



## Loan Information

**Loan Number:** 3525067194  
**Property Address:** 2004 State Room Dr  
Stafford, VA 22554-2322  
**Notice Date:** 04/21/2023

Shewangzaw Tsegaye  
2004 State Room Dr  
Stafford, VA 22554-2322

Hi Shewangzaw Tsegaye:

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

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

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

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

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

Thank you again for choosing **Rocket Mortgage, LLC** to provide your home financing! We look forward to being of service to you in the years to come! You may reach us at (800) 251-9080.

Sincerely,

Rocket Mortgage  
Closing Team

Rocket Mortgage, LLC, Equal Housing Lender.



q03525067194 0552 353 0101

## Frequently Asked Questions About The Closing Process

### **What is an Annual Percentage Rate (APR)?**

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

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

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

### **What is a Signature Name Affidavit?**

A document acknowledging the variations in your name.

### **What are "escrow accounts"?**

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

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

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

### **What is Private Mortgage Insurance?**

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

### **Can I cancel my Private Mortgage Insurance (PMI)?**

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



## Frequently Asked Questions

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

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

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

### **May I obtain an amortization schedule?**

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

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

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

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

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

### **What are the components of my payment?**

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

### **Will I receive a coupon book?**

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

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



## Frequently Asked Questions

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### **Can I overnight my payment to you?**

Yes, you may send your payment to:

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

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

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

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

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

### **What if my mortgage is assigned to a new lender?**

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

### **What happens if I receive a tax bill after closing?**

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

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

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

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

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

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

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

# Client Survey

Loan #: 3525067194  
Client: Shewangzaw Tsegaye

Mortgage Banker:  
Closing Agent:

Perla L DelcidVillanueva Date: April 25, 2023  
Universal Title

To assist us in providing an excellent customer experience, please provide us with your feedback.

**1. How likely is it that you would recommend Rocket Mortgage to a friend or colleague?**

1 Not At All Likely 2 3 4 5 6 7 8 9 10 Extremely Likely

**2. Please rate the overall service provided by your Mortgage Banker, Perla L DelcidVillanueva:**

\*Your Mortgage Banker was the team member that gathered your income, asset, and credit information. Then based on your needs and goals, he/she advised you of the loan options available to you. Your Mortgage Banker will also be your main point of contact for future transactions and he/she will manage your mortgage for life.

Poor 1 Below Average 2 Average 3 Above Average 4 Excellent 5

**3. Please rate the overall service provided by your Senior Purchase Specialist, Jennifer A Sommerfield:**

Your Senior Purchase Specialist was the team member who answered your questions throughout the mortgage process, obtained additional documentation needed and walked you through the steps needed to close the loan.

Poor 1 Below Average 2 Average 3 Above Average 4 Excellent 5

**4. Please share any additional comments or suggestions that you have regarding your experience with Rocket Mortgage and describe how well we met your expectations:**

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**5. Do you have a specific friend, relative or colleague who may be interested in our services or want to review their options?**

If Yes, you may provide their contact information below (name, phone number with area code or email address) or we will have your Mortgage Banker contact you for more information:

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**6. Please provide the telephone number for your new home:**

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**7. Please Tell Others About Your Rocket Mortgage Experience!**

[ ] By checking this box, I grant Rocket Mortgage permission to publish my responses and share them with other Rocket Mortgage clients.

Thanks again for allowing us to provide your home financing. We are committed to being your lender for life and are always available to answer any mortgage-related questions. We look forward to talking with you again soon.



# Initial Escrow Account Disclosure Statement

Date: 04/25/23 Loan Number: 3525067194 Case Number:

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

Toll Free Number: (800) 410-6799

**Borrowers:** Shewangzaw Tsegaye **Property Address:** 2004 State Room Dr  
Stafford, VA 22554-2322

**Mailing Address:**  
1727 Rhodesia Ave  
Fort Washington, MD 20744



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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
<b>Initial Deposit:</b>				\$ 758.90
06/01/2023	473.44	93.99	Insurance	1,138.35
07/01/2023	473.44	93.99	Insurance	1,517.80
08/01/2023	473.44	93.99	Insurance	1,897.25
09/01/2023	473.44	93.99	Insurance	2,276.70
10/01/2023	473.44	93.99	Insurance	2,656.15
11/01/2023	473.44	1,668.19	Taxes/Insurance	1,461.40
12/01/2023	473.44	93.99	Insurance	1,840.85
01/01/2024	473.44	93.99	Insurance	2,220.30
02/01/2024	473.44	93.99	Insurance	2,599.75
03/01/2024	473.44	93.99	Insurance	2,979.20
04/01/2024	473.44	1,498.99	Insurance	1,953.65
05/01/2024	473.44	1,668.19	Taxes/Insurance	758.90

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

Cushion selected by servicer: \$ 758.90

Your monthly mortgage payment for the coming year will be \$ 3,288.07 of which \$ 2,814.63 will be for principal and interest and \$ 473.44 will go into your escrow account.

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

## Exhibit "A"

### Buydown Payment Schedule

Loan Amount: \$ 451,155.00

	Buydown Rate		P & I		Difference	
1st Period	5.375 %	\$	2,526.34	\$	288.29	X 12 = \$ 3,459.48
2nd Period	%	\$		\$		X = \$
3rd Period	%	\$		\$		X = \$
Total of Buydown Funds						= \$3,459.48

The note will bear an interest rate of 6.375 % and will have a principal and interest payment schedule as follows:

1st Period P & I	\$	2,526.34
2nd Period P & I	\$	
3rd Period P & I	\$	

This is the schedule for principal and interest only. Additional amounts will be included in the payment to cover the cost of taxes, insurance and mortgage insurance. Please note that if you have not yet locked in an interest rate, all rates and principal and interest (P & I) payments as listed above may change three days prior to closing.

#### Borrower

Shewangzaw Tsegaye	04/25/2023	<b>Date</b> (Seal)		<b>Date</b> (Seal)
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	<b>Date</b> (Seal)		<b>Date</b> (Seal)
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Refer to the attached *Signature Addendum* for additional parties and signatures.



# Buydown Deposit Agreement

**Lender**  
Rocket Mortgage, LLC

**Borrower**  
Shewangzaw Tsegaye

**Contributor**  
Rocket Mortgage, LLC

**Date:** 04/21/2023

**Loan Number:** 3525067194

**Property Address:** 2004 State Room Dr  
Stafford, VA 22554-2322

This Agreement is made between Rocket Mortgage, LLC  
hereafter called "Mortgagee," and Shewangzaw Tsegaye

hereafter called "Borrowers." The Borrowers have obtained a residential mortgage loan from Mortgagee, and a sum of money, called the "buydown deposit" has been paid to and received by Mortgagee to hold and administer in accordance with this Agreement. In consideration of said loan, and the mutual agreements and undertakings recited in all of the loan documents, and set forth herein, the parties agree as follows:

1. The total sum of money paid to Mortgagee as a buydown deposit is Three Thousand Four Hundred Fifty Nine and 48/100 Dollars (\$ 3,459.48 ) of which Three Thousand Four Hundred Fifty Nine and 48/100 Dollars (\$ 3,459.48 ) have been contributed by Rocket Mortgage, LLC, the builder, seller, lender, borrower or other allowable contributor, herein referred to as the "Contributor." This money is to be applied and paid by Mortgagee, on a periodic basis, toward monthly payments under the mortgage for the first 12 months of the mortgage loan. Each monthly payment from the buydown deposit will pay only a part of the interest portion of the total mortgage payment, and Borrowers will be required to pay the balance of each mortgage payment as it comes due. A schedule showing the application of the buydown deposit is attached as "Exhibit A" to this Agreement.
2. Mortgagee agrees that it will apply the buydown deposit according to the Schedule, as and when Borrowers pay their portion of each scheduled monthly payment, or as otherwise set forth in this Agreement. Payments will be made from the buydown deposit fund directly to the holder of the mortgage, or to its servicing agent.
3. Mortgagee agrees to hold the buydown deposit funds in an escrow account with a financial institution which is supervised by a Federal or State agency.
4. Borrowers agree that their only interest in the buydown deposit funds is to have them applied as shown on the Schedule to periodic monthly payments, or to the unpaid loan balance as otherwise set forth herein.
5. In the event of foreclosure of the mortgage, any unexpended funds left in the buydown deposit shall be paid to the holder of the mortgage to apply against the unpaid mortgage debt. In the event of foreclosure, the claim for mortgage insurance benefits must be reduced by the amount remaining in the buydown escrow account.
6. If the Borrowers sell the mortgaged property and the mortgage loan is assumed, any balance of funds in the buydown deposit may be applied in accordance with this Agreement for the benefit of the new owners and mortgagors.
7. The funds in the buydown deposit are not refundable unless the mortgage is paid off before all the funds have been applied. In the event that the mortgage loan is prepaid in full prior to exhaustion of the buydown deposit funds, any remaining and





undistributed sums in the buydown deposit fund must be credited to the unpaid mortgage balance, or if the loan program allows, may revert to the borrower or to the mortgagee if the mortgagee is the Contributor.

8. The funds in the buydown deposit may not be used to pay past due payments on the mortgage loan.
9. If payments are not made to the holder of the mortgage from the buydown deposit for any reason whatever, Borrowers will be responsible for making the total monthly mortgage payment called for under the documents. Borrowers further agree and understand that after the buydown deposit has been fully expended, Borrowers will be responsible for and obligated to pay the full monthly mortgage payments, as set forth in the loan documents, as they fall due thereafter. Mortgagee has advised Borrowers that full monthly mortgage payments will be due commencing with the payment due on the first day of June, 2024, and the parties agree that the holder of the mortgage is under no obligation to give any further notice or reminder to Borrowers.
10. The funds in the buydown escrow account will be transferred by the mortgagee or its servicing agent in the event a subsequent transfer of servicing occurs.
11. Nothing herein shall be construed to contradict the Note or Mortgage, and in the event of any conflict, the Note or Mortgage shall prevail.
12. The parties have entered into this agreement at the request of the Borrowers, and it is not required by Mortgagee nor is it a condition of the extension of credit by Mortgagee.
13. None of the funds representing the buydown escrow account shall be pledged or otherwise set aside for the benefit of the Borrowers or the successors in interest and, except or set forth above, Borrower does hereby relinquish any right or interest in the buydown escrow account.
14. The Borrower will not assign, transfer or close the account, or withdraw buydown funds, except as permitted by the terms of this Agreement.
15. Borrowers expressly agree that the sole responsibility of Mortgagee hereunder, or of any investor who subsequently shall hold the buydown deposit funds, consists of the holding and application of the buydown funds and to apply them to mortgage payments due under the note along with payments made by the Borrowers; and all responsibility of Mortgagee, or any subsequent investor/holder, will terminate upon depletion of the buydown deposit, or application of it to the unpaid principal balance of the mortgage as provided in this Agreement.



Accordingly, the parties have executed this Agreement this 25th day of April, 2023 .

**Mortgagee** Heather Lovier  
Rocket Mortgage, LLC

Heather Lovier  
**By** X  
Vice President of Operations

**Contributor** Heather Lovier 04/25/2023  
Rocket Mortgage, LLC **Date**

**Borrower** \_\_\_\_\_ 04/25/2023  
Shewangzaw Tsegaye **Date**

**Contributor** \_\_\_\_\_  
**Date**

**Borrower** \_\_\_\_\_  
**Date**

**Contributor** \_\_\_\_\_  
**Date**

**Borrower** \_\_\_\_\_  
**Date**

**Contributor** \_\_\_\_\_  
**Date**

**Borrower** \_\_\_\_\_  
**Date**





# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
1	06/01/2023	2,908.62	93.99		2,396.76	417.87	450,737.13	94.912
2	07/01/2023	2,908.62	93.99		2,394.54	420.09	450,317.04	94.824
3	08/01/2023	2,908.62	93.99		2,392.31	422.32	449,894.72	94.735
4	09/01/2023	2,908.62	93.99		2,390.07	424.56	449,470.16	94.645
5	10/01/2023	2,908.62	93.99		2,387.81	426.82	449,043.34	94.555
6	11/01/2023	2,908.62	93.99		2,385.54	429.09	448,614.25	94.465
7	12/01/2023	2,908.62	93.99		2,383.26	431.37	448,182.88	94.374
		20,360.34	657.93	0.00	16,730.29	2,972.12		
8	01/01/2024	2,908.62	93.99		2,380.97	433.66	447,749.22	94.283
9	02/01/2024	2,908.62	93.99		2,378.67	435.96	447,313.26	94.191
10	03/01/2024	2,908.62	93.99		2,376.35	438.28	446,874.98	94.099
11	04/01/2024	2,908.62	93.99		2,374.02	440.61	446,434.37	94.006
12	05/01/2024	2,908.62	93.99		2,371.68	442.95	445,991.42	93.913
13	06/01/2024	2,908.62	93.99		2,369.33	445.30	445,546.12	93.819
14	07/01/2024	2,908.62	93.99		2,366.96	447.67	445,098.45	93.725
15	08/01/2024	2,908.62	93.99		2,364.59	450.04	444,648.41	93.630
16	09/01/2024	2,908.62	93.99		2,362.19	452.44	444,195.97	93.535
17	10/01/2024	2,908.62	93.99		2,359.79	454.84	443,741.13	93.439
18	11/01/2024	2,908.62	93.99		2,357.37	457.26	443,283.87	93.343
19	12/01/2024	2,908.62	93.99		2,354.95	459.68	442,824.19	93.246
		34,903.44	1,127.88	0.00	28,416.87	5,358.69		
20	01/01/2025	2,908.62	93.99		2,352.50	462.13	442,362.06	93.148
21	02/01/2025	2,908.62	93.99		2,350.05	464.58	441,897.48	93.051
22	03/01/2025	2,908.62	93.99		2,347.58	467.05	441,430.43	92.952
23	04/01/2025	2,908.62	93.99		2,345.10	469.53	440,960.90	92.853
24	05/01/2025	2,908.62	93.99		2,342.60	472.03	440,488.87	92.754
25	06/01/2025	2,908.62	93.99		2,340.10	474.53	440,014.34	92.654
26	07/01/2025	2,908.62	93.99		2,337.58	477.05	439,537.29	92.554
27	08/01/2025	2,908.62	93.99		2,335.04	479.59	439,057.70	92.453
28	09/01/2025	2,908.62	93.99		2,332.49	482.14	438,575.56	92.351
29	10/01/2025	2,908.62	93.99		2,329.93	484.70	438,090.86	92.249
30	11/01/2025	2,908.62	93.99		2,327.36	487.27	437,603.59	92.146
31	12/01/2025	2,908.62	93.99		2,324.77	489.86	437,113.73	92.043
		34,903.44	1,127.88	0.00	28,065.10	5,710.46		
32	01/01/2026	2,908.62	93.99		2,322.17	492.46	436,621.27	91.940
33	02/01/2026	2,908.62	93.99		2,319.55	495.08	436,126.19	91.835
34	03/01/2026	2,908.62	93.99		2,316.92	497.71	435,628.48	91.731
35	04/01/2026	2,908.62	93.99		2,314.28	500.35	435,128.13	91.625
36	05/01/2026	2,908.62	93.99		2,311.62	503.01	434,625.12	91.519
37	06/01/2026	2,908.62	93.99		2,308.95	505.68	434,119.44	91.413
38	07/01/2026	2,908.62	93.99		2,306.26	508.37	433,611.07	91.306
39	08/01/2026	2,908.62	93.99		2,303.56	511.07	433,100.00	91.198
40	09/01/2026	2,908.62	93.99		2,300.84	513.79	432,586.21	91.090
41	10/01/2026	2,908.62	93.99		2,298.11	516.52	432,069.69	90.981
42	11/01/2026	2,908.62	93.99		2,295.37	519.26	431,550.43	90.872
43	12/01/2026	2,908.62	93.99		2,292.61	522.02	431,028.41	90.762
		34,903.44	1,127.88	0.00	27,690.24	6,085.32		

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
44	01/01/2027	2,908.62	93.99		2,289.84	524.79	430,503.62	90.651
45	02/01/2027	2,908.62	93.99		2,287.05	527.58	429,976.04	90.540
46	03/01/2027	2,908.62	93.99		2,284.25	530.38	429,445.66	90.429
47	04/01/2027	2,908.62	93.99		2,281.43	533.20	428,912.46	90.316
48	05/01/2027	2,908.62	93.99		2,278.60	536.03	428,376.43	90.204
49	06/01/2027	2,908.62	93.99		2,275.75	538.88	427,837.55	90.090
50	07/01/2027	2,908.62	93.99		2,272.89	541.74	427,295.81	89.976
51	08/01/2027	2,908.62	93.99		2,270.01	544.62	426,751.19	89.861
52	09/01/2027	2,908.62	93.99		2,267.12	547.51	426,203.68	89.746
53	10/01/2027	2,908.62	93.99		2,264.21	550.42	425,653.26	89.630
54	11/01/2027	2,908.62	93.99		2,261.28	553.35	425,099.91	89.514
55	12/01/2027	2,908.62	93.99		2,258.34	556.29	424,543.62	89.396
		34,903.44	1,127.88	0.00	27,290.77	6,484.79		
56	01/01/2028	2,908.62	93.99		2,255.39	559.24	423,984.38	89.279
57	02/01/2028	2,908.62	93.99		2,252.42	562.21	423,422.17	89.160
58	03/01/2028	2,908.62	93.99		2,249.43	565.20	422,856.97	89.041
59	04/01/2028	2,908.62	93.99		2,246.43	568.20	422,288.77	88.922
60	05/01/2028	2,908.62	93.99		2,243.41	571.22	421,717.55	88.801
61	06/01/2028	2,908.62	93.99		2,240.37	574.26	421,143.29	88.680
62	07/01/2028	2,908.62	93.99		2,237.32	577.31	420,565.98	88.559
63	08/01/2028	2,908.62	93.99		2,234.26	580.37	419,985.61	88.437
64	09/01/2028	2,908.62	93.99		2,231.17	583.46	419,402.15	88.314
65	10/01/2028	2,908.62	93.99		2,228.07	586.56	418,815.59	88.190
66	11/01/2028	2,908.62	93.99		2,224.96	589.67	418,225.92	88.066
67	12/01/2028	2,908.62	93.99		2,221.83	592.80	417,633.12	87.941
		34,903.44	1,127.88	0.00	26,865.06	6,910.50		
68	01/01/2029	2,908.62	93.99		2,218.68	595.95	417,037.17	87.816
69	02/01/2029	2,908.62	93.99		2,215.51	599.12	416,438.05	87.690
70	03/01/2029	2,908.62	93.99		2,212.33	602.30	415,835.75	87.563
71	04/01/2029	2,908.62	93.99		2,209.13	605.50	415,230.25	87.435
72	05/01/2029	2,908.62	93.99		2,205.91	608.72	414,621.53	87.307
73	06/01/2029	2,908.62	93.99		2,202.68	611.95	414,009.58	87.178
74	07/01/2029	2,908.62	93.99		2,199.43	615.20	413,394.38	87.049
75	08/01/2029	2,908.62	93.99		2,196.16	618.47	412,775.91	86.918
76	09/01/2029	2,908.62	93.99		2,192.87	621.76	412,154.15	86.788
77	10/01/2029	2,908.62	93.99		2,189.57	625.06	411,529.09	86.656
78	11/01/2029	2,908.62	93.99		2,186.25	628.38	410,900.71	86.524
79	12/01/2029	2,908.62	93.99		2,182.91	631.72	410,268.99	86.391
		34,903.44	1,127.88	0.00	26,411.43	7,364.13		
80	01/01/2030	2,908.62	93.99		2,179.55	635.08	409,633.91	86.257
81	02/01/2030	2,908.62	93.99		2,176.18	638.45	408,995.46	86.122
82	03/01/2030	2,908.62	93.99		2,172.79	641.84	408,353.62	85.987
83	04/01/2030	2,908.62	93.99		2,169.38	645.25	407,708.37	85.851
84	05/01/2030	2,908.62	93.99		2,165.95	648.68	407,059.69	85.715
85	06/01/2030	2,908.62	93.99		2,162.50	652.13	406,407.56	85.578
86	07/01/2030	2,908.62	93.99		2,159.04	655.59	405,751.97	85.439
87	08/01/2030	2,908.62	93.99		2,155.56	659.07	405,092.90	85.301
88	09/01/2030	2,908.62	93.99		2,152.06	662.57	404,430.33	85.161

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
89	10/01/2030	2,908.62	93.99		2,148.54	666.09	403,764.24	85.021
90	11/01/2030	2,908.62	93.99		2,145.00	669.63	403,094.61	84.880
91	12/01/2030	2,908.62	93.99		2,141.44	673.19	402,421.42	84.738
		-----	-----	-----	-----	-----		
		34,903.44	1,127.88	0.00	25,927.99	7,847.57		
92	01/01/2031	2,908.62	93.99		2,137.86	676.77	401,744.65	84.596
93	02/01/2031	2,908.62	93.99		2,134.27	680.36	401,064.29	84.452
94	03/01/2031	2,908.62	93.99		2,130.65	683.98	400,380.31	84.308
95	04/01/2031	2,908.62	93.99		2,127.02	687.61	399,692.70	84.164
96	05/01/2031	2,908.62	93.99		2,123.37	691.26	399,001.44	84.018
97	06/01/2031	2,908.62	93.99		2,119.70	694.93	398,306.51	83.872
98	07/01/2031	2,908.62	93.99		2,116.00	698.63	397,607.88	83.725
99	08/01/2031	2,908.62	93.99		2,112.29	702.34	396,905.54	83.577
100	09/01/2031	2,908.62	93.99		2,108.56	706.07	396,199.47	83.428
101	10/01/2031	2,908.62	93.99		2,104.81	709.82	395,489.65	83.279
102	11/01/2031	2,908.62	93.99		2,101.04	713.59	394,776.06	83.128
103	12/01/2031	2,908.62	93.99		2,097.25	717.38	394,058.68	82.977
		-----	-----	-----	-----	-----		
		34,903.44	1,127.88	0.00	25,412.82	8,362.74		
104	01/01/2032	2,908.62	93.99		2,093.44	721.19	393,337.49	82.825
105	02/01/2032	2,908.62	93.99		2,089.61	725.02	392,612.47	82.673
106	03/01/2032	2,908.62	93.99		2,085.75	728.88	391,883.59	82.519
107	04/01/2032	2,908.62	93.99		2,081.88	732.75	391,150.84	82.365
108	05/01/2032	2,908.62	93.99		2,077.99	736.64	390,414.20	82.210
109	06/01/2032	2,908.62	93.99		2,074.08	740.55	389,673.65	82.054
110	07/01/2032	2,908.62	93.99		2,070.14	744.49	388,929.16	81.897
111	08/01/2032	2,908.62	93.99		2,066.19	748.44	388,180.72	81.739
112	09/01/2032	2,908.62	93.99		2,062.21	752.42	387,428.30	81.581
113	10/01/2032	2,908.62	93.99		2,058.21	756.42	386,671.88	81.422
114	11/01/2032	2,908.62	93.99		2,054.19	760.44	385,911.44	81.262
115	12/01/2032	2,908.62	93.99		2,050.15	764.48	385,146.96	81.101
		-----	-----	-----	-----	-----		
		34,903.44	1,127.88	0.00	24,863.84	8,911.72		
116	01/01/2033	2,908.62	93.99		2,046.09	768.54	384,378.42	80.939
117	02/01/2033	2,908.62	93.99		2,042.01	772.62	383,605.80	80.776
118	03/01/2033	2,908.62	93.99		2,037.91	776.72	382,829.08	80.613
119	04/01/2033	2,908.62	93.99		2,033.78	780.85	382,048.23	80.448
120	05/01/2033	2,908.62	93.99		2,029.63	785.00	381,263.23	80.283
121	06/01/2033	2,889.82	75.19		2,025.46	789.17	380,474.06	80.117
122	07/01/2033	2,889.82	75.19		2,021.27	793.36	379,680.70	79.950
123	08/01/2033	2,889.82	75.19		2,017.05	797.58	378,883.12	79.782
124	09/01/2033	2,889.82	75.19		2,012.82	801.81	378,081.31	79.613
125	10/01/2033	2,889.82	75.19		2,008.56	806.07	377,275.24	79.443
126	11/01/2033	2,889.82	75.19		2,004.27	810.36	376,464.88	79.272
127	12/01/2033	2,889.82	75.19		1,999.97	814.66	375,650.22	79.101
		-----	-----	-----	-----	-----		
		34,771.84	996.28	0.00	24,278.82	9,496.74		
128	01/01/2034	2,889.82	75.19		1,995.64	818.99	374,831.23	78.928
129	02/01/2034	2,889.82	75.19		1,991.29	823.34	374,007.89	78.755

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
130	03/01/2034	2,889.82	75.19		1,986.92	827.71	373,180.18	78.581
131	04/01/2034	2,889.82	75.19		1,982.52	832.11	372,348.07	78.406
132	05/01/2034	2,889.82	75.19		1,978.10	836.53	371,511.54	78.229
133	06/01/2034	2,889.82	75.19		1,973.66	840.97	370,670.57	78.052
134	07/01/2034	2,889.82	75.19		1,969.19	845.44	369,825.13	77.874
135	08/01/2034	2,814.63			1,964.70	849.93	368,975.20	77.695
136	09/01/2034	2,814.63			1,960.18	854.45	368,120.75	77.515
137	10/01/2034	2,814.63			1,955.64	858.99	367,261.76	77.335
138	11/01/2034	2,814.63			1,951.08	863.55	366,398.21	77.153
139	12/01/2034	2,814.63			1,946.49	868.14	365,530.07	76.970
		-----	-----	-----	-----	-----		
		34,301.89	526.33	0.00	23,655.41	10,120.15		
140	01/01/2035	2,814.63			1,941.88	872.75	364,657.32	76.786
141	02/01/2035	2,814.63			1,937.24	877.39	363,779.93	76.601
142	03/01/2035	2,814.63			1,932.58	882.05	362,897.88	76.416
143	04/01/2035	2,814.63			1,927.89	886.74	362,011.14	76.229
144	05/01/2035	2,814.63			1,923.18	891.45	361,119.69	76.041
145	06/01/2035	2,814.63			1,918.45	896.18	360,223.51	75.852
146	07/01/2035	2,814.63			1,913.69	900.94	359,322.57	75.663
147	08/01/2035	2,814.63			1,908.90	905.73	358,416.84	75.472
148	09/01/2035	2,814.63			1,904.09	910.54	357,506.30	75.280
149	10/01/2035	2,814.63			1,899.25	915.38	356,590.92	75.088
150	11/01/2035	2,814.63			1,894.39	920.24	355,670.68	74.894
151	12/01/2035	2,814.63			1,889.50	925.13	354,745.55	74.699
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	22,991.04	10,784.52		
152	01/01/2036	2,814.63			1,884.59	930.04	353,815.51	74.503
153	02/01/2036	2,814.63			1,879.64	934.99	352,880.52	74.306
154	03/01/2036	2,814.63			1,874.68	939.95	351,940.57	74.108
155	04/01/2036	2,814.63			1,869.68	944.95	350,995.62	73.909
156	05/01/2036	2,814.63			1,864.66	949.97	350,045.65	73.709
157	06/01/2036	2,814.63			1,859.62	955.01	349,090.64	73.508
158	07/01/2036	2,814.63			1,854.54	960.09	348,130.55	73.306
159	08/01/2036	2,814.63			1,849.44	965.19	347,165.36	73.103
160	09/01/2036	2,814.63			1,844.32	970.31	346,195.05	72.899
161	10/01/2036	2,814.63			1,839.16	975.47	345,219.58	72.693
162	11/01/2036	2,814.63			1,833.98	980.65	344,238.93	72.487
163	12/01/2036	2,814.63			1,828.77	985.86	343,253.07	72.279
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	22,283.08	11,492.48		
164	01/01/2037	2,814.63			1,823.53	991.10	342,261.97	72.070
165	02/01/2037	2,814.63			1,818.27	996.36	341,265.61	71.861
166	03/01/2037	2,814.63			1,812.97	1,001.66	340,263.95	71.650
167	04/01/2037	2,814.63			1,807.65	1,006.98	339,256.97	71.438
168	05/01/2037	2,814.63			1,802.30	1,012.33	338,244.64	71.224
169	06/01/2037	2,814.63			1,796.92	1,017.71	337,226.93	71.010
170	07/01/2037	2,814.63			1,791.52	1,023.11	336,203.82	70.795
171	08/01/2037	2,814.63			1,786.08	1,028.55	335,175.27	70.578
172	09/01/2037	2,814.63			1,780.62	1,034.01	334,141.26	70.360
173	10/01/2037	2,814.63			1,775.13	1,039.50	333,101.76	70.141
174	11/01/2037	2,814.63			1,769.60	1,045.03	332,056.73	69.921

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
175	12/01/2037	2,814.63			1,764.05	1,050.58	331,006.15	69.700
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	21,528.64	12,246.92		
176	01/01/2038	2,814.63			1,758.47	1,056.16	329,949.99	69.478
177	02/01/2038	2,814.63			1,752.86	1,061.77	328,888.22	69.254
178	03/01/2038	2,814.63			1,747.22	1,067.41	327,820.81	69.029
179	04/01/2038	2,814.63			1,741.55	1,073.08	326,747.73	68.803
180	05/01/2038	2,814.63			1,735.85	1,078.78	325,668.95	68.576
181	06/01/2038	2,814.63			1,730.12	1,084.51	324,584.44	68.348
182	07/01/2038	2,814.63			1,724.35	1,090.28	323,494.16	68.118
183	08/01/2038	2,814.63			1,718.56	1,096.07	322,398.09	67.888
184	09/01/2038	2,814.63			1,712.74	1,101.89	321,296.20	67.656
185	10/01/2038	2,814.63			1,706.89	1,107.74	320,188.46	67.422
186	11/01/2038	2,814.63			1,701.00	1,113.63	319,074.83	67.188
187	12/01/2038	2,814.63			1,695.09	1,119.54	317,955.29	66.952
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	20,724.70	13,050.86		
188	01/01/2039	2,814.63			1,689.14	1,125.49	316,829.80	66.715
189	02/01/2039	2,814.63			1,683.16	1,131.47	315,698.33	66.477
190	03/01/2039	2,814.63			1,677.15	1,137.48	314,560.85	66.237
191	04/01/2039	2,814.63			1,671.10	1,143.53	313,417.32	65.996
192	05/01/2039	2,814.63			1,665.03	1,149.60	312,267.72	65.754
193	06/01/2039	2,814.63			1,658.92	1,155.71	311,112.01	65.511
194	07/01/2039	2,814.63			1,652.78	1,161.85	309,950.16	65.266
195	08/01/2039	2,814.63			1,646.61	1,168.02	308,782.14	65.020
196	09/01/2039	2,814.63			1,640.41	1,174.22	307,607.92	64.773
197	10/01/2039	2,814.63			1,634.17	1,180.46	306,427.46	64.525
198	11/01/2039	2,814.63			1,627.90	1,186.73	305,240.73	64.275
199	12/01/2039	2,814.63			1,621.59	1,193.04	304,047.69	64.024
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	19,867.96	13,907.60		
200	01/01/2040	2,814.63			1,615.25	1,199.38	302,848.31	63.771
201	02/01/2040	2,814.63			1,608.88	1,205.75	301,642.56	63.517
202	03/01/2040	2,814.63			1,602.48	1,212.15	300,430.41	63.262
203	04/01/2040	2,814.63			1,596.04	1,218.59	299,211.82	63.005
204	05/01/2040	2,814.63			1,589.56	1,225.07	297,986.75	62.747
205	06/01/2040	2,814.63			1,583.05	1,231.58	296,755.17	62.488
206	07/01/2040	2,814.63			1,576.51	1,238.12	295,517.05	62.227
207	08/01/2040	2,814.63			1,569.93	1,244.70	294,272.35	61.965
208	09/01/2040	2,814.63			1,563.32	1,251.31	293,021.04	61.702
209	10/01/2040	2,814.63			1,556.67	1,257.96	291,763.08	61.437
210	11/01/2040	2,814.63			1,549.99	1,264.64	290,498.44	61.170
211	12/01/2040	2,814.63			1,543.27	1,271.36	289,227.08	60.903
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	18,954.95	14,820.61		
212	01/01/2041	2,814.63			1,536.52	1,278.11	287,948.97	60.634
213	02/01/2041	2,814.63			1,529.73	1,284.90	286,664.07	60.363
214	03/01/2041	2,814.63			1,522.90	1,291.73	285,372.34	60.091
215	04/01/2041	2,814.63			1,516.04	1,298.59	284,073.75	59.818

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
216	05/01/2041	2,814.63			1,509.14	1,305.49	282,768.26	59.543
217	06/01/2041	2,814.63			1,502.21	1,312.42	281,455.84	59.266
218	07/01/2041	2,814.63			1,495.23	1,319.40	280,136.44	58.989
219	08/01/2041	2,814.63			1,488.22	1,326.41	278,810.03	58.709
220	09/01/2041	2,814.63			1,481.18	1,333.45	277,476.58	58.428
221	10/01/2041	2,814.63			1,474.09	1,340.54	276,136.04	58.146
222	11/01/2041	2,814.63			1,466.97	1,347.66	274,788.38	57.862
223	12/01/2041	2,814.63			1,459.81	1,354.82	273,433.56	57.577
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	17,982.04	15,793.52		
224	01/01/2042	2,814.63			1,452.62	1,362.01	272,071.55	57.290
225	02/01/2042	2,814.63			1,445.38	1,369.25	270,702.30	57.002
226	03/01/2042	2,814.63			1,438.11	1,376.52	269,325.78	56.712
227	04/01/2042	2,814.63			1,430.79	1,383.84	267,941.94	56.421
228	05/01/2042	2,814.63			1,423.44	1,391.19	266,550.75	56.128
229	06/01/2042	2,814.63			1,416.05	1,398.58	265,152.17	55.833
230	07/01/2042	2,814.63			1,408.62	1,406.01	263,746.16	55.537
231	08/01/2042	2,814.63			1,401.15	1,413.48	262,332.68	55.240
232	09/01/2042	2,814.63			1,393.64	1,420.99	260,911.69	54.940
233	10/01/2042	2,814.63			1,386.09	1,428.54	259,483.15	54.640
234	11/01/2042	2,814.63			1,378.50	1,436.13	258,047.02	54.337
235	12/01/2042	2,814.63			1,370.87	1,443.76	256,603.26	54.033
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	16,945.26	16,830.30		
236	01/01/2043	2,814.63			1,363.20	1,451.43	255,151.83	53.727
237	02/01/2043	2,814.63			1,355.49	1,459.14	253,692.69	53.420
238	03/01/2043	2,814.63			1,347.74	1,466.89	252,225.80	53.111
239	04/01/2043	2,814.63			1,339.95	1,474.68	250,751.12	52.801
240	05/01/2043	2,814.63			1,332.12	1,482.51	249,268.61	52.489
241	06/01/2043	2,814.63			1,324.24	1,490.39	247,778.22	52.175
242	07/01/2043	2,814.63			1,316.32	1,498.31	246,279.91	51.859
243	08/01/2043	2,814.63			1,308.36	1,506.27	244,773.64	51.542
244	09/01/2043	2,814.63			1,300.36	1,514.27	243,259.37	51.223
245	10/01/2043	2,814.63			1,292.32	1,522.31	241,737.06	50.903
246	11/01/2043	2,814.63			1,284.23	1,530.40	240,206.66	50.580
247	12/01/2043	2,814.63			1,276.10	1,538.53	238,668.13	50.257
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	15,840.43	17,935.13		
248	01/01/2044	2,814.63			1,267.92	1,546.71	237,121.42	49.931
249	02/01/2044	2,814.63			1,259.71	1,554.92	235,566.50	49.603
250	03/01/2044	2,814.63			1,251.45	1,563.18	234,003.32	49.274
251	04/01/2044	2,814.63			1,243.14	1,571.49	232,431.83	48.943
252	05/01/2044	2,814.63			1,234.79	1,579.84	230,851.99	48.611
253	06/01/2044	2,814.63			1,226.40	1,588.23	229,263.76	48.276
254	07/01/2044	2,814.63			1,217.96	1,596.67	227,667.09	47.940
255	08/01/2044	2,814.63			1,209.48	1,605.15	226,061.94	47.602
256	09/01/2044	2,814.63			1,200.95	1,613.68	224,448.26	47.262
257	10/01/2044	2,814.63			1,192.38	1,622.25	222,826.01	46.921
258	11/01/2044	2,814.63			1,183.76	1,630.87	221,195.14	46.577
259	12/01/2044	2,814.63			1,175.10	1,639.53	219,555.61	46.232
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	14,663.04	19,112.52		

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.





# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
260	01/01/2045	2,814.63			1,166.39	1,648.24	217,907.37	45.885
261	02/01/2045	2,814.63			1,157.63	1,657.00	216,250.37	45.536
262	03/01/2045	2,814.63			1,148.83	1,665.80	214,584.57	45.185
263	04/01/2045	2,814.63			1,139.98	1,674.65	212,909.92	44.833
264	05/01/2045	2,814.63			1,131.08	1,683.55	211,226.37	44.478
265	06/01/2045	2,814.63			1,122.14	1,692.49	209,533.88	44.122
266	07/01/2045	2,814.63			1,113.15	1,701.48	207,832.40	43.763
267	08/01/2045	2,814.63			1,104.11	1,710.52	206,121.88	43.403
268	09/01/2045	2,814.63			1,095.02	1,719.61	204,402.27	43.041
269	10/01/2045	2,814.63			1,085.89	1,728.74	202,673.53	42.677
270	11/01/2045	2,814.63			1,076.70	1,737.93	200,935.60	42.311
271	12/01/2045	2,814.63			1,067.47	1,747.16	199,188.44	41.943
		33,775.56	0.00	0.00	13,408.39	20,367.17		
272	01/01/2046	2,814.63			1,058.19	1,756.44	197,432.00	41.573
273	02/01/2046	2,814.63			1,048.86	1,765.77	195,666.23	41.202
274	03/01/2046	2,814.63			1,039.48	1,775.15	193,891.08	40.828
275	04/01/2046	2,814.63			1,030.05	1,784.58	192,106.50	40.452
276	05/01/2046	2,814.63			1,020.57	1,794.06	190,312.44	40.074
277	06/01/2046	2,814.63			1,011.03	1,803.60	188,508.84	39.694
278	07/01/2046	2,814.63			1,001.45	1,813.18	186,695.66	39.313
279	08/01/2046	2,814.63			991.82	1,822.81	184,872.85	38.929
280	09/01/2046	2,814.63			982.14	1,832.49	183,040.36	38.543
281	10/01/2046	2,814.63			972.40	1,842.23	181,198.13	38.155
282	11/01/2046	2,814.63			962.62	1,852.01	179,346.12	37.765
283	12/01/2046	2,814.63			952.78	1,861.85	177,484.27	37.373
		33,775.56	0.00	0.00	12,071.39	21,704.17		
284	01/01/2047	2,814.63			942.89	1,871.74	175,612.53	36.979
285	02/01/2047	2,814.63			932.94	1,881.69	173,730.84	36.583
286	03/01/2047	2,814.63			922.95	1,891.68	171,839.16	36.184
287	04/01/2047	2,814.63			912.90	1,901.73	169,937.43	35.784
288	05/01/2047	2,814.63			902.79	1,911.84	168,025.59	35.381
289	06/01/2047	2,814.63			892.64	1,921.99	166,103.60	34.977
290	07/01/2047	2,814.63			882.43	1,932.20	164,171.40	34.570
291	08/01/2047	2,814.63			872.16	1,942.47	162,228.93	34.161
292	09/01/2047	2,814.63			861.84	1,952.79	160,276.14	33.749
293	10/01/2047	2,814.63			851.47	1,963.16	158,312.98	33.336
294	11/01/2047	2,814.63			841.04	1,973.59	156,339.39	32.920
295	12/01/2047	2,814.63			830.55	1,984.08	154,355.31	32.503
		33,775.56	0.00	0.00	10,646.60	23,128.96		
296	01/01/2048	2,814.63			820.01	1,994.62	152,360.69	32.083
297	02/01/2048	2,814.63			809.42	2,005.21	150,355.48	31.660
298	03/01/2048	2,814.63			798.76	2,015.87	148,339.61	31.236
299	04/01/2048	2,814.63			788.05	2,026.58	146,313.03	30.809
300	05/01/2048	2,814.63			777.29	2,037.34	144,275.69	30.380
301	06/01/2048	2,814.63			766.46	2,048.17	142,227.52	29.949
302	07/01/2048	2,814.63			755.58	2,059.05	140,168.47	29.515
303	08/01/2048	2,814.63			744.64	2,069.99	138,098.48	29.079
304	09/01/2048	2,814.63			733.65	2,080.98	136,017.50	28.641

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
305	10/01/2048	2,814.63			722.59	2,092.04	133,925.46	28.201
306	11/01/2048	2,814.63			711.48	2,103.15	131,822.31	27.758
307	12/01/2048	2,814.63			700.31	2,114.32	129,707.99	27.313
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	9,128.24	24,647.32		
308	01/01/2049	2,814.63			689.07	2,125.56	127,582.43	26.865
309	02/01/2049	2,814.63			677.78	2,136.85	125,445.58	26.415
310	03/01/2049	2,814.63			666.43	2,148.20	123,297.38	25.963
311	04/01/2049	2,814.63			655.02	2,159.61	121,137.77	25.508
312	05/01/2049	2,814.63			643.54	2,171.09	118,966.68	25.051
313	06/01/2049	2,814.63			632.01	2,182.62	116,784.06	24.591
314	07/01/2049	2,814.63			620.42	2,194.21	114,589.85	24.129
315	08/01/2049	2,814.63			608.76	2,205.87	112,383.98	23.665
316	09/01/2049	2,814.63			597.04	2,217.59	110,166.39	23.198
317	10/01/2049	2,814.63			585.26	2,229.37	107,937.02	22.728
318	11/01/2049	2,814.63			573.42	2,241.21	105,695.81	22.256
319	12/01/2049	2,814.63			561.51	2,253.12	103,442.69	21.782
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	7,510.26	26,265.30		
320	01/01/2050	2,814.63			549.54	2,265.09	101,177.60	21.305
321	02/01/2050	2,814.63			537.51	2,277.12	98,900.48	20.826
322	03/01/2050	2,814.63			525.41	2,289.22	96,611.26	20.343
323	04/01/2050	2,814.63			513.25	2,301.38	94,309.88	19.859
324	05/01/2050	2,814.63			501.02	2,313.61	91,996.27	19.372
325	06/01/2050	2,814.63			488.73	2,325.90	89,670.37	18.882
326	07/01/2050	2,814.63			476.37	2,338.26	87,332.11	18.390
327	08/01/2050	2,814.63			463.95	2,350.68	84,981.43	17.895
328	09/01/2050	2,814.63			451.46	2,363.17	82,618.26	17.397
329	10/01/2050	2,814.63			438.91	2,375.72	80,242.54	16.897
330	11/01/2050	2,814.63			426.29	2,388.34	77,854.20	16.394
331	12/01/2050	2,814.63			413.60	2,401.03	75,453.17	15.888
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	5,786.04	27,989.52		
332	01/01/2051	2,814.63			400.84	2,413.79	73,039.38	15.380
333	02/01/2051	2,814.63			388.02	2,426.61	70,612.77	14.869
334	03/01/2051	2,814.63			375.13	2,439.50	68,173.27	14.355
335	04/01/2051	2,814.63			362.17	2,452.46	65,720.81	13.839
336	05/01/2051	2,814.63			349.14	2,465.49	63,255.32	13.320
337	06/01/2051	2,814.63			336.04	2,478.59	60,776.73	12.798
338	07/01/2051	2,814.63			322.88	2,491.75	58,284.98	12.273
339	08/01/2051	2,814.63			309.64	2,504.99	55,779.99	11.746
340	09/01/2051	2,814.63			296.33	2,518.30	53,261.69	11.215
341	10/01/2051	2,814.63			282.95	2,531.68	50,730.01	10.682
342	11/01/2051	2,814.63			269.50	2,545.13	48,184.88	10.146
343	12/01/2051	2,814.63			255.98	2,558.65	45,626.23	9.608
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	3,948.62	29,826.94		
344	01/01/2052	2,814.63			242.39	2,572.24	43,053.99	9.066
345	02/01/2052	2,814.63			228.72	2,585.91	40,468.08	8.521

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.



# Amortization Schedule

Borrower: Shewangzaw Tsegaye  
 Loan Number: 3525067194  
 Product Name: 30 yr Fixed  
 Property Address: 2004 State Room Dr  
 Stafford, VA 22554-2322

Amount of Mortgage: \$451,155.00  
 Initial Interest Rate: 6.375%  
 Loan Term: 30 years

Pmt No.	Payment Date	Payment Amount	Mortgage Insurance	Buydown Portion	Interest Portion	Principal Portion	Remaining Balance	LTV*
346	03/01/2052	2,814.63			214.99	2,599.64	37,868.44	7.974
347	04/01/2052	2,814.63			201.18	2,613.45	35,254.99	7.424
348	05/01/2052	2,814.63			187.29	2,627.34	32,627.65	6.870
349	06/01/2052	2,814.63			173.33	2,641.30	29,986.35	6.314
350	07/01/2052	2,814.63			159.30	2,655.33	27,331.02	5.755
351	08/01/2052	2,814.63			145.20	2,669.43	24,661.59	5.193
352	09/01/2052	2,814.63			131.01	2,683.62	21,977.97	4.628
353	10/01/2052	2,814.63			116.76	2,697.87	19,280.10	4.060
354	11/01/2052	2,814.63			102.43	2,712.20	16,567.90	3.489
355	12/01/2052	2,814.63			88.02	2,726.61	13,841.29	2.915
		-----	-----	-----	-----	-----		
		33,775.56	0.00	0.00	1,990.62	31,784.94		
356	01/01/2053	2,814.63			73.53	2,741.10	11,100.19	2.337
357	02/01/2053	2,814.63			58.97	2,755.66	8,344.53	1.757
358	03/01/2053	2,814.63			44.33	2,770.30	5,574.23	1.174
359	04/01/2053	2,814.63			29.61	2,785.02	2,789.21	0.587
360	05/01/2053	2,804.03			14.82	2,789.21	0.00	0.000
		-----	-----	-----	-----	-----		
		14,062.55	0.00	0.00	221.26	13,841.29		
Grand Total		1,025,587.66	12,331.46	0.00	562,101.20	451,155.00		

\*Loan-to-value (LTV) is a calculation based upon the original loan amount compared to the appraised value (or the sales price, whichever is less) of the property.

# ROCKET Mortgage

## COMPLIANCE AGREEMENT

Lender: Rocket Mortgage, LLC

Borrower(s): Shewangzaw Tsegaye

Property Address: 2004 State Room Dr  
Stafford, VA 22554-2322

Loan Number: 3525067194

Date: April 25, 2023

In consideration of the Lender closing and funding your mortgage loan on this date, you acknowledge and agree to all of the following:

Lender is in the business of making mortgage loans and assigning these loans to institutional and private investors, including but not limited to Fannie Mae, Freddie Mac, the Federal Housing Authority and the U.S. Department of Veterans Affairs. These investors impose stringent underwriting and closing documentation requirements on Lender with respect to the assignment of mortgage loans.

From time to time, due to (i) these stringent underwriting and closing documentation requirements; (ii) inadvertent errors or omissions in the creation of your mortgage loan closing package; (iii) inadvertent errors or omissions in the closing of your mortgage loan; (iv) documentation that is either lost or destroyed; and/or (v) compliance with federal or state laws, it may be necessary after the closing of your mortgage loan to have certain application, underwriting and/or closing documentation amended, signed, and/or re-signed or request additional information from you. Therefore, if requested by Lender or Lender's agent, you agree to (i) amend, sign, and/or re-sign any of your application, underwriting or closing documentation including any recordable documents; and/or (ii) provide additional information, documentation and/or clarification in writing to Lender after the closing of your mortgage loan.

Lender agrees that any request made pursuant to this agreement will be for the purpose of conforming your application, underwriting and closing documentation to the previously agreed upon loan terms. Except for any requirement for additional lender required insurance, Lender agrees that any request made pursuant to this agreement will not change any agreed upon loan amount, interest rate (unless the interest rate was inaccurately stated on your closing documents), points, fees or other terms that you were approved for as set forth in your Loan Pricing Disclosure, Loan Estimate, Approval Letter, Note and/or Mortgage.

Upon the request of Lender, you also agree to pay Lender for (i) any points, interest, closing costs, escrow payments, lender required insurance premiums or other items or fees that Lender inadvertently failed to collect at closing, or (ii) any payment or overpayment inadvertently advanced by Lender on your behalf. Lender agrees that any request for payment of such money will not, except for any requirement for additional lender required insurance, change the previously agreed upon points, closing costs, escrow payments or other prepaid items or fees that you were approved for as set forth in your Loan Pricing Disclosure, Loan Estimate, Approval Letter, Note and/or Mortgage.

You hereby acknowledge that if you do not fully cooperate and use your "best efforts" to comply with the above mentioned requirements within seven (7) days, Lender may exercise its rights and remedies under applicable law and under the terms of your Note and Mortgage.

	04/25/2023	
Shewangzaw Tsegaye	date	date
	date	date
	date	date
	date	date



# ROCKET Mortgage

3525067194

## CORRECTION AGREEMENT

I/We authorize Rocket Mortgage, LLC and the closing agent to correct any clerical or typographical errors in my/our loan documentation that I/we signed in connection with the closing of my/our mortgage loan with Rocket Mortgage, LLC on April 25, 2023. Rocket Mortgage, LLC and the closing agent are authorized to place my/our initials on my/our behalf on the documents where the changes are made.

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

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

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

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

\_\_\_\_\_  
Shewangzaw Tsegaye  
04/25/2023  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower



# NOTE

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

April 25, 2023  
[Note Date]

Arlington,  
[City]

Virginia  
[State]

2004 State Room Dr, Stafford, VA 22554-2322  
[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$451,155.00 (the "Principal") that I have received from **Rocket 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 **6.375%**.

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 **June 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 **May 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 **P.O. Box 6577, Carol Stream, IL 60197** or at a different place if required by the Note Holder.

### (B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. \$**2,814.63**. 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

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

VIRGINIA FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3247 07/2021

Page 1 of 4

EX 25454.7



Q10352506719400202000140396d68a2-9fb6-4ec1-852b-51f1f44b8d480104

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.

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

VIRGINIA FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3247 07/2021

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 25454.7



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## 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 and waive the benefit of the homestead exemption as to the Property described in the Security Instrument (as defined below). "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

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

VIRGINIA FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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

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

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

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -

*[Sign Original Only]*

Individual Loan Originator: **Perla L DelcidVillanueva**, NMLSR ID: **2303093**

Loan Originator Organization: **Rocket Mortgage, LLC**, NMLSR ID: **3030**

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

VIRGINIA FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3247 07/2021

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## DECLARATIONS

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

Coverage afforded by this policy is provided by:

State Farm Fire and Casualty Company  
PO Box 88049  
Atlanta GA 30356-9901

A Stock Company with Home Offices in Bloomington, Illinois.

46-EX-G425-8	<b>Policy Number</b>
<b>Named Insured and Mailing Address</b> TSEGAYE, SHEWANGZAW 1727 RHODESIA AVE FT WASHINGTON, MD 20744-3755	
The Policy Period begins and ends at 12:01 a.m. Standard Time at the residence premises. 04/25/2023 <b>Effective Date</b> <b>12 months - Policy Period</b> 04/25/2024 <b>Expiration of Policy Period</b>	<b>Automatic Renewal</b> - If the Policy Period is shown as <b>12 months</b> , this policy will be renewed automatically subject to the premiums, rules and forms in effect each succeeding policy period. If this policy is terminated, we will give you and the Mortgagee/Lienholder written notice in compliance with the policy provisions or as required by law.
<b>Limit of Liability - Section I</b> \$394,000                      Dwelling (Coverage A) <b>Policy Type</b> Homeowners Policy A1 - Replacement Cost - Similar Construction Increased Dwelling Up to \$78,800 - Option ID	<b>Deductibles - Section I</b> 1% \$3,940 ALL LOSSES In case of loss under this policy, the deductible will be applied per occurrence and will be deducted from the amount of the loss. Other deductibles may apply - refer to your policy. Hurricane Duration 1%
<b>Location of Premises</b> 2004 STATE ROOM DR STAFFORD, VA 22554-2322	<b>Policy Premium</b> \$ 1,405.00
<b>Forms, Options, &amp; Endorsements</b> Back-Up Sewer/Drain - Policy Limits	
<b>Mortgagee &amp; Addl. Interests</b> MORTGAGEE ROCKET MORTGAGE LLC ISAOA PO BOX 202070 FLORENCE, SC 29502-2070 Loan Number: 3525067194	<b>Agent Name &amp; Address</b> Conklin, Greg G Conklin Ins and Fin Svcs Inc 6231 Crain Hwy LA PLATA, MD 20646-4266 (240)776-4289

**PREMIUM NOTICE  
STATE FARM INSURANCE COMPANIES  
AGENT ISSUED DECLARATIONS**

<b>POLICY NUMBER</b>	<b>BILLING PERIOD</b>	<b>AGENT CODE</b>
46-EX-G425-8	<b>FROM</b> 04/25/2023 <b>TO</b> 04/25/2024	07E6

**LOCATION**

2004 STATE ROOM DR  
STAFFORD, VA 22554-2322

**INSURED**

TSEGAYE, SHEWANGZAW  
1727 RHODESIA AVE  
FT WASHINGTON, MD 20744-3755

<b>PREMIUM</b>	\$	1,405.00
<b>AMOUNT PAID</b>	\$	0.00
<b>CREDIT AMOUNT</b>	\$	0.00
<b>AMOUNT DUE</b>	\$	1,405.00
<b>DATE DUE</b>		05/22/2023

**MORTGAGEE & ADDL. INTERESTS**

MORTGAGEE  
ROCKET MORTGAGE LLC ISAOA  
PO BOX 202070  
FLORENCE, SC 29502-2070  
Loan Number: 3525067194

**AGENT NAME & ADDRESS**

Conklin, Greg  
6231 Crain Hwy  
LA PLATA, MD 20646-4266  
(240)776-4289

This is the only notice you will receive. Please make check payable to **STATE FARM** and return it with this notice to the address shown below. Your canceled check is your receipt. Thanks for letting us serve you.

**STATE FARM INSURANCE COMPANIES  
Lender Service Center - Payments  
PO Box 650436  
Dallas, TX 75265-0436**

 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Commitment</b>	AGENT'S FILE NUMBER <b>1-62744-23</b>

**COMMITMENT FOR TITLE INSURANCE**

Issued By

**FIRST AMERICAN TITLE INSURANCE COMPANY**

**NOTICE**

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

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

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

**COMMITMENT TO ISSUE POLICY**

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

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

**First American Title Insurance Company**



Kenneth D. DeGiorgio, President



Lisa W. Cornetti, Secretary

Agency Office

Universal Title, McLean, 152060  
6862 Elm Street  
McLean, VA 22101  
(877) 645-8319



Sarah Tozer, License #: 1094633

If this jacket was created electronically, it constitutes an original document..

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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## COMMITMENT CONDITIONS

### 1. DEFINITIONS

- (a) "Knowledge" or "Known": Actual or imputed knowledge, but not constructive notice imparted by the Public Records.
- (b) "Land": The land described in Schedule A and affixed improvements that by law constitute real property. The term "Land" does not include any property beyond the lines of the area described in Schedule A, nor any right, title, interest, estate, or easement in abutting streets, roads, avenues, alleys, lanes, ways, or waterways, but this does not modify or limit the extent that a right of access to and from the Land is to be insured by the Policy.
- (c) "Mortgage": A mortgage, deed of trust, or other security instrument, including one evidenced by electronic means authorized by law.
- (d) "Policy": Each contract of title insurance, in a form adopted by the American Land Title Association, issued or to be issued by the Company pursuant to this Commitment.
- (e) "Proposed Insured": Each person identified in Schedule A as the Proposed Insured of each Policy to be issued pursuant to this Commitment.
- (f) "Proposed Policy Amount": Each dollar amount specified in Schedule A as the Proposed Policy Amount of each Policy to be issued pursuant to this Commitment.
- (g) "Public Records": Records established under state statutes at the Commitment Date for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without Knowledge.
- (h) "Title": The estate or interest described in Schedule A.

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

3. The Company's liability and obligation is limited by and this Commitment is not valid without:

- (a) the Notice;
- (b) the Commitment to Issue Policy;
- (c) the Commitment Conditions;
- (d) Schedule A;
- (e) Schedule B, Part I—Requirements;
- (f) Schedule B, Part II—Exceptions; and
- (g) a counter-signature by the Company or its issuing agent that may be in electronic form.

### 4. COMPANY'S RIGHT TO AMEND

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

### 5. LIMITATIONS OF LIABILITY

- (a) The Company's liability under Commitment Condition 4 is limited to the Proposed Insured's actual expense incurred in the interval between the Company's delivery to the Proposed Insured of the Commitment and the delivery of the amended Commitment, resulting from the Proposed Insured's good faith reliance to:
  - (i) comply with the Schedule B, Part I—Requirements;
  - (ii) eliminate, with the Company's written consent, any Schedule B, Part II—Exceptions; or
  - (iii) acquire the Title or create the Mortgage covered by this Commitment.
- (b) The Company shall not be liable under Commitment Condition 5(a) if the Proposed Insured requested the amendment or had Knowledge of the matter and did not notify the Company about it in writing.
- (c) The Company will only have liability under Commitment Condition 4 if the Proposed Insured would not have incurred the expense had the Commitment included the added matter when the Commitment was first delivered to the Proposed Insured.
- (d) The Company's liability shall not exceed the lesser of the Proposed Insured's actual expense incurred in good faith and described in Commitment Conditions 5(a)(i) through 5(a)(iii) or the Proposed Policy Amount.
- (e) The Company shall not be liable for the content of the Transaction Identification Data, if any.
- (f) In no event shall the Company be obligated to issue the Policy referred to in this Commitment unless all of the Schedule B, Part I—Requirements have been met to the satisfaction of the Company.

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(g) In any event, the Company's liability is limited by the terms and provisions of the Policy.

**6. LIABILITY OF THE COMPANY MUST BE BASED ON THIS COMMITMENT**

- (a) Only a Proposed Insured identified in Schedule A, and no other person, may make a claim under this Commitment.
- (b) Any claim must be based in contract and must be restricted solely to the terms and provisions of this Commitment.
- (c) Until the Policy is issued, this Commitment, as last revised, is the exclusive and entire agreement between the parties with respect to the subject matter of this Commitment and supersedes all prior commitment negotiations, representations, and proposals of any kind, whether written or oral, express or implied, relating to the subject matter of this Commitment.
- (d) The deletion or modification of any Schedule B, Part II—Exception does not constitute an agreement or obligation to provide coverage beyond the terms and provisions of this Commitment or the Policy.
- (e) Any amendment or endorsement to this Commitment must be in writing and authenticated by a person authorized by the Company.
- (f) When the Policy is issued, all liability and obligation under this Commitment will end and the Company's only liability will be under the Policy.

**7. IF THIS COMMITMENT HAS BEEN ISSUED BY AN ISSUING AGENT**

The issuing agent is the Company's agent only for the limited purpose of issuing title insurance commitments and policies. The issuing agent is not the Company's agent for the purpose of providing closing or settlement services.

**8. PRO-FORMA POLICY**

The Company may provide, at the request of a Proposed Insured, a pro-forma policy illustrating the coverage that the Company may provide. A pro-forma policy neither reflects the status of Title at the time that the pro-forma policy is delivered to a Proposed Insured, nor is it a commitment to insure.

**9. ARBITRATION**

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

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**First American Title™**

## ALTA Commitment for Title Insurance

ISSUED BY

**First American Title Insurance Company**

# Schedule A

COMMITMENT NUMBER

**1-62744-23**

### **Transaction Identification Data for reference only:**

Issuing Agent: Universal Title, McLean

Issuing Office: 6862 Elm Street, McLean, VA 22101

Issuing Office's ALTA® Registry ID:

Loan ID No.:

Commitment No.: 1-62744-23

Issuing Office File No.: 1-62744-23

Property Address: 2004 State Room Drive,  
Stafford, VA 22554

Revision No.:

### **SCHEDULE A**

1. Commitment Date: 03/27/2023 at 8:00 AM
2. Policy to be issued:
  - (a) EAGLE Owner's Policy (Rev. 12-2-13)  
Proposed Insured: **Shewangzaw Tsegaye**  
Proposed Policy Amount: **\$474,900.00**
  - (b) ALTA Short Form Residential Loan Policy  
Proposed Insured: **Rocket Mortgage, LLC, ISAOA**  
**1050 Woodward Avenue, Detroit, MI 48226-1906**  
Proposed Policy Amount: **\$451,155.00**
3. The estate or interest in the Land described or referred to in this Commitment is fee simple
4. The Title is, at the Commitment Date, vested in:  
Douglas Martin Anglin and Ashley Nicole Anglin by deed from Debra J. Perkins dated 12/17/2020 and recorded with Stafford County Recording Office on 12/22/2020 as Instrument #200035143.
5. The Land is described as follows:  
See Schedule A (Continued) attached hereto and made a part of hereof.

### **FIRST AMERICAN TITLE INSURANCE COMPANY**

Universal Title, McLean, 152060  
6862 Elm Street  
McLean, VA 22101  
(877) 645-8319 -

By:

\_\_\_\_\_  
Authorized Signatory  
Sarah Tozer, License #: 1094633

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule A (Continued)</b>	COMMITMENT NO. <b>1-62744-23</b>

Commitment No.: 1-62744-23

**LEGAL DESCRIPTION**

ALL of that certain lot or parcel of land with all buildings and improvements thereon and all rights and privileges appurtenant thereto, situate, lying and being in Aquia Magisterial District, Stafford County, Virginia, designated as Lot 1609, Section 6, AQUIA HARBOUR, as the same is duly dedicated, platted and recorded in the Clerk's Office of the Circuit Court of Stafford County, Virginia in Plat Book 5, Page 10.

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Exhibit</b>	COMMITMENT NUMBER <b>1-62744-23</b>

Commitment No.: 1-62744-23

The following are the maximum dollar amount limits of liability for the covered risks identified and which will be attached to and made part of the EAGLE Protection Owner's Policy to be issued herein:


Deductible Amounts and Maximum Dollar Limits of Liability for Covered Risk 16, 18, 19 and 21:

Covered Risk Number	Your Deductible Amount	Our Maximum Dollar Limit of Liability
16	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$10,000
18	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
19	1% of Policy Amount Shown in Schedule A or \$5,000 (whichever is less)	\$25,000
21	1% of Policy Amount Shown in Schedule A or \$2,500 (whichever is less)	\$5,000

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 <b>First American Title™</b>	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule BI</b>	COMMITMENT NUMBER <b>1-62744-23</b>

Commitment No.: 1-62744-23

### SCHEDULE B, PART I

#### Requirements

All of the following Requirements must be met:

1. The Proposed Insured must notify the Company in writing of the name of any party not referred to in this Commitment who will obtain an interest in the Land or who will make a loan on the Land. The Company may then make additional Requirements or Exceptions.
2. Pay the agreed amount for the estate or interest to be insured.
3. Pay the premiums, fees, and charges for the Policy to the Company.
4. The following documents, satisfactory to us, creating the interest in the land and/or the mortgage to be insured must be signed, delivered and recorded:

Duly authorized and executed Deed from Douglas Martin Anglin and Ashley Nicole Anglin, to Shewangzaw Tsegaye, to be executed and recorded at closing.

Duly authorized and executed Deed of Trust from Shewangzaw Tsegaye, to Rocket Mortgage, LLC, securing its loan in the amount of \$451,155.00.

5. Settlement Company to independently verify with PACER that the parties to their transaction are not in bankruptcy.

NOTE: If parties to this transaction have filed for protection under the Federal Bankruptcy or state insolvency laws, then Company must be provided with a copy of the Order granting relief from stay and satisfactory evidence that no appeal(s) from such Order had/has been filed within the 14 day appeal period under FRBP 8002.

6. Owner/Seller Affidavit must be executed prior to recordation of the instruments creating the estate or interest insured and must be returned with the final application for the policy(ies) and must show no exceptions.
7. Clearance of all parties to transaction of the Specially Designated Nationals & Blocked Persons database. (PATRIOT ACT)
8. A Deed of Trust from Douglas Martin Anglin and Ashley Nicole Anglin to Samuel I. White, P.C, Trustee(s), securing an indebtedness to Wells Fargo BANK, N.A., in the amount of \$351,500.00, dated December 17, 2020 and recorded on December 22, 2020 as Instrument #200035144 in the official records of Stafford County Recording Office to be satisfied and released.

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	<b>ALTA Commitment for Title Insurance</b>
	ISSUED BY <b>First American Title Insurance Company</b>
<b>Schedule BII</b>	COMMITMENT NUMBER <b>1-62744-23</b>

Commitment No.: 1-62744-23

## SCHEDULE B, PART II

### Exceptions

THIS COMMITMENT DOES NOT REPUBLISH ANY COVENANT, CONDITION, RESTRICTION, OR LIMITATION CONTAINED IN ANY DOCUMENT REFERRED TO IN THIS COMMITMENT TO THE EXTENT THAT THE SPECIFIC COVENANT, CONDITION, RESTRICTION, OR LIMITATION VIOLATES STATE OR FEDERAL LAW BASED ON RACE, COLOR, RELIGION, SEX, SEXUAL ORIENTATION, GENDER IDENTITY, HANDICAP, FAMILIAL STATUS, OR NATIONAL ORIGIN.

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

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I-Requirements are met.
2. Any facts, rights, interests, or claims, which are not shown by the Public Records but which could be ascertained by an inspection of the Land or by making inquiry of persons in possession thereof.
3. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by Public Records. The coverage afforded by covered matter 2(c) is hereby deleted.

NOTE: As to issuance of the Eagle Protection Owner Policy (Form 1490, 6/98), this exception does not limit the forced removal coverage in Item 12 of Covered Risks.

4. Any lien or right to a lien, for service, labor or material theretofore or hereafter furnished, imposed by law and not shown by the Public Records.

NOTE: As to issuance of the Eagle Protection Owner Policy (Form 1490, 6/98), this exception does not limit the coverage in item 8 of Covered Risks.

5. Roads, ways, streams or easements, if any, not shown of record, riparian rights and the title to any filled-in lands.
6. Terms, provisions, covenants, conditions, restrictions, easements, charges, assessments and liens provided in the Covenants, Conditions and Restrictions recorded in Book 4, Page 64; amended in Book 229, Page 610; and assigned in Book 333, Page 553, but omitting any covenant, condition or restriction, if any, based on race, color, religion, sex, handicap, familial status, or national origin unless and only to the extent that the covenant, condition or restriction (a) is exempt under Title 42 of the United States Code, or (b) relates to handicap, but does not discriminate against handicapped persons.

*This page is only a part of a 2016 ALTA® Commitment for Title Insurance issued by First American Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I—Requirements; Schedule B, Part II—Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.*

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7. No liability is assumed with respect to any maintenance assessments as set forth in the aforesaid Restrictive Covenants.
8. Rights of others, if any, in and to the use and maintenance of ingress/egress easement above set forth with others.
9. Reservation of Easements as set forth in the restrictive covenants and/or as reflected on the recorded plat.
10. Rights of Tenants in Possession and any and all unrecorded leases.
11. Real Estate Taxes are paid through 2nd half of 2022. Taxes for the 1st half of 2023, a lien not yet due and payable.
12. Subject to Water Meter Charges due or to become due, if any.
13. Taxes, State, County and Municipal and other public charges (including, but not limited to, assessments by any state, county, municipality, metropolitan districts or commission) payable on an annual or semi-annual basis. However, this Commitment/Policy of Title Insurance does not insure against possible future tax levies and/or frontage benefit assessments, nor against such public charges and assessments, or the balance thereof for existing or proposed improvements which may have been levied and assessed, or to be levied or assessed, but which are not now due and payable to said state, county, municipality, metropolitan district or commission. State, County and Municipal Taxes and other public charges not now due and payable, plus possible supplemental taxes.
14. Subject to the Easement of AT&T, recorded in Book 17, Page 329 in the official records of the Stafford County Recording Office.
15. Subject to the Easement of VEPCO, recorded in Book 79, Page 479, Book 82, Page 335, Book 100, Page 278, Book 105, Page 50 & in Book 232, Page 200 in the official records of the Stafford County Recording Office.
16. Subject to the Easement of Central Mutual Telephone Co, recorded in Book 104, Page 511 in the official records of the Stafford County Recording Office.
17. Subject to the Easement of Road Agmt, recorded in Book 525, Page 850 in the official records of the Stafford County Recording Office.
18. Subject to the Easement of Agmt, recorded in Book 698, Page 11 in the official records of the Stafford County Recording Office.

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## Privacy Notice

**Notice Last Updated:** December 1, 2022

This Privacy Policy (“Policy”) describes how First American Financial Corporation and its subsidiaries and affiliates (collectively, “First American,” “we,” “us,” or “our”) collect, use, store, and share your information when: (1) when you access or use our websites, mobile applications, web-based applications, or other digital platforms where this Policy is posted (“Sites”); (2) when you use our products and services (“Services”); (3) when you communicate with us in any manner, including by e-mail, in-person, telephone, or other communication method (“Communications”); and (4) when we obtain your information from third parties, including service providers, business partners, and governmental departments and agencies (“Third Parties”).

This Policy applies wherever it is posted. To the extent a First American subsidiary or affiliate has different privacy practices, such entity shall have their own privacy statement posted as applicable.

**What Type Of Information Do We Collect About You?** We collect a variety of categories of information about you. To learn more about the categories of information we collect, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Collect Your Information?** We collect your information: (1) directly from you; (2) automatically when you interact with us; and (3) from third parties, including business parties and affiliates.

**How Do We Use Your Information?** We may use your information in a variety of ways, including but not limited to providing the services you have requested, fulfilling your transactions, comply with relevant laws and our policies, and handling a claim. To learn more about how we may use your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Share Your Information?** We do not sell your personal information. We only share your information, including to subsidiaries, affiliates, and to unaffiliated third parties: (1) with your consent; (2) in a business transfer; (3) to service providers; (4) to subsidiaries and affiliates; and (5) for legal process and protection. To learn more about how we share your information, please visit <https://www.firstam.com/privacy-policy/>.

**How Do We Store and Protect Your Information?** The security of your information is important to us. That is why we take commercially reasonable steps to make sure your information is protected. We use our best efforts to maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your information.

**How Long Do We Keep Your Information?** We keep your information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations.

**Your Choices** We provide you the ability to exercise certain controls and choices regarding our collection, use, storage, and sharing of your information. You can learn more about your choices by visiting <https://www.firstam.com/privacy-policy/>.

**International Jurisdictions:** Our Products are offered in the United States of America (US), and are subject to US federal, state, and local law. If you are accessing the Products from another country, please be advised that you may be transferring your information to us in the US, and you consent to that transfer and use of your information in accordance with this Privacy Notice. You also agree to abide by the applicable laws of applicable US federal, state, and local laws concerning your use of the Products, and your agreements with us.

We may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page, and where appropriate provided in person or by another electronic method. **YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH OUR PRODUCTS OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THIS NOTICE HAS BEEN PROVIDED TO YOU WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.**

**Contact Us** [dataprivacy@firstam.com](mailto:dataprivacy@firstam.com) or toll free at 1-866-718-0097.



### **For California Residents**

If you are a California resident, you may have certain rights under California law, including but not limited to the California Consumer Privacy Act of 2018, as amended by the California Privacy Rights Act and its implementing regulations (“CCPA”). All phrases used in this section shall have the same meaning as those phrases are used under California law, including the CCPA.

**Right to Know.** You have a right to request that we disclose the following information to you: (1) the categories of personal information we have collected about or from you; (2) the categories of sources from which the personal information was collected; (3) the business or commercial purpose for such collection and/or disclosure; (4) the categories of third parties with whom we have shared your personal information; and (5) the specific pieces of your personal information we have collected. To submit a verified request for this information, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) or by calling toll-free at 1-866-718-0097

**Right to Correct.** You have a right to request that we correct your personal information. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for correction, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) or call toll-free at 1-866-718-0097.

**Right of Deletion.** You also have a right to request that we delete the personal information we have collected from and about you. This right is subject to certain exceptions available under the CCPA and other applicable law. To submit a verified request for deletion, go to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) or call toll-free at 1-866-718-0097. You may also designate an authorized agent to submit a request on your behalf by going to our online privacy policy at [www.firstam.com/privacy-policy](http://www.firstam.com/privacy-policy) or by calling toll-free at 1-866-718-0097.

**Verification Process.** For a request to know, correct or delete, we will verify your identity before responding to your request. To verify your identity, we will generally match the identifying information provided in your request with the information we have on file about you. Depending on the sensitivity of the information requested, we may also utilize more stringent verification methods to verify your identity, including but not limited to requesting additional information from you and/or requiring you to sign a declaration under penalty of perjury.

**Notice of Sale and Share.** We have not sold or shared the personal information of California residents in the past 12 months. To the extent any First American affiliated entity has a different practice, it will be stated in the applicable privacy policy. We do not knowingly sell or share the personal information of any California residents under the age of 16.

**Right of Non-Discrimination.** You have a right to exercise your rights under California law, including under the CCPA, without suffering discrimination. Accordingly, First American will not discriminate against you in any way if you choose to exercise your rights under the CCPA.

**Notice of Collection.** To learn more about the categories of personal information we have collected about California residents over the last 12 months, how we have used that information, and how we share that information, please see “California Privacy Rights Act and Disclosures” in <https://www.firstam.com/privacy-policy>.

**Notice of Disclosure.** To learn more about the categories of **personal information** we may have disclosed about California residents in the past 12 months, please see “California Privacy Rights Act and Disclosures” in <https://www.firstam.com/privacy-policy>.



6862 Elm Street #740  
McLean, VA 22101  
PHONE (877) 645-8319  
universaltitle.com

LICENSED AGENT OF  
FIRST AMERICAN TITLE & WFG TITLE

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**WIRE INSTRUCTIONS**  
**Effective March 1, 2022**

**OUR WIRING INSTRUCTIONS DO NOT CHANGE. IF YOU RECEIVE ANY EMAIL PURPORTING TO CHANGE OUR WIRING INSTRUCTIONS, DO NOT USE THOSE WIRING INSTRUCTIONS. SHOULD YOU HAVE ANY QUESTIONS, PLEASE CALL US AT A TRUSTED NUMBER.**

**\*\*PLEASE NOTE: Incoming ACH transfers are not an acceptable means of remitting funds to Universal Title (except by government entities) and will be rejected. ACH transfers are capable of being reversed and therefore do not constitute "good funds" for settlement purposes.\*\***

Please be advised that bankwires of funds to Universal Title must be wired into the following account:

**BANK NAME & ADDRESS:** MVB Bank, Inc.  
301 Virginia Avenue  
Fairmont, WV 26554

**ABA ROUTING NUMBER:** 051504597

**ACCOUNT NAME & ADDRESS:** UT McLean LLC dba Universal Title  
6862 Elm Street #740  
McLean, VA 22101

**ACCOUNT NUMBER:** 1907419 (VA Trust Account - Virginia Properties)  
1907443 (DC Trust Account - DC Properties)  
1907450 (MAHT Account - Maryland Properties)

We would appreciate you referencing the beneficiary's (Borrower or Seller) **Full Name** and **the Property Address** in your wire instructions.

**SPECIAL NOTICE TO MORTGAGE LENDERS REGARDING MARYLAND WET SETTLEMENT ACT:** The Maryland Wet Settlement act requires lenders to disburse loan funds to the settlement agent by cashier's check, certified check, check issued by a political subdivision or on behalf of a governmental entity or wired funds at or before closing. (See Annotated Code of Maryland Real Property Article Section 7-109(b)). Because wired funds are not credited to our account the same instant you send them, please wire funds prior to settlement allowing sufficient lead time to be sure you are in compliance with the Maryland Wet Settlement Act. If for some reason settlement does not occur, the funds will be wired back into your account.



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

**EXHIBIT B, PART 1A - CURRENT TAX INFORMATION DISCLOSURE**

<b>Loan Number:</b> 3525067194	<b>Property Address:</b>	<b>Order Date:</b> 3/30/2023
<b>Title Number:</b> 73103788	2004 State Room Dr	<b>Tax Search Date:</b> 3/31/2023
<b>Borrower:</b> Shewangzaw Tsegaye	Stafford, VA 22554	<b>Property Tax Id(s):</b> 21B 1609
<b>Seller:</b> Douglas Anglin	<b>County:</b> Stafford	
<b>Prepared For:</b> Rocket Mortgage, LLC		

Property Tax ID: 21B 1609

Tax Type: County

Tax Year: 2022

Next Bill Date 1: May 1, 2023

Payment Frequency: SEMI-ANNUAL

Duplicate Bill Fee: \$0.00

Billing Method: Advance

Tax Billing Period: 1/1/2022 - 12/31/2022

Primary Residence Exemption does not apply

Taxing Authority Info:  
 STAFFORD COUNTY - Mailing Address  
 1300 COURTHOUSE RD., ROOM 125, STAFFORD, VA 22554  
 (540) 658-8700 <https://stafford.virginiainteractive.org/Public/REAccountPayment>

	Paid/Unpaid	Due Date	Delinquent Date	Discount Date	Amount	Discounted Amount**	Amount Paid	Remaining Balance
1.	Paid	5/1/2022	6/6/2022	N/A	\$1,574.20	\$0.00	\$1,574.20	\$0.00
2.	Paid	11/1/2022	12/6/2022	N/A	\$1,574.20	\$0.00	\$1,574.20	\$0.00

Comments: Taxes are based on land & home. Alternate ID/PIN 12732

Tax Type: County

Tax Year: Future

Primary Residence Exemption does not apply

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

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

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





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

	Paid/Unpaid	Due Date	Delinquent Date	Discount Date	Amount	Discounted Amount**	Amount Paid	Remaining Balance
1.	Due	5/1/2023	6/6/2023	N/A	\$1,574.20	\$0.00	\$0.00	\$1,574.20
2.	Due	11/1/2023	12/6/2023	N/A	\$1,574.20	\$0.00	\$0.00	\$1,574.20
Comments:								

**Delinquent Taxes - None**

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

# 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** 04/21/2023  
**Closing Date** 04/25/2023  
**Disbursement Date** 04/25/2023  
**Settlement Agent** Universal Title, McLean  
**File #** 1-62744-23  
**Property** 2004 State Room Dr  
 Stafford, VA 22554-2322  
**Sale Price** \$474,900

## Transaction Information

**Borrower** Shewangzaw Tsegaye  
 1727 Rhodesia Ave  
 Fort Washington, MD 20744  
**Seller** Douglas Martin Anglin and Ashley Nicole  
 Anglin  
 2004 State Room Dr  
 Stafford, VA 22554  
**Lender** Rocket Mortgage, LLC

## Loan Information

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA  \_\_\_\_\_  
**Loan ID #** 3525067194  
**MIC #**

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$451,155	NO
<b>Interest Rate</b>	6.375%	NO
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,814.63	NO
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		NO
<b>Balloon Payment</b>		NO

Projected Payments		
Payment Calculation	Years 1-12	Years 13-30
Principal & Interest	\$2,814.63	\$2,814.63
Mortgage Insurance	+ 93.99	+ —
Estimated Escrow <i>Amount can increase over time</i>	+ 379.45	+ 379.45
<b>Estimated Total Monthly Payment</b>	<b>\$3,288.07</b>	<b>\$3,194.08</b>

<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$521.45 a month	<b>This estimate includes</b> <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>	<b>In escrow?</b> <b>YES</b> <b>YES</b> <b>NO</b>
--	---------------------	---	--

Costs at Closing	
<b>Closing Costs</b>	\$21,020.28 Includes \$11,042.04 in Loan Costs + \$9,978.24 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$40,151.89 Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid By Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$7,829.54</b>				
01 1.475% of Loan Amount (Points)	\$6,654.54				
02 Processing Fee	\$800.00				(L) \$100.00
03 Underwriting Fee	\$375.00				
04					
05					
06					
07					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$770.50</b>				
01 Appraisal Fee to Amrock, LLC	\$630.00				
02 Credit Monitoring Service to Factual Data	\$4.50				
03 Credit Report to UniversalCIS-FF	\$50.00				
04 Flood Determination Fee to CoreLogic Flood Services	\$8.00				
05 Flood Life of Loan Coverage to CoreLogic Flood Services	\$5.00				
06 Life of Loan Tax Service to CoreLogic Tax Services	\$48.00				
07 Tax Certification Fee to Amrock, LLC	\$25.00				
08					
09					
<b>C. Services Borrower Did Shop For</b>	<b>\$2,442.00</b>				
01 Title-Abstract or Title Search to MHL Abstracts LLC	\$120.00				
02 Title-CPL Premium to First American Title Insurance Compan	\$35.00				
03 Title-Lenders Title Policy to First American Title Insurance Compan	\$1,337.00				
04 Title-Settlement or Closing Fee to Universal Title, McLean	\$750.00				
05 Title-Title Examination Fee to Universal Title, McLean	\$125.00				
06 Title-Title Insurance Binder to Universal Title, McLean	\$75.00				
07					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$11,042.04</b>				
Loan Costs Subtotals (A + B + C)	\$11,042.04				
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$3,204.00</b>				
01 Recording Fees Deed: \$52.00 Mortgage: \$65.00	\$117.00				
02 Transfer Taxes to Virginia	\$3,087.00				
03 TT state grantor tax to Virginia			\$475.00		
<b>F. Prepays</b>	<b>\$1,884.34</b>				
01 Homeowner's Insurance Premium (12 mo.) to State Farm Fire and Casualty Comp	\$1,405.00				
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$79.89 per day from 4/25/23 to 5/1/23)	\$479.34				
04 Property Taxes ( mo.)					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$758.90</b>				
01 Homeowner's Insurance \$117.08 per month for 3 mo.	\$351.24				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$262.37 per month for 2 mo.	\$524.74				
04					
05					
06					
07					
08 Aggregate Adjustment	\$-117.08				
<b>H. Other</b>	<b>\$4,131.00</b>				
01 Broker Compliance Fee to Summit Realtors	\$295.00				
02 Buydown Subsidy to Rocket Mortgage, LLC					(L) \$3,459.48
03 Deed Preparation to Universal Title, McLean			\$200.00		
04 HOA Buyer Initiation Fee to Aquia Harbour Property Own	\$2,550.00				
05 HOA Fee May to Aquia Harbour Property Own	\$142.00				
06 Real Estate Commission to Keller Williams Capital			\$14,247.00		
07 Real Estate Commission to Summit Realtors			\$14,247.00		
08 Release Tracking to UT Releases			\$70.00		
09 Seller Settlement Fee to Universal Title, McLean			\$600.00		
10 Title-Owner's Title Policy (optional) to First American Title Insuranc	\$1,144.00				
11 Wire & Disbursement Fee to Universal Title, McLean			\$50.00		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$9,978.24</b>				
Other Costs Subtotals (E + F + G + H)	\$9,978.24				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$21,020.28</b>				
Closing Costs Subtotals (D + I)	\$21,020.28		\$29,889.00		\$3,559.48
Lender Credits					



## Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$17,994.00	\$21,020.28	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	\$23,745.00	\$23,745.00	NO
Deposit	-\$4,749.00	-\$4,749.00	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	-\$1,038.00	\$135.61	YES See details in Sections K and L
<b>Cash to Close</b>	<b>\$35,952.00</b>	<b>\$40,151.89</b>	

## Summaries of Transactions

Use this table to see a summary of your transaction.

### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>	<b>\$496,055.89</b>
01 Sale Price of Property	\$474,900.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$21,020.28
04 BRANCH B&T To	\$30.00

### Adjustments

05 Good Faith Deposit to Rocket Mortgage, LLC	-\$500.00
06	
07	

### Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes to	
09 County Taxes 04/25/23 to 06/30/23	\$577.21
10 Assessments to	
11 HOA/Condo Dues 04/25/23 to 05/01/23	\$28.40
12	
13	
14	
15	

See attached page for additional information

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$455,904.00</b>
01 Deposit	\$4,749.00
02 Loan Amount	\$451,155.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	

### Other Credits

06	
07	

### Adjustments

08	
09	
10	
11	

### Adjustments for Items Unpaid by Seller

12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	

### CALCULATION

Total Due from Borrower at Closing (K)	\$496,055.89
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$455,904.00
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$40,151.89</b>

### SELLER'S TRANSACTION

<b>M. Due to Seller at Closing</b>	<b>\$475,505.61</b>
01 Sale Price of Property	\$474,900.00
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 04/25/23 to 06/30/23	\$577.21
11 Assessments to	
12 HOA/Condo Dues 04/25/23 to 05/01/23	\$28.40
13	
14	
15	
16	

<b>N. Due from Seller at Closing</b>	<b>\$29,889.00</b>
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$29,889.00
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	

### Adjustments for Items Unpaid by Seller

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

### CALCULATION

Total Due to Seller at Closing (M)	\$475,505.61
Total Due from Seller at Closing (N)	-\$29,889.00
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$445,616.61</b>



# Additional Information About This Loan

## Loan Disclosures

### Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
  - will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

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

### Late Payment

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

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

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

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

### Security Interest

You are granting a security interest in  
2004 State Room Dr, Stafford, VA 22554-2322

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	\$5,681.28	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowners Insurance, Property Taxes</i>
Non-Escrowed Property Costs over Year 1	\$1,704.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner Association Dues</i>  You may have other property costs.
Initial Escrow Payment	\$758.90	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$473.44	The amount included in your total monthly payment.

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

No Escrow		
Estimated Property Costs over Year 1	\$0.00	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee	\$0.00	

### In the future,

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



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$1,037,119.64
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$583,820.14
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$441,778.12
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	6.77%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	124.698%



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

## Other Disclosures

### Appraisal

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

### Contract Details

See your note and security instrument for information about

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

### Liability after Foreclosure

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

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

### Refinance

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

### Tax Deductions

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

## Contact Information

	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	Rocket Mortgage, LLC	Summit realtors	Keller Williams	Universal Title, McLean
<b>Address</b>	1050 Woodward Ave Detroit, MI 48226-1906	1900 Campus Commons ste 100 Reston, VA 20191	25 Clement Dr Ste 102 Stafford, VA 22556	6862 Elm Street Mc Lean, VA 22101
<b>NMLS ID</b>	3030			
<b>VA License ID</b>		0225097972	0226029770	152060
<b>Contact</b>	Perla L DelcidVillanueva	Frank Schofield	Michael Unruh	Sarah Tozer
<b>Contact NMLS ID</b>	2303093			
<b>Contact VA License ID</b>	MLO-62729VA	0225097972	0225058469	1094633
<b>Email</b>	PerlaDelcid@rocketmortgage.com	frank@summitrealtors.net	mike@unrahteamrealestate.com	stozer@universaltitle.com
<b>Phone</b>	(800) 226-6308	(703) 729-6109	(703) 593-9430	(703) 468-0370

## 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.

Shewangzaw Tsegay

Date



# Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

## Breakdown of Payoff Figures

Use this table to see a breakdown of your payoffs.

### Payoffs from Borrower at Closing

BRANCH B&T Revolving

\$30.00



## Itemization of Credits

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

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

### Lender Paid Fees:

Processing Fee	\$100.00
Buydown Subsidy	\$3,459.48
<b>Total Lender Paid Fees</b>	<b>\$3,559.48</b>





To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3525067194

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

## 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)  
Shewangzaw Tsegaye

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 650-26-4535  
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)  
03/03/1977

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

#### Type of Credit

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

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

#### Marital Status

- Married  
 Separated  
 Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

#### Dependents (not listed by another Borrower)

Number 0  
Ages \_\_\_\_\_

#### Contact Information

Home Phone (571) 215-7875  
Cell Phone (571) 215-7875  
Work Phone (571) 215-7875 Ext. \_\_\_\_\_  
Email ntmgpromo@gmail.com

#### Current Address

Street 1727 Rhodesia Ave Unit # \_\_\_\_\_  
City Fort Washington State MD ZIP 20744 Country United States  
How Long at Current Address? 5 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

Mailing Address - if different from Current Address  Does not apply

### 1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name Allied Universal Security Services Phone (866) 703-7666  
Street 161 Washington Street Unit # \_\_\_\_\_  
City CONSHOHOCKEN State PA ZIP 19428 Country \_\_\_\_\_

Position or Title OPS: Security Professional - F

Start Date 03/21/2018 (mm/dd/yyyy)

How long in this line of work? \_\_\_\_\_ Years \_\_\_\_\_ Months

#### Check if this statement applies:

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

Check if you are the Business Owner or Self-Employed  I have an ownership share of less than 25%.  I have an ownership share of 25% or more.

Monthly Income (or Loss)  
\$ \_\_\_\_\_

#### Gross Monthly Income

Base \$ 1,306.45 /month  
Overtime \$ \_\_\_\_\_ /month  
Bonus \$ \_\_\_\_\_ /month  
Commission \$ \_\_\_\_\_ /month  
Military Entitlements \$ \_\_\_\_\_ /month  
Other \$ \_\_\_\_\_ /month  
TOTAL \$ 1,306.45 /month

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

Does not apply

Borrower Name: Shewangzaw Tsegaye

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Employer or Business Name <u>Dominion National</u> Phone <u>(888) 518-5338</u>		<b>Gross Monthly Income</b> Base \$ <u>7,578.13</u> /month Overtime \$ _____ /month Bonus \$ <u>422.62</u> /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ <u>8,000.75</u> /month
Street <u>251 18th street</u> Unit # <u>Suite 900</u>		
City <u>ARLINGTON</u> State <u>VA</u> ZIP <u>22202</u> Country _____		
Position or Title <u>Database Administrator</u>	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
Start Date <u>04/23/2018</u> (mm/dd/yyyy)		
How long in this line of work? _____ Years _____ Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____

Employer or Business Name <u>Solvaria</u> Phone <u>(804) 346-2296</u>		<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ _____ /month
Street _____ Unit # _____		
City _____ State _____ ZIP _____ Country _____		
Position or Title <u>N/A</u>	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
Start Date <u>10/03/2022</u> (mm/dd/yyyy)		
How long in this line of work? _____ Years _____ Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) \$ _____

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

Does not apply

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

Employer or Business Name <u>MPHISIS CORPORATION</u>		<b>Previous Gross Monthly Income</b> \$ _____ /month
Street <u>460 PARK AVE SOUTH STE</u> Unit # _____		
City <u>NEW YORK</u> State <u>NY</u> ZIP <u>10016</u> Country _____		
Position or Title <u>Unspecified</u>	<input type="checkbox"/> Check if you were the Business Owner or Self-Employed	
Start Date <u>09/08/2022</u> (mm/dd/yyyy)		
End Date <u>10/27/2022</u> (mm/dd/yyyy)		

**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	Truist	6407	\$ 40,807.90

Borrower Name: Shewangzaw Tsegaye

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Provide TOTAL Amount Here \$ 40,807.90

**2b. Other Assets and Credits You Have**  Does not apply

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

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

Asset or Credit Type - use list above		Cash or Market Value
Other	Specify Application Deposit	\$ 500.00
Earnest Money		\$ 4,749.00
Provide TOTAL Amount Here		\$ 5,249.00

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

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	LIGHTSTRM	LS66659151	\$ 14,829.00	<input type="checkbox"/>	\$ 605.00
Revolving	BRANCH B&T	414724100962	\$ 30.00	<input checked="" type="checkbox"/>	\$ (27.00)

**2d. Other Liabilities and Expenses**  Does not apply

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

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

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

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

Address Street 1727 Rhodesia Ave Unit # \_\_\_\_\_  
 City Fort Washington State MD ZIP 20744 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
\$460,000.00	Retained	Investment	\$	\$-605.76	\$-605.76

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)
ROCKET MTG	8673497666208	\$1,993.26	\$321,178.02	<input type="checkbox"/>	Other	\$

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**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ 451,155.00      Loan Purpose    Purchase    Refinance    Other (specify) \_\_\_\_\_

Property Address   Street 2004 State Room Dr      Unit # \_\_\_\_\_

City Stafford      State VA      ZIP 22554-2322      County Stafford

Number of Units 1      Property Value \$ 475,000.00

Occupancy    Primary Residence    Second Home    Investment Property      FHA Secondary Residence

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

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

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

Does not apply

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

For Purchase Only    Does not apply

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

Does not apply

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

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

**Borrower Name:** Shewangzaw Tsegaye

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**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.**5a. About this Property and Your Money for this Loan**

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

**5b. About Your Finances**

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

Borrower Name: Shewangzaw TsegayeUniform Residential Loan Application  
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Effective 1/2021

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

### Acknowledgments and Agreements

#### Definitions:

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

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

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

##### (2) The Property's Security

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

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

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

##### (4) Electronic Records and Signatures

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

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

##### (5) Delinquency

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

##### (6) Authorization for Use and Sharing of Information

- By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:
- (a) process and underwrite my loan;
  - (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
  - (c) inform credit and investment decisions by the Lender and Other Loan Participants;
  - (d) perform audit, quality control, and legal compliance analysis and reviews;
  - (e) perform analysis and modeling for risk assessments;
  - (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
  - (g) other actions permissible under applicable law.

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

Borrower Name: Shewangzaw Tsegaye

Uniform Residential Loan Application  
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Effective 1/2021

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

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**Section 7: Military Service.** This section asks questions about your (or your deceased spouse's) military service.**Military Service of Borrower****Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YESIf YES, check all that apply:  Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)

- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

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

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

**Ethnicity:** Check one or more

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

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

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

**Sex**

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

**Race:** Check one or more

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

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

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

*For example: Fijian, Tongan, and so on.*

- White
- I do not wish to provide this information

**To Be Completed by Financial Institution (for application taken in person):**Was the ethnicity of the Borrower collected on the basis of visual observation or surname?  NO  YESWas the sex of the Borrower collected on the basis of visual observation or surname?  NO  YESWas the race of the Borrower collected on the basis of visual observation or surname?  NO  YES**The Demographic Information was provided through:**

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

**Borrower Name:** Shewangzaw Tsegaye

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

Loan Originator Organization Name	<u>Rocket Mortgage, LLC</u>
Address	<u>1050 Woodward Ave, Detroit, MI 48226-1906</u>
Loan Originator Organization NMLSR ID#	<u>3030</u> State License ID# <u>MLO-62729VA</u>
Loan Originator Name	<u>Perla L DelcidVillanueva</u>
Loan Originator NMLSR ID#	<u>2303093</u> State License ID# <u>MLO-62729VA</u>
Email	<u>PerlaDelcid@rocketmortgage.com</u> Phone <u>(800) 226-6308</u>
Signature	<u>Perla DelcidVillanueva</u> Date (mm/dd/yyyy) <u>04/25/2023</u>

**Borrower Name:** Shewangzaw Tsegaye

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 3525067194

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

**Uniform Residential Loan Application - Lender Loan Information**

This section is completed by your Lender.

**L1. Property and Loan Information****Community Property State**

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

**Transaction Detail**

- Conversion of Contract for Deed or Land Contract  
 Renovation  
 Construction-Conversion/Construction-to-Permanent  
      Single-Closing    Two-Closing  
 Construction/Improvement Costs \$ \_\_\_\_\_  
 Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)  
 Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- No Cash Out  
 Limited Cash Out  
 Cash Out

**Refinance Program**

- Full Documentation  
 Interest Rate Reduction  
 Streamlined without Appraisal  
 Other \_\_\_\_\_

**Energy Improvement**

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

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

**L2. Title Information**

Title to the Property Will be Held in What Name(s):  
**Shewangzaw Tsegaye**

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

**Estate Will be Held in**

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

**Manner in Which Title Will be Held**

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

**Trust Information**

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


**Indian Country Land Tenure**

- Fee Simple On a Reservation  
 Individual Trust Land (*Allotted/Restricted*)  
 Tribal Trust Land On a Reservation  
 Tribal Trust Land Off Reservation  
 Alaska Native Corporation Land

**Borrower Name:** Shewangzaw Tsegaye

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

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

**Terms of Loan**

Note Rate 6.3750 %  
 Loan Term 360 (months)

**Mortgage Lien Type**

- First Lien  
 Subordinate Lien

**Amortization Type**

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

**If Adjustable Rate:**

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

**Loan Features**

- Balloon / Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown / Initial Buydown Rate 5.3750 %  
 Other (explain): 30 yr Fixed

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ <u>2,814.63</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>117.08</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>262.37</u>
Mortgage Insurance	\$ <u>93.99</u>
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>142.00</u>
Other	\$ _____
<b>TOTAL</b>	\$ <u>3,430.07</u>

**Borrower Name:** Shewangzaw Tsegaye

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

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 474,900.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 17,925.22
G. Discount Points	\$ 6,654.54
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 499,479.76</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 451,155.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	\$ 451,155.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 451,155.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 8,172.87
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 8,172.87</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 499,479.76
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 459,327.87
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 40,151.89</b>

Borrower Name: Shewangzaw TsegayeUniform Residential Loan Application - Lender Loan Information  
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THIS INSTRUMENT PREPARED BY:

**Kimm Schultz**  
**Rocket Mortgage, LLC**  
**1050 Woodward Ave**  
**Detroit, MI 48226-1906**  
**(800) 226-6308**

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

The amount of consideration for Virginia recording tax purposes is **\$451,155.00**.

[Space Above This Line For Recording Data]

## DEED OF TRUST

**Tsegaye**  
Loan #: **3525067194**  
MIN: **100039035250671947**  
MERS Phone: **1-888-679-6377**  
PIN: **21B 1609**

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by **Shewangzaw Tsegaye, a single person**, as Borrower (trustor/grantor), to **Lawyers Title Realty Services, Inc.**, as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as grantee/beneficiary.

### 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 **Shewangzaw Tsegaye, a single person**, currently residing at **1727 Rhodesia Ave, Fort Washington, MD 20744 USA**. Borrower is the trustor under this Security Instrument.

(B) "**Lender**" is **Rocket Mortgage, LLC**. Lender is a **Limited Liability Company** organized and existing under the laws of the **State of Michigan**. Lender's address is **1050 Woodward Avenue, Detroit, MI 48226-1906**. The term "Lender" includes any successors and assigns of

**Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva**  
(License #: **ML0-62729VA, NMLS #: 2303093**)  
**VIRGINIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

**Form 3047** 07/2021  
(rev. 02/23)  
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Lender.

(C) "**Trustee**" is **Lawyers Title Realty Services, Inc.**. Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-organized corporation or other permissible entity. Trustee's address is **5516 Falmouth Street, Richmond, VA 23230**. The term "Trustee" includes any substitute/successor Trustee.

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

### Documents

(E) "**Note**" means the promissory note dated **April 25, 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 Fifty-One Thousand One Hundred Fifty-Five And 00/100 Dollars (U.S. \$451,155.00)** 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 **May 1, 2053**.

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

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

(G) "**Security Instrument**" means this document, which is dated **April 25, 2023**, together with all Riders to this document.

### Additional Definitions

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

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

(J) "**Default**" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or

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statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

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

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

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

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

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

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

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

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

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

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

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

**(V) "Rents"** means all amounts received by or due Borrower in connection with the lease, use, and/or



occupancy of the Property by a party other than Borrower.

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

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

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

#### TRANSFER OF RIGHTS IN THE PROPERTY

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

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

which currently has the address of **2004 State Room Dr, Stafford, Virginia 22554-2322** ("Property Address");

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

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

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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 Virginia 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

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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

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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

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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

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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

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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

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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

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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.

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**(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

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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)

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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

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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 Virginia. 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

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

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

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

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

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

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

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

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

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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

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

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

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

**26. Acceleration; Remedies.**

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

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

**(c) Notice of Sale; Sale of Property.** If Lender invokes the power of sale, Lender or Trustee will give to Borrower, the owner of the Property, and all other persons, notice of sale, as required by Applicable

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Law. Trustee will give public notice of sale by advertising, in accordance with Applicable Law, once a week for two successive weeks in a newspaper having general circulation in the county or city in which any part of the Property is located, and by such additional or any different form of advertisement the Trustee deems advisable. Trustee may sell the Property on the eighth day after the first advertisement or any day thereafter, but not later than 30 days following the last advertisement. Trustee, without further demand on Borrower, will sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by advertising in accordance with Applicable Law. Lender or its designee may purchase the Property at any sale.

**(d) Trustee's Deed; Proceeds of Sale.** Trustee will deliver to the purchaser a Trustee's deed conveying the Property with special warranty of title. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to discharge the expenses of executing the trust, including a reasonable commission to Trustee; (ii) to discharge all taxes, levies, and assessment, with costs and interest if these costs have priority over the lien of this Security Instrument, including the pro rata amount thereof due for the current year; (iii) to discharge in the order of their priority, if any, the remaining debts and obligations secured by this Security Instrument, and any liens of record inferior to this Security Instrument under which sale is made, with lawful interest; and (iv) the residue of the proceeds will be paid to Borrower or Borrower's assigns. Trustee will not be required to take possession of the Property prior to the sale or to deliver possession of the Property to the purchaser at the sale.

**27. Release.** Upon payment of all sums secured by this Security Instrument, Lender will request Trustee to release this Security Instrument and will surrender the Note evidencing the debt secured by this Security Instrument to Trustee. Upon such request, Trustee 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 only if the fee is paid to a third party for services rendered and is permitted under Applicable Law.

**28. Substitute Trustee.** Lender may, from time to time, by itself or through the Loan Servicer, remove Trustee and appoint a successor trustee to any Trustee appointed under this Security Instrument. Without conveyance of the Property, the successor trustee will succeed to all the rights, title, power, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

**NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.**

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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.

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -

[Space Below This Line for Acknowledgment]

State of **Virginia**

County or city of **Stafford**

The foregoing instrument was acknowledged before me on this **April 25, 2023**, by **Shewangzaw Tsegaye, as an individual.**

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

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

Individual Loan Originator: **Perla L DelcidVillanueva**, NMLSR ID: **2303093**  
Loan Originator Organization: **Rocket Mortgage, LLC**, NMLSR ID: **3030**

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**PLANNED UNIT DEVELOPMENT RIDER**

**Tsegaye**  
Loan #: 3525067194  
MIN: 100039035250671947

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **25th** day of **April, 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 **Rocket Mortgage, LLC**, (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

**2004 State Room Dr, Stafford, VA 22554-2322**  
[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 THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY (the "Declaration"). The Property is a part of a planned unit development known as

**Aquia Harbour**  
[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

**Rocket Mortgage, LLC** (NMLS #: 3030) | **Rocket Mortgage, LLC** (NMLS #: 3030) | **Perla L DelcidVillanueva** (License #: **MLO-62729VA**, NMLS #: 2303093)

**MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

25439.4

**Form 3150** 07/2021

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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

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(License #: MLO-62729VA, NMLS #: 2303093)

**MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

25439.4

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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.

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -

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(License #: MLO-62729VA, NMLS #: 2303093)

**MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

25439.4

**Form 3150** 07/2021

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

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

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>			
i. First name <b>Shewangzaw</b>	ii. Middle initial	iii. Last name/BMF company name <b>Tsegaye</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
<b>1b. First taxpayer identification number (see instructions)</b> <b>650-26-4535</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>			
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>						
<b>a. Street address (including apt., room, or suite no.)</b> <b>1727 Rhodesia Ave</b>		<b>b. City</b> <b>Fort Washington</b>	<b>c. State</b> <b>MD</b>	<b>d. ZIP code</b> <b>20744</b>		
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>						
<b>a. Street address (including apt., room, or suite no.)</b>		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>		
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>						
<b>i. IVES participant name</b> <b>CoreLogic Credco</b>		<b>ii. IVES participant ID number</b> <b>302617</b>	<b>iii. SOR mailbox ID</b> <b>CLGX4506T</b>			
<b>iv. Street address (including apt., room, or suite no.)</b> <b>40 Pacifica #900</b>		<b>v. City</b> <b>Irvine</b>	<b>vi. State</b> <b>CA</b>	<b>vii. ZIP code</b> <b>92618</b>		
<b>5b. Customer file number (if applicable) (see instructions)</b>		<b>5c. Unique identifier (if applicable) (see instructions)</b> <b>3525067194</b>				
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>						
<b>i. Client name</b> <b>Rocket Mortgage, LLC</b>				<b>ii. Telephone number</b> <b>(313) 373-0000</b>		
<b>iii. Street address (including apt., room, or suite no.)</b> <b>1050 Woodward Avenue</b>		<b>iv. City</b> <b>Detroit</b>	<b>v. State</b> <b>MI</b>	<b>vi. ZIP code</b> <b>48226-1906</b>		
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <b>1040</b>						
<b>a. Return Transcript</b> <input type="checkbox"/>		<b>b. Account Transcript</b> <input type="checkbox"/>		<b>c. Record of Account</b> <input checked="" type="checkbox"/>		
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>						
<b>a.</b> Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
<b>b.</b> Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers						
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>				
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 / 2021</b> <b>12 / 31 / 2020</b> /      /      /      /						
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.						
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.						
<input type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>						
<b>Sign Here</b>	<b>Signature for Line 1a (see instructions)</b>		<b>Date</b>		<b>Phone number of taxpayer on line 1a or 2a</b> <b>(571) 215-7875</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	<b>Print/Type name</b> <b>Shewangzaw Tsegaye</b>					
	<b>Title (if line 1a above is a corporation, partnership, estate, or trust)</b>					
	<b>Spouse's signature (required if listed on Line 2a)</b>				<b>Date</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
<b>Print/Type name</b>						

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

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

## Future Developments

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

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

## General Instructions

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

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

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

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

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

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

## Chart for ordering transcripts

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

## Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

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



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

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

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

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

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

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

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

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

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

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

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

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

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

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

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

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

# Borrower's Certification & Authorization

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

Date: April 25, 2023

## Certification

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

1. I have applied for a mortgage loan from **Rocket Mortgage, LLC** ("Lender"). In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, Lender reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. Lender has permissible purpose 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 Lender.
5. I further authorize Lender 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 Lender. I understand that the purpose for this order is for Lender to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

## Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from Lender. As part of the application process, Lender 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. I understand that any misrepresentations discovered during the application process, and thereafter, may be reported or shared with law enforcement or fraud alert databases.
2. I authorize you to provide to Lender, and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. This authorization also applies to proof of homeowner's insurance coverage and requests for payoff statements from my current mortgage lender/bank even if such requests are from the title company (such as Amrock, Lender's affiliate) performing the closing/settlement of my mortgage loan with Lender.
3. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. If applicable, I request that my second mortgage loan be subordinated to the new refinanced first mortgage with Lender. I authorize the release of any information, either verbally or written, in order to process the subordination request.
5. If applicable, I authorize the release of any information to my current mortgage lender/bank if necessary to obtain a payoff statement or aid in the negotiation of reduced or modified payoff terms.
6. I authorize release of any information to other borrowers on the application for this mortgage loan.
7. I release and agree to hold Lender and any investor that purchases my mortgage harmless from any misrepresentations discovered during the application process or thereafter.
8. A copy of this authorization may be accepted as an original and this authorization may be electronically signed in place of a handwritten signature.

## 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.

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

EX 13.398

Page 1 of 2



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**Execution**

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -



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

<b>Lender</b> Rocket Mortgage, LLC 1050 Woodward Avenue Detroit, MI 48226-1906	<b>Borrower</b> Shewangzaw Tsegaye 1727 Rhodesia Ave Fort Washington, MD 20744	<b>Date</b> April 21, 2023  <b>Application or Loan Number</b> 3525067194
---	---	--

"We" means Lender

"You" means Borrower.

Property Address 2004 State Room Dr, Stafford, VA 22554-2322

**Your Credit Score**

<b>Your credit score</b>	788	Date: March 29, 2023
	Source: Equifax Mortgage Services	

**Understanding Your Credit Score**

<b>What you should know about credit scores</b>	<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>
<b>How we use your credit score</b>	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
<b>The range of scores</b>	<p>Scores range from a low of 309 to a high of 844.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	Your Credit Score ranks higher than 77 percent of U.S. consumers.





## Understanding Your Credit Score (continued)

<b>Key factors that adversely affected your credit score</b>	Recent delinquency reported on accounts. Too long since most recent account established. Too many recent inquiries. Too many accounts with balances.
--	---

## Checking Your Credit Report

<b>What if there are mistakes in your credit report?</b>	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.
<b>How can you obtain a copy of your credit report?</b>	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 -- <i>By telephone:</i> Call toll-free: 1-877-322-8228 <i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a> <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a> ) to:  Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
<b>How can you get more information?</b>	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a> .



## Notice to the Home Loan Applicant

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

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

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

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

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

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

**Experian**

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

**Equifax Credit Information Services**

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

**Trans Union**

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



## FACT Act Notice

Notice Regarding Furnishing Negative Information

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

Date: **April 25, 2023**

Lender: **Rocket Mortgage, LLC**

Borrower(s): **Shewangzaw Tsegaye**

Property Address: **2004 State Room Dr, Stafford, VA 22554-2322**

**We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

**15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B**

By signing below, you acknowledge receipt of this Notice.

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -

Rocket Mortgage, LLC (NMLS #: 3030) | Rocket Mortgage, LLC (NMLS #: 3030) | Perla L DelcidVillanueva (License #: MLO-62729VA, NMLS #: 2303093)

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**Loan Information**

**Loan Number: 3525067194**  
**Property Address: 2004 State Room Dr**  
**Stafford, VA 22554-2322**

Borrower(s): Shewangzaw Tsegaye

Property Address: 2004 State Room Dr  
Stafford, VA 22554-2322

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

**How Your Loan Works**

**Interest Rate**

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

**Loan Term**

Your loan will be for 30 years.

**Payment Schedule**

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

**Prepayment**

You may prepay your loan at any time without penalty.



### Loan Information

**Loan Number:** 3525067194  
**Property Address:** 2004 State Room Dr  
Stafford, VA 22554-2322  
**MIN:** 100039035250671947

**Date:** April 25, 2023  
**Lender:** Rocket Mortgage, LLC  
**Signer(s):** Shewangzaw Tsegaye

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

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

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

Affiant: \_\_\_\_\_  
Signature

Notary ID#: \_\_\_\_\_

Commission Expiration Date: \_\_\_\_\_

Signer: Shewangzaw Tsegaye

Type of Identification: \_\_\_\_\_

Identification Number: \_\_\_\_\_

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





OCCUPANCY STATEMENT

Tsegaye
Loan #: 3525067194
MIN: 100039035250671947

Date: April 25, 2023

Lender: Rocket Mortgage, LLC

Borrower(s): Shewangzaw Tsegaye

Property Address: 2004 State Room Dr, Stafford, VA 22554-2322

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

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

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

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

- BORROWER - Shewangzaw Tsegaye - DATE -

Commonwealth of Virginia

County of Stafford

The foregoing instrument was subscribed and sworn before me this 25th day of April, 2023 by Shewangzaw Tsegaye.

Notary Public

Notary registration number: \_\_\_\_\_

My commission expires: \_



**PRIVATE MORTGAGE INSURANCE DISCLOSURE**  
**(Fixed Rate Non-High Risk Loan)**

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

Date: **April 25, 2023**

Borrower(s): **Shewangzaw Tsegaye**

Property Address: **2004 State Room Dr, Stafford, VA 22554-2322**

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

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

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

**Initial Amortization Schedule**

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

**Borrower Requested Cancellation of PMI**

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

1. The date the principal balance of your loan is first *scheduled* to reach 80% of the original value of the property, based solely on the initial amortization schedule for your loan and irrespective of the outstanding balance of your loan on that date. This date is **July 1, 2033**.
2. The date the principal balance *actually* reaches 80% of the original value of the property, based solely on your actual loan payments.

"Original value" means the lesser of the contract sales price of the property or the appraised value of the property at the time the loan was closed. If the loan is a refinance loan, "original value" means the appraisal value of the property relied upon to approve the loan.

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

1. You submit a written request to the servicer of your loan for cancellation of PMI;
2. You have a good payment history;
3. You are current on your loan payments; and
4. The servicer receives, if requested and at your expense, evidence that the value of the property has not declined below its original value, and certification that there are no subordinate liens on the property.


For purposes of PMI cancellation, a "good payment history" means no payments 60 or more days past due within two years of, and no payments 30 or more days past due within one year of, the later of (i) the cancellation date; or (ii) the date on which you submit a request for cancellation. The "servicer" is the person responsible for receiving your loan payments.

**Automatic Termination of PMI**

If you are current on your loan payments, PMI will automatically terminate on the date the principal balance of your loan is first *scheduled* to reach 78% of the original value of the property, based solely on the initial amortization schedule for your loan and irrespective of the outstanding balance of your loan on that date. This date is **July 1, 2034**. This date is called the "termination date." If you are *not* current on your loan payments as of the termination date, PMI will automatically terminate on the first day of the first month beginning after the date that you become current on your payments. On or about the termination date, you will be notified that the PMI has been terminated or will be terminated when you become current on your loan payments.

**Exceptions to Cancellation and Automatic Termination**

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

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

---

- BORROWER - Shewangzaw Tsegaye - DATE -



**Property and Mailing Address Certification**

Loan Number: 3525067194

Date: April 25, 2023

Borrower(s): Shewangzaw Tsegaye

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

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

Purpose of Loan: **Purchase**

Property Occupancy: **PrimaryResidence**

Subject Property Address: **2004 State Room Dr, Stafford, VA 22554-2322**

---

Mailing Address 1: **1727 Rhodesia Ave, Fort Washington, MD 20744 USA**

The above mailing address is for the following Mortgagor(s): **Shewangzaw Tsegaye**

Mailing Address 2: \_\_\_\_\_

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

Mailing Address 3: \_\_\_\_\_

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

Mailing Address 4: \_\_\_\_\_

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

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -



**SIGNATURE/NAME AFFIDAVIT**

Date: **April 25, 2023**

Lender: **Rocket Mortgage, LLC**

Borrower(s): **Shewangzaw Tsegaye**

**Tsegaye**

Loan #: **3525067194**

MIN: **100039035250671947**

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

**Shewangzaw Tsegaye**

(Print or Type Name)

Signature

**Shewangzaw Tsegaye**

State of **Virginia**

)

County of **Stafford**

)

Date

On this **25th** day of **April, 2023**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Shewangzaw Tsegaye** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature

Notary Public for **Virginia**

My Commission Expires:           



## Supplemental Consumer Information Form

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

Borrower Name (First, Middle, Last, Suffix) Shewangzaw Tsegaye

### Homeownership Education and Housing Counseling

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

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

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

(2) Who provided it:

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

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

\_\_\_\_\_

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

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

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

(2) Who provided it:

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

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

\_\_\_\_\_

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

### Language Preference

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

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

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

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

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

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



# VIRGINIA LOCK-IN AGREEMENT

Tsegaye  
Loan #: 3525067194  
MIN: 100039035250671947

**BORROWER(S): Shewangzaw Tsegaye**

**ENTITY EXTENDING LOCK-IN AGREEMENT: Rocket Mortgage, LLC**  
1050 Woodward Avenue  
Detroit, MI 48226-1906  
(313) 373-0000  
(877) 380-5084

**PROPERTY ADDRESS: 2004 State Room Dr**  
Stafford, VA 22554-2322

Loan Purpose:    Purchase                       Refinance  
                          Construction                       HELOC  
Occupancy Type:    Primary Residence                       Second Home  
                                  Investment

You, the Borrower(s), have placed an application for a mortgage loan with the above referenced Entity, to be secured by the property above. The Entity agrees to accept your loan application under the terms and conditions listed below. This is not a loan commitment.

This lock-in agreement shall become binding when signed by you and the Entity.

### LOCK-IN FEE:

A lock-in fee of \$0.00 (0.000% of the Loan Amount) is required to lock-in the terms of this Agreement. The lock-in fee  is  is not included in the Origination Fee/Discount Points stated below. This lock in fee must be paid by **April 25, 2023**.

If you provide the Entity with incomplete or incorrect credit information, you may forfeit some or all of your lock-in fee.

### LOAN TERMS:

The loan you have applied for is a  fixed rate  adjustable rate mortgage loan.

Loan Amount: \$451,155.00                      Loan Term: 360 months.

Commitment Fee: \$0.00 (0.000% of the Loan Amount)  is  is not included in the Origination Fee/Discount Points stated below.

Origination Fee/Discount Points is \$6,654.54 (1.475% of the Loan Amount).

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Interest Rate: **6.375%**

Monthly Payment of Principal & Interest: **\$2,814.63.**

Balloon Payment  Yes  No

Negative Amortization:  Yes  No

Private Mortgage Insurance:  Required  Not Required, but may be imposed in the future should certain circumstances occur, such as delinquency of payments or the loan to value ratio increases above a certain level.

Escrows for Real Estate Taxes and Insurance:  Required  Optional

**EXPIRATION DATE:**

The Expiration Date of this Lock-In Agreement is: **May 15, 2023.**

If your loan does not close by the Lock-in Expiration Date, the Entity has no obligation to honor the terms of this agreement and this may result in a higher rate or more points being charged on your loan.

Lender will honor these terms if (1) Lender receives the items in the requested in the application documents by **April 6, 2023** and (2) your application is approved and your loan is closed on or before your Lock Expiration Date of **May 15, 2023**. Please be aware that if Lender does not receive the requested items by **April 6, 2023**, your locked rate will automatically expire.

**REFUNDABILITY:**

Your Lock-In Fee is non-refundable, except for the following circumstances and unless applicable law provides otherwise:

- A. The lock-in period was not a reasonable period of time given the prevailing market conditions at the time this lock-in agreement was entered into.
- B. If the property appraisal report is not favorable for the loan you applied for (unless you and the Entity agree on another loan for which the appraisal is favorable.)
- C. If you provided the Entity with complete and accurate credit information and your application is declined.
- D. Other \_\_\_\_\_

Any terms not locked-in by this lock-in agreement are subject to change until three (3) days prior to settlement.

The loan terms described in this Agreement apply only to the loan program you have locked-in. If you choose to change programs, this agreement may become null and void at the Entity's option.



Please sign and return this Agreement together with a check made payable to the Entity in the amount of the Lock-In Fee by **N/A**. If the Agreement and payment are not received by this date, the Entity may, at its option, declare this agreement null and void. Please retain a copy for your files.

**10 Va. Admin. Code § 5-160-30(B)**

By signing below, you acknowledge receipt of this Lock-In Agreement and agree to its terms. Do not sign this form if spaces are left blank.

\_\_\_\_\_  
- BORROWER - Shewangzaw Tsegaye - DATE -

By signing below, the Entity (or an authorized agent of the Entity) also agrees to the terms of this Lock-in Agreement.

**Rocket Mortgage, LLC**

By: Perla DelcidVillanueva Date: April 21, 2023

Name: **Perla L DelcidVillanueva**



**Request for Taxpayer  
Identification Number and Certification**

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

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

Print or type.  
See Specific Instructions on page 3.

<b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>Shewangzaw Tsegaye</b>	
<b>2</b> Business name/disregarded entity name, if different from above	
<b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes. <input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____ <b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	<b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
<b>5</b> Address (number, street, and apt. or suite no.) See instructions. <b>1727 Rhodesia Ave</b>	Requester's name and address (optional) <b>Rocket Mortgage, LLC</b>
<b>6</b> City, state, and ZIP code <b>Fort Washington, MD 20744 USA</b>	<b>1050 Woodward Avenue</b> <b>Detroit, MI 48226-1906</b>
<b>7</b> List account number(s) here (optional) <b>3525067194</b>	

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

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

<b>Social security number</b> <b>650-26-4535</b>
or <b>Employer identification number</b>

**Part II Certification**

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

<b>Sign Here</b>	Signature of U.S. person ►	Date ► <b>April 25, 2023</b>
------------------	----------------------------	------------------------------

**General Instructions**

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

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

**Purpose of Form**

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

- Form 1099-INT (interest earned or paid)

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





By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

## Backup Withholding

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

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

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

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

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

Also see *Special rules for partnerships*, earlier.

## What is FATCA Reporting?

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

## Updating Your Information

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

## Penalties

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

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



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

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

## Specific Instructions

### Line 1

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

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

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

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

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

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

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

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

### Line 2

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

### Line 3

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

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

### Line 4, Exemptions

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

#### Exempt payee code.

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

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

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



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

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

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

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

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

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

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

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

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

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

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

G-A real estate investment trust

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

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

J-A bank as defined in section 581

K-A broker

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

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

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

## Line 5

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

## Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

## Part II. Certification

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

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

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

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



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

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

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

## Privacy Act Notice

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

