands ready to fulfill the terms of its commitment before the expiration date of the lock-in agreement or any extension thereof. If your loan



does not close before the expiration date of this lock-in agreement through no substantial fault of yours, you may withdraw the application or reject or terminate any commitment, and the Lender will promptly refund to you any lock-in fee and any commitment fee you have paid.

When Agreement Becomes Effective; Your Right to Rescind:

This lock-in agreement shall become binding when signed by you and the Lender. If the Lender receives this lock-in agreement by mail or through a broker, you may rescind this lock-in agreement until the Lender signs and mails a written confirmation of this lock-in agreement to you or to your broker business pursuant to its contractual relationship with you. If you select to so rescind, the Lender will promptly refund any lock-in fee paid.

Contact Information:

If you have any questions regarding your application or this lock-in agreement, please contact the Lender at:

VEMA MORTGAGE LLC (NMLS # 3038)
3250 W. Big Beaver Rd. Suite 540
Troy, Michigan 48084
Phone:(734) 560-2728

Lender: UNITED WHOLESALE MORTGAGE, LLC
(NMLS # 3038)



By: Michelle Parkison 01/05/2023

Its: VP, Secondary Marketing

Acknowledgment:

By signing below, you acknowledge that you have received and read this lock-in agreement and agree to its terms. Please retain a copy of this lock-in agreement for your records.

J.R.S. Sarma 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date

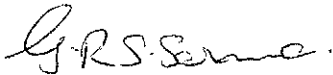


SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Raja Srinivasa Sarma Ganduri
certify that this is my true and correct signature:

Raja Srinivasa Sarma Ganduri
Borrower


Sample Signature

AKA STATEMENT

I, Raja Srinivasa Sarma Ganduri
further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)



State of FLORIDA)
County of HILLSBOROUGH)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

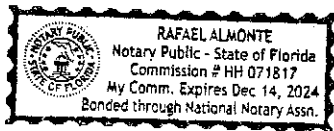
- OR -

Online Notarization,

this 6 day of January, 2023, by
Date Month Year

Raja Srinivasa Sarma Ganduri

Name of Person Making Statement



RA
Signature of Notary Public - State of Florida

Rafael Almonte
Name of Notary, Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

Personally Known
 Produced Identification

Type of Identification Produced: Driver license



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Parvathi Ganduri
certify that this is my true and correct signature:

Parvathi Ganduri
Borrower

T. Parvathi
Sample Signature

AKA STATEMENT

I, Parvathi Ganduri
further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)



State of FLORIDA)
County of HILLSBOROUGH)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

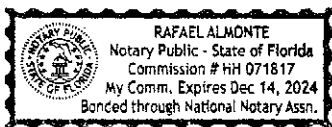
- OR -

Online Notarization,

this 6 day of January, 2023, by
Date Month Year

Parvathi Ganduri

Name of Person Making Statement



[Signature]
Signature of Notary Public - State of Florida

Rafael Almonte
Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

Personally Known
 Produced Identification

Type of Identification Produced: Driver License





UNITED WHOLESAL MORTGAGE

GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)

Loan #: 1222758945

Serv. #: 0182581876

MIN: 100032412227589451

I/We the applicant(s) for a mortgage with UNITED WHOLESAL MORTGAGE, LLC further known as the "Lender" acknowledge the following information:

1. In accordance with the "Right to Financial Privacy Act" of 1978, Public Law 93-579, I/we understand that FHA, VA, Fannie Mae, the Lender, its agent and/or assigns, has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to me/us. I/We further understand that financial records involving this transaction will be available to these agencies without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without my/our consent except as required or permitted by law. I/We further acknowledge that the general purpose and use of information required or solicited is relevant and necessary to the processing of my/our application. I/We also understand that this information will be used in my/our best interest. I/We agree to hold the Lender harmless in exercising its judgment in further disclosing this information as it seems appropriate and necessary.
2. I/We have received the ECOA Notice. Namely, the Federal Equal Credit Opportunity Act which prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protections Act. The Federal Agency that administers compliance with the law concerning this Lender is: The Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.
3. I/We have received the Your Home Loan Toolkit at the time of my/our application, "What You Should Know About Home Equity Lines of Credit" and/or the Consumer Handbook on Adjustable Rate Mortgages as applicable.
4. I/We understand that if the Lender makes a loan or mortgage to me/us, the loan may be sold to another company or investor. In such an event, the representations and covenants contained herein shall apply for the benefit of such purchaser.
5. I/We certify that the information submitted on my/our loan application is true, correct and complete. I/We have reviewed the debts listed on the application and what is presented completely represents all of my/our obligations. I/We understand that willful misrepresentation of the facts may result in severe penalties as provided by Federal Statutes.
6. I/We understand that as of this date the Lender has not committed to make a loan or mortgage to me/us. I/We understand that the loan committee of the Lender, government agency investor and/or private mortgage insurance company, if necessary, will only issue such commitment after an acceptable review of my/our application.



7. Under the Equal Credit Opportunity Act (ECOA) you have the right to receive a copy of the appraisal used in connection with your application for credit. We must hear from you within 90 days after we notify you of the action taken on your loan application (credit decision). If you withdraw your application before we take action, we must hear from you no later than 90 days after you withdraw your application. To request a copy of your appraisal you must contact us by writing to the following address: UNITED WHOLESALE MORTGAGE, LLC, Attn: Compliance Director, 585 SOUTH BLVD E, PONTIAC, MI 48341

Please provide the following information in your request: Name of the applicant(s), date of application, the address of the appraised property and the address to which we should send a copy of the report. ECOA requires that we mail or deliver a copy of the appraisal report promptly (generally within 30 days) after we receive your request, receive the appraisal, or receive reimbursement from you for the report, whichever occurs last.

8. The Lender complies with the customer notification requirement of the USA PATRIOT Act. The Lender will verify the identity of all parties applying for new mortgage loans and services offered by the Lender. The information that we are required to obtain includes name, residential and mailing addresses, tax identification number, date of birth and a copy of government-issued photo identification. Additional information may be required depending upon the type of mortgage loan or service being requested. Information on existing customers will be required when new loans or additional services are requested. The USA PATRIOT Act requires us to maintain records of the identity verification and any updates when necessary. The Lender recognizes the importance of safeguarding your nonpublic personal information. We are committed to maintaining the confidentiality of the information you provide in accordance with our Privacy Policy.
9. The borrower requests and authorizes the Lender to pass on all courier fees for delivery of a mortgage payoff to its previous Lender(s) and for closing documents to and from the settlement agent, and if necessary any other required payoffs.
10. I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent or real estate broker involved in this transaction. If an application is denied or a counter offer is made, the reasons for these actions may be released to such person(s).
11. The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage. I have read the foregoing statement, or the rules of the Insurance Commissioner relative hereto, and understand my rights and privileges and those of the lender relative to the placing of such insurance. I have selected the following agencies to write the insurance covering the subject property.



Insurance Company: Name: Kin Interinsurance Network

R. S. Sarma

Raja Srinivasa Sarma Ganduri



NOTICE TO PURCHASER-MORTGAGOR

Date: January 6, 2023

Lender: UNITED WHOLESAL MORTGAGE, LLC

Purchaser/Mortgagor: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

Pursuant to Section 627.798, Florida Statutes, notice is hereby given by

OS National, LLC

(Name of Title Insurer)

to the undersigned purchaser-mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of the real estate you are purchasing. The undersigned has read the above notice and understands that such mortgage title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

Dated this 6th day of January, 2023

 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



FIRST PAYMENT LETTER

Loan Number: 1222758945

Date: January 6, 2023

Serv. #: 0182581876

MIN: 100032412227589451

Property Address: 1714 ABBEY TRACE DR
DOVER, FLORIDA 33527

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

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

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

Principal and Interest	\$ 2,631.16 *
Homeowner's Insurance	\$ 357.58
Mortgage Insurance	\$ _____
Property Taxes	\$ _____
COUNTY PROPERTY TAX	\$ 565.85
	\$ _____
TOTAL PAYMENT:	\$ 3,554.59

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

* Your principal and interest payment above does not reflect a temporary reduction in your payment based on the terms of the Temporary Buydown Agreement. Please refer to the Temporary Buydown Agreement for more information.

RECEIVED AND ACKNOWLEDGED:

1/6/2023

Borrower Raja Srinivasa Sarma Ganduri

Date

PAYMENT MUST BE SENT TO:
UNITED WHOLESAL MORTGAGE, LLC
PO Box 11733
Newark, New Jersey 07101

The total estimated monthly escrow account contribution is \$ 923.43 displayed rounded to the nearest cent.

. Itemized escrow account items are



CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

Loan Date: January 5, 2023

Document Date: January 6, 2023

Maturity Date: February 1, 2053

Principal Amount: 444,800.00

Application or Loan Number: 1222758945

Lender: UNITED WHOLESale MORTGAGE, LLC

Borrower: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

On this date, the undersigned borrower(s) for and in consideration of the approval, closing and funding of their above referenced mortgage loan, hereby grant OS National, LLC as settlement agent, and/or UNITED WHOLESale MORTGAGE, LLC

as lender,

Limited Power of Attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

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

This Limited Power of Attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.



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

R.S. Sarma 1/6/2023

Borrower Raja Srinivasa Sarma Ganduri Date



State of FLORIDA)
County of HILLSBOROUGH)

Sworn to (or affirmed) and subscribed before me by means of:

Physical Presence,

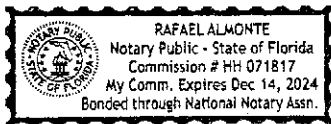
- OR -

Online Notarization,

this 6 day of January, 2023, by
Date Month Year

Raja Srinivasa Sarma Ganduri

Name of Person Making Statement



RA
Signature of Notary Public - State of Florida

Rafael Almonte
Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

- Personally Known
 Produced Identification

Type of Identification Produced:

Driver license



MIN: 100032412227589451

Loan Number: 1222758945

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 6th day of January 2023, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to UNITED WHOLESAL MORTGAGE, LLC (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

1714 ABBEY TRACE DR, DOVER, FLORIDA 33527
[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

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

Abbey Trace
[Name of Planned Unit Development]

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

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

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

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires



insurance, then (i) Lender waives the provision in Section 3 for the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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

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

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12.

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

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



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

R.S. Sarma (Seal)
Raja Srinivasa Sarma Ganduri -Borrower

T. Parvathi (Seal)
Parvathi Ganduri -Borrower



NOTE

January 6, 2023
[Note Date]

Duluth
[City]

GEORGIA
[State]

1714 ABBEY TRACE DR, DOVER, FLORIDA 33527
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$ 444,800.00 (the "Principal") that I have received from UNITED WHOLESale MORTGAGE, LLC

(the "Lender"),

I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 5.875 %.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my Monthly Payment on the 1st day of each month beginning on March 1, 2023. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on February 1, 2053, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at PO Box 11733, Newark, New Jersey 07101

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. \$ 2,631.16. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my



Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

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

(B) Notice to Note Holder

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



8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

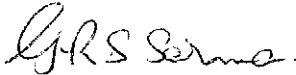
If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to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

11. DOCUMENTARY TAX

The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.



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


_____(Seal)
Raja Srinivasa Sarma Ganduri -Borrower

Loan Originator: Vipul Hapani, NMLSR ID 1891192
Loan Originator Organization: VEMA MORTGAGE LLC, NMLSR ID 1019911
Loan Originator Organization: UNITED WHOLESALE MORTGAGE, LLC, NMLSR [Sign Original Only]
ID 3038



This Instrument Prepared By:
Scott Slezak
United Wholesale Mortgage, LLC
585 South Boulevard E
Pontiac, MI 48341 (800)981-8898

After Recording Return To:
UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1222758945

[Space Above This Line For Recording Data]

MORTGAGE

MIN: 100032412227589451

MERS Phone: 888-679-6377

DEFINITIONS

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

Parties

(A) "**Borrower**" is Raja Srinivasa Sarma Ganduri and Parvathi Ganduri, Husband and Wife, A s Tenancy by the Entireties

currently residing at 6315 Bridgevista Dr, Lithia, Florida 33547

Borrower is the mortgagor under this Security Instrument.

(B) "**Lender**" is United Wholesale Mortgage, LLC

Lender is a LIMITED LIABILITY COMPANY, organized and existing under the laws of MICHIGAN. Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

The term "Lender" includes any successors and assigns of Lender.

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



Documents

(D) "Note" means the promissory note dated January 6, 2023, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender FOUR HUNDRED FORTY-FOUR THOUSAND EIGHT HUNDRED AND 00/100 Dollars (U.S. \$ 444,800.00) plus interest.

Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than February 1, 2053

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

- Adjustable Rate Rider
- 1-4 Family Rider
- Second Home Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify]:

(F) "Security Instrument" means this document, which is dated January 6, 2023, together with all Riders to this document.

Additional Definitions

(G) "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.

(H) "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.

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



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

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

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

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

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

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

(P) **"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.

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

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

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

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

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

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

(W) **"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.



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

TRANSFER OF RIGHTS IN THE PROPERTY

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 mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the

COUNTY of HILLSBOROUGH :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
See Attached
A.P.N.: 0665957282

which currently has the address of 1714 ABBEY TRACE DR

DOVER, Florida 33527 ("Property Address");
[City] [Street] [Zip Code]

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

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



generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Florida state requirements to constitute a uniform security instrument covering real property.

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

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

2. Acceptance and Application of Payments or Proceeds.

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

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



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

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

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

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

3. Funds for Escrow Items.

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

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

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

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

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

(d) **Surplus; Shortage and Deficiency of Funds.** In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.



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

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

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

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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



certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

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

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

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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



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

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

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

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

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable



Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

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

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

10. Assignment of Rents.

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

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

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

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

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



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

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

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

11. Mortgage Insurance.

(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

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

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

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage



Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

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

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the



Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

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

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

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



15. Loan Charges.

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

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

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

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

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

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

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



Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

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

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

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

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

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



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

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

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

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

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

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security



Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

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

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

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

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



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

26. Acceleration; Remedies.

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

(b) **Acceleration; Foreclosure; Expenses.** If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

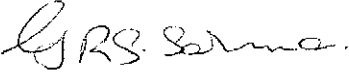
27. Release. Upon payment of all sums secured by this Security Instrument, Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third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

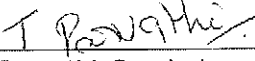
28. Attorneys' Fees. As used in this Security Instrument and the Note, attorneys' fees will include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

29. Jury Trial Waiver. The Borrower waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.



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


_____(Seal)
Raja Srinivasa Sarma Ganduri -Borrower
6315 Bridgevista Dr, Lithia, FL 33547


_____(Seal)
Parvathi Ganduri -Borrower
6315 Bridgevista Dr, Lithia, Florida 33547



[Space Below This Line For Acknowledgment]

State of FLORIDA)
County of HILLSBOROUGH)

The foregoing instrument was acknowledged before me by means of:

Physical Presence.

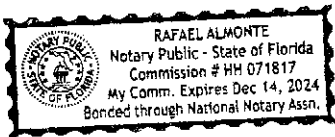
- OR -

Online Notarization,

this 6 day of January, 2023, by
Date Month Year

Raja Srinivasa Sarma Ganduri AND Parvathi Ganduri

Name of Person Acknowledging



[Signature]
Signature of Notary Public - State of Florida

Rafael Almonte
Name of Notary Typed, Printed or Stamped

(Place Notary Seal Stamp Above)

Personally Known
 Produced Identification

Type of Identification Produced: Driver License

Loan Originator: Vipul Hapani, NMLSR ID 1891192
Loan Originator Organization: VEMA MORTGAGE LLC, NMLSR ID 1019911
Loan Originator Organization: UNITED WHOLESALE MORTGAGE, LLC, NMLSR ID 3038



EXHIBIT A

Tax Parcel ID/APN: 0665957282/U-12-29-20-956-000001-00006.0

Lot 6, in Block 1, of ABBEY TRACE, PHASE TWO, according to the Plat thereof, as recorded in Plat Book 110, at Page 3, of the Public Records of Hillsborough, Florida.

BORROWER PROPERTY CONDITION CERTIFICATE

Loan #: 1222758945

Case #:

Date: January 6, 2023

Borrower: Raja Srinivasa Sarma Ganduri

Property Address: 1714 ABBEY TRACE DR, DOVER, FLORIDA 33527

I/We hereby certify that I/we have inspected the above referenced property on this 6th day of January, 2023, which I/we am/are purchasing/refinancing.

I/We believe the property to be structurally sound and am (are) willing to close this transaction with the property in its present condition.

I/We indemnify and hold UNITED WHOLESALE MORTGAGE, LLC (name of lender)

harmless from any and all claims or damages arising from any and all structural defects of which I/we are now aware of or which I/we discover subsequent to loan closing.

RJS Sarma 1/6/2023
Borrower Raja Srinivasa Sarma Ganduri Date



BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1222758945

Serv. #: 0182581876

MIN: 100032412227589451

Date: January 6, 2023

Borrower(s): Raja Srinivasa Sarma Ganduri

CERTIFICATION

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

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that UNITED WHOLESALE MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC
6. I further authorized UNITED WHOLESALE MORTGAGE, LLC to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE, LLC
I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

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

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESAL
MORTGAGE, LLC to disclose my loan application and other documents
required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports,
tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and
Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following
purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

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 this institution to another Government Agency or Department without your consent except as required or permitted by law.



Form 4506-C (September 2020)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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- Do not sign this form unless all applicable lines have been completed.
- Request may be rejected if the form is incomplete or illegible.
- For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Name shown on tax return (if a joint return, enter the name shown first) Raja Srinivasa Sarma Ganduri	1b. First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 473-37-6776
2a. If a joint return, enter spouse's name shown on tax return	2b. Second social security number or individual taxpayer identification number if joint tax return
3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) Raja Srinivasa Sarma Ganduri 6315 Bridgevista Dr, Lithia, Florida 33547	
4. Previous address shown on the last return filed if different from line 3 (see instructions)	
5a. IVES participant name, address, and SOR mailbox ID Equifax Workforce Solutions LLC, 11432 Lackland Road, St. Louis, MO 63146 888-749-4411 Equifax01	
5b. Customer file number (if applicable) (see instructions)	

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

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

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

8. Year or period requested. Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)	12/31/2022	12/31/2021	12/31/2020
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Caution: Do not sign this form unless all applicable lines have been completed.

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

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

Sign Here	Signature (see instructions) 	Date 1/6/2023	Phone number of taxpayer on line 1a or 2a (813) 922-9820
	Print/Type name Raja Srinivasa Sarma Ganduri		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
Print/Type name			



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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

Note. If you use an SSN, name or combination of both, we will not input the information and the customer file number will reflect a generic entry of "9999999999" on the transcript.

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

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



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

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

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

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

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

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

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

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

Privacy Act and Paperwork Reduction Act Notice.

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

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

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

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

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

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

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

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



Form **W-9**
 (Rev. October 2018)
 Department of the Treasury
 Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

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

Print or type.
 See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <u>Raja Srinivasa Sarma Ganduri</u>	
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 checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= Partnership) ▶ _____ 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. 6315 Bridgevista Dr	Requester's name and address (optional) UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BLVD E PONTIAC, MICHIGAN 48341
6 City, state, and ZIP code Lithia, FLORIDA 33547	
7 List account number(s) here (optional) 1222758945	

Part I Taxpayer Identification Number (TIN)

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

Social security number
473-37-6776

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.

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ▶ <u>Raja S. Sarma</u>	Date ▶	01/06/2023
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General Instructions

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

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

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 . . .
<input type="checkbox"/> Corporation	Corporation
<input type="checkbox"/> Individual <input type="checkbox"/> Sole proprietorship, or <input type="checkbox"/> 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
<input type="checkbox"/> LLC treated as a partnership for U.S. federal tax purposes, <input type="checkbox"/> LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or <input type="checkbox"/> 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)
<input type="checkbox"/> Partnership	Partnership
<input type="checkbox"/> 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 ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ⁴
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. Corporate 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
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

For this type of account:	Give name and EIN of:
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.



GEICO Insurance Agency, LLC

Issued by HOMESITE INSURANCE COMPANY

P.O. Box 5300

Binghamton, NY 13902-9953

Tel. (866) 372-8903 Fax (877) 273-2984

Insured Name and Mailing Address:

RAJA SRINIVASA SARMA GANDURI

PARVATHA GANDURI

1714 ABBEY TRACE DR

DOVER, FL 33527-6006

Evidence of Insurance For Policy Number 39639158

This policy covers the listed location(s) from:

12:01 AM January 6, 2023 through

12:01 AM January 6, 2024 (local time)

Send payment to:

PO Box 414356

Boston, MA 02241-4356

Insured Location

1714 ABBEY TRACE DR DOVER FL 33527-6006

Residence: Primary home

Deductible: \$2500

Wind/Hail other than Hurricane Deductible: \$2500

Calendar Year Hurricane Deductible: 2%

Coverage

Limit

Section I - Property

A. Dwelling	\$672,000
B. Other Structures	\$13,440
C. Personal Property	\$268,800
D. Loss of Use	\$67,200

Section II - Liability

E. Personal Liability	\$300,000
F. Medical Payments to Others	\$1,000

Total Policy Premium

\$5382.00

Emergency Management Preparedness & Assistance Fee

\$2.00

FIGA Special Assessment Surcharge

\$70.00

FIGA Regular Assessment Surcharge

\$38.00

Managing General Agent Fee

\$25.00

Total Amount Due

\$5492.00

Total Amount Paid

*\$0.00

*Please note that installment fees are not included in these totals and vary by payment plan option.

First Mortgagee

Loan Number: 1222758945

UNITED WHOLESALE MORTGAGE ISAOA ATIMA

P O BOX 202028

FLORENCE, SC 29502-

Notes:

H03 – Homeowners

HS 90 12 - Pool Liability Endorsement

The Coverage A Dwelling amount is based on replacement cost as described in the policy. Certain exceptions apply. Please review your policy for further details.

All information and representations herein are subject to the policy terms and conditions. Coverage is contingent upon receipt of the initial payment of premium prior to the effective date of the policy.

J. Moran - MIA

Authorized Representative

Date December 23, 2022

This evidence of property insurance is issued as a matter of information only and confers no rights upon the certificate holder. This evidence of property insurance does not amend, extend or alter the coverage afforded by the policy above.

GEICO® | PORTFOLIO

GEICO Insurance Agency, LLC

12/23/2022

Policy Number: 39639158

To Whom It May Concern:

Below please find a screen print of the property characteristics used to calculate the replacement cost for:

NIN: Raja Ganduri

Property Location:

1714 Abbey Trace Dr

Dover, FL 33527.

Sincerely,

Customer Service
GEICO Insurance Agency, LLC.

12/28/32

GEICO Insurance Agency, LLC

Issued by HOMESITE INSURANCE COMPANY
P.O. Box 5300
Binghamton, NY 13902-9953
Tel. (866) 372-8903 Fax (877) 273-2984

Insured Name and Mailing Address:

RAJA SRINIVASA SARMA GANDURI
PARVATHA GANDURI
1714 ABBEY TRACE DR
DOVER, FL 33527-6006

Evidence of Insurance For Policy Number 39639158

This policy covers the listed location(s) from:
12:01 AM January 6, 2023 through
12:01 AM January 6, 2024 (local time)

Send payment to:

PO Box 414356
Boston, MA 02241-4356

Insured Location

1714 ABBEY TRACE DR DOVER FL 33527-6006
Residence: Primary home

Deductible: \$2500

Wind/Hail other than Hurricane Deductible: \$2500

Calendar Year Hurricane Deductible: 2%

Coverage	Limit	
Section I - Property		
A. Dwelling	\$672,000	
B. Other Structures	\$13,440	
C. Personal Property	\$268,800	
D. Loss of Use	\$67,200	
Section II - Liability		
E. Personal Liability	\$300,000	
F. Medical Payments to Others	\$1,000	
Total Policy Premium		\$5382.00
Emergency Management Preparedness & Assistance Fee		\$2.00
FIGA Special Assessment Surcharge		\$70.00
FIGA Regular Assessment Surcharge		\$38.00
Managing General Agent Fee		\$25.00
Total Amount Due		\$5492.00
Total Amount Paid		*\$0.00

*Please note that installment fees are not included in these totals and vary by payment plan option.

First Mortgagee

Loan Number: 1222758945
UNITED WHOLESALE MORTGAGE ISAOA ATIMA
P O BOX 202028
FLORENCE, SC 29502-

Notes:

H03 – Homeowners
HS 90 12 - Pool Liability Endorsement

Prepared by:	EQUIFAX MORTGAGE SOLUTIONS 4300 WESTOWN PKWY,SUITE 200 WEST DES MOINES IA 50266 PHONE: 800-333-0037 FAX: 800-678-7079	Order No:	QL2AE9
		Ordered:	12/04/2022
		Completed:	12/04/2022
		Loan No:	RAJA-GANDURI-0408202
		Account No:	151FR20182
Prepared for:	VEMA MORTGAGE LLC 1870 SPICEWAY DR TROY, MI 48098	Sources:	EFX XPN TU
		Price:	24.26
		INDIV/JOINT:	INDIVIDUAL
		Requested By:	Vipul Hapani

APPLICANT				
Name	Phone	SSN	Age/DOB	Marital Status
RAJA SRINIVASA SARMA GANDURI		473-37-6776	52 - 08/15/1968	Married
Current Address: 6315 BRIDGEVISTA DR LITHIA FL 33547				

MERGED CREDIT INFILE REPORT

SCORES

00805	BEACON 5.0 FACTA	RAJA GANDURI - 473376776	Equifax - 01
SCORE RANGE: 334 - 818			
RBP PERCENTAGE: 86%			
		00030	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
		00011	AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
		00005	TOO MANY ACCOUNTS WITH BALANCES
+ 0823	FAIR ISAAC	RAJA GANDURI - 473376776	Experian - 01
SCORE RANGE: 320 - 844			
RBP PERCENTAGE: 92%			
		10	RATIO OF BALANCE TO LIMIT ON BANK REVOLVING OR OTHER REV ACCTS TOO HIGH
		05	TOO MANY ACCOUNTS WITH BALANCES
00779	FICO RISK SCORE, CLASSIC	RAJA GANDURI - 473376776	TransUnion - 01
SCORE RANGE: 309 - 839			
RBP PERCENTAGE: 68%			
		030	TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
		011	AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH
		012	LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED
		005	TOO MANY ACCOUNTS WITH BALANCES

ALERTS

IDENTITYSCAN FOR SSN:473-37-6776 Equifax - 01
IDENTITY SCAN: IDENTITY SCAN DID NOT DETECT ANY ALERTS.

SUMMARY REPORT

TRADE TYPE	#	TOTAL W/BAL	TOTAL BALANCE	TOTAL PYMT	TOTAL P/D	30	60	90	DATE LAST P/D
REAL ESTATE	11	2	347931.00	2457.00	0.00	0	0	0	
INSTALL	8	1	734.00	370.00	0.00	0	0	0	
REVOLVING	13	6	6696.00	227.00	0.00	0	0	0	
COLLECT	0	0	0.00	0.00	0.00	-	-	-	
OTHER	3	0	0.00	0.00	0.00	0	0	0	
TOTAL	35	9	355361.00	3054.00	0.00	0	0	0	

PUBLIC RECORDS	LIENS	JUDGEMENTS	FORECLOSURE	BANKRUPTCY	OTHER	TOTAL
TOTAL NUMBER	0	0	0	0	0	0

INQUIRIES : 1 # NEW TRADES : 0
OLDEST TRADE OPEN : 05/2000

CREDIT HISTORY



Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-I IO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

Homeowners Policy Declarations

Policy underwritten by Kin Interinsurance Network

Your Declarations Page shows at a glance the coverage you have and your premium. Please read your policy carefully, including your Declarations Page and any attached Endorsements, for a complete description of your coverage.

AGENCY INFO

AGENCY NAME Kin Insurance Network Distributor, LLC	AGENCY NUMBER 1	AGENCY EMAIL support@kin.com
ADDRESS 222 Merchandise Mart Plaza, Suite 228 Chicago IL 60654 For Payments, please use this address: KIN INTERINSURANCE NETWORK P.O. Box 95241 Chicago, IL 60694-5241	PHONE (855) 717-0022	

NAMED INSURED

SECOND NAMED INSURED

NAME Raja Srinivasa Sarma Ganduri	
DATE OF BIRTH	PHONE (813) 922-9820
EMAIL rganduri@gmail.com	

NAME Parvathi Ganduri	
DATE OF BIRTH	PHONE
EMAIL	

POLICY PERIOD

PROPERTY ADDRESS

START DATE 01/06/2023	END DATE 01/06/2024
12:01 AM Standard Time at the residence premises	
This policy applies only to accidents, "occurrences", or losses which happen during the policy period shown above, unless otherwise noted in the policy. If the policy is written on a continuous basis, each period of one year ending on the anniversary date of this policy constitutes a separate policy period.	
DATE ISSUED	12/23/2022

1714 Abbey Trace Dr
Dover, FL 33527-6006

MAILING ADDRESS



Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

REPORT A CLAIM

Email	claims@kin.com
Website	kin.com/claims
Phone Number	(866) 204-2219

PROPERTY COVERAGES

Section I Coverages	Limit Of Liability
A. Dwelling	\$612,000
B. Other Structure	\$12,240
C. Personal Property	\$244,800
D. Loss of Use	\$61,200

LIABILITY COVERAGES

Section II Coverages	Limit Of Liability
E. Personal Liability	\$300,000
F. Medical Payments	\$5,000

DEDUCTIBLES

All Other Perils	\$2,500
Calendar Year Hurricane Deductible	\$12,240 (2% of Coverage A)

This policy contains a separate deductible for hurricane losses, and a separate deductible for all other perils, insured against. The deductibles shown in your policy declaration page(s) are the deductibles that will apply as described in your policy, in the event of a covered loss. Other deductibles may be available. Please contact your insurance agent for additional information.



Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

PROPERTY INFORMATION

Months Owner Occupied	12	Times Rented Per Year	0
Year Built	2007	Construction Type	Masonry
Distance to Coast (feet)	34,372.8 ft	Foundation	Slab
Flood Zone	X	Building Code Effectiveness Grade	4
Fire Protection Classification	3	Roof Shape	Hip
Roof Material	Shingle	Roof Age	1
Heated Living Square Footage	3576	Swimming Pool	Yes



Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

POLICY PREMIUM

Hurricane Coverage Premium	\$2,259
All Other Peril Policy Premium	\$1,570
Total Coverage Premium	\$3,829
Surplus Contribution	\$383
FIGA Assessment Surcharge	\$77 (2.0%)
Emergency Management Preparedness and Assistance Trust Fund Fee	\$2
TOTAL	\$4,291

INSURED, MORTGAGEE, AND ADDITIONAL INTERESTS

First Mortgagee

Second Mortgagee

United Wholesale Mortgage, LLC
United Wholesale Mortgage, LLC
ISAOA/ATIMA
PO BOX 202028
Florence, SC 29502-2028
Loan #:1222758945

Additional Interest	Interest	Address
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Additional Insured	Interest	Address
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Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

OPTIONAL COVERAGES AND FORMS

Form Number	Edition	Description	Limit
KIN DFS	11 21	DFS Mediation Notice	
HO 00 03	04 91	Homeowners Special Form	
KIN HO SP	07 21	Special Provisions	
KIN HO HDE	05 19	Hurricane Deductible Endorsement	
KIN HO OL	04 19	Ordinance Or Law	10%
KIN HO RCC	04 19	Personal Property Replacement Cost Loss Settlement	
KIN HO AOB	07 19	Assignment Of Benefits Endorsement	
KIN HO DRL	04 19	Direct Repair Limited Water Coverage	
KIN HO EWR	04 19	Emergency Water Removal Service	
KIN HO LFM	04 19	Limited Fungi Section I	\$10,000 / \$50,000
KIN HO LSE	04 19	Limited Screen Enclosure	\$10,000
KIN HO WBU	04 19	Water Backup and Sump Discharge or Overflow Coverage	\$5,000
KIN HO NDC	04 19	No Section Two Day Care Coverage	



Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

NOTICES

THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES, WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

LAW AND ORDINANCE: LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. PLEASE DISCUSS WITH YOUR INSURANCE AGENT.

THIS POLICY DOES NOT ALLOW THE UNRESTRICTED ASSIGNMENT OF POST-LOSS INSURANCE BENEFITS. BY SELECTING THIS POLICY, YOU WAIVE YOUR RIGHT TO FREELY ASSIGN OR TRANSFER THE POST-LOSS PROPERTY INSURANCE BENEFITS AVAILABLE UNDER THIS POLICY TO A THIRD PARTY OR TO OTHERWISE FREELY ENTER INTO AN ASSIGNMENT AGREEMENT AS THE TERM IS DEFINED IN SECTION 627.7152 OF THE FLORIDA STATUTES.

FLOOD INSURANCE: YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE. YOUR HOMEOWNER'S INSURANCE POLICY DOES NOT INCLUDE COVERAGE FOR DAMAGE RESULTING FROM FLOOD EVEN IF HURRICANE WINDS AND RAIN CAUSED THE FLOOD TO OCCUR. WITHOUT SEPARATE FLOOD INSURANCE COVERAGE, YOU MAY HAVE UNCOVERED LOSSES CAUSED BY FLOOD. PLEASE DISCUSS THE NEED TO PURCHASE SEPARATE FLOOD INSURANCE COVERAGE WITH YOUR INSURANCE AGENT.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.

Your Building Code Effectiveness Grading schedule adjustment is -6% for the hurricane portion and -6% for the non-hurricane portion of the premium. The adjustments can range from a surcharge of 1% to a discount of 10% for the hurricane premium, and from a surcharge of 1% to a discount of 10% for the non-hurricane premium.

kin.

Kin Interinsurance Network

P.O. Box 95241
Chicago, IL 60694-5241

Authorized Countersignature:

A handwritten signature in black ink, appearing to be 'J. M. G.', written in a cursive style.

Producer Name
Kin Insurance Network
Distributor, LLC

Policy Number
KIN-HO-FL-109640592

Policy Period
01/06/2023 to 01/06/2024

Insurance Policy Premium Payment Schedule

1714 Abbey Trace Dr, Dover, FL 33527-6006

Policy Number KIN-HO-FL-109640592

Coverage starts on 01/06/2023 12:01 am and ends on 01/06/2024 12:01 am.

NAMED INSURED	MORTGAGEE
NAME Raja Srinivasa Sarma Ganduri Parvathi Ganduri PHONE NUMBER (813) 922-9820 EMAIL rganduri@gmail.com	United Wholesale Mortgage, LLC United Wholesale Mortgage, LLC ISAOA/ATIMA PO BOX 202028 Florence, SC 29502-2028 Loan #: 1222758945

AGENCY INFO		
AGENCY NAME	EMAIL	PHONE
Kin Insurance Network Distributor, LLC	support@kin.com	(855) 216-7674

PAYMENT SCHEDULE			
DUE DATE	STATUS	AMOUNT	DESCRIPTION
02/05/2023	Upcoming	\$4,291.00	Policy Payment 1 of 1

Please remit payment via Check for \$4,291.00 payable to KIN INTERINSURANCE NETWORK and include the below coupon:

DETACH HERE

1714 Abbey Trace Dr, Dover, FL 33527-6006 -- Policy Number KIN-HO-FL-109640592

KIN INTERINSURANCE NETWORK

P.O. Box 95241

Chicago, IL 60694-5241

Due February 05, 2023



800 Currency Circle
 Suite 1020
 Lake Mary, Florida 32746
 (407) 678- 3366
 www.IrelandSurveying.com

INVOICE

IS-113124

DATE: 12/22/2022

DATE ORDERED: 12/15/2022

DATE COMPLETED: 12/16/22

CLIENT: OS NATIONAL, LLC
 3097 SATELLITE BLVD., BLDG 700
 DULUTH, GEORGIA 30096
 770-497-9100

CLIENT ORDER NUMBER: 498916

PROPERTY ADDRESS:
 1714 ABBEY TRACE DRIVE
 DOVER, FLORIDA 33527

SELLER: OPENDOOR PROPERTY TRUST I

BUYER: Raja Srinivasa Sarma Ganduri

BOUNDARY SURVEY	\$ 300.00
MISCELLANEOUS AMOUNT	
TAX	
DISCOUNT	

TOTAL: \$ 300.00

BALANCE DUE: \$ 300.00

Invoice Notes:

Make Check Payable To:

Ireland & Associates Surveying
 800 Currency Circle
 Suite 1020
 Lake Mary, Florida 32746



THANK YOU FOR YOUR BUSINESS!

Insurance Policy Premium Payment Schedule

1714 Abbey Trace Dr, Dover, FL 33527-6006

Policy Number KIN-HO-FL-109640592

Coverage starts on 01/06/2023 12:01 am and ends on 01/06/2024 12:01 am.

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AGENCY INFO		
AGENCY NAME	EMAIL	PHONE
Kin Insurance Network Distributor, LLC	support@kin.com	(855) 216-7674

PAYMENT SCHEDULE			
DUE DATE	STATUS	AMOUNT	DESCRIPTION
02/05/2023	Upcoming	\$4,291.00	Policy Payment 1 of 1

Please remit payment via Check for \$4,291.00 payable to KIN INTERINSURANCE NETWORK and include the below coupon:

DETACH HERE

1714 Abbey Trace Dr, Dover, FL 33527-6006 -- Policy Number KIN-HO-FL-109640592

KIN INTERINSURANCE NETWORK

P.O. Box 95241

Chicago, IL 60694-5241

Due February 05, 2023



DISCLOSURE STATEMENT REGARDING NOTARY SERVICES

Title Agency and Notary Relationship

OS National LLC (hereinafter "Title Agency or Producer") has retained the services of (hereinafter "Notary"). The Notary is a public officer authorized by the state or local government to administer oaths and attest to the authenticity of signatures and to witness the signing of documents related to the transfer and or refinancing of real property located at 1714 Abbey Trace Drive, Dover, FL 33527 (the "Transaction").

The services provided by Notary are in furtherance of Title Agency or Producer's obligation to act as the settlement agent to the Transaction, or in some cases to assist with the administrative functions of the Transaction on behalf of the settlement agent.

Scope of Services

The Notary has been engaged to provide notary services in the form of authenticating and witnessing the signature of the closing documents only.

The Notary is prohibited from selling, soliciting or negotiating insurance. This prohibition includes discussing any terms or premiums associated with any title insurance or other insurance that may have been issued in connection with this closing or otherwise.

The Notary is prohibited from offering advice, counsel or guidance related to the closing documents.

Should the buyer, purchaser or refinancing party have any questions regarding any title insurance issued for the subject property, or the closing documents, such questions should be referred to the title producer.

Signature

The signature below serves to acknowledge receipt of the disclosure statement by the party executing the closing documents.

By: G.R.S. Sarma
Raja Srinivasa Sarma Ganduri

1/6/2023
DATE

By: T. Parvathi
Parvathi Ganduri

01/06/2023
DATE

By: _____

DATE

ACKNOWLEDGEMENT AND RECEIPT OF SETTLEMENT STATEMENT / CLOSING DISCLOSURE

Date: January 6, 2023

Buyer(s): Raja Srinivasa Sarma Ganduri and Parvathi Ganduri,

Seller(s): OPENDOOR PROPERTY TRUST I, a Delaware statutory trust,

Property Address: 1714 Abbey Trace Drive, Dover, FL 33527

File Number: 498916

Settlement Agent: OS National LLC

Buyer(s) and Seller(s) acknowledge that each has received, reviewed, and approved the entries appearing on this Settlement Statement/Closing Disclosure, and each acknowledge receipt of a copy of same. Seller(s) acknowledges receipt of payment in full of the proceeds due from the settlement and warrants the correctness of all payoff amounts for outstanding liens and encumbrances attached to Seller(s) and/or the property. If any party receiving a payoff as set forth in the Settlement Statement/Closing Disclosure refuses to accept that amount tendered, the party obligated to make such payoff (Buyer(s) or Seller(s)) agree(s) to immediately pay to Settlement Agent sufficient additional funds to make such payment acceptable to the refusing/receiving party.

Buyer(s) and Seller(s) authorizes Settlement Agent to disburse funds in accordance with the Settlement Statement/Closing Disclosure and lender instructions (if applicable).

Buyer(s), Seller(s) and all other parties to this transaction, acknowledge that all checks issued by Settlement Agent or recording of all documents are contingent upon all checks, sight drafts and other instruments accepted as payment for amounts due under this transaction being honored for payment by the institution on which such instruments are drawn. Buyer(s) and Seller(s) agree to indemnify and hold Settlement Agent harmless from any loss or damage suffered by them as a result of any negotiable instrument being dishonored or as a result of the authorized action of Settlement Agent.

If any computation, charge or proration required by the contract of sale is erroneous or omitted, for any reason, Buyer(s) and Seller(s) agree to re-prorate or adjust based on the correct figures as determined by the contract and to remit such sums to correct such error or omission. Buyer(s) and Seller(s) agree that should any inadvertent errors or omissions later be discovered in any documents executed at settlement, they shall promptly execute corrective documents. Any excess recording costs are inadvertent and will be refunded. Buyer(s) and Seller(s) acknowledge that Settlement Agent makes no representations as to the status of any outstanding or past due water, sewage or other utility bills applicable to the property. The status of such items shall be determined by and are the responsibility of the Buyer(s) and Seller(s).

If the proration of ad valorem property taxes, assessments or any other fee is made based on estimated amounts prior to receipt of current amounts due, Buyer(s) and Seller(s) agree to adjust said prorations based on the actual base amount due between themselves after closing and to immediately remit to the other the funds to make said proration correct. Seller(s) agrees to immediately forward any subsequent bills or notices received to Buyer(s) and to immediately remit to Buyer(s) the amounts for any taxes, assessments, penalties, interest or any other fees due, resulting from any assessment, reassessment or rebill, attributed to the time prior to the closing date.

Buyer(s) and Seller(s) hereby certify that they have carefully reviewed the Settlement Statement/Closing Disclosure, and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Settlement Statement/Closing Disclosure to be paid on their behalf. Borrower(s) further certify that we have received a copy of the Settlement Statement/Closing Disclosure.

SUBSTITUTE FORM 1099 SELLER(S) STATEMENT: The information contained herein is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported. The Sales Price of Property described on the Closing Disclosure or the Contract sales price on the Settlement Statement/Closing Disclosure constitutes the Gross Proceeds of this transaction.

Buyer(s) Acknowledgement Only:



Raja Srinivasa Sarma Ganduri


Parvathi Ganduri

Settlement Agent Certification

I have reviewed the Settlement Statement/Closing Disclosure, the lender's closing instructions (if applicable) and any and all other forms relative to the escrow funds, including any disclosure of the title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and applicable law.

OS National LLC

by: 
Charles Chacko

BUYER'S STATEMENT

File Number: 498916

Property Address: 1714 Abbey Trace Drive, Dover, FL 33527;

Lot 6, in Block 1, of ABBEY TRACE, PHASE TWO, according to the Plat thereof, as recorded in Plat Book 110, at Page 3, of the Public Records of Hillsborough, Florida.

1. That the undersigned is purchasing the land described hereinabove and as such has personal knowledge of the matters noted herein.
2. That the undersigned is not aware of any unrecorded mortgages, deeds of trust, security deeds, judgments, liens, restrictions, easements or other matters, except those that would be shown by a search of the public records applicable to the Property and home/condominium owners association charges, dues, assessments, and property taxes that are due but not yet payable.
3. That no person(s), other than OPENDOOR PROPERTY TRUST I, a Delaware statutory trust, is/are entitled to the right of possession or is in possession of the land and that OPENDOOR PROPERTY TRUST I, a Delaware statutory trust's right to title and possession of the land are not in dispute or question.
4. The undersigned has no present intention of filing bankruptcy under the U.S. Code, or insolvency under any state statutes, and is not currently in bankruptcy or the subject of a state insolvency statute.
5. That within the past 90 days, the undersigned is not aware of any furnishment of any labor, material, series of equipment of the construction, alteration, renovation, or repair of the subject property.
6. The undersigned is aware that OS National and Title Resources Guaranty Company is relying upon this statement to issue title insurance policies. Undersigned does hereby indemnify OS National and Title Resources Guaranty Company insuring this transaction against any loss or damage caused as a result of any inaccuracies contained in this statement.

Buyer(s):

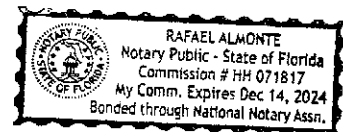
Raja Srinivasa Sarma Ganduri
Raja Srinivasa Sarma Ganduri

Parvathi Ganduri
Parvathi Ganduri

The foregoing instrument was sworn to (or affirmed), subscribed, and acknowledged before me **by means of** **physical presence** or **online notarization**, this 6 day of January ²⁰²³ (year), by Raja Srinivasa Sarma Ganduri (name of person making statement), who is personally known to me or has produced Driver License (type of identification) as identification.

(Notary Seal)

Rafael Almonte
Notary Public
Printed Name: Rafael Almonte
My Commission Expires: 12/14/2024



CORRECTION AGREEMENT AND LIMITED POWER OF ATTORNEY

File Number: 498916

Property Address: 1714 Abbey Trace Drive, Dover, FL 33527

Buyer(s): Raja Srinivasa Sarma Ganduri and Parvathi Ganduri

Sellers(s): OPENDOOR PROPERTY TRUST I, a Delaware statutory trust

The undersigned Buyer(s) and Seller(s), for and in consideration of the approval, closing and funding of the above-referenced closing, do hereby grant OS National as settlement agent or closing coordinator limited power of attorney to correct all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. This power shall include the ability to sign documentation not present at closing. However, this power shall not permit the signing of any promissory note, deed, security instrument or other document securing or transferring legal or equitable title to the subject property, nor any document which will materially alter the terms of a purchase money loan.

This limited power of attorney is given to OS National solely for the purpose of expediting the closing process and avoiding inconvenience to the Buyer(s) and Seller(s) and does not give OS National any right of representation on behalf of the undersigned parties. The undersigned agree to cooperate fully with OS National in a timely manner. OS National reserves the right not disburse funds if the undersigned fails to do all things necessary to comply with any lender requirements.

Buyer(s):

R.S. Sarma

Raja Srinivasa Sarma Ganduri

T. Parvathi

Parvathi Ganduri

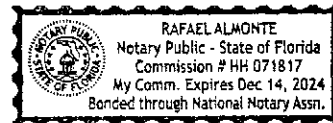
The foregoing instrument was sworn to (or affirmed), subscribed, and acknowledged before me by means of physical presence or online notarization, this 6 day of January (Year), by Raja Srinivasa Sarma Ganduri & Parvathi Ganduri (name of person making statement), who is personally known to me or has produced Driver License (type of identification) as identification.

(Notary Seal)

[Signature]
Notary Public

Printed Name: Rafael Almonte

My Commission Expires: 12/14/2024



SURVEY HOLD HARMLESS

RE: Our File #: **498916**

Property Address: **1714 Abbey Trace Drive, Dover, FL 33527**

Raja Srinivasa Sarma Ganduri and Parvathi Ganduri, the undersigned Buyer(s)/Borrower(s) for the property described as follows:

Lot 6, in Block 1, of ABBEY TRACE, PHASE TWO, according to the Plat thereof, as recorded in Plat Book 110, at Page 3, of the Public Records of Hillsborough, Florida.

Said property more commonly known as: **1714 Abbey Trace Drive, Dover, FL 33527**

The undersigned hereby elects to close without a survey of the property. The undersigned hereby releases OS National and Title Resources Guaranty Company from any liability or expense as a result of not having said survey at the time of closing and shall forever hold them harmless.

Dated this **January 6, 2023**

Buyer(s)/Borrower(s):

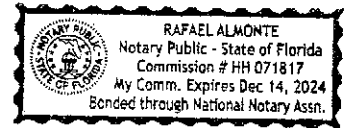
R. S. Sarma
Raja Srinivasa Sarma Ganduri

T. Parvathi
Parvathi Ganduri

The foregoing instrument was sworn to (or affirmed), subscribed, and acknowledged before me **by means of** **physical presence** or **online notarization**, this 6 day of January (year), by Raja Srinivasa Sarma Ganduri (name of person making statement), who is personally known to me or has produced Driver's License (type of identification) as identification.

(Notary Seal)

[Signature]
Notary Public
Printed Name: Rafael Almonte
My Commission Expires: 12/14/2024



FACTS

WHAT DOES OS NATIONAL LLC, OSN ESCROW INC., OS NATIONAL ALABAMA LLC AND OSN TEXAS LLC (TOGETHER, "OSN") 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
- employment information
- mortgage rates and payments
- wire transfer instructions
- account balances
- checking account information

How?

All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons OSN chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does OSN 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 do not 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	We do not share
For our affiliates to market to you	No	We do not share
For nonaffiliates to market to you	No	We do not share

Questions?

Email privacy@osnational.com or go to www.osnational.com.

What we do	
How does OSN 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.
How does OSN collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ give us your income information ■ provide your mortgage information ■ give us your contact information ■ tell us where to send the money ■ show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <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 <p>State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include companies with an OSN, OS National or Opendoor name.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Nonaffiliates we share with can include insurance companies, service providers, marketing companies, and parties claiming an interest in title.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>OSN doesn't jointly market.</i>
Other Important Information	
<p>For California Residents. We will not share personal information with affiliates or nonaffiliates except as permitted by California law, such as to process your transaction or with your consent.</p>	
<p>For Vermont Residents. We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at www.osnational.com.</p>	

ACKNOWLEDGEMENT FOR CLOSING
PERFORMED IN ESCROW

DATE: January 6, 2023

RE: BUYER(S): **Raja Srinivasa Sarma Ganduri and Parvathi Ganduri**
SELLER(S): **OPENDOOR PROPERTY TRUST I, a Delaware statutory trust**
ADDRESS: **1714 Abbey Trace Drive, Dover, FL 33527**

FILE NUMBER: **498916**

The undersigned Buyer(s) and Seller(s) herein understand and agree that this closing will be conducted entirely in escrow. No funds shall be disbursed and no documents shall be recorded until the following conditions have been met:

- 1. Receipt of fully executed closing documents and closing funds from all parties.
- 2.
- 3.

Should these conditions not be met in a manner satisfactory to OS National by 1/13/2023, then this closing shall be null and void and the status of the sale/refinance shall return to the same condition as it was before this closing.

In such case, closing would have to be rescheduled for a later time and all documents would have to be re-executed.

Buyer(s) and Seller(s) herein agree to hold OS National harmless from any harm or liability related to the conditions or statements hereinabove.

Buyer(s)

R.S. Sarma
Raja Srinivasa Sarma Ganduri

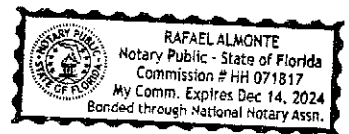
T. Parvathi
Parvathi Ganduri

The foregoing instrument was sworn to (or affirmed), subscribed, and acknowledged before me by means of physical presence or online notarization, this 6 day of January ²⁰²³ (year), by Raja Srinivasa Sarma Ganduri (name of person making statement), who is personally known to me or has produced Driver license (type of identification) as identification.

(Notary Seal)

Notary Public

Printed Name: Rafael Almonte
My Commission Expires: 12/14/2024



NOTARY IDENTIFICATION STATEMENT

(Please print & attach copy of ID)

FILE NUMBER: 498916

PROPERTY ADDRESS: 1714 Abbey Trace Drive, Dover, FL 33527

NAME OF PERSON SIGNING: Parvathi Ganduri

Type of Identification Presented: Driver's license
(Driver's License, Passport, Other)

State or Entity Issuing ID Florida

Identification Number 6536-1010-73-806-0

Birth Date 8/26/1973

Expiration Date (Must be Valid): 7/2/2019

I acknowledge that the identification as stated above was provided to me at the time the Borrower(s), Seller(s), or Buyer(s) executed documents for a real estate transaction concerning the above referenced property. I have not provided Borrower(s), Seller(s), or Buyer(s) with advice, counsel or an opinion concerning the content of the documents executed.

[Signature] (Notary Seal)
Notary Public

Rafael Almonte
Printed Name:

My Commission Expires: 12/14/2024

Improperly notarizing a document is a violation of state law, and any occurrence will be reported to the appropriate authorities.

Notary Errors & Omissions Insurance Information (Or attach current Copy of Policy Declarations Page)

Insurance Company Name: _____

Policy Number: _____

Expiration Date: _____

NOTARY IDENTIFICATION STATEMENT

(Please print & attach copy of ID)

FILE NUMBER: 498916

PROPERTY ADDRESS: 1714 Abbey Trace Drive, Dover, FL 33527

NAME OF PERSON SIGNING: Raja Srinivasa Sarma Gaudari

Type of Identification Presented: Driver License
(Driver's License, Passport, Other)

State or Entity Issuing ID Florida

Identification Number 6536-737-68-295-0

Birth Date 8/15/1968

Expiration Date (Must be Valid): 8/15/2026

I acknowledge that the identification as stated above was provided to me at the time the Borrower(s), Seller(s), or Buyer(s) executed documents for a real estate transaction concerning the above referenced property. I have not provided Borrower(s), Seller(s), or Buyer(s) with advice, counsel or an opinion concerning the content of the documents executed.

[Signature]
Notary Public

(Notary Seal)

Raja Srinivasa Sarma Gaudari
Printed Name:

My Commission Expires: 12/14/2024

Improperly notarizing a document is a violation of state law, and any occurrence will be reported to the appropriate authorities.

Notary Errors & Omissions Insurance Information (Or attach current Copy of Policy Declarations Page)

Insurance Company Name: _____

Policy Number: _____

Expiration Date: _____

Exhibit "A"

Lot 6, in Block 1, of ABBEY TRACE, PHASE TWO, according to the Plat thereof, as recorded in Plat Book 110, at Page 3, of the Public Records of Hillsborough, Florida.

Florida Insurance Premium Disclosure & Settlement Agent Certification

Agency File # 498916

Closing Date: 6th day of January, 2023

You are being given this form and certification to explain differences between federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender's policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

		Closing Disclosure Agent		Florida Premium	
		Buyer	Seller	Buyer	Seller
(a)	Lender's policy:	2,299.00		400.00	
(b)	Lender's Endorsements:	259.80		259.80	
(c)	Lender's policy total:	2,558.80		659.80	
(d)	Owner's policy:		-201.00		1,698.00
(e)	Owner's Endorsements:				
(f)	Owner's Policy Total:		-201.00		1,698.00
Total All Policies (c + f):		2,357.80		2,357.80	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to Title Resources Guaranty Company and OS National LLC.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form, and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

Seller(s):

OPENDOOR PROPERTY TRUST I, a Delaware statutory trust Date

By: Opendoor Labs Inc., a Delaware corporation, as Trust Manager

By: _____

Name: _____

Title: _____

Buyer(s):

R. S. Sarma 1/6/2023

Raja Srinivasa Sarma Ganduri Date

T. Parvathi 01/06/2023

Parvathi Ganduri Date

Florida Insurance Premium Disclosure & Settlement Agent Certification

Settlement Agent Certification

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.



Settlement Agent Signature

January 6, 2023

Date Signed

Charles Chacko

Settlement Agent Name

Florida License Number

OS National, LLC

Title Agency Holding Funds

W125821

Florida License Number

BOUNDARY SURVEY

LEGAL DESCRIPTION:

LOT 6, BLOCK 1, ABBEY TRACE, PHASE TWO, ACCORDING TO THE PLAT THEREOF, AS RECORDED IN PLAT BOOK 110, PAGES 3 THROUGH 5, OF THE PUBLIC RECORDS OF HILLSBOROUGH COUNTY, FLORIDA.

FLOOD INFORMATION:

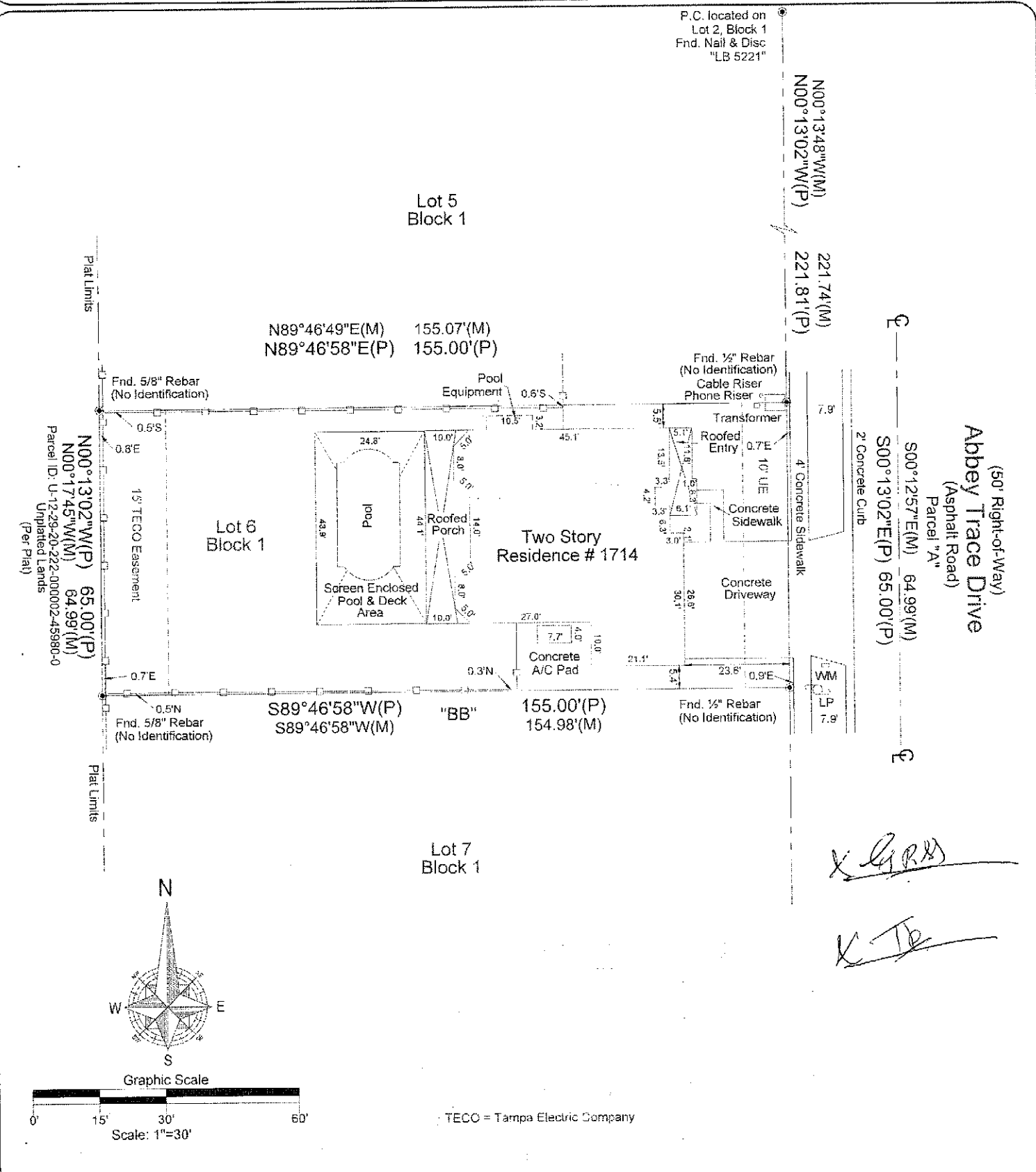
BY PERFORMING A SEARCH WITH THE LOCAL GOVERNING MUNICIPALITY OR WWW.FEMA.GOV, THE PROPERTY APPEARS TO BE LOCATED IN ZONE X. THIS PROPERTY WAS FOUND IN HILLSBOROUGH COUNTY, COMMUNITY NUMBER 120112, DATED 8/28/2008.

CERTIFIED TO:

RAJA SRINIVASA SARMA GANDURI; OS NATIONAL LLC; AMERICAN LAND TITLE ASSOCIATION; UNITED WHOLESALE MORTGAGE; ITS SUCCESSORS AND/OR ASSIGNS; AS THEIR INTERESTS MAY APPEAR



1714 ABBEY TRACE DRIVE, DOVER, FLORIDA 33527



K. G. R. S.
K. T. E.

TECO = Tampa Electric Company

Field Date: 12/21/2022	Date Completed: 12/16/22	<p>NOTES:</p> <ul style="list-style-type: none"> Survey is Based upon the Legal Description Supplied by Client. Abutting Properties Deeds have NOT been Researched for Gaps, Overlaps and/or Hatus. Subject to any Easements and/or Restrictions of Record. Bearing basis shown hereon is Assumed and Based upon the Line Denoted with a "BB". Building Ties are NOT to be used to reconstruct Property Lines. Fence Ownership is NOT determined. Roof Overhangs, Underground Utilities and/or Footers have NOT been located UNLESS otherwise noted. Septic Tanks and/or Driveway Locations are approximate and MUST be verified by appropriate Utility Location Companies. Use of This Survey for Purposes other than Intended, Without Written Verification, Will be at the User's Sole Risk and Without Liability to the Surveyor. Nothing Hereon shall be construed to give ANY rights or Benefits to Anyone Other than those Contained 	<p>I hereby Certify that this Boundary Survey of the above Described Property is True and Correct to the Best of my Knowledge and Belief as recently Surveyed under my Direction on the Date Shown. Based on Information furnished to Me as Noted and Conforms to the Standards of Practice for Land Surveying in the State of Florida in accordance with Chapter 55-17.052 Florida Administrative Codes. Pursuant to Section 472.527 Florida Statutes.</p>																																							
Drawn By: B.K.	File Number: JS-113124			<p>Patrick K. Ireland, P.S.M. 6637, LB 7623 FOR THE FIRM</p> <p>Patrick K. Ireland, P.S.M. 6637, LB 7623 This Survey is intended ONLY for the use of Said Certified Parties. This Survey NOT VALID UNLESS Signed and Embossed with Surveyor's Seal.</p> <p>Ireland & Associates Surveying, Inc. 800 Currency Circle Suite 1020 Lake Mary, Florida 32746 www.irelandssurveying.com Office-407.678.3366 Fax-407.320.8165</p>																																						
<p>-Legend-</p> <table border="0"> <tr> <td>C - Calculated</td> <td>PC - Point of Curvature</td> </tr> <tr> <td>C - Centerline</td> <td>Pg - Page</td> </tr> <tr> <td>CB - Concrete Block</td> <td>PI - Point of Intersection</td> </tr> <tr> <td>CM - Concrete Monument</td> <td>P.O.B. - Point of Beginning</td> </tr> <tr> <td>Conc. - Concrete</td> <td>P.O.L. - Point on Line</td> </tr> <tr> <td>D - Description</td> <td>PP - Power Pole</td> </tr> <tr> <td>DE - Drainage Easement</td> <td>PRM - Permanent Reference Monument</td> </tr> <tr> <td>E - Easement</td> <td>PT - Point of Tangency</td> </tr> <tr> <td>F.E.M.A. - Federal Emergency Management Agency</td> <td>R - Radius</td> </tr> <tr> <td>F.F.E. - Finished Floor Elevation</td> <td>Rad. - Radial</td> </tr> <tr> <td>Fnd. - Found</td> <td>R&C - Rebar & Cap</td> </tr> <tr> <td>IP - Iron Pipe</td> <td>Rec. - Recovered</td> </tr> <tr> <td>L - Length (Arc)</td> <td>Rfd. - Roofed</td> </tr> <tr> <td>M - Measured</td> <td>Set - Set 1/2" Rebar & Cap "LB 7623"</td> </tr> <tr> <td>N&D - Nail & Disk</td> <td>Typ. - Typical</td> </tr> <tr> <td>N.R. - Non-Radial</td> <td>UL - Utility Easement</td> </tr> <tr> <td>ORB - Official Records Book</td> <td>WM - Water Meter</td> </tr> <tr> <td>P - Plat</td> <td>Δ - Delta (Central Angle)</td> </tr> <tr> <td>P.B. - Plat Book</td> <td>-O- - Chain Link Fence</td> </tr> <tr> <td>- - Wood Fence</td> <td></td> </tr> </table>		C - Calculated	PC - Point of Curvature	C - Centerline	Pg - Page	CB - Concrete Block	PI - Point of Intersection	CM - Concrete Monument	P.O.B. - Point of Beginning	Conc. - Concrete	P.O.L. - Point on Line	D - Description	PP - Power Pole	DE - Drainage Easement	PRM - Permanent Reference Monument	E - Easement	PT - Point of Tangency	F.E.M.A. - Federal Emergency Management Agency	R - Radius	F.F.E. - Finished Floor Elevation	Rad. - Radial	Fnd. - Found	R&C - Rebar & Cap	IP - Iron Pipe	Rec. - Recovered	L - Length (Arc)	Rfd. - Roofed	M - Measured	Set - Set 1/2" Rebar & Cap "LB 7623"	N&D - Nail & Disk	Typ. - Typical	N.R. - Non-Radial	UL - Utility Easement	ORB - Official Records Book	WM - Water Meter	P - Plat	Δ - Delta (Central Angle)	P.B. - Plat Book	-O- - Chain Link Fence	- - Wood Fence		<p>POINTS OF INTEREST: DRIVEWAY EXTENDS INTO EASEMENT.</p>
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