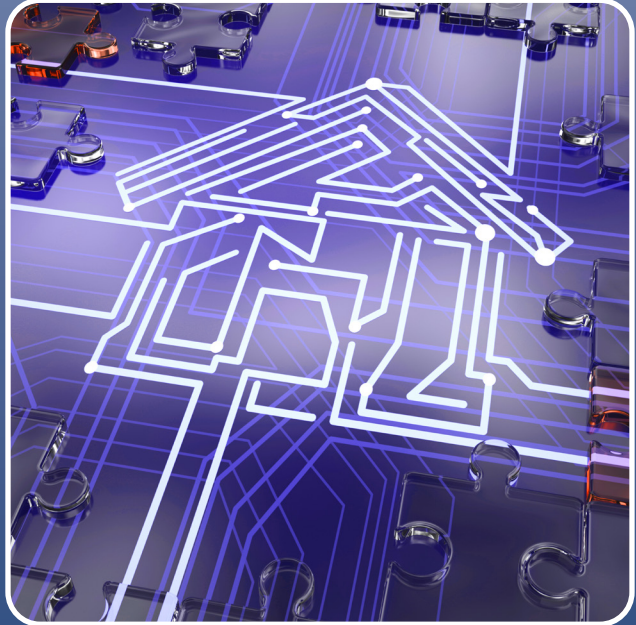


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Sample Reports and Documents

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INTRODUCTION

This book provides samples of many documents and reports generated by the FICS® Loan Producer® and Loan Accountant® systems. These documents and reports provide you with an idea of the type of origination, processing, closing, and secondary marketing information that is contained within the system.

Note: The sample documents displayed in this book are provided by Wolters Kluwer/VMP® Mortgage Solutions (system-defined), FICS®, and document service providers through the “Document Services Interface,” but are all accessible through Loan Producer®. Please see the Table of Contents to determine where the documents displayed come from.

Many of the system's documents and reports can be saved to the Radstar® database. Radstar® is a document storage and retrieval system that is incorporated into Loan Producer®.

Many of the system reports can also be made available for your borrowers to view over the internet (via your company website) with the purchase and implementation of LoanProducer.com®.

If you have questions regarding the system's documents and reports, please ask your marketing representative.

All FICS® software packages contain both a report writer and a forms design software. This provides the capability of creating user-defined reports, form letters, and documents, in addition to utilizing our standard system reports.

The documents and reports have been grouped together under the following sections to make the reviewing process easier:

- ORIGINATION
- PROCESSING
- UNDERWRITING
- CLOSING
- REPORTS
- SECONDARY MARKETING REPORTS
- LOAN ACCOUNTANT®
(Optional)

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Origination

Summary and Descriptions of Origination Section

Amortization Schedule

This document displays the schedule of payments for paying off loans and breaks down the payments into interest and principal. It also includes information such as the remaining principal balance and LTV.

Amortization Schedule with Mortgage Insurance

This document displays the schedule of payments for paying off loans, including the cost of mortgage insurance, and breaks down the payments into interest and principal. It also includes information such as the remaining principal balance, LTV, and payment changes.

Appraisal Report Disclosure

This document is used to inform the borrower(s) that an appraisal may be ordered on the property and that they have the right to receive a copy of the appraisal report.

Good Faith Estimate

This document provides an estimate of fees/costs and terms associated with the loan transaction. ***Note: This document is only used for loans that do not fall under the TRID guidelines.**

GFE Construction Loan Disclosure

This document is used to ensure the borrower is aware that their loan is construction and that a new GFE can be provided up to 60 days prior to the loan closing. It prints with the Good Faith Estimate when needed. ***Note: This document is only used for loans that do not fall under the TRID guidelines.**

HUD/VA Addendum to URLA

This application is used for VA and FHA loans and is used in conjunction with the Uniform Residential Loan Application.

Important Notice to Homebuyers

This document is required at initial time of application. The form contains interest rate and discount point disclosures, warnings about loan fraud, lead-based paint, FHA fact sheet, condition of property notice, and prepayment information.

Loan Affordability Comparison Calculator Results

This report displays the maximum housing amount, the amount available for housing, the maximum P&I payment, and the maximum mortgage amount a borrower will qualify for.

Loan Estimate

This document is designed to provide information that will be helpful to consumers in understanding key features, costs, and risks of the mortgage loan for which they are applying.

Loan Prequalification – All Applicable Plans

This document displays all possible scenarios a borrower can prequalify under.

Originator Lock-In Letter

This document provides the rate lock, discount points, origination fees, and other terms of the loan.

Risk-Based Pricing Notice

This document provides the contact information for the credit agencies used to set the terms of the loan being offered.

Risk – Based Pricing Notice (with Credit Score)

This document provides the credit score and contact information from the credit agencies used to set the terms of the loan being offered.

Servicing Disclosure Statement

This document explains the borrower's rights under Federal Law according to the Real Estate Settlement Procedures Act.

**Uniform Residential Loan Application with
Demographic Addendum (1003)**

This is an industry standard form that is used by lenders to obtain financial and personal information from borrowers who apply for a mortgage loan secured by a one-to-four unit residential real estate.

Amortization Schedule

Loan Number: 91220243
 Name On Loan: APPLICANT, ALAN
 Principal Balance: \$305,325.00
 Interest Rate: 4.00000%
 Payment Frequency: Monthly
 Term In Months: 360
 Beginning P&I Amount: \$1,457.67
 1st Payment Due Date: 04/01/25
 Interest Only?
 Interest Only Term:
 Interest Only Payment:
 Interest Only End Date:

Payment Number	Payment Due Date	Interest Amount	Principal Amount	Payment Amount	Principal Balance	Resulting LTV
1	04/01/25	\$1,017.75	\$439.92	\$1,457.67	\$304,885.08	115.05%
2	05/01/25	\$1,016.28	\$441.39	\$1,457.67	\$304,443.69	114.88%
3	06/01/25	\$1,014.81	\$442.86	\$1,457.67	\$304,000.83	114.72%
4	07/01/25	\$1,013.34	\$444.33	\$1,457.67	\$303,556.50	114.55%
5	08/01/25	\$1,011.86	\$445.81	\$1,457.67	\$303,110.69	114.38%
6	09/01/25	\$1,010.37	\$447.30	\$1,457.67	\$302,663.39	114.21%
7	10/01/25	\$1,008.88	\$448.79	\$1,457.67	\$302,214.60	114.04%
8	11/01/25	\$1,007.38	\$450.29	\$1,457.67	\$301,764.31	113.87%
9	12/01/25	\$1,005.88	\$451.79	\$1,457.67	\$301,312.52	113.70%
*****	Yearly Sub-Totals	\$9,106.55	\$4,012.48	\$13,119.03		
10	01/01/26	\$1,004.38	\$453.29	\$1,457.67	\$300,859.23	113.53%
11	02/01/26	\$1,002.86	\$454.81	\$1,457.67	\$300,404.42	113.36%
12	03/01/26	\$1,001.35	\$456.32	\$1,457.67	\$299,948.10	113.19%
13	04/01/26	\$999.83	\$457.84	\$1,457.67	\$299,490.26	113.02%
14	05/01/26	\$998.30	\$459.37	\$1,457.67	\$299,030.89	112.84%
15	06/01/26	\$996.77	\$460.90	\$1,457.67	\$298,569.99	112.67%
16	07/01/26	\$995.23	\$462.44	\$1,457.67	\$298,107.55	112.49%
17	08/01/26	\$993.69	\$463.98	\$1,457.67	\$297,643.57	112.32%
18	09/01/26	\$992.15	\$465.52	\$1,457.67	\$297,178.05	112.14%
19	10/01/26	\$990.59	\$467.08	\$1,457.67	\$296,710.97	111.97%
20	11/01/26	\$989.04	\$468.63	\$1,457.67	\$296,242.34	111.79%
21	12/01/26	\$987.47	\$470.20	\$1,457.67	\$295,772.14	111.61%
*****	Yearly Sub-Totals	\$11,951.66	\$5,540.38	\$17,492.04		
22	01/01/27	\$985.91	\$471.76	\$1,457.67	\$295,300.38	111.43%
23	02/01/27	\$984.33	\$473.34	\$1,457.67	\$294,827.04	111.26%
24	03/01/27	\$982.76	\$474.91	\$1,457.67	\$294,352.13	111.08%
25	04/01/27	\$981.17	\$476.50	\$1,457.67	\$293,875.63	110.90%
26	05/01/27	\$979.59	\$478.08	\$1,457.67	\$293,397.55	110.72%
27	06/01/27	\$977.99	\$479.68	\$1,457.67	\$292,917.87	110.54%
28	07/01/27	\$976.39	\$481.28	\$1,457.67	\$292,436.59	110.35%
29	08/01/27	\$974.79	\$482.88	\$1,457.67	\$291,953.71	110.17%
30	09/01/27	\$973.18	\$484.49	\$1,457.67	\$291,469.22	109.99%
31	10/01/27	\$971.56	\$486.11	\$1,457.67	\$290,983.11	109.80%
32	11/01/27	\$969.94	\$487.73	\$1,457.67	\$290,495.38	109.62%
33	12/01/27	\$968.32	\$489.35	\$1,457.67	\$290,006.03	109.44%
*****	Yearly Sub-Totals	\$11,725.93	\$5,766.11	\$17,492.04		
34	01/01/28	\$966.69	\$490.98	\$1,457.67	\$289,515.05	109.25%
35	02/01/28	\$965.05	\$492.62	\$1,457.67	\$289,022.43	109.07%
36	03/01/28	\$963.41	\$494.26	\$1,457.67	\$288,528.17	108.88%
37	04/01/28	\$961.76	\$495.91	\$1,457.67	\$288,032.26	108.69%
38	05/01/28	\$960.11	\$497.56	\$1,457.67	\$287,534.70	108.50%

Amortization Schedule

Payment Number	Payment Due Date	Interest Amount	Principal Amount	Payment Amount	Principal Balance	Resulting LTV
238	01/01/45	\$489.62	\$968.05	\$1,457.67	\$145,919.35	55.06%
239	02/01/45	\$486.40	\$971.27	\$1,457.67	\$144,948.08	54.70%
240	03/01/45	\$483.16	\$974.51	\$1,457.67	\$143,973.57	54.33%
241	04/01/45	\$479.91	\$977.76	\$1,457.67	\$142,995.81	53.96%
242	05/01/45	\$476.65	\$981.02	\$1,457.67	\$142,014.79	53.59%
243	06/01/45	\$473.38	\$984.29	\$1,457.67	\$141,030.50	53.22%
244	07/01/45	\$470.10	\$987.57	\$1,457.67	\$140,042.93	52.85%
245	08/01/45	\$466.81	\$990.86	\$1,457.67	\$139,052.07	52.47%
246	09/01/45	\$463.51	\$994.16	\$1,457.67	\$138,057.91	52.10%
247	10/01/45	\$460.19	\$997.48	\$1,457.67	\$137,060.43	51.72%
248	11/01/45	\$456.87	\$1,000.80	\$1,457.67	\$136,059.63	51.34%
249	12/01/45	\$453.53	\$1,004.14	\$1,457.67	\$135,055.49	50.96%
*****	Yearly Sub-Totals	\$5,660.13	\$11,831.91	\$17,492.04		
250	01/01/46	\$450.18	\$1,007.49	\$1,457.67	\$134,048.00	50.58%
251	02/01/46	\$446.83	\$1,010.84	\$1,457.67	\$133,037.16	50.20%
252	03/01/46	\$443.46	\$1,014.21	\$1,457.67	\$132,022.95	49.82%
253	04/01/46	\$440.08	\$1,017.59	\$1,457.67	\$131,005.36	49.44%
254	05/01/46	\$436.68	\$1,020.99	\$1,457.67	\$129,984.37	49.05%
255	06/01/46	\$433.28	\$1,024.39	\$1,457.67	\$128,959.98	48.66%
256	07/01/46	\$429.87	\$1,027.80	\$1,457.67	\$127,932.18	48.28%
257	08/01/46	\$426.44	\$1,031.23	\$1,457.67	\$126,900.95	47.89%
258	09/01/46	\$423.00	\$1,034.67	\$1,457.67	\$125,866.28	47.50%
259	10/01/46	\$419.55	\$1,038.12	\$1,457.67	\$124,828.16	47.10%
260	11/01/46	\$416.09	\$1,041.58	\$1,457.67	\$123,786.58	46.71%
261	12/01/46	\$412.62	\$1,045.05	\$1,457.67	\$122,741.53	46.32%
*****	Yearly Sub-Totals	\$5,178.08	\$12,313.96	\$17,492.04		
262	01/01/47	\$409.14	\$1,048.53	\$1,457.67	\$121,693.00	45.92%
263	02/01/47	\$405.64	\$1,052.03	\$1,457.67	\$120,640.97	45.52%
264	03/01/47	\$402.14	\$1,055.53	\$1,457.67	\$119,585.44	45.13%
265	04/01/47	\$398.62	\$1,059.05	\$1,457.67	\$118,526.39	44.73%
266	05/01/47	\$395.09	\$1,062.58	\$1,457.67	\$117,463.81	44.33%
267	06/01/47	\$391.55	\$1,066.12	\$1,457.67	\$116,397.69	43.92%
268	07/01/47	\$387.99	\$1,069.68	\$1,457.67	\$115,328.01	43.52%
269	08/01/47	\$384.43	\$1,073.24	\$1,457.67	\$114,254.77	43.12%
270	09/01/47	\$380.85	\$1,076.82	\$1,457.67	\$113,177.95	42.71%
271	10/01/47	\$377.26	\$1,080.41	\$1,457.67	\$112,097.54	42.30%
272	11/01/47	\$373.66	\$1,084.01	\$1,457.67	\$111,013.53	41.89%
273	12/01/47	\$370.05	\$1,087.62	\$1,457.67	\$109,925.91	41.48%
*****	Yearly Sub-Totals	\$4,676.42	\$12,815.62	\$17,492.04		
274	01/01/48	\$366.42	\$1,091.25	\$1,457.67	\$108,834.66	41.07%
275	02/01/48	\$362.78	\$1,094.89	\$1,457.67	\$107,739.77	40.66%
276	03/01/48	\$359.13	\$1,098.54	\$1,457.67	\$106,641.23	40.24%
277	04/01/48	\$355.47	\$1,102.20	\$1,457.67	\$105,539.03	39.83%
278	05/01/48	\$351.80	\$1,105.87	\$1,457.67	\$104,433.16	39.41%
279	06/01/48	\$348.11	\$1,109.56	\$1,457.67	\$103,323.60	38.99%
280	07/01/48	\$344.41	\$1,113.26	\$1,457.67	\$102,210.34	38.57%
281	08/01/48	\$340.70	\$1,116.97	\$1,457.67	\$101,093.37	38.15%
282	09/01/48	\$336.98	\$1,120.69	\$1,457.67	\$99,972.68	37.73%
283	10/01/48	\$333.24	\$1,124.43	\$1,457.67	\$98,848.25	37.30%
284	11/01/48	\$329.49	\$1,128.18	\$1,457.67	\$97,720.07	36.88%
285	12/01/48	\$325.73	\$1,131.94	\$1,457.67	\$96,588.13	36.45%
*****	Yearly Sub-Totals	\$4,154.26	\$13,337.78	\$17,492.04		
286	01/01/49	\$321.96	\$1,135.71	\$1,457.67	\$95,452.42	36.02%
287	02/01/49	\$318.17	\$1,139.50	\$1,457.67	\$94,312.92	35.59%

Amortization Schedule

Payment Number	Payment Due Date	Interest Amount	Principal Amount	Payment Amount	Principal Balance	Resulting LTV
338	05/01/53	\$107.40	\$1,350.27	\$1,457.67	\$30,870.49	11.65%
339	06/01/53	\$102.90	\$1,354.77	\$1,457.67	\$29,515.72	11.14%
340	07/01/53	\$98.39	\$1,359.28	\$1,457.67	\$28,156.44	10.63%
341	08/01/53	\$93.85	\$1,363.82	\$1,457.67	\$26,792.62	10.11%
342	09/01/53	\$89.31	\$1,368.36	\$1,457.67	\$25,424.26	9.59%
343	10/01/53	\$84.75	\$1,372.92	\$1,457.67	\$24,051.34	9.08%
344	11/01/53	\$80.17	\$1,377.50	\$1,457.67	\$22,673.84	8.56%
345	12/01/53	\$75.58	\$1,382.09	\$1,457.67	\$21,291.75	8.03%
*****	Yearly Sub-Totals	\$1,206.68	\$16,285.36	\$17,492.04		
346	01/01/54	\$70.97	\$1,386.70	\$1,457.67	\$19,905.05	7.51%
347	02/01/54	\$66.35	\$1,391.32	\$1,457.67	\$18,513.73	6.99%
348	03/01/54	\$61.71	\$1,395.96	\$1,457.67	\$17,117.77	6.46%
349	04/01/54	\$57.06	\$1,400.61	\$1,457.67	\$15,717.16	5.93%
350	05/01/54	\$52.39	\$1,405.28	\$1,457.67	\$14,311.88	5.40%
351	06/01/54	\$47.71	\$1,409.96	\$1,457.67	\$12,901.92	4.87%
352	07/01/54	\$43.01	\$1,414.66	\$1,457.67	\$11,487.26	4.33%
353	08/01/54	\$38.29	\$1,419.38	\$1,457.67	\$10,067.88	3.80%
354	09/01/54	\$33.56	\$1,424.11	\$1,457.67	\$8,643.77	3.26%
355	10/01/54	\$28.81	\$1,428.86	\$1,457.67	\$7,214.91	2.72%
356	11/01/54	\$24.05	\$1,433.62	\$1,457.67	\$5,781.29	2.18%
357	12/01/54	\$19.27	\$1,438.40	\$1,457.67	\$4,342.89	1.64%
*****	Yearly Sub-Totals	\$543.18	\$16,948.86	\$17,492.04		
358	01/01/55	\$14.48	\$1,443.19	\$1,457.67	\$2,899.70	1.09%
359	02/01/55	\$9.67	\$1,448.00	\$1,457.67	\$1,451.70	.55%
360	03/01/55	\$4.84	\$1,451.70	\$1,456.54	\$.00	.00%
*****	Yearly Sub-Totals	\$28.99	\$4,342.89	\$4,371.88		
*****	Last Payment Amount:	*****		\$1,456.54	*****	
*****	Totals:	\$219,435.07	\$305,325.00	\$524,760.07		

Amortization Schedule with Mortgage Insurance

Loan Number: 5242024
 Name On Loan: ROBERTS, NOEL & NOEL
 Principal Balance: \$290,000.00
 Payment Frequency: Monthly
 Term In Months: 360
 Initial P&I Amount: \$1,384.50
 1st Payment Due Date: 11/01/24
 Initial Interest Rate: 4.00000%

Payment Number	Payment Due Date	Interest Amount	Principal Amount	PMI/MI Amount	Total Payment Amount	Principal Balance	Resulting LTV
1	11/01/24	\$966.67	\$417.83	\$30.21	\$1,414.71	\$289,582.17	89.10%
2	12/01/24	\$965.27	\$419.23	\$30.21	\$1,414.71	\$289,162.94	88.97%
*****	Yearly Totals	\$1,931.94	\$837.06	\$60.42	\$2,829.42		
3	01/01/25	\$963.88	\$420.62	\$30.21	\$1,414.71	\$288,742.32	88.84%
4	02/01/25	\$962.47	\$422.03	\$30.21	\$1,414.71	\$288,320.29	88.71%
5	03/01/25	\$961.07	\$423.43	\$30.21	\$1,414.71	\$287,896.86	88.58%
6	04/01/25	\$959.66	\$424.84	\$30.21	\$1,414.71	\$287,472.02	88.45%
7	05/01/25	\$958.24	\$426.26	\$30.21	\$1,414.71	\$287,045.76	88.32%
8	06/01/25	\$956.82	\$427.68	\$30.21	\$1,414.71	\$286,618.08	88.19%
9	07/01/25	\$955.39	\$429.11	\$30.21	\$1,414.71	\$286,188.97	88.06%
10	08/01/25	\$953.96	\$430.54	\$30.21	\$1,414.71	\$285,758.43	87.93%
11	09/01/25	\$952.53	\$431.97	\$30.21	\$1,414.71	\$285,326.46	87.79%
12	10/01/25	\$951.09	\$433.41	\$30.21	\$1,414.71	\$284,893.05	87.66%
13	11/01/25	\$949.64	\$434.86	\$30.21	\$1,414.71	\$284,458.19	87.53%
14	12/01/25	\$948.19	\$436.31	\$30.21	\$1,414.71	\$284,021.88	87.39%
*****	Yearly Totals	\$11,472.94	\$5,141.06	\$362.52	\$16,976.52		
15	01/01/26	\$946.74	\$437.76	\$30.21	\$1,414.71	\$283,584.12	87.26%
16	02/01/26	\$945.28	\$439.22	\$30.21	\$1,414.71	\$283,144.90	87.12%
17	03/01/26	\$943.82	\$440.68	\$30.21	\$1,414.71	\$282,704.22	86.99%
18	04/01/26	\$942.35	\$442.15	\$30.21	\$1,414.71	\$282,262.07	86.85%
19	05/01/26	\$940.87	\$443.63	\$30.21	\$1,414.71	\$281,818.44	86.71%
20	06/01/26	\$939.39	\$445.11	\$30.21	\$1,414.71	\$281,373.33	86.58%
21	07/01/26	\$937.91	\$446.59	\$30.21	\$1,414.71	\$280,926.74	86.44%
22	08/01/26	\$936.42	\$448.08	\$30.21	\$1,414.71	\$280,478.66	86.30%
23	09/01/26	\$934.93	\$449.57	\$30.21	\$1,414.71	\$280,029.09	86.16%
24	10/01/26	\$933.43	\$451.07	\$30.21	\$1,414.71	\$279,578.02	86.02%
25	11/01/26	\$931.93	\$452.57	\$30.21	\$1,414.71	\$279,125.45	85.88%
26	12/01/26	\$930.42	\$454.08	\$30.21	\$1,414.71	\$278,671.37	85.74%
*****	Yearly Totals	\$11,263.49	\$5,350.51	\$362.52	\$16,976.52		
27	01/01/27	\$928.90	\$455.60	\$30.21	\$1,414.71	\$278,215.77	85.60%
28	02/01/27	\$927.39	\$457.11	\$30.21	\$1,414.71	\$277,758.66	85.46%
29	03/01/27	\$925.86	\$458.64	\$30.21	\$1,414.71	\$277,300.02	85.32%
30	04/01/27	\$924.33	\$460.17	\$30.21	\$1,414.71	\$276,839.85	85.18%
31	05/01/27	\$922.80	\$461.70	\$30.21	\$1,414.71	\$276,378.15	85.04%
32	06/01/27	\$921.26	\$463.24	\$30.21	\$1,414.71	\$275,914.91	84.90%
33	07/01/27	\$919.72	\$464.78	\$30.21	\$1,414.71	\$275,450.13	84.75%
34	08/01/27	\$918.17	\$466.33	\$30.21	\$1,414.71	\$274,983.80	84.61%
35	09/01/27	\$916.61	\$467.89	\$30.21	\$1,414.71	\$274,515.91	84.47%
36	10/01/27	\$915.05	\$469.45	\$30.21	\$1,414.71	\$274,046.46	84.32%
37	11/01/27	\$913.49	\$471.01	\$30.21	\$1,414.71	\$273,575.45	84.18%
38	12/01/27	\$911.92	\$472.58	\$30.21	\$1,414.71	\$273,102.87	84.03%

Amortization Schedule with Mortgage Insurance

Payment Number	Payment Due Date	Interest Amount	Principal Amount	PMI/MI Amount	Total Payment Amount	Principal Balance	Resulting LTV
188	06/01/40	\$605.99	\$778.51	\$0.00	\$1,384.50	\$181,019.10	55.70%
189	07/01/40	\$603.40	\$781.10	\$0.00	\$1,384.50	\$180,238.00	55.46%
190	08/01/40	\$600.79	\$783.71	\$0.00	\$1,384.50	\$179,454.29	55.22%
191	09/01/40	\$598.18	\$786.32	\$0.00	\$1,384.50	\$178,667.97	54.98%
192	10/01/40	\$595.56	\$788.94	\$0.00	\$1,384.50	\$177,879.03	54.73%
193	11/01/40	\$592.93	\$791.57	\$0.00	\$1,384.50	\$177,087.46	54.49%
194	12/01/40	\$590.29	\$794.21	\$0.00	\$1,384.50	\$176,293.25	54.24%
*****	Yearly Totals	\$7,255.74	\$9,358.26	\$0.00	\$16,614.00		
195	01/01/41	\$587.64	\$796.86	\$0.00	\$1,384.50	\$175,496.39	54.00%
196	02/01/41	\$584.99	\$799.51	\$0.00	\$1,384.50	\$174,696.88	53.75%
197	03/01/41	\$582.32	\$802.18	\$0.00	\$1,384.50	\$173,894.70	53.51%
198	04/01/41	\$579.65	\$804.85	\$0.00	\$1,384.50	\$173,089.85	53.26%
199	05/01/41	\$576.97	\$807.53	\$0.00	\$1,384.50	\$172,282.32	53.01%
200	06/01/41	\$574.27	\$810.23	\$0.00	\$1,384.50	\$171,472.09	52.76%
201	07/01/41	\$571.57	\$812.93	\$0.00	\$1,384.50	\$170,659.16	52.51%
202	08/01/41	\$568.86	\$815.64	\$0.00	\$1,384.50	\$169,843.52	52.26%
203	09/01/41	\$566.15	\$818.35	\$0.00	\$1,384.50	\$169,025.17	52.01%
204	10/01/41	\$563.42	\$821.08	\$0.00	\$1,384.50	\$168,204.09	51.76%
205	11/01/41	\$560.68	\$823.82	\$0.00	\$1,384.50	\$167,380.27	51.50%
206	12/01/41	\$557.93	\$826.57	\$0.00	\$1,384.50	\$166,553.70	51.25%
*****	Yearly Totals	\$6,874.45	\$9,739.55	\$0.00	\$16,614.00		
207	01/01/42	\$555.18	\$829.32	\$0.00	\$1,384.50	\$165,724.38	50.99%
208	02/01/42	\$552.41	\$832.09	\$0.00	\$1,384.50	\$164,892.29	50.74%
209	03/01/42	\$549.64	\$834.86	\$0.00	\$1,384.50	\$164,057.43	50.48%
210	04/01/42	\$546.86	\$837.64	\$0.00	\$1,384.50	\$163,219.79	50.22%
211	05/01/42	\$544.07	\$840.43	\$0.00	\$1,384.50	\$162,379.36	49.96%
212	06/01/42	\$541.26	\$843.24	\$0.00	\$1,384.50	\$161,536.12	49.70%
213	07/01/42	\$538.45	\$846.05	\$0.00	\$1,384.50	\$160,690.07	49.44%
214	08/01/42	\$535.63	\$848.87	\$0.00	\$1,384.50	\$159,841.20	49.18%
215	09/01/42	\$532.80	\$851.70	\$0.00	\$1,384.50	\$158,989.50	48.92%
216	10/01/42	\$529.97	\$854.53	\$0.00	\$1,384.50	\$158,134.97	48.66%
217	11/01/42	\$527.12	\$857.38	\$0.00	\$1,384.50	\$157,277.59	48.39%
218	12/01/42	\$524.26	\$860.24	\$0.00	\$1,384.50	\$156,417.35	48.13%
*****	Yearly Totals	\$6,477.65	\$10,136.35	\$0.00	\$16,614.00		
219	01/01/43	\$521.39	\$863.11	\$0.00	\$1,384.50	\$155,554.24	47.86%
220	02/01/43	\$518.51	\$865.99	\$0.00	\$1,384.50	\$154,688.25	47.60%
221	03/01/43	\$515.63	\$868.87	\$0.00	\$1,384.50	\$153,819.38	47.33%
222	04/01/43	\$512.73	\$871.77	\$0.00	\$1,384.50	\$152,947.61	47.06%
223	05/01/43	\$509.83	\$874.67	\$0.00	\$1,384.50	\$152,072.94	46.79%
224	06/01/43	\$506.91	\$877.59	\$0.00	\$1,384.50	\$151,195.35	46.52%
225	07/01/43	\$503.98	\$880.52	\$0.00	\$1,384.50	\$150,314.83	46.25%
226	08/01/43	\$501.05	\$883.45	\$0.00	\$1,384.50	\$149,431.38	45.98%
227	09/01/43	\$498.10	\$886.40	\$0.00	\$1,384.50	\$148,544.98	45.71%
228	10/01/43	\$495.15	\$889.35	\$0.00	\$1,384.50	\$147,655.63	45.43%
229	11/01/43	\$492.19	\$892.31	\$0.00	\$1,384.50	\$146,763.32	45.16%
230	12/01/43	\$489.21	\$895.29	\$0.00	\$1,384.50	\$145,868.03	44.88%
*****	Yearly Totals	\$6,064.68	\$10,549.32	\$0.00	\$16,614.00		
231	01/01/44	\$486.23	\$898.27	\$0.00	\$1,384.50	\$144,969.76	44.61%
232	02/01/44	\$483.23	\$901.27	\$0.00	\$1,384.50	\$144,068.49	44.33%
233	03/01/44	\$480.23	\$904.27	\$0.00	\$1,384.50	\$143,164.22	44.05%
234	04/01/44	\$477.21	\$907.29	\$0.00	\$1,384.50	\$142,256.93	43.77%
235	05/01/44	\$474.19	\$910.31	\$0.00	\$1,384.50	\$141,346.62	43.49%
236	06/01/44	\$471.16	\$913.34	\$0.00	\$1,384.50	\$140,433.28	43.21%
237	07/01/44	\$468.11	\$916.39	\$0.00	\$1,384.50	\$139,516.89	42.93%

Amortization Schedule with Mortgage Insurance

Payment Number	Payment Due Date	Interest Amount	Principal Amount	PMI/MI Amount	Total Payment Amount	Principal Balance	Resulting LTV
338	12/01/52	\$102.02	\$1,282.48	\$0.00	\$1,384.50	\$29,324.73	9.02%
*****	Yearly Totals	\$1,502.39	\$15,111.61	\$0.00	\$16,614.00		
339	01/01/53	\$97.75	\$1,286.75	\$0.00	\$1,384.50	\$28,037.98	8.63%
340	02/01/53	\$93.46	\$1,291.04	\$0.00	\$1,384.50	\$26,746.94	8.23%
341	03/01/53	\$89.16	\$1,295.34	\$0.00	\$1,384.50	\$25,451.60	7.83%
342	04/01/53	\$84.84	\$1,299.66	\$0.00	\$1,384.50	\$24,151.94	7.43%
343	05/01/53	\$80.51	\$1,303.99	\$0.00	\$1,384.50	\$22,847.95	7.03%
344	06/01/53	\$76.16	\$1,308.34	\$0.00	\$1,384.50	\$21,539.61	6.63%
345	07/01/53	\$71.80	\$1,312.70	\$0.00	\$1,384.50	\$20,226.91	6.22%
346	08/01/53	\$67.42	\$1,317.08	\$0.00	\$1,384.50	\$18,909.83	5.82%
347	09/01/53	\$63.03	\$1,321.47	\$0.00	\$1,384.50	\$17,588.36	5.41%
348	10/01/53	\$58.63	\$1,325.87	\$0.00	\$1,384.50	\$16,262.49	5.00%
349	11/01/53	\$54.21	\$1,330.29	\$0.00	\$1,384.50	\$14,932.20	4.60%
350	12/01/53	\$49.77	\$1,334.73	\$0.00	\$1,384.50	\$13,597.47	4.18%
*****	Yearly Totals	\$886.74	\$15,727.26	\$0.00	\$16,614.00		
351	01/01/54	\$45.32	\$1,339.18	\$0.00	\$1,384.50	\$12,258.29	3.77%
352	02/01/54	\$40.86	\$1,343.64	\$0.00	\$1,384.50	\$10,914.65	3.36%
353	03/01/54	\$36.38	\$1,348.12	\$0.00	\$1,384.50	\$9,566.53	2.94%
354	04/01/54	\$31.89	\$1,352.61	\$0.00	\$1,384.50	\$8,213.92	2.53%
355	05/01/54	\$27.38	\$1,357.12	\$0.00	\$1,384.50	\$6,856.80	2.11%
356	06/01/54	\$22.86	\$1,361.64	\$0.00	\$1,384.50	\$5,495.16	1.69%
357	07/01/54	\$18.32	\$1,366.18	\$0.00	\$1,384.50	\$4,128.98	1.27%
358	08/01/54	\$13.76	\$1,370.74	\$0.00	\$1,384.50	\$2,758.24	.85%
359	09/01/54	\$9.19	\$1,375.31	\$0.00	\$1,384.50	\$1,382.93	.43%
360	10/01/54	\$4.61	\$1,382.93	\$0.00	\$1,387.54	\$0.00	.00%
*****	Yearly Totals	\$250.57	\$13,597.47	\$0.00	\$13,848.04		
*****	Last Payment	*****			\$1,387.54	*****	
*****	Totals:	\$208,423.04	\$290,000.00	\$2,326.17	\$500,749.21		

Right to Receive a Copy of Appraisal Report

Creditor

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Applicant

CHRISTOPHER PIKE

Date

05/30/24

Application or Loan Number

6302023

Property Address: 1765 Merdough Place
Dallas, TX 75287-1145

"You" means Applicant; and "We" means Creditor.

Right to Receive Copy

We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close.

You can pay for an additional appraisal for your own use at your own cost.

Acknowledgment

By signing below, you acknowledge that you have received this *Disclosure*.

Applicant

CHRISTOPHER PIKE

Date

Date

Date

Date

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



Good Faith Estimate (GFE)

OMB Approval No. 2502-0265

Name of Originator FICS; DM Webb-Jordan	Borrower PAUL HOLLYWOOD
Originator 14285 Midway Rd Ste 200 Address Addi son, TX 75001-2342	Property 98374 PORTABELLA LANE Address ADDI SON, TX 75001
Originator Phone Number (972)458-8583	Date of GFE 06/14/24
Originator Email di anaj ordan@fi cs. com	

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

- The interest rate for this GFE is available through **06/29/24**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **07/14/24**.
- After you lock your interest rate, you must go to settlement within **15** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **45** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 250,208.33
Your loan term is	30 years
Your initial interest rate is	3.00000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,054.89 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **1,054.89**.

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$.00
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 6,253.67
A + B	Total Estimated Settlement Charges	\$ 6,253.67

Understanding
your estimated
settlement
charges

Some of these
charges can
change at
settlement. See
the top of page 3
for more
information.

Your Adjusted Origination Charges

1. Our origination charge This charge is for getting this loan for you.		.00
2. Your credit or charge (points) for the specific interest rate chosen <input checked="" type="checkbox"/> The credit or charge for the interest rate of <u>3.00000</u> % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ <u> </u> for this interest rate of <u> </u> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <u> </u> for this interest rate of <u> </u> %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.		.00
A Your Adjusted Origination Charges		\$.00

Your Charges for All Other Settlement Services

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.		
Service	Charge	Service
Mortgage insurance	208.33	
		208.33
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.		.00
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.		.00
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.		
Service	Charge	Service
		.00
7. Government recording charges These charges are for state and local fees to record your loan and title documents.		.00
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.		.00
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input checked="" type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input checked="" type="checkbox"/> other Homeowner's insurance.		2,292.22
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ <u>20.57</u> per day for <u>0</u> days (if your settlement is <u> </u>).		.00
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire.		
Policy	Charge	Policy
Homeowner's insurance	3,753.12	
		3,753.12
B Your Charges for All Other Settlement Services		\$ 6,253.67
A + B Total Estimated Settlement Charges		\$ 6,253.67



Instructions

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

Understanding which charges can change at settlement

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> • Our origination charge • Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) • Your adjusted origination charges (after you lock in your interest rate) • Transfer taxes 	<ul style="list-style-type: none"> • Required services that we select • Title services and lender's title insurance (if we select them or you use companies we identify) • Owner's title insurance (if you use companies we identify) • Required services that you can shop for (if you use companies we identify) • Government recording charges 	<ul style="list-style-type: none"> • Required services that you can shop for (if you do not use companies we identify) • Title services and lender's title insurance (if you do not use companies we identify) • Owner's title insurance (if you do not use companies we identify) • Initial deposit for your escrow account • Daily interest charges • Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 250,208.33	\$	\$
Your initial interest rate ¹	3.00000 %	%	%
Your initial monthly amount owed	\$ 1,054.89	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 6,253.67	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	FICS - FICS			
Initial loan amount	\$ 250,208.33			
Loan term	30 years			
Initial interest rate	3.00000 %			
Initial monthly amount owed	\$ 1,054.89			
Rate lock period	15 days			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	No			
Balloon payment?	No			
Total Estimated Settlement Charges	\$ 6,253.67			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



Good Faith Estimate (GFE) Acknowledgment

Originator

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Borrower
PAUL HOLLYWOOD

Date
06/14/24

Loan Number
83428678

Property Address
98374 PORTABELLA LANE
ADDDISON, TX 75001

By signing below, I acknowledge that I received, on the date shown by my signature, a completed copy of the Good Faith Estimate form (dated 06/14/24).

Borrower

PAUL HOLLYWOOD **Date** _____ **Date**

Date _____ **Date**

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

Good Faith Estimate (GFE) Acknowledgment

Originator

FICS
14285 Midway Rd Ste 200
Addison, TX 75001

Borrower
CHRISTOPHER PIKE

Date
11/11/24

Loan Number
6302023

Property Address
1765 Merdough Place #1548
Dallas, TX 75287

By signing below, I acknowledge that I received, on the date shown by my signature, a completed copy of the Good Faith Estimate form (dated **11/11/24**).

Borrower

CHRISTOPHER PIKE

Date

Date

Date

Date

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



Good Faith Estimate (GFE)

OMB Approval No. 2502-0265

Name of Originator FICS; Di'ana Jordan	Borrower JAQUE SCHWIMMER
Originator 14285 Midway Rd Ste 200 Address Addison, TX 75001	Property 1565 NEVEDA ROAD Address ALLEN, TX 75002
Originator Phone Number (972)458-8583	Date of GFE 11/14/24
Originator Email dianajordan@fics.com	

Purpose

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at www.hud.gov/respa. If you decide you would like to proceed with this loan, contact us.

Shopping for your loan

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

Important dates

1. The interest rate for this GFE is available through **11/29/24**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
2. This estimate for all other settlement charges is available through **12/14/24**.
3. After you lock your interest rate, you must go to settlement within **N/A** days (your rate lock period) to receive the locked interest rate.
4. You must lock the interest rate at least **15** days before settlement.

Summary of your loan

Your initial loan amount is	\$ 400,833.33
Your loan term is	30 years
Your initial interest rate is	6.00000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 2,179.53 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of %. The first change will be in .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Escrow account information

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ **2,179.53**.

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

Summary of your settlement charges

A	Your Adjusted Origination Charges (See page 2.)	\$ 500.00
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 4,957.58
A + B	Total Estimated Settlement Charges	\$ 5,457.58

Understanding
your estimated
settlement
charges

Your Adjusted Origination Charges

1. Our origination charge This charge is for getting this loan for you.	500.00
2. Your credit or charge (points) for the specific interest rate chosen <input checked="" type="checkbox"/> The credit or charge for the interest rate of 6.00000 % is included in "Our origination charge." (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This credit reduces your settlement charges. <input type="checkbox"/> You pay a charge of \$ <input type="text"/> for this interest rate of <input type="text"/> %. This charge (points) increases your total settlement charges. The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	.00
A Your Adjusted Origination Charges	\$ 500.00

Your Charges for All Other Settlement Services

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services. <table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Mortgage insurance</td> <td>833.33</td> <td></td> <td></td> </tr> <tr> <td>Appraisal Fee</td> <td>375.00</td> <td></td> <td></td> </tr> <tr> <td>Credit Report</td> <td>75.00</td> <td></td> <td></td> </tr> <tr> <td>Flood certification</td> <td>95.00</td> <td></td> <td></td> </tr> <tr> <td>Document Prep Fee</td> <td>150.00</td> <td></td> <td></td> </tr> </tbody> </table>	Service	Charge	Service	Charge	Mortgage insurance	833.33			Appraisal Fee	375.00			Credit Report	75.00			Flood certification	95.00			Document Prep Fee	150.00			1,528.33
Service	Charge	Service	Charge																						
Mortgage insurance	833.33																								
Appraisal Fee	375.00																								
Credit Report	75.00																								
Flood certification	95.00																								
Document Prep Fee	150.00																								
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	.00																								
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	Not Applicable																								
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below. <table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Survey</td> <td>350.00</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Service	Charge	Service	Charge	Survey	350.00															350.00				
Service	Charge	Service	Charge																						
Survey	350.00																								
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	30.00																								
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	85.00																								
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input type="checkbox"/> all property taxes, <input type="checkbox"/> all insurance, and <input type="checkbox"/> other	1,464.25																								
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$32.9452 per day for 0 days (if your settlement is <input type="text"/>).	.00																								
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire. <table border="1"> <thead> <tr> <th>Policy</th> <th>Charge</th> <th>Policy</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Homeowner's insurance</td> <td>1,500.00</td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Policy	Charge	Policy	Charge	Homeowner's insurance	1,500.00							1,500.00												
Policy	Charge	Policy	Charge																						
Homeowner's insurance	1,500.00																								
B Your Charges for All Other Settlement Services	\$ 4,957.58																								
A + B Total Estimated Settlement Charges	\$ 5,457.58																								

Some of these
charges can
change at
settlement. See
the top of page 3
for more
information.



Instructions

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

Understanding which charges can change at settlement

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> Our origination charge Your credit or charge (points) for the specific interest rate chosen (after you lock in your interest rate) Your adjusted origination charges (after you lock in your interest rate) Transfer taxes 	<ul style="list-style-type: none"> Required services that we select Title services and lender's title insurance (if we select them or you use companies we identify) Owner's title insurance (if you use companies we identify) Required services that you can shop for (if you use companies we identify) Government recording charges 	<ul style="list-style-type: none"> Required services that you can shop for (if you do not use companies we identify) Title services and lender's title insurance (if you do not use companies we identify) Owner's title insurance (if you do not use companies we identify) Initial deposit for your escrow account Daily interest charges Homeowner's insurance

Using the tradeoff table

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with **lower settlement charges**, then you will have a **higher interest rate**.
- If you want to choose this same loan with a **lower interest rate**, then you will have **higher settlement charges**.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

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Your initial loan amount	\$ 400,833.33	\$	\$
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Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 5,457.58	\$	\$

¹ For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Using the shopping chart

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	FICS - FICS			
Initial loan amount	\$ 400,833.33			
Loan term	30 years			
Initial interest rate	6.00000 %			
Initial monthly amount owed	\$ 2,179.53			
Rate lock period	N/A			
Can interest rate rise?	No			
Can loan balance rise?	No			
Can monthly amount owed rise?	No			
Prepayment penalty?	No			
Balloon payment?	No			
Total Estimated Settlement Charges	\$ 5,457.58			

If your loan is sold in the future

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



Good Faith Estimate (GFE) Acknowledgment

Originator

FICS
14285 Midway Rd Ste 200
Addison, TX 75001

Borrower
JAQUE SCHWIMMER

Date
11/14/24

Loan Number
11142024

Property Address
1565 NEVEDA ROAD
ALLEN, TX 75002

By signing below, I acknowledge that I received, on the date shown by my signature, a completed copy of the Good Faith Estimate form (dated **11/14/24**).

Borrower

JAQUE SCHWIMMER

Date

Date

Date

Date

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

Good Faith Estimate New Construction Disclosure

Originator
FICS
14285 Midway Rd Ste 200
Addison, TX 75001

Borrower
JAQUE SCHWIMMER

Date
11/14/24

Loan Number
11142024

Property Address
1565 NEVEDA ROAD
ALLEN, TX 75002

The mortgage loan you are applying for involves construction of a new home, and the loan closing is anticipated to occur more than sixty (60) calendar days from the date indicated at the top of page one (1) of the Good Faith Estimate (GFE) you received from Originator. As a result, Originator wants you to know that Section 3500.7(f)(6) of federal Regulation X permits Originator to issue you a revised GFE at any time up until sixty (60) calendar days prior to the loan closing.

By signing below, borrower(s) acknowledge(s) receipt of a copy of this disclosure.

Borrower(s)

JAQUE SCHWIMMER

Date

Date

Date

Date

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

HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144 (exp. 02/29/2020)

HUD: 2502-0059 (exp. 03/31/2019)

Part I - Identifying Information (mark the type of application)		2. Agency Case No. (include any suffix)		3. Lender/Mortgagee Case No.		4. Section of the Act (for HUD cases)	
1. <input checked="" type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD/FHA Application for Insurance under the National Housing Act				4232024			
5. Borrower's Name & Present Address (Include zip code)				7. Loan Amount (include the UFMIP if for HUD or Funding Fee if for VA)		8. Interest Rate	
KARL KREDI TOR and KARLA KREDI TOR 200 GREENBACKS NEW ORLEANS, LA 70128				\$ 225,950.00		4.00000 %	
6. Property Address (including name of subdivision, lot & block no. & zip code)				10. Discount Amount (only if borrower is permitted to pay)		11. Amount of Up Front Premium	
1455 CALLEY ROAD NEW ORLEANS, LA 70128 123445				1,129.75		\$.00	
				13. Lender/Mortgagee I.D. Code		14. Sponsor/Agent I.D. Code	
				2299500056			
15. Lender/Mortgagee Name & Address (include zip code)				16. Name & Address of Sponsor/Agent			
FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342							
Type or Print all entries clearly				17. Lender/Mortgagee Telephone Number			
				(972) 458-8583			
FHA Sponsored Originations		Name of Loan Origination Company		Tax ID of Loan Origination Company		NMLS ID of Loan Origination Company	

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer?		19. VA Only Title will be Vested in:		20. Purpose of Loan (blocks 9 - 12 are for VA loans only)	
a. <input checked="" type="checkbox"/> Yes		<input type="checkbox"/> Veteran		1) <input type="checkbox"/> Purchase Existing Home Previously Occupied	
b. <input type="checkbox"/> No		<input checked="" type="checkbox"/> Veteran & Spouse		2) <input type="checkbox"/> Purchase Existing Home Not Previously Occupied	
		<input type="checkbox"/> Other (specify)		3) <input type="checkbox"/> Finance Improvements to Existing Property	
				4) <input type="checkbox"/> Refinance (Refi.)	
				5) <input type="checkbox"/> Purchase New Condo. Unit	
				6) <input type="checkbox"/> Purchase Existing Condo. Unit	
				7) <input checked="" type="checkbox"/> Construct Home (proceeds to be paid out during construction)	
				8) <input type="checkbox"/> Finance Co-op Purchase	
				9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home	
				10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot	
				11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot	
				12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan	

HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

Part II - Lender/Mortgagee Certification

21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

- A.** The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.
- B.** (1) The information contained in the **initial** Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.
- (2) The information contained in the **final** Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.
- C.** The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.
- D.** The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.
- E.** To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, II.A.1.b.ii.(B)) in this Covered Transaction (as that term is clarified in 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

Items "F" through "H" are to be completed as applicable for VA loans only.

- F.** The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address

Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

- G.** The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.
- H.** The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee	Date (mm/dd/yyyy)

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

The knowing submission of a false, fictitious, or fraudulent certification may be subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729

VA Form 26-1802a (02/2017)

form HUD-92900-A (08/2016)
VMP475TC (1707).00
Page 1 of 4

Wolters Kluwer Financial Services

Part III - Notices to Borrowers. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. This collection of information is not subject to the OMB Paperwork Project. The information requested on the Uniform Residential Loan Application and this Addendum is authorized by 38 U.S.C. 3710 (if for DVA) and 12 U.S.C. 1701 et seq. (if for HUD/FHA). The Debt Collection Act of 1982, Pub. Law 97-365, and HUD's Housing and Community Development Act of 1987, 42 U.S.C. 3543, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. HUD and/or VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of HUD or VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure of information outside VA or HUD/FHA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA or 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 VA and HUD/FHA without further notice or authorization but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service for offset against any amount owed to you as an income tax refund; and (9) Report any resulting written-off debt of yours to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

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

I authorize the Social Security Administration to verify my Social Security number to the Mortgagee identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA. I understand that my consent allows no additional information from my Social Security records to be provided to the Mortgagee, and HUD/FHA and that verification of my Social Security number does not constitute confirmation of my identity. I also understand that my Social Security number may not be used for any other purpose than the one stated above, including resale or redisclosure to other parties. The only other redisclosure permitted by this authorization is for review purposes to ensure that HUD/FHA complies with SSA's consent requirements. I am the individual to whom the Social Security number was issued or that person's legal guardian. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I know that if I make any representation that I know is false to obtain information from Social Security records, I could be punished by a fine or imprisonment or both. This consent is valid for 180 days from the date signed, unless indicated otherwise by the individual(s) named in this loan application. Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Is it to be sold? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA	22b. Sales Price \$	22c. Original Mortgage Amt \$
22d. Address				
22e. If the dwelling to be covered by this mortgage is to be rented, is it a part of, adjacent or contiguous to any project subdivision or group of concentrated rental properties involving eight or more dwelling units in which you have any financial interest? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes" give details in an attachment.				

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan? ☐ Yes ☒ No

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/or your spouse resided at the time of marriage, or where you and/or your spouse resided when you filed your claim (or a later date when you become eligible for benefits) (38 U.S.C. § 103(c)). Additional guidance on when VA recognizes marriages is available at <http://www.va.gov/opa/marriage/>.

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

25. I, the Undersigned Borrower(s) Certify that:

- (1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers.
- (2) Occupancy: HUD Only (CHECK APPLICABLE BOX)
- ☒ I, the Borrower or Co-Borrower will occupy the property within 60 days of signing the security instrument, and intend to continue occupancy for at least one year; or
- ☐ I do not intend to occupy the property as my primary residence. Occupancy: VA Only
- ☒ (a.) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.
- ☐ (b.) My spouse is on active military duty and in his or her absence; I occupy or intend to occupy the property securing this loan as my home.
- ☐ (c.) I previously occupied the property securing this loan as my home. (for interest rate reduction loans).
- ☐ (d.) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (for interest rate reduction loans).
- Note:** If box 2b or 2d is checked, the veteran's spouse must also sign below.
- ☐ (e.) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home.
- Note:** This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.
- ☐ (f.) While veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home (for interest rate reduction loans).
- Note:** This requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign the Borrower's Certificate below.

(3) Mark the applicable box (not applicable for Home Improvement or Refinancing Loan) I have been informed that (\$ 250,000.00) is:

- ☒ the reasonable value of the property as determined by VA or;
- ☐ the statement of appraised value as determined by HUD/FHA.
- Note:** If the contract price or cost exceeds the VA "Reasonable Value" or HUD/FHA "Statement of Appraised Value", mark either item (a) or item (b), whichever is applicable.
- ☒ (a.) I have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- ☐ (b.) I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between contract purchase price or cost and the VA or HUD/FHA established value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- (4) I and anyone acting on my behalf are, and will remain, in compliance with the Fair Housing Act, 42 U.S.C. 3604, et seq., with respect to the dwelling or property covered by the loan and in the provision of services or facilities in connection therewith. I recognize that any restrictive covenant on this property related to race, color, religion, sex, disability, familial status, national origin, marital status, age, or source of income is illegal and void. I further recognize that in addition to administrative action by HUD, a civil action may be brought by the Attorney General of the United States in any appropriate U.S. court against any person responsible for a violation of the applicable law.
- (5) All information in this application is given for the purpose of obtaining a loan to be insured under the National Housing Act or guaranteed by the Department of Veterans Affairs and the information in the Uniform Residential Loan Application and this Addendum is true and complete to the best of my knowledge and belief. Verification may be obtained from any source named herein.
- (6) **For HUD Only** (for properties constructed prior to 1978) I have received information on lead paint poisoning. ☐ Yes ☐ Not Applicable
- (7) **I am aware that neither HUD/FHA nor VA warrants the condition or value of the property.**

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

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

5242024

You must read this entire document at the time you apply for the loan.

Return one copy to mortgagee as proof of notification and keep one copy for your records.

Condition of Property

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

Interest Rate and Discount Points

- a. HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the mortgagee you have chosen.
- b. The interest rate, any discount points, and the length of time the mortgagee will honor the loan terms are all negotiated between you and the mortgagee.
- c. The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.

- d. Mortgagees may agree to guarantee or "lock-in" the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as "floating". Mortgagees may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing.
- e. Your agreement with the mortgagee will determine the degree, if any, that the interest rate and discount points may rise before closing.
- f. If the mortgagee determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don't Commit Loan Fraud

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

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

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

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

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

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

Discrimination

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

5242024

About Prepayment

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

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

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

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

FHA Mortgage Insurance Information

Who may be eligible for a refund?

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

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

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

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

How are Refunds Determined?

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

Monthly Insurance Premiums

In addition to 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.

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

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

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

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

X _____
Signature & Date: NOEL ROBERTS

X _____
Signature & Date: SANDY ROBERTS

X _____
Signature & Date:

X _____
Signature & Date:

**Your actual rate, payment, and costs could be higher.
Get an official Loan Estimate before choosing the loan.**

Page 1

FICS
Loan Producer System
Loan Affordability Comparison Calculator Results Report

05/30/2024
11:52:07

Prepared for: Phillip and Katherine Janeway

Conservative

Down Payment (%):	5.00000%	10.00000%	15.00000%
Down Payment (\$):	\$27,607.78	\$64,628.25	\$95,628.51
Loan Amount:	\$524,547.88	\$581,654.24	\$541,894.88
Price of Home:	\$552,155.66	\$646,282.49	\$637,523.39
Ratios (HTI/DTI):	25.00000% / 36.00000%	26.00000% / 38.00000%	24.00000% / 40.00000%
Payment Information:			
Principal & Interest:	\$3,489.83	\$3,869.76	\$3,605.24
Tax & Insurance:	\$700.00	\$700.00	\$700.00
Mortgage Insurance:	\$300.17	\$300.24	\$254.76
Total Monthly Payments:	\$4,490.00	\$4,870.00	\$4,560.00

Aggressive

Down Payment (%):	10.00000%	15.00000%	20.00000%
Down Payment (\$):	\$65,463.96	\$114,170.98	\$185,254.09
Loan Amount:	\$589,175.63	\$646,968.89	\$741,016.34
Price of Home:	\$654,639.59	\$761,139.87	\$926,270.43
Ratios (HTI/DTI):	28.00000% / 38.00000%	30.00000% / 40.00000%	32.00000% / 42.00000%
Payment Information:			
Principal & Interest:	\$3,919.80	\$4,304.30	\$4,930.00
Tax & Insurance:	\$700.00	\$700.00	\$700.00
Mortgage Insurance:	\$250.20	\$245.70	\$0.00
Total Monthly Payments:	\$4,870.00	\$5,250.00	\$5,630.00

For information purposes only.
This is neither a contract nor a commitment to lend. Rates are subject to change without notice.

Loan Estimate

DATE ISSUED 5/30/2024
APPLICANTS John Bonamassa

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐ _____
LOAN ID # 5302024
RATE LOCK ☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 6/29/2024 at 6:00 p.m. CDT

PROPERTY 1975 Bishop McGuiness Drive
 Oklahoma City, OK 73125
SALE PRICE \$200,000

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$195,000	NO
Interest Rate	7%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,297.34	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Years 1 - 30		
Principal & Interest		\$1,297.34	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	1,383	
Estimated Total Monthly Payment		\$2,680	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$1,383 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow? YES YES

Costs at Closing		
Estimated Closing Costs	\$16,288	Includes \$1,463 in Loan Costs + \$14,825 in Other Costs -\$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$21,288	Includes Closing Costs See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

Closing Cost Details

Loan Costs

A. Origination Charges	\$1,463
0.5% of Loan Amount (Points)	\$975
Loan Origination Fee	\$488

B. Services You Cannot Shop For

C. Services You Can Shop For

D. TOTAL LOAN COSTS (A + B + C) **\$1,463**

Other Costs

E. Taxes and Other Government Fees	\$100
Recording Fees and Other Taxes	\$100
Transfer Taxes	

F. Prepaids

Homeowner's Insurance Premium (months)
Mortgage Insurance Premium (months)
Prepaid Interest (per day for days @)
Property Taxes (months)

G. Initial Escrow Payment at Closing **\$14,725**

Homeowner's Insurance	\$375.00 per month for 7 mo.	\$2,625
Mortgage Insurance	per month for mo.	
Property Taxes	\$1,008.33 per month for 12 mo.	\$12,100

H. Other

I. TOTAL OTHER COSTS (E + F + G + H) **\$14,825**

J. TOTAL CLOSING COSTS **\$16,288**

D + I	\$16,288
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	\$16,288
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$5,000
Deposit	\$0
Funds for Borrower	\$0
Seller Credits	\$0
Adjustments and Other Credits	\$0
Estimated Cash to Close	\$21,288

Additional Information About This Loan

LENDER
NMLS/OK LICENSE ID 654321/123456
LOAN OFFICER Dm Webb-Jordan
NMLS/OK LICENSE ID 688989/099876867
EMAIL dianajordan@fics.com
PHONE (972) 458-8583 ext. 1172

MORTGAGE BROKER
NMLS/OK LICENSE ID
LOAN OFFICER
NMLS/OK LICENSE ID
EMAIL
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$79,303	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$11,443	Principal you will have paid off.
Annual Percentage Rate (APR)	7.075%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	139.509%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of 5% of your overdue payment of principal and interest.
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.
Servicing	We intend: <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

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.

John Bonamassa

Date

FICS
Loan Producer System
Acceptable Prequalification Plans for Prequal Number: 3 (Jane Doe)

11/11/24
17:55:39

Loan Plan Name	Loan Type	Interest		P&I	LTV	TLTV	HTI	DTI	Orig Fee	Disc Amt	Ln Amt	Fee Premium	Max Mort (HTI)	Max Mort (DTI)	Cash Reqd	Short/Over	Res Income	Interest
		Rate																
30 Year Conventional	Conventional	4.37500		499.29	67.00	67.00	18.32	18.32	1,000.00	500.00	100,000.00	0.00	312,446.65	468,669.98	50,864.50	-50,864.50	4,900.71	364.50
30 Year Conventional	Conventional	4.50000		506.69	67.00	67.00	18.44	18.44	1,000.00	750.00	100,000.00	0.00	307,883.41	461,825.11	51,125.00	-51,125.00	4,893.31	375.00
30 Year Conventional	Conventional	4.62500		514.14	67.00	67.00	18.57	18.57	1,000.00	1,000.00	100,000.00	0.00	303,419.57	455,129.36	51,385.50	-51,385.50	4,885.86	385.50
30 Year Conventional	Conventional	4.75000		521.65	67.00	67.00	18.69	18.69	1,000.00	1,250.00	100,000.00	0.00	299,052.63	448,578.94	51,645.70	-51,645.70	4,878.35	395.70
30 Year Conventional	Conventional	4.87500		529.21	67.00	67.00	18.82	18.82	1,000.00	1,500.00	100,000.00	0.00	294,780.00	442,170.00	51,906.20	-51,906.20	4,870.79	406.20
30 Year Conventional	Conventional	5.00000		536.82	67.00	67.00	18.95	18.95	1,000.00	1,750.00	100,000.00	0.00	290,599.31	435,898.96	52,166.70	-52,166.70	4,863.18	416.70
30 Year Conventional	Conventional	4.25000		491.94	67.00	67.00	18.20	18.20	1,000.00	250.00	100,000.00	0.00	317,111.90	475,667.85	50,604.30	-50,604.30	4,908.06	354.30
30 Year Conventional	Conventional	4.37500		499.29	67.00	67.00	18.32	18.32	1,000.00	500.00	100,000.00	0.00	312,446.65	468,669.98	50,864.50	-50,864.50	4,900.71	364.50
30 Year Conventional	Conventional	4.50000		506.69	67.00	67.00	18.44	18.44	1,000.00	750.00	100,000.00	0.00	307,883.41	461,825.11	51,125.00	-51,125.00	4,893.31	375.00
30 Year Conventional	Conventional	4.62500		514.14	67.00	67.00	18.57	18.57	1,000.00	1,000.00	100,000.00	0.00	303,419.57	455,129.36	51,385.50	-51,385.50	4,885.86	385.50
30 Year Conventional	Conventional	4.75000		521.65	67.00	67.00	18.69	18.69	1,000.00	1,250.00	100,000.00	0.00	299,052.63	448,578.94	51,645.70	-51,645.70	4,878.35	395.70
30 Year Conventional	Conventional	4.87500		529.21	67.00	67.00	18.82	18.82	1,000.00	1,500.00	100,000.00	0.00	294,780.00	442,170.00	51,906.20	-51,906.20	4,870.79	406.20
30 Year Conventional	Conventional	5.00000		536.82	67.00	67.00	18.95	18.95	1,000.00	1,750.00	100,000.00	0.00	290,599.31	435,898.96	52,166.70	-52,166.70	4,863.18	416.70
30 Year Fixed FHA	FHA	3.50000		449.04	67.00	67.00	17.48	17.48	0.00	0.00	100,000.00	0.00	467,659.45	347,404.16	49,291.60	-49,291.60	4,950.96	291.60
30 Year Fixed FHA	FHA	3.62500		456.05	67.00	67.00	17.60	17.60	0.00	0.00	100,000.00	0.00	460,474.53	342,066.80	49,301.80	-49,301.80	4,943.95	301.80
30 Year Fixed FHA	FHA	3.75000		463.12	67.00	67.00	17.72	17.72	0.00	0.00	100,000.00	0.00	453,450.51	336,848.95	49,312.30	-49,312.30	4,936.88	312.30
30 Year Fixed FHA	FHA	3.87500		470.24	67.00	67.00	17.84	17.84	0.00	0.00	100,000.00	0.00	446,583.22	331,747.53	49,322.80	-49,322.80	4,929.76	322.80
30 Year Fixed FHA	FHA	4.00000		477.42	67.00	67.00	17.96	17.96	0.00	0.00	100,000.00	0.00	439,868.63	326,759.55	49,333.30	-49,333.30	4,922.58	333.30
30 Year Fixed FHA	FHA	4.12500		484.65	67.00	67.00	18.08	18.08	0.00	0.00	100,000.00	0.00	433,302.62	321,881.95	49,343.50	-49,343.50	4,915.35	343.50
30 Year Fixed FHA	FHA	4.25000		491.94	67.00	67.00	18.20	18.20	0.00	0.00	100,000.00	0.00	426,881.40	317,111.90	49,354.00	-49,354.00	4,908.06	354.00
30 Year Fixed FHA	FHA	4.37500		499.29	67.00	67.00	18.32	18.32	0.00	0.00	100,000.00	0.00	420,601.26	312,446.65	49,364.50	-49,364.50	4,900.71	364.50
30 Year Fixed FHA	FHA	4.50000		506.69	67.00	67.00	18.44	18.44	0.00	0.00	100,000.00	0.00	414,458.43	307,883.41	49,375.00	-49,375.00	4,893.31	375.00
30 Year Fixed FHA	FHA	4.62500		514.14	67.00	67.00	18.57	18.57	0.00	0.00	100,000.00	0.00	408,449.43	303,419.57	49,385.20	-49,385.20	4,885.86	385.20
30 Year Fixed FHA	FHA	4.75000		521.65	67.00	67.00	18.69	18.69	0.00	0.00	100,000.00	0.00	402,570.85	299,052.63	49,395.70	-49,395.70	4,878.35	395.70
30 Year Fixed FHA	FHA	4.87500		529.21	67.00	67.00	18.82	18.82	0.00	0.00	100,000.00	0.00	396,819.23	294,780.00	49,406.20	-49,406.20	4,870.79	406.20
30 Year Fixed FHA	FHA	5.00000		536.82	67.00	67.00	18.95	18.95	0.00	0.00	100,000.00	0.00	391,191.38	290,599.31	49,416.40	-49,416.40	4,863.18	416.40
30Y CNV Fixed-DMJ	Conventional	0.00000		0.00	67.00	67.00	10.00	10.00	0.00	0.00	100,000.00	0.00	0.00	0.00	49,000.00	-49,000.00	5,400.00	0.00

Selected Loan Plan: 1/1 FHA ARM
 Selected Interest Rate: 3.95000
 Selected Closing Cost Plan: 30 Year Conventional(TRID Conversion)1

Item Count: 27

May 30, 2024

Confirmation of Lock-In / Loan Registration

The undersigned has requested a Lock-In/Loan Registration with FICS and acknowledge(s) the following:

Mortgagor's Name(s) : JOHN BONAMASSA

Property Address: 1975 BISHOP MCGUINESS DRIVE
OKLAHOMA CITY, OK 73125

Loan Number:	5302024	Loan Plan:	DMWJ 30 YR CNV
Loan Amount:	195,000.00	Loan Term:	360
Mortgage Type:	Conventional	Interest Rate:	7.00000
Discount Points Percent:	0.50000	Discount Amount:	975.00
Origination Fee Percent:	0.25000	Origination Amount:	487.50
Borrower Price:	0.00000		
Estimated Closing Date:			
Lock-In Expiration Date:	07/14/24		

Special Instructions:

This agreement does not constitute a loan commitment.

For an estimate of costs in addition to points, please refer to the "Good Faith Estimate of Settlement Cost" provided to you at application.

Please acknowledge this agreement by signing below.

JOHN BONAMASSA

by:

Date: _____

Your Credit Report and the Price You Pay for Credit

Risk-Based Pricing Notice

Lender

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Borrower

JOHN BONAMASSA

Date

05/30/24

Application or Loan Number

5302024

"We" means Lender.

"You" means Borrower.

Property Address: 1975 BISHOP MCGUINESS DRIVE
OKLAHOMA CITY, OK 73125

What is a Credit Report?	A "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.		
How did we use your Credit Report?	<p>We used information from your Credit Report to set the terms of the credit we are offering you, such as the</p> <p>The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.</p>		
What if there are mistakes in your Credit Report?	<p>You have a right to dispute any inaccurate information in your Credit Report.</p> <p>If you find mistakes on your Credit Report, contact Equifax Credit Information Services, which is the consumer reporting agency from which we obtained your Credit Report.</p> <p>It is a good idea to check your Credit Report to make sure the information it contains is accurate.</p>		
How can you obtain a copy of your Credit Report?	Under federal law, you have the right to obtain a copy of your Credit Report without charge for 60 days after you receive this notice. To obtain your free report, contact:		
	Consumer Reporting Agency Name	By Mail Mail your written request to:	By Telephone Call toll-free:
	Equifax Credit Information	P.O. Box 740241 Atlanta, GA 30374	(877) 322-8228
	Kroll Factual Data	5200 Hahns Peak Drive Loveland, CO 80538	(800) 766-5600
	Experian	949 West Bond Street Lincoln, NE 68521	(888) 397-3742
	<input type="checkbox"/> See attached <i>Addendum</i> for list of additional consumer reporting agencies used.		
How can you get more information about Credit Reports?	For more information about Credit Reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .		

Your Credit Report and the Price You Pay for Credit

Risk-Based Pricing Notice

Lender
FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Borrower
JOHN BONAMASSA

Date
11/12/24

Application or Loan Number
5302024

"We" means Lender.

"You" means Borrower.

Property Address: 1975 BISHOP MCGUINNESS DRIVE
OKLAHOMA CITY, OK 73125

What is a Credit Report?	A " <i>Credit Report</i> " 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.		
How did we use your Credit Report?	We used information from your Credit Report to set the terms of the credit we are offering you, such as the The terms offered to you may be less favorable than the terms offered to consumers who have better credit histories.		
What if there are mistakes in your Credit Report?	You have a right to dispute any inaccurate information in your Credit Report. If you find mistakes on your Credit Report, contact Equifax Credit Information Services , which is the consumer reporting agency from which we obtained your Credit Report. It is a good idea to check your Credit Report to make sure the information it contains is accurate.		
How can you obtain a copy of your Credit Report?	Under federal law, you have the right to obtain a copy of your Credit Report without charge for 60 days after you receive this notice. To obtain your free report, contact:		
	Consumer Reporting Agency Name	By Mail Mail your written request to:	By Telephone Call toll-free:
	Equifax Credit Information	PO Box 740241 Atlanta, GA 30374	(877)322-8228
	Kroll Factual Data	5200 Hahns Peak Drive Loveland, CO 80538	(800)766-5600
	Experian	949 West Bond Street Lincoln, NE 68521	(888)397-3742
	<input type="checkbox"/> See attached <i>Addendum</i> for list of additional consumer reporting agencies used.		
How can you get more information about Credit Reports?	For more information about Credit Reports and your rights under federal law, visit the Consumer Financial Protection Bureau's web site at www.consumerfinance.gov/learnmore .		

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Your Credit Score and Understanding Your Credit Score

Your Credit Score	800 Date: 05/30/24 Source: Equifax Credit Information Services
What you should know about Credit Scores	Your " <i>Credit Score</i> " is a number that reflects the information in your Credit Report. We used your credit score to set the terms of credit we are offering you. Your Credit Score can change, depending on how your credit history changes.
The range of scores	Scores range from a low of 334 to a high of 818 .
Key factors that adversely affected your Credit Score	Serious delinquency and public record or collection filed. Delinquency is too recent or unknown. Number of accounts with delinquency. Proportion of loan balances to loan amounts is too high. Amount owed on revolving accounts is too high.

SERVICING DISCLOSURE STATEMENT

Lender

FICS

14285 Midway Rd Ste 200
Addison, TX 75001-2342

Borrower

JOHN BONAMASSA

Date

05/30/24

Loan Number

5302024

Property Address

1975 BISHOP MCGUINESS DRIVE
OKLAHOMA CITY, OK 73125

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED.

You are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2601 et seq.). RESPA gives you certain rights under Federal law. This statement describes whether the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest, and escrow payments, if any, as well as sending any monthly or annual statements, tracking account balances, and handling other aspects of your loan. You will be given advance notice before a transfer occurs.

Servicing Transfer Information

- ☐ We may assign, sell, or transfer the servicing of your loan while the loan is outstanding.
- ☐ We do not service mortgage loans of the type for which you applied. We intend to assign, sell, or transfer the servicing of your mortgage loan before the first payment is due.
- ☒ The loan for which you have applied will be serviced at this financial institution and we do not intend to sell, transfer, or assign the servicing of the loan.

By signing below, I/we acknowledge receiving a copy of this disclosure.

Applicant JOHN BONAMASSA Date

Applicant Date

Applicant Date

Applicant Date

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 6032024/A123456B365131231231603202461 Agency Case No. 7987786876

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)

DALLAS MICHAEL DREDNAUGHT

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 456-57-5546
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

11/11/1988

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: 1

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 (972)458-8785

Cell Phone (214)654-6546

Work Phone (214)546-5456

Ext. 55564

Email dianajordan@fics.com

Current Address

Street 4584 KEEBLER ROAD

Unit # _____

City DALLAS

State TX

ZIP 75287

Country US

How Long at Current Address? 5 Years 4 Months

Housing

☒ No primary housing expense

☐ Own

☐ Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address

☒ Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months

Housing

☐ No primary housing expense

☐ Own

☐ Rent (\$ _____ /month)

Mailing Address - if different from Current Address

☐ Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name First American Title Company

Phone (888)222-3333

Street 100 Main Street

Unit # PO Box 4431

City Gainesville

State FL

ZIP 34671

Country US

Position or Title Title Agent

Start Date 07/15/2013 (mm/dd/yyyy)

How long in this line of work? 21 Years 5 Months

Check if this statement applies:

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

Gross Monthly Income

Base \$ 9,500.00 /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

TOTAL \$ 9,500.00 /month

☐ 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)

\$ _____

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Wolters Kluwer Financial Services, Inc.

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1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income☒ Does not apply

Employer or Business Name _____ Phone _____		Gross Monthly Income	
Street _____ Unit # _____		Base	\$ _____ /month
City _____ State _____ ZIP _____ Country _____		Overtime	\$ _____ /month
		Bonus	\$ _____ /month
Position or Title <u>Resin Artist</u>		Commission	\$ _____ /month
Start Date _____ (mm/dd/yyyy)		Military Entitlements	\$ _____ /month
How long in this line of work? ____ Years ____ Months		Other	\$ _____ /month
		TOTAL	\$ _____ /month
1 Check if this statement applies: 1 I am employed by a family member, property seller, real estate agent, or other party to the transaction.		Monthly Income (or Loss) \$ <u>2,500.00</u>	
1 Check if you are the Business Owner or Self-Employed 1 I have an ownership share of less than 25%. 1 I have an ownership share of 25% or more.			

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>Designs by Capri</u>		Previous Gross Monthly Income \$ <u>2,500.00</u> /month
Street <u>1254 Metal Road</u> Unit # <u>1254</u>		
City <u>Garland</u> State <u>TX</u> ZIP <u>75040</u> Country <u>US</u>		
Position or Title <u>Resin Artist</u>		
Start Date <u>09/15/2024</u> (mm/dd/yyyy)		1 Check if you were the Business Owner or Self-Employed
End Date _____ (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 | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | • Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential | • Retirement | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | Payments | (e.g., Pension, IRA) | • Trust | • Other |

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

Income Source - use list above	Monthly Income
	\$
	\$
	\$
Provide TOTAL Amount Here	\$

Borrower Name: DALLAS MICHAEL DREDNAUGHT

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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
Bonds	BANK OF AMERICA	655565	\$ 2,500.00
Checking	Yardley Investments	458464	\$ 15,099.00
Certificate of Deposit	Chase Bank	98456	\$ 15,000.00
Money Market	Big Time Bank	2415646	\$ 254,500.00
Mutual Fund	BANK OF AMERICA Ilc	21546685	\$ 8,500.00
Provide TOTAL Amount Here			\$ 295,599.00

2b. Other Assets and Credits You Have

1 Does not apply

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

- Assets**

 - Proceeds from Real Estate Property to be sold on or before closing
 - Proceeds from Sale of Non-Real Estate Asset
 - Secured Borrowed Funds
 - Unsecured Borrowed Funds
 - Other

Credits

 - Earnest Money
 - Employer Assistance
 - Lot Equity
 - Relocation Funds
 - Rent Credit
 - Sweat Equity
 - Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Other Non-Liquid Assets	\$ 45,800.00
Earnest Money	\$ 25,000.00
	\$
	\$
Provide TOTAL Amount Here	\$ 70,800.00

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe

1 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	J. P. Morgan Chase	8475	\$ 500.00	X	\$ 50.00
Installment	Bank of the Americas	65465464	\$ 950.00	1	\$ 100.00
			\$	1	\$
			\$	1	\$
			\$	1	\$

2d. Other Liabilities and Expenses

X Does not apply

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

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

	Monthly Payment
	\$
	\$
	\$

Borrower Name: DALLAS MICHAEL DREDNAUGHT

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Section 3: Financial Information - Real Estate. This section asks you to list all properties you currently own and what you owe on them. **1 I do not own any real estate**

3a. Property You Own

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

Address Street 1756 Greetree Manor Unit # 1658
City Garland State TX ZIP 75040 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
\$ 175,900.00	Retained	Second Home	\$ 150.00	\$ 2,500.00	\$

Mortgage Loans on this Property **X 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)
		\$	\$	1		\$
		\$	\$	1		\$

3b. IF APPLICABLE, Complete Information for Additional Property

X Does not apply

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

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

Mortgage Loans on this Property **X 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)
		\$	\$	1		\$
		\$	\$	1		\$

3c. IF APPLICABLE, Complete Information for Additional Property

X Does not apply

Address Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

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

Mortgage Loans on this Property **X 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)
		\$	\$	1		\$
		\$	\$	1		\$

Borrower Name: DALLAS MICHAEL DREDNAUGHT

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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 \$ 210,800.00 Loan Purpose ☒ Purchase 1 Refinance 1 Other (specify) _____
Property Address Street 1245 WHEELER ROAD Unit # _____
City DALLAS State TX ZIP 75287 County DALLAS
Number of Units 1 Property Value \$ 255,650.00
Occupancy ☒ Primary Residence 1 Second Home 1 Investment Property FHA Secondary Residence 1

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 1 YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO 1 YES

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

☒ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/ Amount to be Drawn	Credit Limit (if applicable)
	1 First Lien	1 Subordinate Lien	\$	\$	\$
	1 First Lien	1 Subordinate Lien	\$	\$	\$

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

For Purchase Only

☒ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

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

1 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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited		Source - use list above	Cash or Market Value
Cash Gift	1 Deposited	<input checked="" type="checkbox"/> Not Deposited		\$ 3,000.00
	1 Deposited	1 Not Deposited		\$

Borrower Name: DALLAS MICHAEL DREDNAUGHT

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

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

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

5b. About Your Finances

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

Borrower Name: DALLAS MICHAEL DREDNAUGHT

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

DALLAS MICHAEL DREDNAUGHT

Date (mm/dd/yyyy)

Additional Borrower Signature

Date (mm/dd/yyyy)

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?

☐ NO ☒ YES

If YES, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☒ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving Spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

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

☐ 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?	<input checked="" type="radio"/> NO	<input type="radio"/> YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input checked="" type="radio"/> NO	<input type="radio"/> YES
Was the race of the Borrower collected on the basis of visual observation or surname?	<input checked="" type="radio"/> NO	<input type="radio"/> 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: DALLAS MICHAEL DREDNAUGHT

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

Loan Originator Information

Loan Originator Organization Name FICS

Address 14285 Midway Rd Ste 200, Addison, TX 75001-2342

Loan Originator Organization NMLSR ID# 654321

State License ID# 123456

Loan Originator Name DM Webb-Jordan

Loan Originator NMLSR ID# 688989

State License ID# 099876867

Email dianajordan@fics.com

Phone (972)458-8583

Signature _____

DM Webb-Jordan

Date (mm/dd/yyyy) _____

Borrower Name: DALLAS MICHAEL DREDNAUGHT

Uniform Residential Loan Application
Freddie Mac Form 65 • Fannie Mae Form 1003
Wolters Kluwer Financial Services, Inc.

6032024

Effective 1/2021
VMP1600 (2004).00
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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 6032024/A123456B365131231231603202461 Agency Case No. 7987786876

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

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

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

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

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

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (explain)
State: _____

Borrower Name: DALLAS MICHAEL DREDNAUGHT

6032024

Uniform Residential Loan Application-Unmarried Addendum
Freddie Mac Form 65 • Fannie Mae Form 1003

Wolters Kluwer Financial Services, Inc.

Effective 9/2020

VMP1604 (2002).00
Page 1 of 1

To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 6032024

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 for 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):
DALLAS DREDNAUGHT

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

Estate Will be Held in

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

Manner in Which Title Will be Held

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

Trust Information

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

Indian Country Land Tenure

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

L3. Mortgage Loan Information

Mortgage Type Applied For

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 3.45000 %
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 60 (months)
Subsequent Adjustment Period 60 (months)

Loan Features

- ☐ Balloon / Balloon Term _____ (months)
☒ Interest Only / Interest Only Term 6 (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate ____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>721.34</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ _____
Supplemental Property Insurance	\$ _____
Property Taxes	\$ _____
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
TOTAL	\$ <u>721.34</u>

Borrower Name(s): DALLAS DREDNAUGHT

6032024

Uniform Residential Loan Application-Lender Loan Information
Freddie Mac Form 65 • Fannie Mae Form 1003
Wolters Kluwer Financial Services, Inc.

Effective 1/2021
VMP1601 (2004) 00
Page 1 of 2

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

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 255,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 441.00
G. Discount Points	\$ 200.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 255,641.00
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 250,900.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$ 250,900.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 250,900.00
TOTAL CREDITS	
L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
M. Other Credits <i>(Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$
N. TOTAL CREDITS (Total of L and M)	\$
CALCULATION	
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 255,641.00
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$ 250,900.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 4,741.00

Borrower Name(s): DALLAS DREDNAUGHT

6032024

Processing

Summary and Descriptions of Processing Section

Appraisal Request

This document is used for ordering an appraisal on a property.

Borrower Credit Score Factors

This document is used to provide the borrower(s) with their credit score information that was obtained from the credit reporting agencies.

Borrower Lock-In Letter

This document is used to provide the standard details of the loan, confirming the price and other terms of a loan that has been locked.

Borrower Status Letter

This document is used to provide a list of outstanding information still needed for decision.

D.E. Conditional Commitment

This document is used to provide specifications for a commitment to ensure the property meets HUD requirements in order to insure a FHA mortgage.

Federal Collection Policy

This document is used to inform the borrower of the actions that may be taken in the event the VA-guaranteed or VA-financed loan payment becomes delinquent or if they default on the loan.

FHA For Your Protection: Home Inspection

This document is used by FHA to inform the borrower(s) that it is best to have a thorough assessment performed by a professional regarding the structural and mechanical condition of a property.

Housing Counseling Agencies Notice

This document gives a list of the counseling agencies near the subject property that are approved by the U.S. Department of Housing and Urban Development (HUD), which can offer independent advice about whether a particular set of mortgage loan terms is a good fit, based on the borrower(s) objectives and circumstances.

HUD Appraised Value Disclosure

This document is used to inform the borrower(s) of the value of the property determined by the appraiser, that their loan is being processed under the Direct Endorsement program, and that the final value of the property will be determined by the DE underwriter.

Notice of Intent for Joint Credit

This document informs the prospective lender of the borrower's intent to file for joint credit.

Survey Request

This document is used for ordering a survey on a property.

Title Request

This document is used for ordering title commitment on a property.

VA Debt Questionnaire

This document is used to question the borrower about any past or present delinquent debt obligations.

VA Request for Certificate of Eligibility

This document is used to verify a veteran's right of entitlement for a VA guaranteed loan.

Verification of Deposit

This document is used to request confirmation of assets from an entity/institution.

Verification of Employment

This document is used to request confirmation of employment from an entity/institution.

Verification of Loan

This document is used to request confirmation of mortgage history from an entity/institution.

Verification of Rent or Mortgage

This document is used to request confirmation of rental history from a entity/institution.

Verification of VA Benefit-Related Indebtedness

This document is used to determine whether the veteran has any VA benefit-related debt.

Appraisal Request

11/12/24

To: ABC-123 Appraisers
1254 Landscape Road
Dallas, TX 75287

Contact: Felecia Finer
Phone: (972) 468-4654 x6584
Fax: (972) 456-5788
E-mail: General@abc123appraisers.com

From: Addison Branch
2500 West K Avenue
Dallas, TX 75225-4558

Contact: Marna Robins
Phone: (972) 484-6545 x6546
Fax: (214) 654-8648
E-mail: marna@processors.com

Property

Address: 1975 BISHOP MCGUINNESS DRIVE
OKLAHOMA CITY, OK 73125

County Name: OKLAHOMA

Number of Units: 1 **Level of Property Review:** Exterior/Interior **Appraisal Form #:** Automated

Legal Description: Banner Mills Subdivision, Lot 4, Block 987

Loan

Loan Number: 5302024

Purchase Price: \$ NOT PROVIDED

Loan Amount: \$ NOT PROVIDED

Sales Contract Dated: 05/30/24

Est Closing Date: 04/02/25

Loan Type: Conventional Loan

Interest Rate: 7.00000 %

Term In Months: 360

☒ **Purchase** ☐ **Refinance**

Agency Case #:

Borrower

Name

JOHN BONAMASSA

Home Phone / Cellular Phone

(405) 427-6465

(405) 427-6654

Business Phone

(405) 884-6546 x22654

Seller

Seller's Names: WINTHROP GRANGER

PHILANA GRANGER

Seller's Address: 1254 LISPSPIAL ROAD
DALLAS, TX 75287

☐ **Seller Presently Occupies Residence**

Occupant:

Realtor

Selling Realtor: BlueLine Realty

Agent's Name: Linda Ross

Phone: (972) 680-9600 x2212

Listing Realtor: Lovley Real Estate Properties

Agent's Name: Minnie Rottenburg

Phone: (214) 558-8956 x6223

Contact

Contact for Entrance: Allen Archer

Phone: (975) 465-4658 x5466

Special Instructions: Desktop Appraisal

Borrower Credit Score Factors

06/13/24

FICS
14285 Midway Rd Ste 200, Addison, TX 75001-2342
(972) 458-8583

Loan Number: 6032024**Borrower Name:** DALLAS DREDNAUGHT**Property Address:** 1245 WHEELER ROAD
DALLAS, TX 75287

We are providing the following credit score information in connection with your loan application.

		Date of	Range of Possible
Credit Score Provider: Equifax	Current Credit Score: 800	Credit Score: 06/13/24	Credit Scores: 334-818

Key Factors Adversely Affecting Score:
Serious delinquency and public record or collection filed (38)

Time since most recent account open too short (30)

Number of accounts with delinquency.

Proportion of loan balances to loan amounts is too high.

Amount owed on delinquent accounts.

		Date of	Range of Possible
Credit Score Provider: Experian	Current Credit Score: 805	Credit Score: 06/13/24	Credit Scores: 334-818

Key Factors Adversely Affecting Score:

		Date of	Range of Possible
Credit Score Provider: TransUnion	Current Credit Score: 820	Credit Score: 06/13/24	Credit Scores: 309-839

Key Factors Adversely Affecting Score:

June 13, 2024

DALLAS DREDNAUGHT
4584 KEEBLER ROAD
DALLAS, TX 75287

Confirmation of Lock-In / Loan Registration

The undersigned mortgagor(s) has (have) applied for a mortgage at
FICS and acknowledge(s) the following:

Mortgagor's Name(s): DALLAS DREDNAUGHT

Property Address: 1245 WHEELER ROAD
DALLAS, TX 75287

Loan Number: 6032024
Loan Amount: 200,000.00
Mortgage Type: Conventional

Loan Plan: 20 Year Fixed Rate Loan
Loan Term: 240
Interest Rate: 3.00000

Discount Points Percent: 0.25000
Origination Fee Percent: 0.50000

Discount Amount: 500.00
Origination Amount: 1,000.00

Estimated Closing Date:
Lock-In Expiration Date:

Special Instructions:

This agreement does not constitute a loan commitment.

For an estimate of costs in addition to points, please refer to the
"Good Faith Estimate of Settlement Cost" provided to you at application.

Please acknowledge this agreement by signing below.

DALLAS DREDNAUGHT

by:

Date: _____

Addison Branch
2500 West K Avenue
Dallas, TX 75225-4558
(555)555-5555 x5545

November 12, 2024

Loan Number: 11122024

Dear: ROBERT BENCHMARKER

This letter is being sent to inform you of the status of your loan application on the property located at:

1785 PRESTONWOOD COURT
DALLAS, TX 75284

The items listed below are still outstanding. Any assistance you can provide in expediting the receipt of this information will be greatly appreciated.

As these items are received, additional questions or requests may be necessary. If further information is required, we will inform you immediately.

We appreciate the opportunity to serve you. If you have any questions, please do not hesitate to call.

Sincerely,

<u>Item Description</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>
Good Faith Estimate	11/12/24	11/12/24
Appraisal	11/12/24	11/12/24
Signed Contract	11/12/24	
BULLARD'S BILLARDS	11/12/24	

**Conditional Commitment
Direct Endorsement
Statement of Appraised Value**

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

6032024
OMB Approval No. 2502-0494

General Commitment Conditions

1. Maximum Mortgage Amount and Term:

- (a) Occupant Mortgages: Mortgage amount and terms assume satisfactory owner-occupant mortgagor(s). They may be changed depending upon the rating of borrower, his/her income and credit.
- (b) Changes: the Commissioner or Direct Endorsement (DE) Underwriter may, after reviewing pertinent information, change the mortgage amount and term.

2. Approval of Borrower: A determination for approval will be based upon receipt of acceptable application for mortgage credit analysis.

3. Validity Period: This document expires 120 days from the effective date of the appraisal or the appraisal update.

4. Cancellation: This document may be cancelled after 60 days from the date of issuance if construction has not started.

5. Property Standards: All construction, repairs, or alterations proposed in the application or on the construction exhibits returned herewith must equal or exceed applicable codes and HUD minimum property standards or requirements.

Information: The estimates of fire insurance and taxes are furnished for mortgagee's and mortgagor's information. They must be used to prepare the Addendum to the Uniform Residential Loan Application, form HUD-92900-A, when a firm commitment is desired.

Commitment Terms

☐ Conditional Commitment for Mortgage
Insurance under the National Housing Act, Sec.

☐ See below

By: **DMJordan**

Lender ID **2299500056** Action Date
Sponsor/Agent **753** FHA Case No.
Mortgagee INST Case Ref. No.

3213

Est. Value of Prop. \$ **255,650.00**

Property Address:
**1245 WHEELER ROAD
DALLAS, TX 75287**

☒ Existing ☐ Proposed
(see gen. cond. 3)

Monthly Expense Estimate

Fire Insurance \$ **.00**
Taxes \$ **91.61**

Commitment Issued
Commitment Expires

Improved Living Condo. Com. Exp. \$ **.00**
Area Sq. Ft. Total \$ **91.61**

Specific Commitment Conditions (Applicable when checked)

HUD's commitment to insure a mortgage on this property is dependent on the completion of the conditions listed below.

HUD Does Not Guarantee the work done to comply with the conditions.

Estimated Remaining Economic Life of this property is _____ years.

This property ☐ is, ☒ is not eligible for maximum financing (high loan-to-value ratio mortgage).

☐ Manufactured Housing

☐ **Assurance of Completion:** If the required repairs cannot be completed prior to submission of closing papers, form HUD-92300 made in the amount of \$ _____ (or such additional amount as the lender desires) may be established as the means to ensure completion.

☐ See indicated additional items on attached:

☐ See the following additional conditions on page 2:

Lender's Copy

ref. Handbook 4150.1

Public reporting burden for this collection of information is estimated to average seven minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Section 203 of the National Housing Act authorizes the Secretary of the Department of Housing and Urban Development to insure

mortgages on appraisal and commitment/direct endorsement statement of appraised value on a designated property. This form serves as the application for individual "proposed construction" and "existing construction" properties. The Conditional Commitment/Direct Endorsement Statement of Appraised Value (Form HUD-92800.5B) sets forth the terms upon which the commitment/direct endorsement statement of appraised value is made and the specific conditions that must be met before HUD can endorse a Firm Commitment for Mortgage Insurance.

Responses to the collection of information are required to obtain mortgage insurance. Information contained in these collections will be used only for the purpose of determining the eligibility of a property for mortgage insurance. The information is considered confidential. While no assurances of confidentiality are pledged to respondents, HUD generally discloses this data only in response to a Freedom of Information request.

Specific Commitment Conditions (Applicable when indicated on page 1 or 3 of this form)

- B. **Proposed Construction:** The builder or mortgagee must notify the assigned Fee Inspector as appropriate (see items P, Q, and R below).
- C. **Warranty:** Form HUD-92544 is required on all new construction and shall be executed between the builder and the purchaser.
- D. **Section 223:** This commitment is issued pursuant to Section 223(e).
- E. **Health Authority Approval:** Submit local health authority approval (on a form or letter) indicating the individual water supply and/or sewage disposal system is acceptable.
- F. **Reserved.**
- G. **Prefabricator's Certificate:** The Lender shall provide a prefabrication certificate as required by the related engineering bulletin.
- H. **Termite Control:** (Proposed Construction) If soil poisoning is used, the builder shall complete form HUD-92052, Termite Soil Treatment Guarantee, and transmit a copy to HUD or the Direct Endorsement Underwriter. The Mortgagee will deliver the original and a copy to the mortgagor at closing.
- I. **Flood Insurance Requirement:** This property is located in a special flood hazard area and must be covered by flood insurance in accordance with HUD regulation 24 CFR 203.16a.
- J. **Carpet Identification:** (as listed in Certified Products Directory) Manufacturer recommended maintenance program must be provided to the homebuyer.
- K. **Termite Control** (Existing Construction): A recognized termite control operator shall furnish certification using form NCPA-1, or State-mandated form, that the house and other structures within the legal boundaries of the property indicate no evidence of active termite infestation.
- L. **Code Enforcement:** The lender shall submit a statement from the public authority that the property meets local code requirements. If the mortgage on the property is to be insured under Section 221(d)(2), a code compliance inspection is required.
- M. **Repairs:** The lender shall notify the original appraiser upon completion of required repairs, unless otherwise instructed.
- N. **Lender's Certificate of Completion:** The lender shall furnish a certificate that required repairs have been examined and were satisfactorily completed.
- O. **Manufacturers Warranties** must be provided to the homebuyer covering heating/cooling systems, hot water heaters, ranges, etc.
- P. **Initial Inspection** (2 working days) is requested before the "beginning of construction" with forms in place.
- Q. **Frame Inspection** (1 working day) is requested when the building is enclosed and framing, plumbing, heating, electrical, and insulation is complete and visible.
- R. **Final Inspection** is requested when construction is completed and the property ready for occupancy.
- S. **Insulation Certificate** must be posted in a conspicuous location in the dwelling.
- T. **The Insured Protection Plan Warranty Agreement** shall be executed between the builder and the homebuyer.
- U. The lender shall furnish a certificate of occupancy or letter of acceptance from the local building authority.

ref. Handbook 4150.1



FEDERAL COLLECTION POLICY NOTICE

The Federal Government is authorized by law to take any or all of the following actions in the event your VA-guaranteed or VA-financed loan payments become delinquent or you default on your VA-guaranteed or VA-financed loan:

- Your name and account information may be reported to a credit bureau.
- Additional interest and penalty charges may be assessed for the period of time that payment is not made.
- Charges to cover additional administrative costs incurred by the Government to service your account may be assessed.
- Amounts owed to you under other Federal programs may be offset.
- Your account may be referred to a private collection agency to collect the amount due.
- Your account may be referred to the Department of Justice for litigation in the courts.
- If you are a current or retired Federal employee, your salary or civil service retirement benefits may be offset.
- Your debt may be referred to the Internal Revenue Service for offset against any amount owed to you as an income tax refund.
- Any written-off debt may be reported to the Internal Revenue Service as taxable income.

All of these actions can and will be used to recover any debts owed the Department of Veterans Affairs when it is determined to be in the best interest of the Government to do so.

CERTIFICATION

I have read and I understand the actions the Federal Government can take in the event that I fail to meet my scheduled payments in accordance with the terms and conditions of my agreement to purchase property with a VA-guaranteed or VA-financed loan.

Signed: _____ Date: _____
DALLAS DREDNAUGHT

Signed: _____ Date: _____

Signed: _____ Date: _____

Signed: _____ Date: _____



CAUTION

US Department of Housing
and Urban Development
Federal Housing Administration (FHA)



OMB Approval No: 2502-0538
(exp. 06/30/2021)

For Your Protection: Get a Home Inspection

Why a Buyer Needs a Home Inspection

A home inspection gives the buyer more detailed information about the overall condition of the home prior to purchase. In a home inspection, a qualified inspector takes an in-depth, unbiased look at your potential new home to:

- Evaluate the physical condition: structure, construction, and mechanical systems;
- Identify items that need to be repaired or replaced; and
- Estimate the remaining useful life of the major systems, equipment, structure, and finishes.

You Must Ask for a Home Inspection

A home inspection will only occur if you arrange for one. FHA does not perform a home inspection.

Decide early. You may be able to make your contract contingent on the results of the inspection.

Appraisals are Different from Home Inspections

An appraisal is different from a home inspection and does not replace a home inspection. Appraisals estimate the value of the property for lenders. An appraisal is required to ensure the property is marketable. Home inspections evaluate the condition of the home for buyers.

FHA Does Not Guarantee the Value or Condition of your Potential New Home

If you find problems with your new home after closing, FHA cannot give or lend you money for repairs, and FHA cannot buy the home back from you. Ask a qualified home inspector to inspect your potential new home and give you the information you need to make a wise decision.

Radon Gas Testing and other safety/health issues

The United States Environmental Protection Agency and the Surgeon General of the United States have recommended that all houses should be tested for radon. For more information on radon testing, call the toll-free National Radon Information Line at 1-800-SOS-Radon or 1-800-767-7236.

Ask your home inspector about additional health and safety tests that may be relevant for your home.

Be an Informed Buyer

It is your responsibility to be an informed buyer. You have the right to carefully examine your potential new home with a qualified home inspector. To find a qualified home inspector ask for references from friends, real estate agents, local licensing authorities and organizations that qualify and test home inspectors.



HUD-92564-CN (6/14)



CAUTION

Housing Counseling Agencies Notice

Lender/Creditor

FICS
14285 Midway Rd Ste 200 Addison,
TX 75001-2342

Applicant/Consumer

DALLAS DREDNAUGHT
4584 KEEBLER ROAD, DALLAS, TX
75287

Date

06/13/24

Application or Loan Number
6032024

10 Closest Results to
Zip Code 75287

"We" means Lender/Creditor.

"You" means Applicant/Consumer.

Property Address: 1245 WHEELER ROAD
DALLAS, TX 75287

Housing Counselors Near You

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development ("*HUD*"), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's ("*CFPB*") website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>.

The list of approved counseling agencies was updated 6/4/2024

1.

CATHOLIC CHARITIES OF DALLAS
1421 W. Mockingbird Ln
DALLAS, TX 75247-4905
Website: <https://www.ccdallas.org/>

Distance
12.46 miles

Phone: (972)246-6045
Email Address: cjuarez@ccdallas.org
Languages: English, Spanish

Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Home Improvement and Rehabilitation Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Rental Housing Workshops

<p>2.</p> <p>MONEY MANAGEMENT INTERNATIONAL - Dallas, Texas Branch 3333 Lee Pkwy Ste 600 Dallas, TX 75219-5117 Website: http://www.moneymanagement.org</p> <p>Phone: (866)232-9080 Email Address: counselinginfo@moneymanagement.org Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling</p>	<p>Distance 13.34 miles</p>
<p>3.</p> <p>TRANSFORMANCE DBA SERVICES OF HOPE ENTITIES 1137 Conveyor Ln Ste 107 Dallas, TX 75247-6820 Website: http://servicesofhope.org</p> <p>Phone: (214)276-0235 Email Address: N/A Languages: English</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Reverse Mortgage Counseling</p>	<p>Distance 13.49 miles</p>
<p>4.</p> <p>DALLAS COUNTY HOME LOAN COUNSELING CENTER 2377 N Stemmons Fwy Dallas, TX 75207-2710 Website: http://www.dallascounty.org</p> <p>Phone: (214)819-6060 Email Address: N/A Languages: English</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial, Budgeting and Credit Repair Workshops, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Reverse Mortgage Counseling</p>	<p>Distance 13.60 miles</p>

<p>5.</p> <p>DALLAS AREA HABITAT FOR HUMANITY 2800 N Hampton Rd Dallas, TX 75212-5029 Website: http://www.dallasareahabitat.org</p> <p>Phone: (214)678-2300 Email Address: aheggins@dallas-habitat.org Languages: English, Spanish</p> <p>Services: Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p>	<p>Distance 15.50 miles</p>
<p>6.</p> <p>NAVICORE SOLUTIONS- DALLAS, TX 17440 North Dallas Parkway, Suite 134 Dallas, TX 75284-0001 Website: http://www.navicoresolutions.org</p> <p>Phone: (866)472-4557 Email Address: housing@navicoresolutions.org Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Home Improvement and Rehabilitation Counseling, Pre-purchase Counseling, Reverse Mortgage Counseling</p>	<p>Distance 16.35 miles</p>
<p>7.</p> <p>BCL OF TEXAS (BUSINESS AND COMMUNITY LENDERS) 400 S Zang Blvd Ste 1220 Dallas, TX 75208-6624 Website: http://www.bcoftexas.org</p> <p>Phone: (214)688-7456 Email Address: housing@bcoftexas.org Languages: English, Other, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p>	<p>Distance 17.85 miles</p>

<p>8.</p> <p>OPERATION HOPE - DALLAS TEXAS 2412C W Kiest Blvd Dallas, TX 75233-2306 Website: https://operationhope.org</p> <p>Phone: (469)516-5855 Email Address: oscar.torres@operationhope.org Languages: English, Spanish</p> <p>Services: Resolving/Preventing Mortgage Delinquency Workshop, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p>	<p>Distance 20.44 miles</p>
<p>9.</p> <p>NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) DALLAS 5787 South Hampton Rd Ste 120 DALLAS, TX 75232-2289 Website: https://www.naca.com</p> <p>Phone: (972)283-1171 Email Address: N/A Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops</p>	<p>Distance 22.55 miles</p>
<p>10.</p> <p>HOUSING CHANNEL 2900 Airport Fwy Fort Worth, TX 76111-3918 Website: http://www.housingchannel.org</p> <p>Phone: (817)924-5091 Email Address: mford@housingchannel.org Languages: English, Spanish</p> <p>Services: Mortgage Delinquency and Default Resolution Course, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Non-Delinquency Post Purchase Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling</p>	<p>Distance 31.87 miles</p>

Hud Appraised Value Disclosure

Borrower(s):
DALLAS DREDNAUGHT

Lender:

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Property Address:
1245 WHEELER ROAD
DALLAS, TX 75287

Loan Number: 6032024

FHA Case Number: 7987786876

I (We) understand that my (our) application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of \$ 255,650.00 to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

Borrower

DALLAS DREDNAUGHT

Date

Date

Date

Date

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

NOTICE OF INTENT TO APPLY FOR JOINT CREDIT

Applicant(s):
TRACEY P. KNOTTINGHAM, TJ KNOTTINGHAM

Lender:

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Property Address:
1478 KNOLLS ROAD
DALLAS, TX 75287

Date:
06/13/24

You intend to apply for joint credit.

Borrower TRACEY P. KNOTTINGHAM Date

Borrower TJ KNOTTINGHAM Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Survey Request

11/12/24

To: Responsible Surveyors 101
1589 Planters Street
Plano, TX 75045

Contact: Janice McLamoreys
Phone: (214) 587-6548 x6546
Fax: (214) 654-8765
E-mail: janice@responsible.com

From: FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Contact: Angela Moorethes
Phone: (972) 484-6458 x6465
Fax: (214) 654-8465
E-mail: applemore@processorme.com

Property

Address: 1978 Granger Street
Addison, TX 75001

County Name: DALLAS

Number of Units: 1

Legal Description: See Exhibit "A"

Loan

Loan Number: 2307281454
Purchase Price: \$ 303,500.00
Loan Amount: \$ 300,000.00
Sales Contract Dated: 11/12/24
Est Closing Date:

Loan Type: Conventional Loan
Interest Rate: 4.12500 %
Term In Months: 360
☒ **Purchase** ☐ **Refinance**
Agency Case #:

Borrower

<u>Name</u>	<u>Home Phone / Cellular Phone</u>	<u>Business Phone</u>
JAMLIN CENTURION MANCHESTER III	(214) 889-8887 (469) 883-7377	(214) 889-8888 x92333
PHONECIA VENUS MANCHESTER	(214) 889-8887 (469) 832-3873	(214) 889-0980

Seller

Seller's Names: Kandry Muni
Kammie Muni
Seller's Address: 1587 Boldly Room Road
Dallas, TX 75287

☐ **Seller Presently Occupies Residence** **Occupant:**

Realtor

Selling Realtor: Banners Real Estate Company	Phone: (972) 458-7984 x5465
Agent's Name: Markus Manner	
Listing Realtor: Epics Realty Company	Phone: (972) 680-9600 x2212
Agent's Name: State of Texas	

Contact

Contact for Entrance: Portia Miller **Phone:** (972) 458-4654 x6546
Special Instructions:

Title Request

11/12/24

To: Galaxy Title Company
1458 Rickers Road #Suite 7592
Addison, TX 75001

Contact: BILLYE MAPLES
Phone: (972) 451-1546 x5455
Fax: (214) 654-8654
E-mail: MAPLESB@GALAXV.COM

From: FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Contact: Angela Moorethes
Phone: (972) 484-6458 x6465
Fax: (214) 654-8465
E-mail: applemore@processorme.com

Property

Address: 1978 Granger Street
Addison, TX 75001
County Name: DALLAS
Number of Units: 1
Legal Description: See Exhibit "A"

Loan

Loan Number:	2307281454	Loan Type:	Conventional Loan
Purchase Price:	\$ 303,500.00	Interest Rate:	4.12500 %
Loan Amount:	\$ 300,000.00	Term In Months:	360
Sales Contract Dated:	11/12/24	<input checked="" type="checkbox"/> Purchase	<input type="checkbox"/> Refinance
Est Closing Date:		Agency Case #:	

Borrower

<u>Name</u>	<u>SSN:</u>	<u>Home Phone / Cellular Phone</u>	<u>Business Phone</u>
JAMLIN CENTURION MANCHESTER III		(214) 889-8887	(214) 889-8888 x92333
808-80-3373		(469) 883-7377	
PHONECIA VENUS MANCHESTER		(214) 889-8887	(214) 889-0980
778-63-2343		(469) 832-3873	

Manner Title Held Joint Tenancy with Right of Survivorship

Seller

Seller's Names: Kandry Muni
Kammie Muni
Seller's Address: 1587 Boldly Room Road
Dallas, TX 75287

☐ **Seller Presently Occupies Residence** **Occupant:**

Realtor

Selling Realtor: Banners Real Estate Company	Phone: (972) 458-7984 x5465
Agent's Name: Markus Manner	
Listing Realtor: Epics Realty Company	Phone: (972) 680-9600 x2212
Agent's Name: State of Texas	

Contact

Contact for Entrance: Portia Miller **Phone:** (972) 458-4654 x6546
Special Instructions:

1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGMENT? *(This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)*

☐ YES ☒ NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT (e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?

☐ YES ☒ NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN

JASON JASPER SR

5. SIGNATURE OF CO-BORROWER

JASON JASPER JR

4. DATE

6. DATE

VA FORM
OCT 2004 **26-0551**

EXISTING STOCKS OF VA FORM 26-0551, APR 1989,
WILL BE USED.

6122024

1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGMENT? *(This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)*

☐ YES ☐ NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT (e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?

☐ YES ☐ NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN

JASON JASPER JR

5. SIGNATURE OF CO-BORROWER

JASON JASPER SR

4. DATE

6. DATE

VA FORM
OCT 2004 **26-0551**

EXISTING STOCKS OF VA FORM 26-0551, APR 1989,
WILL BE USED.

6122024

Department of Veterans Affairs		FOR VA USE ONLY COE REF. NO.	MAIL COMPLETED APPLICATION TO THE REGIONAL LOAN CENTER OF JURISDICTION. SEE PAGE 4 FOR REGIONAL LOAN CENTER ADDRESSES.	
REQUEST FOR A CERTIFICATE OF ELIGIBILITY				
IMPORTANT: For faster processing, VA encourages you to visit www.va.gov for your Certificate of Eligibility, or contact the lender of your choice to submit an application electronically. In most cases, an eligibility determination can be made instantly.				
NOTE: Please read Privacy Act Information on page 2 before completing this form. If additional space is required, attach a separate sheet.				
SECTION I: VETERAN'S IDENTIFYING INFORMATION				
1. NAME OF VETERAN TO APPEAR ON COE (First, Middle Initial, Last) JASON JASPER SR			2A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Item 2B) (If "No," skip to Item 3)	
2B. OTHER NAME(S) USED DURING MILITARY SERVICE (If different from name in Item 1)				
3. CURRENT MAILING ADDRESS (Number and street or rural route, P.O. Box, City, State and ZIP Code) 977 NAPSTER PLANO, TX 75034				
4. DATE OF BIRTH (MM/DD/YYYY)		5. SOCIAL SECURITY NUMBER 987-98-7989		6. SERVICE NUMBER (If applicable)
7. TELEPHONE NUMBER (Include Area Code)			8. EMAIL ADDRESS (If applicable)	
9A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," complete Item 9B)			9B. VA CLAIM NUMBER (If known) 567890	
SECTION II: MILITARY SERVICE INFORMATION (See Instructions For Proof of Service on Page 3)				
10A. ARE YOU CURRENTLY ON ACTIVE DUTY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "No," skip to Item 11)		10B. ARE YOU A PURPLE HEART RECIPIENT? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," see Instructions, page 3)		10C. DO YOU HAVE A PRE-DISCHARGE CLAIM PENDING WITH VA? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," see Instructions, page 3)
IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available.		BRANCH OF SERVICE		
		DATE ENTERED		
		DATE SEPARATED		
		11A. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any Reserve or Guard Unit activation under Title 10 U.S.C. or full time National Guard Duty under Title 32 U.S.C Sections 316, 502, 503, 504, or 505.		
11B. RESERVE OR NATIONAL GUARD SERVICE - Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any Reserve or Guard Unit activation under Title 10 U.S.C. or Full Time National Guard Duty under Title 32 U.S.C Sections 316, 502, 503, 504, or 505.		Navy		
		03/20/95		
		09/12/23		
SECTION III: INFORMATION REGARDING PREVIOUS VA LOANS (See Instructions on Page 3)				
12. INDICATE HOW YOU WILL USE YOUR CERTIFICATE OF ELIGIBILITY? (Check appropriate box) <input type="checkbox"/> ENTITLEMENT INQUIRY ONLY <input type="checkbox"/> PURCHASE A HOME <input type="checkbox"/> CASH-OUT REFINANCE <input type="checkbox"/> INTEREST RATE REDUCTION REFINANCE LOAN				
13A. HAVE YOU USED THE VA HOME LOAN PROGRAM BEFORE? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 13B) (If "No," skip to Item 19A)		13B. DO YOU STILL OWN ANY OF THE HOMES YOU USED THE VA HOME LOAN PROGRAM FOR? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 14A thru 16D if applicable) (If "No," skip to Item 19A)		
PREVIOUS VA LOANS (SEE INSTRUCTIONS ON PAGE 3 - If additional space is needed for all homes use Item 18, Remarks or attach a separate sheet)				
14A. COMPLETE ADDRESS		14B. LOAN NUMBER		14C. DATE OF LOAN (Month and Year)
				14D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION? <input type="checkbox"/> NO, ENTITLEMENT INQUIRY ONLY <input type="checkbox"/> CASH-OUT REFINANCE RESTORATION <input type="checkbox"/> INTEREST RATE REDUCTION REFINANCE <input type="checkbox"/> ONE-TIME RESTORATION (Note: See instructions page 3)

VA FORM 26-1880
OCT 2022

SUPERSEDES VA FORM 26-1880, APR 2021,
WHICH WILL NOT BE USED.

6122024

Request for Certificate of Eligibility-Veterans Affairs
Wolters Kluwer Financial Services, Inc.

VMP416 (2305).00
Page 1 of 4

SECTION III: INFORMATION REGARDING PREVIOUS VA LOANS - CONTINUED (See Instructions on Page 2)

15A. COMPLETE ADDRESS	15B. LOAN NUMBER	15C. DATE OF LOAN (Month and Year)	15D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION? <input type="checkbox"/> NO, ENTITLEMENT INQUIRY ONLY <input type="checkbox"/> CASH-OUT REFINANCE RESTORATION <input type="checkbox"/> INTEREST RATE REDUCTION REFINANCE <input type="checkbox"/> ONE-TIME RESTORATION (Note: See instructions page 3)
16A. COMPLETE ADDRESS	16B. LOAN NUMBER	16C. DATE OF LOAN (Month and Year)	16D. ARE YOU APPLYING FOR ENTITLEMENT RESTORATION? <input type="checkbox"/> NO, ENTITLEMENT INQUIRY ONLY <input type="checkbox"/> CASH-OUT REFINANCE RESTORATION <input type="checkbox"/> INTEREST RATE REDUCTION REFINANCE <input type="checkbox"/> ONE-TIME RESTORATION (Note: See instructions page 3)
17A. DO YOU STILL OWN A PROPERTY THAT WAS FINANCED WITH A VA HOME LOAN THAT HAS BEEN SUBSTANTIALLY DAMAGED OR DESTROYED BY A FEDERALLY DECLARED NATURAL DISASTER? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Items 17B thru 17D)			
17B. DATE OF LOAN (Month and Year)	17C. DATE OF LOSS (Month and Year)	17D. ADDRESS OF PROPERTY	
18. REMARKS (if any)			

SECTION IV: CERTIFICATION AND SIGNATURE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

19A. SIGNATURE OF VETERAN (Do **NOT** print)

19B. DATE SIGNED

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS (e.g. 18 U.S.C. §1001, 372 and 287)

PRIVACY ACT NOTICE - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your response is required in order to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain.

INSTRUCTIONS FOR VA FORM 26-1880

SECTION I. VETERAN'S IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*. If this name is different than what is shown on your service documents or in VA records provide documentation such as a marriage certificate, divorce decree, or court document to support the request. Do **NOT** send originals, copies of these documents are acceptable.

Item 2A - Indicate if you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 2B - Provide the name as it appears on your discharge certificate (DD Form 214)

Item 9B - In most cases your claim number is the same as your Social Security number. If you are not sure about this number, leave this field blank.

SECTION II. MILITARY SERVICE INFORMATION

Item 10A - Indicate if you are currently serving on active duty.

Item 10B - The VA funding fee **may not** be collected from a member of the Armed Forces who is currently serving on active duty and has been awarded the Purple Heart. You may be asked to provide evidence of having been awarded the Purple Heart. **Note:** Activations under Title 32 orders are not considered active duty for the purpose of a funding fee exemption.

Item 10C - The VA funding fee may not be collected from a veteran who rated eligible to receive compensation as the result of a pre-discharge disability examination and rating or based on a pre-discharge review of existing medical evidence (including service medical and treatment records) that results in the issuance of a memorandum rating. **Note:** If the proposed or memorandum rating is not obtained and a closing takes place, the funding fee exemption does not apply, and the service-member will not be entitled to a refund.

Items 11A and 11B - List your periods of military service.

Item 11A - Active Service: full-time duty in the Armed forces, other than active duty for training. The best evidence to show your service is your discharge certificate (DD Form 214), which indicates both character of service and the narrative reason for separation. A copy is acceptable. Note: Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

If you are **currently serving on regular active duty**, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number and provide: (1) your date of entry on your current active-duty period and (2) the duration of any time lost (or a statement noting there has been no time lost). Generally, this should be on military letterhead.

National Guard members who served full time duty (only includes activations considered Full Time National Guard duty that is not inactive duty) under Title 32, U.S.C. sections 316, 502, 503, 504 or 505, may provide a DD Form 220, DD Form 214 or Report of Active Service, accompanied by orders for the same period is also acceptable. Copies are acceptable. If you are still serving on the activation, you should provide a statement of service that indicates (1) your date of entry on your current active-duty period and (2) the duration of any time lost (or a statement noting there has been no time lost), type of orders, if orders are for training, entry date for your current activation. Generally, this should be on military letterhead.

Item 11B - National Guard Service/Selected Reserve Service: You may submit for Selected Reserve Service Retirement Points Accounting and evidence of discharge which indicates the character of service, or their equivalent. For National Guard Service you may submit NGB Form 22, Report of Separation and Record of Service or NGB Form 23, Retirement Points Accounting, or their equivalent. If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the number of creditable years (years in which you earned more than 15 points). At least 6 years of honorable service must be documented.

SECTION III - INFORMATION REGARDING PREVIOUS LOANS

Your eligibility is reusable depending on the circumstances. Generally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Generally, VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 or Closing Disclosure settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

ITEM 12 - Indicate how you will use your certificate of eligibility.

ITEM 13A - Indicate if you have ever had a VA-guaranteed home loan.

ITEM 13B - Indicate if you still **own** any homes you financed with a VA-guaranteed loan.

ITEMS 14D, 15D, 16D - Select the applicable type of restoration being requested. Indicate if you are applying for a restoration of entitlement.

Regular (cash-out) Refinance - You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Interest Rate Reduction Refinancing Loan (IRRRL) - You may refinance the balance of your current VA loan in order to obtain a lower interest rate or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan.

One-Time Restoration. If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

ITEM 17A - Disaster related. Indicate if you still own a home that was destroyed or substantially damaged by a Federally Declared Natural Disaster.



FannieMae

Request for Verification of Deposit

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to depository named in item 1.

Depository - Please complete items 10 through 18 and return DIRECTLY to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of depository) BANK OF AMERICA IIc ATTN: Modification DEPARTMENT P O BOX 30770 TAMPA, FL 33630-3770	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
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I certify that this verification has been sent directly to the bank or depository and has not passed through the hands of the applicant or any other party.

3. Signature of lender	4. Title	5. Date 06/13/24	6. Lender's No. (Optional) 6122024
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7. Information To Be Verified

Type of Account	Account in Name of	Account Number	Balance
Checking	JASON JASPER SR	67890	\$ 890,980.00
			\$
			\$
			\$

To Depository: I/We have applied for a mortgage loan and stated in my financial statement that the balance on deposit with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in Items 10 through 13. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER SR 977 NAPSTER PLANO, TX 75034	9. Signature of Applicant(s) X X
--	--

To Be Completed by Depository

Part II - Verification of Depository

10. Deposit Accounts of Applicant(s)				
Type of Account	Account Number	Current Balance	Average Balance For Previous Two Mos.	Date Opened
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

11. Loans Outstanding To Applicant(s)						
Loan Number	Date of Loan	Original Amount	Current Balance	Installments(Monthly/Quarterly)	Secured By	No. of Late Pmts.
		\$	\$	\$ per		
		\$	\$	\$ per		
		\$	\$	\$ per		

12. Please include any additional information which may be of assistance in determination of credit worthiness. (Please include information on loans paid-in-full in item 11 above.)

13. If the name(s) on the account(s) differ from those listed in Item 7, please supply the name(s) on the account(s) as reflected by your records.

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

14. Signature of Depository Representative	15. Title (Please print or type)	16. Date
17. Please print or type name signed in item 14	18. Phone No.	

Request for Verification of Deposit

6122024

Bankers Systems™ VMP®
Wolters Kluwer Financial Services

Fannie Mae
Form 1006 July 96
VMP24 (1102).01
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FannieMae

Request for Verification of Deposit

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to depository named in item 1.

Depository - Please complete items 10 through 18 and return DIRECTLY to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of depository) Deep Pockets State Bank 1 Way 1A Dallas, TX 75201-2458	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
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I certify that this verification has been sent directly to the bank or depository and has not passed through the hands of the applicant or any other party.

3. Signature of lender	4. Title	5. Date 06/13/24	6. Lender's No. (Optional) 6122024
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7. Information To Be Verified

Type of Account	Account in Name of	Account Number	Balance
CD	JASON JASPER SR	567890	\$ 89,765.00
			\$
			\$
			\$

To Depository: I/We have applied for a mortgage loan and stated in my financial statement that the balance on deposit with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in Items 10 through 13. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER SR 977 NAPSTER PLANO, TX 75034	9. Signature of Applicant(s) X X
--	--

To Be Completed by Depository

Part II - Verification of Depository

10. Deposit Accounts of Applicant(s)				
Type of Account	Account Number	Current Balance	Average Balance For Previous Two Mos.	Date Opened
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

11. Loans Outstanding To Applicant(s)						
Loan Number	Date of Loan	Original Amount	Current Balance	Installments(Monthly/Quarterly)	Secured By	No. of Late Pmts.
		\$	\$	\$ per		
		\$	\$	\$ per		
		\$	\$	\$ per		

12. Please include any additional information which may be of assistance in determination of credit worthiness. (Please include information on loans paid-in-full in item 11 above.)

13. If the name(s) on the account(s) differ from those listed in Item 7, please supply the name(s) on the account(s) as reflected by your records.

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

14. Signature of Depository Representative	15. Title (Please print or type)	16. Date
17. Please print or type name signed in item 14	18. Phone No.	

Request for Verification of Deposit

Bankers Systems™ VMP®
Wolters Kluwer Financial Services

6122024

Fannie Mae
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FannieMae

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
 Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I - Request

1. To (Name and address of employer) QED Enterprises 618 Industrial Way Addison, TX 75008-2545	2. From (Name and address of lender) FICS 654321 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title LP Customer Support	5. Date 11/12/24	6. Lender's No. (Optional) 2468103
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I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number) Peter James Billingsley 865 Ryder Way #1a2b Dallas, TX 75006-1234	8. Signature of Applicant X
--	------------------------------------

Part II - Verification of Present Employment

9. Applicant's Date of Employment		10. Present Position		11. Probability of Continued Employment	
12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Weekly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Hourly				13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____	
12B. Gross Earnings				14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No	
Type	Year To Date	Past Year _____	Past Year _____	Base Pay	\$ _____
Base Pay	Thru _____	\$ _____	\$ _____	Rations	\$ _____
Overtime	\$ _____	\$ _____	\$ _____	Flight or Hazard	\$ _____
Commissions	\$ _____	\$ _____	\$ _____	Clothing	\$ _____
Bonus	\$ _____	\$ _____	\$ _____	Quarters	\$ _____
Total	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____
				Overseas or Combat	\$ _____
				Variable Housing Allowance	\$ _____

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Part III - Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

Part IV - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	

Request for Verification of Employment

2468103

Wolters Kluwer Financial Services, Inc.

Fannie Mae
 Form 1005 July 96
 VMP23 (2102).00
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FannieMae

Request for Verification of Employment

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
 Employer - Please complete either Part II or Part III as applicable. Complete Part IV and return directly to lender named in item 2.
 The form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

Part I - Request

1. To (Name and address of employer) Delos, Inc 489 Finch Carrollton, TX 75065-4604	2. From (Name and address of lender) FICS 654321 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
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I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender	4. Title LP Customer Support	5. Date 11/12/24	6. Lender's No. (Optional) 2468103
------------------------	------------------------------	---------------------	---------------------------------------

I have applied for a mortgage loan and stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number) Marcia Billingsley 684 Templeton Court #6B Dallas, TX 75001-6845	8. Signature of Applicant X
---	------------------------------------

Part II - Verification of Present Employment

9. Applicant's Date of Employment		10. Present Position		11. Probability of Continued Employment	
12A. Current Gross Base Pay (Enter Amount and Check Period) <input type="checkbox"/> Annual <input type="checkbox"/> Weekly <input type="checkbox"/> Other (Specify) \$ _____ <input type="checkbox"/> Monthly <input type="checkbox"/> Hourly				13. For Military Personnel Only Pay Grade _____ Type _____ Monthly Amount _____	
12B. Gross Earnings				14. If Overtime or Bonus is Applicable, Is Its Continuance Likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No	
Type	Year To Date	Past Year _____	Past Year _____	Base Pay	\$ _____
Base Pay	Thru _____	\$ _____	\$ _____	Rations	\$ _____
Overtime	\$ _____	\$ _____	\$ _____	Flight or Hazard	\$ _____
Commissions	\$ _____	\$ _____	\$ _____	Clothing	\$ _____
Bonus	\$ _____	\$ _____	\$ _____	Quarters	\$ _____
Total	\$ _____	\$ _____	\$ _____	Pro Pay	\$ _____
				Overseas or Combat	\$ _____
				Variable Housing Allowance	\$ _____

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

Part III - Verification of Previous Employment

21. Date Hired	23. Salary/Wage at Termination Per (Year) (Month) (Week)
22. Date Terminated	Base _____ Overtime _____ Commissions _____ Bonus _____
24. Reason for Leaving	25. Position Held

Part IV - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

26. Signature of Employer	27. Title (Please print or type)	28. Date
29. Print or type name signed in Item 26	30. Phone No.	

Request for Verification of Employment

2468103

Wolters Kluwer Financial Services, Inc.

Fannie Mae
 Form 1005 July 96
 VMP23 (2102).00
 Page 1 of 1

Request for Verification of Loan

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: **Lender** - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to creditor named in item 1.

Creditor - Please complete items 10 through 16 and return directly to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of creditor) Forth Worth Jewels 8923 Chandler Street FTW, TX 76036	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
---	--

I certify that this verification has been sent directly to the creditor and has not passed through the hands of the applicant or any other party.

3. Signature of Lender	4. Title	5. Date 06/14/24	6. Lender's No. (Optional) 6122024
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7. Information To Be Verified

Type of Loan	Loan in the Name of	Loan Number	Balance
Installmen	JASON JASPER SR	687687	\$ 300.00
			\$
			\$
			\$

To Creditor: I/We have applied for a loan and stated in my financial statement that the current loan balance with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 and 11. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER SR 977 NAPSTER PLANO, TX 75034	9. Signature of Applicant(s) X X
--	--

To Be Completed by Creditor

Part II - Verification of Creditor

10. Loan(s) Outstanding to Applicant(s)				
Type of Loan	Loan Number	Date of Loan	Original Loan Amount	Secured by
			\$	
			\$	
			\$	
Payments	Current Balance	Date Last Paid	Date Next Due	Number of Late Pmts.
\$	\$			
\$	\$			
\$	\$			

11. Additional information which may be of assistance in determination of credit worthiness: (Please include information on loans paid-in-full.)

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

12. Signature of Creditor Representative	13. Title (Please print or type)	14. Date
15. Print or type name signed in item 12	16. Phone No.	

Request for Verification of Loan

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: **Lender** - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to creditor named in item 1.

Creditor - Please complete items 10 through 16 and return directly to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of creditor) J. P. Morgan Chase 1871 Granite Place PO Box 4147 Dallas, TX 75243	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
---	--

I certify that this verification has been sent directly to the creditor and has not passed through the hands of the applicant or any other party.

3. Signature of Lender	4. Title	5. Date 06/14/24	6. Lender's No. (Optional) 6122024
------------------------	----------	---------------------	---------------------------------------

7. Information To Be Verified

Type of Loan	Loan in the Name of	Loan Number	Balance
Revolving	JASON JASPER SR	4567890	\$ 5,000.00
			\$
			\$
			\$

To Creditor: I/We have applied for a loan and stated in my financial statement that the current loan balance with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 and 11. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER SR 977 NAPSTER PLANO, TX 75034	9. Signature of Applicant(s) X X
--	--

To Be Completed by Creditor

Part II - Verification of Creditor

10. Loan(s) Outstanding to Applicant(s)				
Type of Loan	Loan Number	Date of Loan	Original Loan Amount	Secured by
			\$	
			\$	
			\$	
Payments	Current Balance	Date Last Paid	Date Next Due	Number of Late Pmts.
\$	\$			
\$	\$			
\$	\$			

11. Additional information which may be of assistance in determination of credit worthiness: (Please include information on loans paid-in-full.)

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

12. Signature of Creditor Representative	13. Title (Please print or type)	14. Date
15. Print or type name signed in item 12	16. Phone No.	

Request for Verification of Loan

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Instructions: **Lender** - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to creditor named in item 1.

Creditor - Please complete items 10 through 16 and return directly to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of creditor) Sallie Mae 3190 Education Laneding Washington, DC 20001	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
---	--

I certify that this verification has been sent directly to the creditor and has not passed through the hands of the applicant or any other party.

3. Signature of Lender	4. Title	5. Date 06/14/24	6. Lender's No. (Optional) 6122024
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7. Information To Be Verified

Type of Loan	Loan in the Name of	Loan Number	Balance
Deferred	JASON JASPER SR	87797879	\$ 2,650.30
			\$
			\$
			\$

To Creditor: I/We have applied for a loan and stated in my financial statement that the current loan balance with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 and 11. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER SR 977 NAPSTER PLANO, TX 75034	9. Signature of Applicant(s) X X
--	--

To Be Completed by Creditor

Part II - Verification of Creditor

10. Loan(s) Outstanding to Applicant(s)				
Type of Loan	Loan Number	Date of Loan	Original Loan Amount	Secured by
			\$	
			\$	
			\$	
Payments	Current Balance	Date Last Paid	Date Next Due	Number of Late Pmts.
\$	\$			
\$	\$			
\$	\$			

11. Additional information which may be of assistance in determination of credit worthiness: (Please include information on loans paid-in-full.)

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

12. Signature of Creditor Representative	13. Title (Please print or type)	14. Date
15. Print or type name signed in item 12	16. Phone No.	

Request for Verification of Loan

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Instructions: Lender - Complete items 1 through 8. Have applicant(s) complete item 9. Forward directly to creditor named in item 1.

Creditor - Please complete items 10 through 16 and return directly to lender named in item 2.

The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of creditor) Bok CI	2. From (Name and address of lender) FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342 (972)458-8583
--	--

I certify that this verification has been sent directly to the creditor and has not passed through the hands of the applicant or any other party.

3. Signature of Lender	4. Title	5. Date 06/14/24	6. Lender's No. (Optional) 6122024
------------------------	----------	---------------------	---------------------------------------

7. Information To Be Verified

Type of Loan	Loan in the Name of	Loan Number	Balance
Installmen	JASON JASPER JR	87872	\$ 490.00
			\$
			\$
			\$

To Creditor: I/We have applied for a loan and stated in my financial statement that the current loan balance with you is as shown above. You are authorized to verify this information and to supply the lender identified above with the information requested in items 10 and 11. Your response is solely a matter of courtesy for which no responsibility is attached to your institution or any of your officers.

8. Name and Address of Applicant(s) JASON JASPER JR	9. Signature of Applicant(s) X X
--	--

To Be Completed by Creditor

Part II - Verification of Creditor

10. Loan(s) Outstanding to Applicant(s)				
Type of Loan	Loan Number	Date of Loan	Original Loan Amount	Secured by
			\$	
			\$	
			\$	
Payments	Current Balance	Date Last Paid	Date Next Due	Number of Late Pmts.
\$	\$			
\$	\$			
\$	\$			

11. Additional information which may be of assistance in determination of credit worthiness: (Please include information on loans paid-in-full.)

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

12. Signature of Creditor Representative	13. Title (Please print or type)	14. Date
15. Print or type name signed in item 12	16. Phone No.	

Request for Verification of Rent or Mortgage Account

Privacy Act Notice: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if V.A.); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq., or 7 USC, 1921 et. seq. (if USDA/FmHA).

Instructions: Lender - Complete items 1 through 8. Have applicant(s) complete item 9. Lender then will forward directly to creditor named in item 1.
Landlord/Creditor - Please complete items 10 through 18 and return directly to lender named in item 2.
The form is to be transmitted directly to the lender and is not to be transmitted through the applicant(s) or any other party.

Part I - Request

1. To (Name and address of landlord/creditor)

NorthStar Bank

800 Main St

Dallas, TX 75017-9223

2. From (Name and address of lender)

FICS

14285 Midway Rd Ste 200

Addison, TX 75001-2342

(972)458-8583

I certify that this verification has been sent directly to the landlord/creditor and has not passed through the hands of the applicant or any other party.

3. Signature of Lender

4. Title

5. Date

06/14/24

6. Lender's No. (Optional)

6122024

7. Information To Be Verified

Property Address

977 NAPSTER

PLANO, TX 75034

Account in the Name of

JASON JASPER SR

Account Number

JJ797933

☒ Mortgage

☐ Land Contract

☐ Rental

I have applied for a mortgage loan. My signature below authorizes verification of mortgage or rent information.

8. Name and Address of Applicant(s)

JASON JASPER SR

977 NAPSTER

PLANO, TX 75034

9. Signature of Applicant(s)

X

X

Part II - To Be Completed by Landlord/Creditor

We have received an application for a loan from the above, to whom we understand you rent or have extended a loan. In addition to the information requested below please furnish us with any information you might have that will assist us in processing of the loan.

☐ Rental Account

☐ Mortgage Account or ☐ Land Contract

10. Tenant rented from _____

to _____

Amount of rent \$ _____ per _____

Number of late payments _____ *

Is account satisfactory? ☐ Yes ☐ No

11. Date account opened _____

Original contract amount \$ _____

Current account balance \$ _____

Monthly payment P&I only \$ _____

Payment with taxes & ins. \$ _____

Is account current? ☐ Yes ☐ No

Was loan assumed? ☐ Yes ☐ No

Satisfactory account? ☐ Yes ☐ No

12. Interest rate _____ %

☐ FIXED

☐ ARM

☐ FHA

☐ VA

☐ CONV

☐ OTHER _____

Next pay date _____

No. of late payments _____ *

No. of late charges _____

Owner of First Mortgage

☐ FNMA

☐ FHLMC

☐ Seller/Other

* Payment History for the previous 12 months must be provided in order to comply with secondary mortgage market requirements.

13. Additional information which may be of assistance in determination of credit worthiness

Part III - Authorized Signature - Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Secretary, the USDA, FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

14. Signature of Landlord/Creditor Representative

15. Title (Please print or type)

16. Date

17. Print or type name signed in item 14

18. Phone No.



Department of Veterans Affairs

VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, and published in the Federal Register. You are required to respond to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

TO: NAME AND ADDRESS OF LENDER (Complete mailing address including ZIP Code)

FICS

14285 Midway Rd Ste 200
Addison, TX 75001-2342

(972)458-8583

INSTRUCTIONS TO LENDER

The veteran/applicant should complete this form ONLY if he or she:

- is receiving VA disability payments; or
- has received VA disability payments; or
- would receive VA disability payments but for receipt of retired pay; or
- has filed a claim for VA disability benefits prior to discharge from active duty service; or
- is surviving spouse of a veteran and in receipt of DIC payments.

Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.

1. NAME OF VETERAN (First, middle, last)

JASON JASPER SR

2. CURRENT ADDRESS OF VETERAN

977 NAPSTER
PLANO, TX 75034

3. DATE OF BIRTH

4. VA CLAIM FOLDER NUMBER (C-File No., if known)

567890

5. SOCIAL SECURITY NUMBER

987-98-7989

6. SERVICE NUMBER (If different from Social Security Number)

4567890

7. I HEREBY CERTIFY THAT I ☐ DO ☒ DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.8. I HEREBY CERTIFY THAT I ☐ HAVE ☒ HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service.

9. SIGNATURE OF VETERAN (Sign in ink)

10. DATE SIGNED

FOR VA USE ONLY (Complete in ink)

☐ The above named veteran does not have a VA benefit-related indebtedness☐ The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS (If any)

TYPE OF DEBT(S)

AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN (If any)

☐ Veteran **is** exempt from funding fee due to receipt of service-connected disability compensation of \$ _____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, **Report and Certification of Loan Disbursement**)☐ Veteran **is** exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.☐ Veteran **is not** exempt from funding fee due to receipt of non service-connected pension of \$ _____ monthly. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.**☐ Veteran has been rated incompetent by VA. **LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.**☐ Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT (Sign in ink)

DATE SIGNED

RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain.

Underwriting

Summary and Descriptions of Underwriting Section

Analysis of Appraisal Report (D.E./HUD)

The document has questions pertaining to the appraisal of the property and is to be completed by the DE Underwriter.

Cash Flow Analysis (Fannie Mae®)

This document is used by the lender to summarize income information obtained from a borrower's federal income tax return and to calculate the monthly average income that will be used in qualifying the borrower.

Credit Approval Letter

This document informs the borrower of their loan approval terms.

Credit Score Notice

This document informs the consumer of the credit scores supplied by the credit reporting agencies for the purpose of aiding in the decision-making process for their loan application.

FHA Loan and Underwriting Transmittal Summary

This document is used to provide the borrowers with the property type, mortgage information, underwriting, debts & obligations, and other detailed information pertaining to their FHA loan transaction.

Maximum Mortgage Worksheet - 203(k) & Streamlined(k)

This document is used by the lender to calculate the maximum mortgage amount available to a borrower for an FHA purchase money or refinance transaction.

Section 32 Disclosure Worksheet

This document is used to enable the lender to identify whether a mortgage transaction requires disclosure under Regulation Z, Section 226.32.

Statement of Credit Denial, Termination or Change

This document is required by law (ECOA) and must be furnished to the borrower within 30 days with the reason for denial.

Uniform Underwriting Transmittal Summary

This document is used to summarize key factors for the underwriting process of one-to-four-family conventional mortgages.

VA Loan Analysis

This document is used by the underwriter to calculate the borrower's ability to repay the VA loan.

VA Transmittal List

This document lists all required documents that must be submitted for a VA loan guaranty application.

**Direct Endorsement Underwriter/
HUD Reviewer
Analysis of Appraisal Report**

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

OMB Approval No. 2502-0477

Public reporting burden for this collection of information is estimated to average 3 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Borrower's Name CHRISTOPHER PIKE	FHA Case Number	Lender Loan Number 6302023
Property Address 1765 Merdough Place Dallas, TX 75287	Appraiser's Name Jill Pearce	
	Appraiser's Estimate of Value: \$ 345,000.00	

1. Does the appraisal report present a consistent and fair analysis of the property? ☐ Yes ☐ No (Explain)

2. Comment on the report's quality, completeness, consistency, and accuracy.

3. Are the comparables acceptable? ☐ Yes ☐ No (If not, the appraisal should be returned to the appraiser.)

4. Are the adjustments acceptable both as to items adjusted and the amount allocated to each item adjusted?
☐ Yes ☐ No (Explain)

5. Is the value acceptable for HUD/FHA loan purposes? ☐ Yes ☐ No If not, should it be corrected? ☐ Yes ☐ No
Value for HUD/FHA loan purposes \$. Provide justification for correction.

6. Repair Conditions:

7. Other Comments:

DE Underwriter (Name) Di'ana Jordan	CHUMS Number	Date
DE Underwriter Signature		

HUD Reviewer (Name and Signature)

6302023

VMP®
Wolters Kluwer Financial Services

form HUD-54114 (2/93)
ref. Handbook 4000.4
VMP615 (0809).01
Page 1 of 1

The following self-employed income analysis worksheet and accompanying guidelines generally apply to individuals:

- | | | | |
|---|---|---|--|
| <input type="checkbox"/> Who have 25% or greater interest in a business | <input type="checkbox"/> Who are employed by family members | <input type="checkbox"/> Who are paid commissions | <input type="checkbox"/> Who own rental property |
| <input type="checkbox"/> Who receive variable income, have earnings reported on IRS Form 1099, or income that cannot otherwise be verified by an independent and knowable source. | | | |

Form 1040 - Individual Income Tax Return

	Yr. <u>2024</u>	Yr. <u>2025</u>
1. Total Income	<u>150,000.00</u>	<u>95,000.00</u>
2. Wages, salaries considered elsewhere	<u>(-)</u>	<u>(-)</u>
3. Tax- Exempt Interest Income	<u>(+)</u>	<u>(+)</u>
4. State and Local Tax Refunds	<u>(-) 5,895.00</u>	<u>(-) 4,255.00</u>
5. Nonrecurring Alimony Received	<u>(-)</u>	<u>(-)</u>
6. Negate Schedule D (Income) Loss	<u>(+ /-)</u>	<u>(+ /-)</u>
7. Pension and/or IRA Distributions	<u>(+)</u>	<u>(+)</u>
8. Negate Schedule E (Income) Loss	<u>(+ /-)</u>	<u>(+ /-)</u>
9. Nonrecurring Unemployment Compensation	<u>(-)</u>	<u>(-)</u>
10. Social Security Benefit	<u>(+) 10,740.00</u>	<u>(+) 12,248.00</u>
11. Nonrecurring Other (Income) Loss	<u>(+ /-)</u>	<u>(+ /-)</u>
12. Other		

Form 2106 - Employee Business Expenses

13. Total Expenses	<u>(-) 26,984.00</u>	<u>(-) 22,583.00</u>
14. Depreciation	<u>(+) 5,780.00</u>	<u>(+) 6,289.00</u>

Schedule B - Interest and Dividend Income

15. Nonrecurring Interest Income	<u>(-)</u>	<u>(-)</u>
16. Nonrecurring Dividend Income	<u>(-)</u>	<u>(-)</u>

Schedule C - Profit or Loss from Business: Sole Proprietorship

17. Nonrecurring Other (Income) Loss/Expenses	<u>(+ /-)</u>	<u>(+ /-)</u>
18. Depletion	<u>(+)</u>	<u>(+)</u>
19. Depreciation	<u>(+)</u>	<u>(+)</u>
20. Meals and Entertainment Exclusion	<u>(-) 550.00</u>	<u>(-) 250.00</u>
21. Business Use of Home	<u>(+) 1,750.00</u>	<u>(+) 2,610.00</u>
22. Amortization/Casualty Loss	<u>(+)</u>	<u>(+)</u>

Schedule D - Capital Gains and Losses

23. Recurring Capital Gains/(Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>
------------------------------------	---------------	---------------

Form 4797 - Sales of Business Property

24. Recurring Capital Gains/(Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>
------------------------------------	---------------	---------------

Form 6252 - Installment Sale Income

25. Principal Payments Received	<u>(+)</u>	<u>(+)</u>
---------------------------------	-------------	-------------

Schedule E - Supplemental Income and Loss

26. Gross Rents and Royalties Received	<u>(+)</u>	<u>(+)</u>
27. Total Expenses Before Depreciation	<u>(-)</u>	<u>(-)</u>
28. Amortization/Casualty Loss/Non-recurring Expenses	<u>(+)</u>	<u>(+)</u>
29. Insurance, Mortgage Interest, and Taxes included in PITI payment (Only if using the property's full PITI payment in qualifying ratios)	<u>(+) 30,342.00</u>	<u>(+) 27,859.00</u>

Schedule F - Profit or Loss from Farming

30. Non-Tax Portion Ongoing Coop and CCC Payments	<u>(+)</u>	<u>(+)</u>
31. Nonrecurring Other (Income) Loss	<u>(+ /-)</u>	<u>(+ /-)</u>
32. Depreciation	<u>(+)</u>	<u>(+)</u>
33. Amortization/Casualty Loss/Depletion	<u>(+)</u>	<u>(+)</u>
34. Business Use of Home	<u>(+)</u>	<u>(+)</u>

(Consider K-1 income only if the borrower can document ownership and access to income, the business has adequate liquidity to support withdrawal, and the business has positive sales and earnings trends.)

Partnership Schedule K-1 (Form 1065)

35. Ordinary Income (Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>
36. Net Income (Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>
37. Guaranteed Payments to Partner	<u>(+)</u>	<u>(+)</u>

S Corporation Schedule K-1 (Form 1120s)

38. Ordinary Income (Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>
39. Net Income (Loss)	<u>(+ /-)</u>	<u>(+ /-)</u>

1040 Total	<u>165,183.00</u>	<u>116,918.00</u>
-------------------	--------------------------	--------------------------

Partnerships, S Corporations, and Corporations

Whether or not additional income from a Partnership, S Corporation, or regular corporation is used to qualify an applicant, lenders must still conduct an analysis of the business tax returns to ensure a consistent pattern of profitability. *Any loss resulting from this analysis must be deducted from cash flow as it represents a drain on the borrower's income.*

The following sources of income may be considered for qualification provided:

- ☐ The borrower can document ownership and access to income;
- ☐ The business has adequate liquidity to support withdrawal of earnings; and
- ☐ The business has positive sales and earnings trends

Partnership - Form 1065

	Yr. 2024	Yr. 2025
40. Passthrough (Income) Loss from Other Partnerships	(+ /-)	(+ /-)
41. Nonrecurring Other (Income) Loss	(+ /-)	(+ /-)
42. Depreciation	(+)	(+)
43. Depletion	(+)	(+)
44. Amortization/Casualty Loss	(+)	(+)
45. Mortgage or Notes Payable in Less than 1 Year	(-) 5,000.00	(-) 4,250.00
46. Meals and Entertainment Exclusion	(-) 352.00	(-) 457.00
47. Subtotal	-5,352.00	-4,707.00
48. Partnership Total (subtotal multiplied by % ownership)		

S Corporation - Form 1120S

49. Nonrecurring Other (Income) Loss	(+ /-)	(+ /-)
50. Depreciation	(+)	(+)
51. Depletion	(+)	(+)
52. Amortization/Casualty Loss	(+)	(+)
53. Mortgage or Notes Payable in Less than 1 Year	(-)	(-)
54. Meals and Entertainment Exclusion	(-)	(-)
55. Subtotal		
56. S Corporation Total (subtotal multiplied by % ownership)		

Regular Corporation - Form 1120

57. Taxable Income		
58. Total Tax	(-)	(-)
59. Nonrecurring (Gains) Losses	(+ /-)	(+ /-)
60. Nonrecurring Other (Income) Loss	(+ /-)	(+ /-)
61. Depreciation	(+)	(+)
62. Depletion	(+)	(+)
63. Amortization/Casualty Loss	(+)	(+)
64. Net Operating Loss and Special Deductions	(+)	(+)
65. Mortgage or Notes Payable in Less than 1 Year	(-)	(-)
66. Meals and Entertainment Exclusion	(-)	(-)
67. Subtotal		
68. Subtotal Multiplied by Ownership Percentage		
69. Less: Dividends Paid to Borrower	(-)	(-)
70. Corporation Total		

Totals

1040 total	165,183.00	116,918.00
Partnership, S Corporation, and Corporation totals		

Grand Total	165,183.00	116,918.00
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Year-to-Date income from profit and loss statements may only be considered if it is consistent with the previous years' earnings. Allowable addbacks include depreciation, depletion, and other non-cash expenses as identified above.

Year-to-Date Profit and Loss Statement

Salary/Draw to Individual			55,000.00
Net Profit	115,000.00	x 5.00000% Ownership =	5,750.00
Total Allowable Addbacks		x % Ownership =	
Year-to-Date Total			60,750.00

Federation Mortgage
986 Space Travel Road
Dallas, TX 98067-8766

September 11, 2024

CHRISTOPHER PIKE
9867 Daddy Lane
Dallas, TX 75287

Re: 1765 Merdough Place
Dallas, TX 75287

Dear: CHRISTOPHER PIKE

It is a pleasure to inform you that your application for a mortgage loan on the above property has been approved with the following terms:

Loan Amount:	300,000.00	Origination Fee:	3,500.00
Interest Rate:	4.50000	Discount Fee:	125.00
Loan Term (Months):	360	Appraisal Fee:	350.00
Principal & Interest:	1,520.06	Credit Report Fee:	65.00
Mortgage Type:	FHA Loan	Tax Service Fee:	.00
Purchase Price:	325,000.00	Flood Certification Fee:	.00

Please sign and return Lender's copy of this commitment, along with any required fees and items listed below to the Lender within days of date hereof or, at the option of the Lender, this commitment shall become null and void.

THIS APPROVAL EXPIRES:

This commitment is subject to the following conditions and requirements:

1. Most recent 2 years of W2's.
2. Member to Provide 2 months of most recent pay stubs.
3. Provide 2 most recent bank statements
4. Satisfactory Flood Certification.
5. Verbal verification of employment within 10 days of closing.
6. Provide the most recent 2 months worth of paystubs.

I (We) hereby accept the terms and
conditions of this commitment.

CHRISTOPHER PIKE

Approval Issued By:

CREDIT SCORE NOTICE

Borrower Name(s):
CHRISTOPHER PIKE

Lender:
Federation Mortgage
986 Space Travel Road Dallas, TX 98067-8766

Date:
09/11/24

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/
reportaccess](http://www.experian.com/reportaccess)

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-888-378-4329
www.equifax.com

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

Your acknowledgment below signifies that this written notice was provided to you.

CHRISTOPHER PIKE

Date
(Seal)

Date
(Seal)

Date
(Seal)

Date
(Seal)

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

**FHA Loan Underwriting
and Transmittal Summary**

See page 2 for Public Burden and Sensitive Information statements

**U.S. Department of Housing and
Urban Development**

Office of Housing Federal Housing Commissioner

OMB Approval No. 2502 - 0059

6282024

Borrower and Property Information **FHA Case No.** 238-8974787487387287**SOA** 203(b)

Borrower Name <u>MARY MORTGAGE</u>		SSN <u>000-98-9450</u>
Co-Borrower Name _____		SSN _____
Property Address <u>9732 FITZHUGH, WOODVILLE, MS</u>		
Property Type (Check only 1)	Additional Property Information	Property Rights Construction
<input checked="" type="checkbox"/> 1 unit <input type="checkbox"/> 2 units <input type="checkbox"/> 3 - 4 units	Sales Price \$ <u>325,900.00</u>	<input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Existing
<input type="checkbox"/> Condominium <input type="checkbox"/> Co-op	Appraised Value \$ <u>325,900.00</u>	<input type="checkbox"/> Leasehold <input type="checkbox"/> Proposed
<input type="checkbox"/> Manufactured Housing		<input type="checkbox"/> New (less than 1 year)

Mortgage Information

Amortization Type (Check only 1)	Loan Purpose (Check all that apply)	Secondary Financing
<input checked="" type="checkbox"/> Fixed-Rate-Monthly Payments	<input checked="" type="checkbox"/> Purchase	Source/EIN _____
<input type="checkbox"/> ARM 1 <input type="checkbox"/> 3 <input type="checkbox"/> 5 <input type="checkbox"/> 7 <input type="checkbox"/> or 10 <input type="checkbox"/> yr	<input type="checkbox"/> No Cash-Out Refinance	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
ARM Index _____	<input type="checkbox"/> Cash-Out Refinance	<input type="checkbox"/> Other _____
ARM Margin _____	<input type="checkbox"/> Streamline Refinance	Amount of Secondary Financing
<input type="checkbox"/> Int. Rate Buydown	<input type="checkbox"/> w/ appraisal	\$ <u>.00</u>
Loan Information	<input type="checkbox"/> w/o appraisal	Gifts Seller Funded DAP <input type="checkbox"/>
Mortgage w/o UFMIP \$ <u>309,605.00</u>	<input type="checkbox"/> Construction-to-Permanent	1.) Source/EIN _____
Total UFMIP \$ <u>.00</u>	<input type="checkbox"/> Energy Efficient Mortgage	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Mortgage w/ UFMIP \$ <u>309,605.00</u>	<input type="checkbox"/> Building On Own Land	<input type="checkbox"/> Other _____
Interest Rate <u>3.50000</u> %	<input type="checkbox"/> HUD REO	Amount of Gift \$ <u>.00</u>
Qualifying Rate <u>N/A</u> %	<input type="checkbox"/> 203(k)	2.) Source/EIN _____
(1 Yr. ARM)	<input type="checkbox"/> Other	<input type="checkbox"/> Gov't <input type="checkbox"/> NP <input type="checkbox"/> Family
Loan Term (in Months) <u>360</u>		<input type="checkbox"/> Other _____
		Amount of Gift \$ <u>.00</u>

Underwriting Information

Monthly Income			Proposed Monthly Payments	
	Borrower	Co-Borrower	Borrowers Primary Residence	
Base Income	\$ <u>9,900.00</u>	\$ <u>.00</u>	First Mortgage P&I	\$ <u>1,390.26</u>
Other Income	\$ <u>2,000.00</u>	\$ <u>.00</u>	Monthly MIP	\$ <u>.00</u>
Net Rental Income	\$ <u>.00</u>	\$ <u>.00</u>	HOA Fees	\$ <u>.00</u>
Total Income	\$ <u>11,900.00</u>	\$ <u>.00</u>	Lease/Ground Rent	\$ <u>.00</u>
Debts & Obligations			Second Mortgage P&I	\$ <u>.00</u>
	Monthly	Unpaid Balance	Hazard Insurance	\$ <u>250.00</u>
Total Installment debt	\$ <u>.00</u>	\$ <u>.00</u>	Taxes & Special	
Child Support	\$ <u>.00</u>	\$ <u>.00</u>	Assessments	\$ <u>333.33</u>
Negative Rental Cash Flow	\$ <u>.00</u>	\$ <u>.00</u>	Total Mortgage Payment	\$ <u>1,973.59</u>
All other monthly payments	\$ <u>50.00</u>	\$ <u>.00</u>	Qualifying Ratios	
Total Fixed Payment	\$ <u>2,023.59</u>		LTV	<u>95.00</u> %
Borrower Funds to Close			CLTV (if 2nd permitted)	<u>95.00</u> %
Required	\$ <u>25,895.00</u>		Mortgage Payment-to-income	<u>16.58</u> %
Verified Assets	\$ <u>87,973.00</u>		Total Fixed Payment-to-income	<u>17.00</u> %
Closing Costs	\$ <u>.00</u>		Borrower Co-Borrower	
Source of Funds	Deposit on Sales	CAIVRS #		
No. of Months in Reserves		LDP/GSA		
Seller Contribution	<u>.00</u> %		<input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> yes <input type="checkbox"/> no	
Underwriter Comments				

Underwriter's signature & date (if required)	CHUMS ID #
<u>X</u>	

Risk Assessment
Scored by Total? <input type="checkbox"/> yes <input checked="" type="checkbox"/> no Risk Class <input type="checkbox"/> A/A or <input type="checkbox"/> Refer
CHUMS ID # for Reviewer of appraisal _____
(Required for loans scored by TOTAL with risk class A/A or loans where the appraisal and credit reviews are performed by different underwriters.)

Office of Housing Federal Housing Commissioner

This information is required to determine the eligibility of FHA mortgage insurance applicants. Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless that collection displays a valid OMB control number. Sensitive Information: The information collected on this form is considered sensitive and is protected by the Privacy Act. The Privacy Act requires that these records be maintained with appropriate administrative, technical, and physical safeguards to ensure their security and confidentiality. In addition, these records should be protected against any anticipated threats or hazards to their security or integrity which could result in substantial harm, embarrassment, inconvenience, or unfairness to any individual on whom the information is maintained.

Borrower and Property Information

SOA: Lenders must enter the Section of the Act under which the mortgage is to be insured.

Mortgage Information

Interest Rate: Lenders must enter the rate for fixed rate mortgages or the initial rate for 3, 5, 7, and 10 year ARMs.

ARM Index: Lenders must enter the name of the index used.

Total UFMIP: Lenders must enter the amount being financed into the loan (i.e. exclude cents).

Qualifying Rate: Lenders must enter the interest rate used to qualify a borrower for a 1 year ARM.

Loan Purpose: Lenders must check all loan purpose types that apply (e.g. the purchase of a property owned by HUD should have both the Purchase and HUD REO boxes checked).

Secondary Financing: Lenders must indicate the source type. If indicating a nonprofit (NP) or government agency (Gov't), they must also enter in the Employer Identification Number (EIN) for the entity. When indicating Other, lenders must identify the type, e.g. employer, labor union, and enter in the EIN (if applicable).

Seller-Funded DAP: Lenders must indicate whether any of the gift funds are derived from such a program by entering Y.

Gifts: Lenders must indicate the source type(s). If indicating a nonprofit (NP) or government agency (Gov't), they must also enter in the Employer Identification Number (EIN) for the entity. When indicating Other, lenders must identify the type(s), e.g. employer, labor union, and enter in the EIN (if applicable).

Underwriting Information

Negative Rental Cash Flow: If there is negative rental cash flow for the subject property and/or other properties owned by the borrower, the lender must enter the total dollar amount.

Total Fixed Payment: All debts and obligations, including the proposed housing payment.

Borrower Funds to Close Required: Lenders must enter the total amount that the borrower is required to pay at closing. If the borrower is receiving cash back, the amount should be in parentheses.

Closing Costs: Lenders must enter the amount being paid by the borrower, which may include prepaid & non-recurring closing costs but not discount points.

No. of Months in Cash Reserves: Lenders must enter the number of months in reserves for 3 and 4 unit properties only.

Seller Contribution: Lenders must enter as a percentage of the sales price.

CHUMS ID # for Review of Appraisal: This captures the CHUMS ID of the underwriter who reviewed the appraisal. Completing this field is applicable when the underwriter who reviewed the appraisal is different from the one who reviewed the credit package (e.g. an Automated Underwriting System).

**203(k) and Streamlined (k)
Maximum Mortgage Worksheet**
See Public Reporting Statement on page 2 before
completing this form (See Notes 1 thru 8 on page 2)

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

OMB Approval No. 2502-0527

6302023

Borrower's Name & Property Address (include street, city, State, and zip code) CHR I STOPHER PI KE 1765 Merdough PI ace Dal I as, TX 75287		FHA Case Number 123-4567890	No. of Units 2	HUD-REO Property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Streamlined (k)(Note 6) Purchase Date (Owned less than 12 months)	
		Type <input checked="" type="checkbox"/> Owner-Occupant <input type="checkbox"/> Nonprofit <input type="checkbox"/> Government Agency				
A. Property Information	1. Contract Sales Price OR <input type="checkbox"/> Existing Debt \$ 325,000.00	2. "As-Is" Value (Note 1) \$ 00	3. After-Improved Value \$ 00	4. 110% of A3 \$ 00	5. Borrower Paid Closing Costs + Prepays (Refinance) \$ 00	6. Allowable energy Improvements (Note 2) \$ 00
B. Rehabilitation and Other Allowable Costs	1. Total Cost of Repairs (Line 36, HUD-9746-A) includes the improvements in A6 and REO Lead Based Paint Stabilization \$ 00					
	2. Contingency Reserve on Repair Costs (0.00000 %) (10 to 20% of B1) \$ 00					
	3. Inspection Fees (x \$ 00 per inspection) + Title Update Fee (x \$ 00 per draw) \$ 00					
	4. Mortgage Payments Escrowed (months x \$ 00) if uninhabited (Note 7) \$ 00					
	5. Sub-Total for Rehabilitation Escrow Account (Total of B1 thru B4) \$ 00					
	6. Architectural and Engineering Fees (Exhibits) (Note 7) \$ 00					
	7. Consultant Fees (including mileage, if appl.) (\$ 00 + 00 miles) @ 00 /mile (Note 7) \$ 00					
	8. Permits \$ 00					
	9. Other Fees (Explain in Remarks) \$ 00					
	10. Sub-Total (Total of B5 thru B9) \$ 00					
	11. Supplemental Origination Fee for both 203k and Streamlined (k) (greater of \$350 or 1.5% of B10) \$ 350.00					
	12. Discount Points on Repair Costs and Fees (B10 x %) \$ 00					
	13. Sub-Total for Release at Closing (Total of B6 thru B9 + B11 and B12) (Note 3) \$ 350.00					
	14. Total Rehabilitation Cost (Total of B5 and B13 minus A6) (Streamlined (k) can not exceed \$35,000.) \$ 350.00					
C. Mortgage Calculation for Purchase Transactions	1. Lesser of Sales Price (A1) or As-Is Value (A2) \$ 00					
	2. Total Rehabilitation Cost (B14) \$ 350.00					
	3. Lesser of Sum of C1 + C2 (\$ 350.00) or 110% of After-Improved Value (A4) \$ 00					
	4. Base Mortgage Amount: Sum of C3+ (-) Required Adjustment (Note 4) (\$) x LTV Factor (96.5%) (Owner-Occupant) or Less Allowable Down payment/HUD-Owned Property (\$) (Note 5) \$ 00					
D. Mortgage Calculation for Refinance Transactions	1. Sum of Existing Debt (A1) + Rehabilitation Cost (B14) + Borrower Paid Closing Costs + Prepays (A5) + Discount on Total Loan Amount minus Discount on Repair Costs (B12) minus FHA MIP Refund (\$) \$ 00					
	2. Lesser of Sum of As-Is Value (A2) (Note 1) + Rehabilitation Costs (B14) (\$) or 110% of After-Improved Value (A4) \$ 00					
	3. D2 (\$) x LTV Factor (97.75%) (Owner-Occupant) \$ 00					
	4. Base Mortgage Amount Lesser of D1 or D3 (Note 5) \$ 00					
E. Calculation for EEM	1. Energy Efficient Mortgage (EEM) Amount (C4 or D4) + A6 (Note 2) \$ 00					
F. Summary	UFMIP Factor	UFMIP	Total Escrowed Funds	Interest Rate	Discount Pts	
	1. 5000 %	\$ 4,500.00	\$ 00	4.5000 %	0.75000	
	1. Total Mortgage Amount with UFMIP (C4, or D4 or E1 + UFMIP) \$ 00					
DE Underwriter's Signature, Title & Date X Di ' ana Jordan Marketi ng Guru					CHUMS No	
Borrower's Signature & Date (Optional) X			Co-Borrower's Signature & Date (Optional) X			

ref: Handbook 4240.4
form HUD-92700 (06/09)

Remarks (Continue on a separate page if needed)

Notes:

1. If owned less than 1 year, use lesser of A2 or Original Acquisition Cost plus Debts incurred for rehabilitation since acquisition.
2. Refer to Mortgagee Letters 05-21, 95-46, and 93-13.
3. These Allowable Costs may be released at closing, provided paid receipts or contractual agreements requiring payment are obtained.
4. Required Adjustments would include additions such as financeable repairs and improvements, energy related weatherization items, and solar energy systems, as well as subtractions including sales concessions in excess of six percent of the sales price, inducements to purchase, personal property items, etc., all as per HUD Handbook 4155.1 (May also include HUD REO Lead Based Paint Credit.)
5. Maximum Mortgage before UFMIP not to exceed statutory limit.
6. See ML 2005-50.
7. Not applicable to Streamline 203(k) transactions.
8. If Condominium limit to 100% of A3.

Public reporting burden for this collection of information is estimated to average 25 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

This information collection involves an expanded information requirement for lenders that originate and service Section 203(k) mortgages. The purpose of the information is to help mitigate program abuses. The expanded information focuses on the loan origination process and requires increased documentation and strengthened internal control procedures. Periodic reporting of the information is not required. The information also includes information that was voluntarily accepted by the 203(k) lending community. The information provides a more comprehensive basis for evaluating lender underwriting practices and thereby improves risk management of the 203(k) loan portfolio. Responses are required under Section 203(k) of the National Housing Act (12 U.S.C. 1703). No assurance of confidentiality is provided.

ref: Handbook 4240.4
form **HUD-92700** (06/09)

Section 32 Disclosure Worksheet

The purpose of this worksheet is to enable a lender to identify whether a mortgage transaction requires disclosure under Regulation Z, Section 1026.32. For more complete details, please refer to Regulation Z. Be advised that this is not intended to replace or provide legal counsel regarding Section 32 disclosure.

Loan Number: 91220241
Name on Loan: INQUIRY, EDWARD & EDITH
Property Address: 8739 JENNY LANE
ATWOOD, CA 92807

Exemption Tests

Section 1026.3 of Regulation Z states that the regulation does not apply to the following:

Business, commercial, agricultural, or organizational credit.

Section 1026.32(a)(2) states that the disclosure under this section does not apply to the following:

- (i) A reverse mortgage transaction.
- (ii) A transaction to finance the initial construction of a dwelling.
- (iii) A transaction originated by a Housing Finance Agency, where the Housing Finance Agency is the creditor for the transaction.
- (iv) A transaction originated pursuant to the United States Department of Agriculture's Rural Development Section 502 Direct Loan Program.

The following loan parameters can be used to determine if the loan is exempt from the disclosure requirements.

[illegible]

To be completed by lender:
Based on purpose and/or type the loan is
_____ Exempt _____ Not Exempt
from disclosure under Section 1026.32 of Regulation Z
If loan is not exempt, continue with page 2 of this worksheet.

Section 32 Disclosure Worksheet

APR Test

Section 1026.32(a)(1)(I) states the requirements of this section apply to a consumer credit transaction that is secured by the consumer's principal dwelling, and in which:

(I) The annual percentage rate applicable to the transaction will exceed the Average Prime Offer rate (APOR), as defined in 1026.35(a)(2), for a comparable transaction by more than:

- (A) 6.5 percentage points for a first-lien transaction.
- (B) 8.5 percentage points for a first-lien transaction if the dwelling is personal property and the loan amount is less than \$50,000.
- (C) 8.5 percentage points for a subordinate-lien transaction.

Annual Percentage Rate on loan:	3.00000	APOR:	0.00000
Term of loan in years:	20	APOR Loan Term in years:	0

- ____ APR is greater than APOR + 6.5%; Section 32 Disclosure is required.
- ____ APR is not greater than APOR + 6.5%; continue with the Points and Fees Test.

Prepayment Penalty Test

Section 1026.32(a)(1)(iii) states a transaction is considered a high-cost mortgage if a Prepayment Penalty:

- ____ Has a term that exceeds more than 36 months after consummation or account opening, or
- ____ Is an amount more than 2% of the amount prepaid.

Points and Fees Test

Section 1026.32(a)(1)(I) states the requirements of this section apply to a consumer credit transaction that is secured by the consumer's principal dwelling, and in which:

(ii) The transaction's total points and fees as defined in paragraphs (b)(1) and (2) will exceed:

- (A) 5% of the Section 32 Total Loan Amount for a transaction with a note amount of \$24,866.00 or more.
- (B) The lesser of 8% of the Section 32 Total Loan Amount or the annual Section 32 Points & Fees Maximum amount (currently \$1,243.00) for a transaction with a note amount of less than \$24,866.00.

A. Total Points and Fees: .00

B. Loan Amounts Test:

Note Amount	300,000.00
Amount Financed	300,000.00
less Financed Points and Fees	- _____
Section 32 Total Loan Amount	300,000.00

C. Thresholds for Note Amounts of:

- X \$24,866.00 or more, use 5% of Section 32 Total Loan Amount: 15,000.00
- ____ Less than \$24,866.00, use the lesser of:
 - ____ 8% of Section 32 Total Loan Amount:
 - ____ The Section 32 Points & Fees Maximum:

____ Total Points and Fees (A) exceed the points and fees test; Section 32 Disclosure is required.

To be completed by lender:

Disclosure is

____ Required ____ Not Required
for this loan under Section 1026.32 of Regulation Z.

Statement of Credit Denial, Termination or Change

Creditor FICS 14285 Midway Rd Ste 200 Addison, TX 75001	Applicant DEREKA MANNER 1375 NOBLE ROAD 659 Dallas, TX 75287	Date 11/12/24 Application or Loan Number 652024
---	---	--

"We" means Creditor.

"You" means Applicant.

Property Address: 1375 NOBLE ROAD
Dallas, TX 75287

- ☒ **Multiple Creditors.** We are providing this notice on behalf of us and the following creditor(s):
- | | |
|---|---|
| Federation Mortgage - Federation Mortgage
986 Space Travel Road
Dallas, TX 98067-8766 | ABC Mortgage - ABC Office
3909 Preston Hollow Ste. 355
Richardson, TX 75148 |
|---|---|

Description of Account, Transaction or Requested Credit.

Mortgage Applied For: Conventional Loan, Total Loan Amount: \$200,000.00

Interest Rate: 3.00000%, Loan Term (months): 180

Description of Action Taken. Application Denied

Principal Reasons for Credit Denial, Termination or Other Action Taken Concerning Credit

- | | |
|---|--|
| <input checked="" type="checkbox"/> Credit Application Incomplete | <input type="checkbox"/> Delinquent Past or Present Credit Obligations with Others |
| <input type="checkbox"/> Insufficient Number of Credit References Provided | <input type="checkbox"/> Collection Action or Judgment |
| <input type="checkbox"/> Unacceptable Type of Credit References Provided | <input type="checkbox"/> Garnishment or Attachment |
| <input type="checkbox"/> Unable to Verify Credit References | <input type="checkbox"/> Foreclosure or Repossession |
| <input type="checkbox"/> Temporary or Irregular Employment | <input type="checkbox"/> Bankruptcy |
| <input type="checkbox"/> Unable to Verify Employment | <input type="checkbox"/> Number of Recent Inquiries on Credit Bureau Report |
| <input checked="" type="checkbox"/> Length of Employment | <input type="checkbox"/> Value or Type of Collateral not Sufficient |
| <input type="checkbox"/> Income Insufficient for Amount of Credit Requested | <input type="checkbox"/> |
| <input type="checkbox"/> Excessive Obligations in Relation to Income | <input type="checkbox"/> |
| <input type="checkbox"/> Unable to Verify Income | <input type="checkbox"/> |
| <input type="checkbox"/> Length of Residence | <input type="checkbox"/> |
| <input checked="" type="checkbox"/> Temporary Residence | <input type="checkbox"/> |
| <input type="checkbox"/> Unable to Verify Residence | <input type="checkbox"/> |
| <input type="checkbox"/> No Credit File | <input type="checkbox"/> |
| <input type="checkbox"/> Limited Credit Experience | <input type="checkbox"/> |
| <input type="checkbox"/> Poor Credit Performance with Us | <input type="checkbox"/> |
| <input type="checkbox"/> No Credit Score | |

Disclosure of Use of Information Obtained from an Outside Source

- ☒ Our credit decision was based in whole or in part on information obtained in a report from the consumer reporting agency or agencies listed below. You have a right under the *Fair Credit Reporting Act* to know the information contained in your credit file at the consumer reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Statement of Credit Denial, Termination or Change [continued]

Consumer Reporting Agency Name	Mailing Address	Telephone Toll-Free	Web Address
Equifax Credit Information Services	PO Box 740241 Atlanta, GA 30374	(877)322-8228	www.equifax.com
Kroll Factual Data	5200 Hahns Peak Drive Loveland, CO 80538	(800)766-5600	www.krollfactualdata.com
Transunion	500 Westshore Dr Richardson, TX 75080-1232	(972)222-6658	www.transunion.com

☒ We also obtained your credit score from the consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your consumer report. Your credit score can change, depending on how the information in your consumer report changes.

- Your credit score: 720
- Date: 09/20/24
- Scores range from a low of 500 to a high of 800
- Key factors that adversely affected your credit score:
 - Missing documents
 - Need additional employment information

If you have any questions regarding your credit score, you should contact **Kroll Factual Data** at their address and telephone number above.

☐ Our credit decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the *Fair Credit Reporting Act*, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

Questions

If you have any questions regarding this notice, you should contact:

Creditor's Name:

Address:

Telephone:

Notice. The federal *Equal Credit Opportunity Act* prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the *Consumer Credit Protection Act*. The federal agency that administers compliance with this law concerning this creditor is:

Uniform Underwriting and Transmittal Summary

I. Borrower and Property Information

Borrower Name <u>Peter James Billingsley</u>		Occupancy Status	Sales Price \$ <u>N/A</u>
<u>Marcia Billingsley</u>		<input type="checkbox"/> Primary Residence	Appraised Value \$ <u>410,000.00</u>
Total # of Borrowers <u>2</u>		<input checked="" type="checkbox"/> Second Home	
Property Address <u>865 Ryder Way #1a2b</u>		<input type="checkbox"/> Investment Property	
<u>Dallas, TX 75006-1234</u>			

Property Type <input checked="" type="checkbox"/> 1 unit <input type="checkbox"/> 2 units <input type="checkbox"/> 3 units <input type="checkbox"/> 4 units <input type="checkbox"/> Condominium <input checked="" type="checkbox"/> PUD <input type="checkbox"/> Co-op <input type="checkbox"/> Manufactured Housing <input type="checkbox"/> Single Wide <input type="checkbox"/> Multiwide	Project Classification Freddie Mac <input type="checkbox"/> Streamlined Review <input type="checkbox"/> Established Project <input type="checkbox"/> New Project <input type="checkbox"/> Detached Project <input type="checkbox"/> 2- to 4-unit Project <input type="checkbox"/> Exempt from Review <input type="checkbox"/> Reciprocal Review	Fannie Mae <input type="checkbox"/> E Established PUD Project <input type="checkbox"/> F New PUD Project <input type="checkbox"/> P Limited Review - New Condo Project <input type="checkbox"/> Q Limited Review - Established Condo Project <input type="checkbox"/> R Full Review - New Condo Project <input type="checkbox"/> S Full Review - Established Condo Project <input type="checkbox"/> T Fannie Mae Review through PERS - Condo Project <input type="checkbox"/> U FHA-approved Condo Project <input type="checkbox"/> V Condo Project Review Waived <input checked="" type="checkbox"/> 1 Full Review - Co-op Project <input type="checkbox"/> 2 Fannie Mae Review through PERS - Co-op Project	Property Rights <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold
--	--	--	--

Project Name _____ Fannie Mae Condo Project Manager* Project ID# (if any) _____

II. Mortgage Information

Loan Type <input type="checkbox"/> Conventional <input checked="" type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA/RD	Amortization Type <input checked="" type="checkbox"/> Fixed-Rate <input type="checkbox"/> Monthly Payments <input type="checkbox"/> Fixed-Rate <input type="checkbox"/> Biweekly Payments <input type="checkbox"/> Balloon <input type="checkbox"/> ARM (type) _____ <input type="checkbox"/> Other (specify) _____	Loan Purpose <input type="checkbox"/> Purchase <input type="checkbox"/> Cash-Out Refinance <input checked="" type="checkbox"/> Limited Cash-Out Refinance (Fannie) <input type="checkbox"/> No Cash-Out Refinance (Freddie) <input type="checkbox"/> Home Improvement <input type="checkbox"/> Construction Conversion/Construction to Permanent	Lien Position <input checked="" type="checkbox"/> First Mortgage Amount of Subordinate Financing \$ <u>.00</u> (If HELOC, include balance and credit limit) <input type="checkbox"/> Second Mortgage
---	---	---	--

Note Information Loan Amount <u>\$378,750.00</u> Note Rate <u>1.00000</u> % Loan Term (in months) <u>360</u>	Mortgage Originator <input type="checkbox"/> Seller <input type="checkbox"/> Broker <input type="checkbox"/> Correspondent Broker/Correspondent Name and Company Name: _____	Temporary Buydown <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Terms _____
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III. Underwriting Information

Underwriter's Name <u>Shalecia Callaway</u>	Appraiser's Name/License # <u>Barry Rhodes 789</u>	Appraisal Company Name <u>Addison Appraiser</u>
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Stable Monthly Income Borrower 1 \$ <u>8,150.00</u> Borrower 2 \$ <u>4,925.00</u> Borrower 3 \$ <u>.00</u> Borrower 4 \$ <u>.00</u> Other Borrowers (5+) \$ <u>.00</u> Rental Income - subject property \$ <u>.00</u> Net Rental Income - other properties \$ <u>.00</u> Total Borrower Income \$ <u>13,075.00</u> <input type="checkbox"/> At least one borrower is self-employed	Loan-to-Value Ratios LTV <u>92</u> % CLTV/TLTV <u>92</u> % HCLTV/HTLTV <u>93</u> %	Proposed Monthly Payment for the Property First Mortgage P&I \$ <u>1,218.21</u> Subordinate Lien (s) P&I \$ <u>.00</u> Homeowner's Insurance \$ <u>233.33</u> Supplemental Property Insurance \$ <u>.00</u> Property Taxes \$ <u>541.67</u> Mortgage Insurance \$ <u>.00</u> Association/Project Dues (Condo, Co-Op, PUD) \$ <u>.00</u> Other \$ <u>.00</u> Total \$ <u>1,993.21</u>
--	--	--

Qualifying Ratios Primary Housing Expense/Income <u>15.24</u> % Total Obligations/Income(DTI) <u>15.24</u> %	Level of Property Review <input checked="" type="checkbox"/> Exterior/Interior <input type="checkbox"/> Exterior Only <input type="checkbox"/> No Appraisal Form Number <u>FNM2055</u>	All Other Monthly Payments Used in Qualifying \$ <u>.00</u>
---	---	--

Qualifying Rate <input checked="" type="checkbox"/> Rate Used for Qualifying <u>1.00000</u> % <input type="checkbox"/> Initial Bought-Down Rate _____ % <input type="checkbox"/> Other _____ %	Escrow (T&I) <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Borrower Funds to Close Required \$ <u>.00</u> Verified Assets \$ <u>60,600.00</u>
--	---	---

Risk Assessment <input type="checkbox"/> Manual Underwriting <input checked="" type="checkbox"/> AUS <input checked="" type="checkbox"/> DU <input type="checkbox"/> LPA <input type="checkbox"/> Other AUS Recommendation DU Case ID/LP AUS Key# <u>2002436674</u> LPA Doc Class (Freddie) Representative Credit/Indicator Score Underwriter Comments	Affordable Housing Initiative <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Homeownership Education Certificate in File <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
---	---	---

IV. Seller and Contact Information

Seller Name <u>FICS - FICS</u>	Contact Name <u>Kandice Petties</u>	Contact Phone Number <u>(972)458-8583</u>
Seller Address <u>14285 Midway Rd Ste 200</u>	Contact Title <u>LP System Support</u>	
<u>Addison, TX 75001-2342</u>		
Seller No <u>789789</u>	Investor Loan No _____	
Seller Loan No <u>2468103</u>		

Department of Veterans Affairs		LOAN ANALYSIS		LOAN NUMBER	
<p>PRIVACY ACT INFORMATION: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.526 for routine uses as (i.e., the record of an individual who is covered by this system may be disclosed to a member of Congress or staff person acting for the member when the request is made on behalf of the individual) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the veteran's qualifications for the loan.</p> <p>RESPONDENT BURDEN: This information is needed to help determine a veteran's qualifications for a VA guaranteed loan. Title 38, USC, section 3710 authorizes collection of this information. We estimate that you will need an average of 30 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at: www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.</p>					
SECTION A - LOAN DATA					
1. NAME OF BORROWER Kenny Jones and Crystal Jones		2. AMOUNT OF LOAN \$ 275,000.00		3. CASH DOWN PAYMENT ON PURCHASE PRICE \$ 75,000.00	
SECTION B - BORROWER'S PERSONAL AND FINANCIAL STATUS					
4. APPLICANT'S AGE 45	5. OCCUPATION OF APPLICANT Head Tailor		6. NUMBER OF YEARS AT PRESENT EMPLOYMENT 15.25	7. LIQUID ASSETS (Cash, savings, bonds, etc.) \$ 36,997.00	8. CURRENT MONTHLY HOUSING EXPENSE \$ 1,140.00
9. UTILITIES INCLUDED <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	10. SPOUSE'S AGE 45	11. OCCUPATION OF SPOUSE Property Manager - Sycamore		12. NUMBER OF YEARS AT PRESENT EMPLOYMENT 20.25	13. AGE OF DEPENDENTS 7,9,18
NOTE: ROUND ALL DOLLAR AMOUNTS BELOW TO NEAREST WHOLE DOLLAR					
SECTION C - ESTIMATED MONTHLY SHELTER EXPENSES (This Property)			SECTION D - DEBTS AND OBLIGATIONS (Itemize and indicate by (/) which debts considered in Section E, Line 40) (If additional space is needed, please use reverse or attach a separate sheet)		
ITEMS		AMOUNT	ITEMS	(/)	MO. PAYMENT
14. TERM OF LOAN: 30 YRS.			22. Installment	X	\$ 80.00
15. MORTGAGE PAYMENT (Principal and Interest) @ 4.75000 %		\$ 1,434.53	23.		
16. REALTY TAXES		564.58	24.		
17. HAZARD INSURANCE		125.00	25.		
18. SPECIAL ASSESSMENTS		.00	26.		
19. MAINTENANCE & UTILITIES		.00	27.		
20. OTHER (HOA, Condo fees, etc.)		.00	28.		
21. TOTAL		\$ 2,189.11	29. JOB RELATED EXPENSE (e.g., child care)		.00
			30. TOTAL		\$ 80.00
					\$ 500.00
SECTION E - MONTHLY INCOME AND DEDUCTIONS					
ITEMS		SPOUSE		BORROWER	
31. GROSS SALARY OR EARNINGS FROM EMPLOYMENT		\$.00		\$.00	
32. FEDERAL INCOME TAX		.00		.00	
33. STATE INCOME TAX		.00		.00	
34. RETIREMENT OR SOCIAL SECURITY		.00		.00	
35. OTHER (Specify)		.00		.00	
36. TOTAL DEDUCTIONS		\$.00		\$.00	
37. NET TAKE-HOME PAY		.00		.00	
38. PENSION, COMPENSATION OR OTHER NET INCOME (Specify)		.00		.00	
39. TOTAL (Sum of lines 37 and 38)		\$.00		\$.00	
40. LESS THOSE OBLIGATIONS LISTED IN SECTION D WHICH SHOULD BE DEDUCTED FROM INCOME				80.00	
41. TOTAL NET EFFECTIVE INCOME				\$ -80.00	
42. LESS ESTIMATED MONTHLY SHELTER EXPENSE (Line 21)				2,189.11	
43. BALANCE AVAILABLE FOR FAMILY SUPPORT				GUIDELINE	
				\$.00	
44. RATIO (Sum of Items 15, 16, 17, 18, 20 and 40 ÷ sum of Items 31 and 38)				\$ -2,269.11	
				.00 %	
45a. WAS AN AUTOMATED UNDERWRITING SYSTEM USED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "YES," complete Item 45b)		45b. SELECT SYSTEM USED (Check appropriate box) <input type="checkbox"/> LP <input type="checkbox"/> DU <input type="checkbox"/> OTHER		45c. RISK CLASSIFICATION <input type="checkbox"/> ACCEPT <input type="checkbox"/> REFER	
46. BORROWER MEDIAN CREDIT SCORE		47. BORROWER CAIVRS		48. CO-BORROWER MEDIAN CREDIT SCORE	
49. CO-BORROWER CAIVRS					
50. PAST CREDIT RECORD <input checked="" type="checkbox"/> SATISFACTORY <input type="checkbox"/> UNSATISFACTORY		51. DOES LOAN MEET VA CREDIT STANDARDS? (Give reasons for decision under "Remarks," if necessary, e.g., borderline case) <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		52. VA APPROVED UNDERWRITER ID (Not required for Supervised Lenders)	
53. REMARKS (If additional space is needed, use reverse or attach a separate sheet) VA Loan Analysis Comments/Remarks.					
SECTION F - DISPOSITION OF APPLICATION AND UNDERWRITER CERTIFICATION					
<input checked="" type="checkbox"/> Recommend that the application be approved since it meets all requirements of Chapter 37, Title 38, U.S. Code and applicable VA Regulations and directives. <input type="checkbox"/> Recommend that the application be disapproved for the reasons stated under "Remarks" above.					
The undersigned underwriter certifies that he/she personally reviewed and approved this loan. (Loan was closed on the automatic basis.)					
54. DATE SIGNED		55. SIGNATURE OF VA APPROVED UNDERWRITER			
56. FINAL ACTION <input checked="" type="checkbox"/> APPROVE APPLICATION <input type="checkbox"/> REJECT APPLICATION		57. DATE SIGNED		58. SIGNATURE AND TITLE OF APPROVING OFFICIAL	

Department of Veterans Affairs					1000010
VA TRANSMITTAL LIST					
VA CASE NUMBER _____					
IMPORTANT: The following required documents must be submitted in the order listed below.					
ITEM NO.	**SEE CODE BELOW			✓	DOCUMENT
1	A	I	P		VA Loan Summary Sheet (VA Form 26-0286)
2	A	I			Certificate of Eligibility (VA Form 26-8320 or 26-8320a) or Request for Determination of Eligibility (VA Form 26-1880)
3	A	I	P		Acknowledgment of Receipt of Funding Fee from Mortgagee (VA Form 26-8998) or Notification to Mortgagee of Funding Fee Shortage (VA Form 26-0500) or Acknowledgment of Receipt of Funding Fee Shortage to Mortgagee (VA Form 26-8999) or evidence that borrower is exempt
4	A				Loan Analysis (VA Form 26-6393)
5		I			"Old vs New Loan" statement and IRRRL Worksheet (a statement signed by the veteran acknowledging the effect of the refinancing loan on the veteran's loan payments and interest rate - must show the interest rate and monthly payment of the old and new loan)
6	A	I	P		Report and Certification of Loan Disbursement (VA Form 26-1820)
7	A		P		Lender's Loan Quality Certification
8	A	I			Verification of Benefit-Related Indebtedness (VA Form 26-8937)
9	A	I	P		HUD-1 or other settlement statement "Any escrowed items" <input type="checkbox"/> YES <input type="checkbox"/> NO (Check appropriate box)
10	A		P		Compliance with CRV or LAPP/NOV Conditions (e.g., final compliance inspection, approval of water supply, termite certification)
11	A	I	P		<i>If Loan reported more than 60 days after closing</i> Lender's request for waiver of 60 day reporting requirement and, <i>if automatic loan</i> , Lender's certification that loan is current
12	A				Interest Rate & Discount Disclosure Statement (fixed rate) or Adjustable Rate Mortgage Disclosure Statement (ARM)
13	A				Counseling Checklist for Military Homebuyers (VA Form 26-0592) if applicant is on active duty
14	A				Uniform Residential Loan Application and HUD/VA Addendum to URLA (VA Form 26-1802a)
15	A				Original credit report and any related documents (e.g., proof of debt payment, explanations, etc.)
16	A				Verification of Employment and current check stubs for veteran and spouse, if applicable
17	A				Request for Verification of Deposit or bank statements, or other related documents
18	A				Purchase/earnest money contract
19	A	I	P		<i>If applicable</i> , valid POA and Lender's "Alive and Well" statement
20	A	I	P		Miscellaneous documents pertinent to loan transaction
21	A				<i>If applicable</i> , copy of Master Certificate of Reasonable Value (VA Form 26-1843a) (Front page and option pages highlighted to pertain to the specific property only). <u>For LAPP cases, copy of value notice to veteran, original pictures, VA Request for Determination of Reasonable Value (VA Form 26-1805), and URAR with all addendums.</u>
THE UNDERSIGNED CERTIFIES THAT ALL APPLICABLE ITEMS LISTED ABOVE ARE COMPLETE AND ENCLOSED IN THIS GUARANTY APPLICATION.					
NAME AND TITLE OF LENDER'S REPRESENTATIVE Sam Soreson Processor					DIRECT TELEPHONE NO. FOR REPRESENTATIVE (Include Area Code) (972) 458-8583 x554
DATE SIGNED		COMPANY NAME FICIS			
**A= AUTO I= IRRRL P= PRIOR					

VA FORM NOV 1994 **26-0285**

Closing

Summary and Descriptions of Closing Section

Addendum to HUD-1 Settlement Statement

This document is to be signed by the borrower, seller, and closing agent certifying that the information on the Settlement Statement is true and accurate. ***Note: This document is only used for loans that do not fall under the TRID guidelines.**

ARM Reset Notice

This document provides changes made to your Adjustable Rate Mortgage term, including the date change occurs, as well as new payment amount and interest rate.

Closing Disclosure

This document provides information that will be helpful to consumers in understanding all the final costs of the mortgage for which they are applying.

Compliance Inspection Report

This document verifies that inspected improvements are made according to the statement of appraised value.

Condominium Rider (Multistate example)

This document is used to amend and supplement the Mortgage, Deed of Trust, or Security Deed.

Electronic Document Transmittal Cover Sheet – Closing Agent

This document is used as a preface to the loan documentation to provide basic loan information to the closing agent.

Electronic Document Transmittal Cover Sheet – Settlement Agent

This document is used as a preface to the loan documentation to provide basic loan information to the settlement agent.

Error and Omissions / Compliance Agreement

This document is used to certify that borrowers will cooperate and comply with adjustments made to loan documents due to clerical errors, etc., in order to make the documents correct and compliant.

FHA Condominium Rider

This document is used to amend and supplement the Mortgage, Deed of Trust, or Security Deed on a FHA insured mortgage.

FHA Multistate Fixed Rate Note

This document lists all terms and conditions of the loan transaction and is a binding agreement that all parties involved are obligated to repay the debt on a FHA insured mortgage.

FHA Planned Unit Development Rider

This document is used to amend and supplement the Mortgage, Deed of Trust, or Security Deed on a FHA insured mortgage.

HUD-1 Settlement Statement

This document is required for closing by the "Real Estate Settlement Procedures Act" (RESPA). The document displays the charges and payable items associated with the transaction. ***Note: This document is only used for loans that do not fall under the TRID guidelines.**

Initial T & I Account Disclosure Statement

This document is used to disclose the initial Tax and Insurance balances and any disbursements that should be made within the first twelve months of the loan.

Multistate Fixed Rate Note

This document lists all terms and conditions of the loan transaction and is a binding agreement that all parties involved are obligated to repay the debt.

Notice of Right to Cancel

This document is a notice to borrower and is required for certain refinances under Regulation Z.

**Notice of Special Flood Hazard
(Participating/(Non-Participating))**

These documents are required by the National Flood Insurance Reform Act and is used to determine flood insurance requirements. One version is for Non-Participating Communities and the other is for Participating Communities.

Notice to Homeowner

This document notifies applicants of the assumption provisions. Must also be given to borrowers inquiring about FHA assumptions.

Occupancy Affidavit and Financial Status

This document certifies that the borrower intends to occupy the property and that no significant changes have been made to their financial status.

Planned Unit Development Rider (Multistate example)

This document is used to amend and supplement the Mortgage, Deed of Trust, or Security Deed.

Report and Certification of Loan Disbursement

This form is used to indicate the details of any loan transaction closed under the provisions for VA loans by the Department of Veterans Affairs.

Standard Flood Hazard Determination

This form is used to indicate whether or not a building or mobile home is located in a Special Flood Hazard Area and that Flood Hazard Insurance is required.

VA Common Borrower Certifications

This document provides information regarding the interest rate and discount points that may be paid on a mortgage guaranteed by VA (Department of Veteran Affairs).

VA Common Lender Certifications

This document is used for an existing VA-guaranteed loan for refinancing to a lower interest rate with a lower principal and interest payment than the existing VA-guaranteed loan.

VA Guaranteed Loan & Assumption Policy Rider

This document is used as an amendment to the Security Instrument to guarantee payment of the Veterans Benefits by the Dept. of Veterans Affairs and to indicate fees and provisions for assuming the property.

VA Loan Summary Sheet

This document summarizes the details of a VA loan transaction.

VA Multistate Fixed Rate Note

This document contains information regarding the rate that will remain fixed, as well as interest and payment information.

ADDENDUM TO HUD-1 SETTLEMENT STATEMENT

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

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated **12/06/24** (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

Borrower	MARY MORTGAGE	Date	Borrower	Date
----------	----------------------	------	----------	------

Borrower	Date	Borrower	Date
----------	------	----------	------

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated **12/06/24** (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

Seller	Date	Seller	Date
--------	------	--------	------

Seller	Date	Seller	Date
--------	------	--------	------

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were (i) received, or (ii) paid outside closing, and the funds received have been or will be disbursed by the undersigned as part of the settlement of this transaction. I further certify that I have obtained the above certifications which were executed by the borrower(s) and seller(s) as indicated.

Settlement Agent	American Title Company	Date
------------------	-------------------------------	------

[The certifications contained herein may be obtained from the respective parties at different times or may be obtained on separate addenda.]

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

(972)458-8583

LARRY LATEPAYER
100 DEBTOR CANYON RD
RIVERTON, UT 84065

Loan Number: 72420241

Changes to Your Mortgage Interest Rate and Payments will be reflected on 01/01/26

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 12 month(s) period during which your interest rate stayed the same. That period ends on 01/01/26, so on that date your interest rate may change. After that, your interest rate may change every 12 months months for the rest of your loan term. Any change in your interest rate may also change your mortgage payment.

Index Name One Year	Current Rate and Monthly Payment	<u>Estimated</u> New Rate and Monthly Payment
Interest Rate	5.00000	5.00000
Principal	288.37	303.12
Interest	1000.00	985.25
T&I	.00	.00
Miscellaneous Insurance		
Less Subsidy	.00	
Total Monthly Payment	1288.37	1288.37 (due 01/01/26)

Interest Rate: We calculated your interest rate by taking a published "index rate" and adding a certain number of percentage points, called the "margin." Under your loan agreement, your index is the One Year Treasury and your margin is 2.00000 %. The index is published every .

Rate Limits: Your rate can change every 12 months month(s) by no more than 2.00000 %. Your rate cannot go higher than 8.00000 % over the life of the loan.

New Interest Rate and Monthly Payment: The table above shows our estimate of your new interest rate and new monthly payment. These amounts are based on the One Year Treasury as of now, your margin of 2.00000 %, and your loan balance of \$236,156.02 and your remaining loan term of 348 months.

However, if the One Year Treasury has changed when we calculate the exact amount of your new interest rate and payment, your new interest rate and payment may be different from the estimate above. We will send you another notice with the exact amount of your new interest rate and payment 2 to 4 months before the new payment is due, if your new payment will be different from your current payment.

Prepayment Penalty: None

Loan Number: 72420241

If You Anticipate Problems Making Your Payments:

- * Contact Federation Mortgage at (214)987-9878 x9434 as soon as possible.
- * If you seek an alternative to the upcoming changes to your interest rate and payment, the following options **may** be possible (most are subject to lender approval):
 - **Refinance your loan** with us or another lender;
 - **Sell your home** and use the proceeds to pay off your current loan;
 - **Modify your loan terms** with us;
 - **Payment forbearance** temporarily gives you more time to pay your monthly payment.
- * If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit **www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm**. If you would like contact information for a state housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at **<http://www.consumerfinance.gov>**.

Closing Disclosure

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

Closing Information

Date Issued 12/13/2024
Closing Date 3/3/2025
Disbursement Date
Settlement Agent Joseph Capers
File #
Property 1975 Bishop McGuinness Drive
Oklahoma City, OK 73125
Sale Price \$200,000

Transaction Information

Borrower John Bonamassa
4562 Random Road
Okc, OK 73117
Seller Winthrop Granger
1254 Lispispital Road
Dallas, TX 75287
Lender Fics

Loan Information

Loan Term 30 years
Purpose Purchase
Product 1/1 Adjustable Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 5302024
MIC # 78787

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$195,000	NO
Interest Rate	7%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,297.34	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1 - 13	Years 14 - 30
Principal & Interest	\$1,297.34	\$1,297.34
Mortgage Insurance	+ 1,930.19	+ _____
Estimated Escrow <i>Amount can increase over time</i>	+ 427.52	+ 427.52
Estimated Total Monthly Payment	\$3,655.05	\$1,724.86
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$266.67 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i> In escrow? YES YES

Costs at Closing		
Closing Costs	\$30,533.28	Includes \$2,262.50 in Loan Costs + \$28,270.78 in Other Costs -\$0 in Lender Credits. See page 2 for details.
Cash to Close	\$12,531.84	Includes Closing Costs See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$1,462.50				
01 0.5% of Loan Amount (Points)	\$975.00				
02 Loan Origination Fee	\$487.50				
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$400.00				
01 Application Fee to Fics	\$150.00				
02 Attorney Fee to Roger Maddox	\$250.00				
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$400.00				
01 Home Inspection Fee to Jenkins Home Inspectors	\$400.00				
02					
03					
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,262.50				
Loan Costs Subtotals (A + B + C)	\$2,262.50				

Other Costs					
E. Taxes and Other Government Fees	\$100.00				
01 Recording Fees Deed: \$50.00 Mortgage: \$50.00	\$100.00				
02					
F. Prepays	\$3,200.00				
01 Homeowner's Insurance Premium (12 mo.) to State Farm Insurance	\$1,200.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)	\$0.00				
04 Property Taxes (12 mo.) to Dallas County Tax Assessor Collector	\$2,000.00				
05					
G. Initial Escrow Payment at Closing	\$24,970.78				
01 Homeowner's Insurance \$100.00 per month for 2 mo.	\$200.00				
02 Mortgage Insurance \$1,930.19 per month for 11 mo.	\$21,232.09				
03 Property Taxes per month for mo.					
04 Hazard Insurance \$160.85 per month for 11 mo.	\$1,769.35				
05					
06					
07					
08 Aggregate Adjustment	\$1,769.34				
H. Other					
01					
02					
03					
04					
05					
06					
07					
08					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$28,270.78				
Other Costs Subtotals (E + F + G + H)	\$28,270.78				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$30,533.28				
Closing Costs Subtotals (D + I)	\$30,533.28				
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)	\$5,763.00	\$7,531.84	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	\$5,000.00	\$5,000.00	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	\$10,763.00	\$12,531.84	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$230,533.28
01 Sale Price of Property	\$200,000.00
02 Sale Price of Any Personal Property Included In Sale	
03 Closing Costs Paid at Closing (J)	\$30,533.28
04	
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$195,000.00
01 Deposit	
02 Loan Amount	\$195,000.00
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)	\$230,533.28
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$195,000.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$35,533.28

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$200,000.00
01 Sale Price of Property	\$200,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$200,000.00
Total Due from Seller at Closing (N)	
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$200,000.00

Additional Information About This Loan

Loan Disclosures

Assumption

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

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

Demand Feature

Your loan

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

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of your overdue payment of principal and interest.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☒ does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
1975 Bishop McGuinness Drive, Oklahoma City, OK 73125

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	\$5,130.19	Estimated total amount over year 1 for your escrowed property costs: <i>Hazard Insurance Mortgage Insurance County Property Taxes</i>
Non-Escrowed Property Costs over Year 1	\$2,000.00	Estimated total amount over year 1 for your non-escrowed property costs:
		You may have other property costs.
Initial Escrow Payment	\$24,970.78	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$2,357.71	The amount included in your total monthly payment.

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

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

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$727,522.41
Finance Charge. The dollar amount the loan will cost you.	\$531,872.41
Amount Financed. The loan amount available after paying your upfront finance charge.	\$172,155.41
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	20.836%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.509%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent	Settlement Agent
Name	Fics	Blueline Realty	Lovley Real Estate Properties	Closers Settlement Company	Joseph Capers
Address	14285 Midway Rd Ste 200, Addison, TX 75001-2342	1548 Michale Plips, Garland, TX 75040	48965 Menne, Addison, TX 75001-2232	8391 Indian Hills Drive, Omaha, NE 68191-5541	12111 Closing Drive, Closing, TX 74111
NMLS ID	654321				
OK License ID	123456	48546	987654321	879837983	9438943284
Contact	Dm Webb-Jordan	Linda Ross	Minnie Rottenburg	Joseph Capers	Joseph Capers
Contact NMLS ID	688989				
Contact OK License ID	099876867	54685	4646	9498793287	9489283492
Email	dianajordan@fics.com	linda@bluelinerealty.org	minnie@realtor.com	JC@closers.com	jocloser@fics.com
Phone	(972) 458-8583 ext. 1172	(972) 680-9600 ext. 2212	(214) 558-8956 ext. 6223	(800) 555-4545	(816) 721-3639

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.

John Bonamassa

Date

Compliance Inspection Report

Note: Reports of Final and Repair Compliance Inspections left at site always require reviewer's signature to be Official. Consult mortgagee for official reports.

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

OMB No. 2502-0189
(exp. 04/30/2027)

Builder's Name and Address Roberts Home Builders 96 Brick Lane Rockwall, TX 75125		a. <input type="checkbox"/> Report not left at site. b. <input type="checkbox"/> Report not official without reviewer's signature.	FHA Case Number Date of Inspection (mm/dd/yyyy)
Mortgagee's Name and Address FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342		Property Address 3587 KNOTTINGHAM ROAD GARLAND, TX 75040	

I. Inspection of On-Site Improvements Reveals

1. Construction ☐ was, ☐ was not begun prior to the date of mortgage insurance approval shown on the commitment, statement of appraised value or "Early Start" letter. (Applies to the initial report on new construction)
2. ☐ Builder other than named in application
3. ☐ Unable to make inspection. (Explain below)
4. ☐ Accepted construction exhibits not available at site
5. ☐ Individual Sewage disposal system; ☐ Individual Water supply system
☐ No noncompliance. ☐ Correction essential as explained below.
☐ Submit Health Department letter
6. ☐ Correction req'd. by rpt. dated _____ not acceptably completed
7. ☐ Repairs required by form HUD-92800.5B not acceptably completed
8. ☐ Correction essential as explained below
☐ a. Will examine at next inspection
☐ b. Do not conceal until reinspected
9. ☐ No noncompliance observed
10. ☐ Acceptable variations as described below (Request for Change, form HUD-92577, may be submitted).
11. ☐ Extensive noncompliance as explained below (see IV.A below)
12. ☐ On-site improvements acceptably completed subject to receipt of certification that mortgagee's inspection reveals satisfactory completion of all items listed below.
13. ☐ On-site improvements acceptably completed except items listed below, completion of which is delayed by conditions beyond control of the builder (see IV.B below).
14. ☐ On-site improvements acceptably completed
15. ☐ Off-site improvements
☐ a. Correction/Completion essential as explained below
☐ b. Completion assured by escrow agreement or governing authority
☐ c. Acceptably completed

II. Explanation of statements checked in Parts I and III

<input type="checkbox"/> Initial Inspection <input type="checkbox"/> Framing Inspection <input type="checkbox"/> Final Inspection <input type="checkbox"/> Other (explain) <input type="checkbox"/> Repair Inspection		Inspection Number
No.	No.	

Certification: I certify that the information provided on this form and in any accompanying documentation is true and accurate. I have carefully inspected this property on this date. I have no personal interest, present or prospective, in the property, applicant, or proceeds of the mortgage. To the best of my knowledge I have reported all noncompliance, work requiring correction, and unacceptable work.

Warning: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil penalties. (18 U.S.C. §§287, 1001, 1010, 1012; 31 U.S.C. §3729, 3802)

Signature	Date (mm/dd/yyyy)	<input type="checkbox"/> Fee Inspector <input type="checkbox"/> Appraiser <input type="checkbox"/> DE Staff Inspector <input type="checkbox"/> HUD Inspector	ID Number
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III. Specific Conditions Required by the HUD-92800.5B, Not Requiring Field Inspection

16. <input type="checkbox"/> Submit items or resubmit incomplete items as noted above.	17. <input type="checkbox"/> Acceptable Compliance with all specific conditions not requiring field inspection.	18. <input type="checkbox"/> Submit Termite Soil Treatment Guarantee. <input type="checkbox"/> None	
Approved	Signature	Date (mm/dd/yyyy)	ID Number
<input type="checkbox"/> as modified by me		<input type="checkbox"/> Direct Endorsement Underwriter <input type="checkbox"/> Chief Architect <input type="checkbox"/> Deputy	

IV. To Mortgagee: When signed below, refer to the statement on page 2 corresponding to the designation checked.

<input type="checkbox"/> A. Noncompliance <input type="checkbox"/> (a) Variations from exhibits. <input type="checkbox"/> (b) Unacceptable construction. <input type="checkbox"/> (c) Premature construction.	<input type="checkbox"/> B. Compliance -- Incomplete Items. "Mortgagee's Assurance of Completion", HUD-92300, may be submitted. for completion not later than: (mm/dd/yyyy) \$ _____	<input type="checkbox"/> C. Final Acceptance. Closing papers may be submitted provided mortgage credit analysis is acceptable
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Signature	Date (mm/dd/yyyy)	<input type="checkbox"/> Direct Endorsement Underwriter <input type="checkbox"/> Director of Housing Development <input type="checkbox"/> Deputy	ID Number
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For HUD Use Only for concurrence of Direct Endorsement Processing of this Compliance Inspection Report. If signed, this final report is considered processed by HUD and, thereby, convertible to the Veterans Administration.	Signature of HUD Authorized Agent	Date (mm/dd/yyyy)
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Previous editions are obsolete. Retain this record for 30 years or the life of the file Submit an Original and four copies ref. Handbooks 4000.1, 4145.1, 4165, & 4910.1 form HUD-92051 (7/87)

Public reporting burden for this collection of information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to, a collection information unless that collection displays a valid OMB control number. The information requested is required to obtain a benefit. This form is used in the inspection process to ensure newly built homes financed with FHA mortgage insurance are constructed in accordance with acceptable building standards and that deficiencies found in newly constructed and existing dwellings are corrected. There are no assurances of confidentiality.

See the statement below that corresponds to the designation checked on the front of the form under section "IV. To Mortgagee".

A. Noncompliance. Construction is not acceptable or all specific conditions have not been fulfilled in accordance with the terms of the related commitment because of:

- (a) Variations from Exhibits. Inspection reveals extensive non compliance, involving variations from accepted construction exhibits. The property will be considered ineligible for mortgage insurance (1) unless the work has been corrected so as to effect compliance, or (2) unless reprocessing is requested on the basis of the mortgage security as it is now being constructed, and this is found to be acceptable. Requests for reprocessing must be accompanied by a letter, in duplicate, fully describing the work as now being constructed, signed by the mortgagor and approved by the mortgagee. Where the plan arrangement, or either the exterior or interior appearance is affected, the mortgagor's letter must be accompanied by drawings, in duplicate, fully indicating the variations and signed by both the mortgagor and the mortgagee.
- (b) Unacceptable Construction. Construction reveals extensive noncompliance with applicable FHA requirements or good construction practice. The property will be considered ineligible for mortgage insurance until construction has been corrected so as to effect compliance.
- (c) Premature Construction. Inspection reveals that construction was begun prior to the date of approval for mortgage insurance (in noncompliance with the commitment or statement of appraised value).

B. Compliance. (with incomplete items)

Construction of on-site improvements has been acceptably completed except for any items listed on page 1 of this form. Completion of those items is delayed by conditions beyond the parties' control. The property will considered acceptable for mortgage insurance and closing papers may be submitted provided:

- (a) All required off-site improvements have been acceptably completed and so reported, or their completion has been assured by an acceptable "Mortgagee's Assurance of Completion" form, and;
- (b) All specific conditions not requiring field inspection as indicated on the front of this form have been acceptably fulfilled or evidence of compliance is submitted with the closing papers, and;
- (c) The closing papers are accompanied by form HUD-92300, "Mortgagee's Assurance of Completion," properly executed and providing for withholding the sum indicated, or by indicating the sum is available on a commercial letter of credit, and for completion of construction not later than the date stated on the front of this form.

C. Final Acceptance

Construction has been completed and all specific conditions have been acceptably fulfilled. Closing papers may be submitted provided the mortgagee's credit analysis of the borrower is acceptably completed. Evidence of compliance with specific conditions not requiring field inspection as indicated on page 1 of this form may be submitted with the closing papers.

Condominium Rider

THIS CONDOMINIUM RIDER is made this 1st day of February, 2025 ,
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 FICS

(the "Lender") of the same date and covering the Property described in the Security
Instrument and located at:
3587 KNOTTINGHAM ROAD #18967
GARLAND, TX 75040

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements
of, a condominium project known as:

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the
Condominium Project (the "Owners Association") holds title to property for the benefit or use
of its members or shareholders, the Property also includes Borrower's interest in the Owners
Association and the uses, proceeds, and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower will perform all of Borrower's obligations under
the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i)
Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii)
code of regulations; and (iv) other equivalent documents. 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 on the Condominium Project 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.

9182024

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie
Mae/Freddie Mac UNIFORM INSTRUMENT
Wolters Kluwer Financial Services, Inc.

Form 3140 07/2021
VMP2R (2107).00
Page 1 of 3

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, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and will be paid to Lender for application 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, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12.

E. Lender's Prior Consent. Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, 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 condominium 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.

9182024

MULTISTATE CONDOMINIUM RIDER - Single Family - Fannie
Mae/Freddie Mac UNIFORM INSTRUMENT
Wolters Kluwer Financial Services, Inc.

Form 3140 07/2021
VMP2R (2107).00
Page 2 of 3

JANICE ROBINSON

(Seal)
-Borrower

-Borrower

(Seal)

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

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Electronic Document Transmittal Cover Sheet

RECIPIENT:

Recipient Name: Joseph Capers

Recipient Company: Joseph Capers

Recipient E-mail: joecloser@fics.com

Recipient Phone: (816)721-3639

Recipient Fax: (816)984-7934

SENDER:

Sender Name: Marna Robins

Sender Title: Processor

Sender Company: FICS - FICS

Sender E-mail: marna@processors.com

Sender Phone: (972)484-6545 x6546

Sender Fax: (214)654-8648

REGARDING: LOAN NUMBER, BORROWER, CLOSING DATE AND PROPERTY

Loan Number: 5302024

Borrower Name: JOHN BONAMASSA

Closing Date: 03/03/25

Property Address: 1975 BISHOP MCGUINESS DRIVE

Property City: OKLAHOMA CITY

Property State: OK

Property Zip: 73125

Electronic Document Transmittal Cover Sheet

RECIPIENT:

Recipient Name: Bill Crandall

Recipient Company: American Title Company

Recipient E-mail: bcrandall@americantitle.com

Recipient Phone: (214)397-4561

Recipient Fax: (872)465-4645

SENDER:

Sender Name: Di'ana Jordan

Sender Title: LP Support

Sender Company: FICS - FICS

Sender E-mail: dianajordan@fics.com

Sender Phone: (972)458-8583

Sender Fax: (972)458-8586

REGARDING: LOAN NUMBER, BORROWER, CLOSING DATE AND PROPERTY

Loan Number: 24681013

Borrower Name: Peter Billingsley

Closing Date: 11/05/24

Property Address: 865 Ryder Way

Property City: Dallas

Property State: TX

Property Zip: 75001-5645

Errors and Omissions - Compliance Agreement

Lender

FICS
14285 Midway Rd Ste 200 Addison,
TX 75001

Borrower

Peter Billingsley
Marcia Billingsley

Date

10/22/24

Loan Number

24681013

Property Address: 865 Ryder Way
Dallas, TX 75001-5645

State of , **County/Parish/City of** NORTHWEST ARCTIC (B)

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

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

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

Borrower

Peter Billingsley

Date
(Seal)

Marcia Billingsley

Date
(Seal)

Date
(Seal)

Date
(Seal)

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

Sworn to and subscribed before me this

day of

.

Notary Public

State/Commonwealth of

Acting in the County/Parish of

My Commission Expires:

Condominium Rider

FHA Case No. 144-46542245

THIS CONDOMINIUM RIDER is made this 5th day of October 2024, 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 FICS

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:
11975 MCGUINESS ROAD #15486
DALLAS, TX 75287

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:
Quantum Luxury Condominiums

[Name of Condominium Project]

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds, and benefits of Borrower's interest.

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

A. Condominium Obligations. Borrower will perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. 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 on the Condominium Project 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

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FHA Condominium Rider

Wolters Kluwer Financial Services, Inc.

FHA 01/2023
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Page 1 of 3

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, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and will be paid to Lender for application 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, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

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 Condominium Project, 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 condominium 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.

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FHA Condominium Rider

Wolters Kluwer Financial Services, Inc.

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ARNOLD CASTLE	(Seal) -Borrower	(Seal) -Borrower
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_____ (Seal) _____ (Seal)
-Borrower -Borrower

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Note

FHA Case No. 123-4567890

November 13, 2024
[Note Date]

Addison
[City]

Texas
[State]

1765 Merdough Place #1548
Dallas, TX 75287

[Property Address]

1. Borrower's Promise to Pay

In return for a loan in the amount of U.S. \$ 301,500.00 (the "Principal") that I have received from FICS

(the "Lender"),

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

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

2. Interest

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 4.50000 %.

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 January 1, 2025. 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 December 1, 2054, 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 14285 Midway Rd Ste 200
Addison, TX 75001

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. \$ 1,527.66. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. Borrower's Right to Prepay

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

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

5. Loan Charges

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

6. Borrower's Failure to Pay as Required

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of Fifteen 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 5.00000 % of my overdue Monthly Payment.

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. Giving of Notices

(A) Notice to Borrower

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

(B) Notice to Note Holder

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

8. Obligations of Persons Under this Note

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

9. Waivers

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

10. Uniform Secured Note

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

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

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

_____ (Seal)	_____ (Seal)
CHRISTOPHER PIKE	-Borrower

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

[Sign Original Only]

Loan Origination Organization: FICS
NMLS ID: 62748714
Loan Originator: Di'ana Jordan
NMLS ID: 877378

Planned Unit Development Rider

FHA Case No. 123-4567890

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 13th day of November, 2024, 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 FICS

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 1765 Merdough Place #1548
Dallas, TX 75287

[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 HOA Common Areas Amenities such as swimming pool, club house, playgrounds, grocery store

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

Medicini Condos

[Name of Planned Unit Development]

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

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

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

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FHA Planned Unit Development Rider

Wolters Kluwer Financial Services, Inc.

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

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

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

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

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

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

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

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FHA Planned Unit Development Rider

Wolters Kluwer Financial Services, Inc.

FHA 01/2023
VMP626R (2302).00
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BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

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

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VMP626R (2302).00
Page 3 of 3



A. Settlement Statement (HUD-1)

OMB Approval No. 2502-0265

B. Type of Loan

1. <input checked="" type="checkbox"/> FHA	2. <input type="checkbox"/> RHS	3. <input type="checkbox"/> Conv. Unins.	6. File Number:	7. Loan Number:	8. Mortgage Insurance Case Number:
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins.			6302023	123-4567890

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower:	E. Name & Address of Seller:	F. Name & Address of Lender:
CHRISTOPHER PIKE 9867 Daddy Lane #1548 Dallas, TX 75287	Jonathan Ruckers and Sharon Ruckers 3284 Denver Street Denver, CO	FICS 14285 Midway Rd Ste 200 Addison, TX 75001
G. Property Location:	H. Settlement Agent:	I. Settlement Date / Funding Date:
1765 Merdough Place #1548 Dallas, TX 75287	Vanguard Title 123 Addison Road Addison, TX 75001 (972) 458-8583 Place of Settlement: 14825 Midway Road, Addison, TX 75001	

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	325,000.00
102. Personal property	
103. Settlement charges to borrower (line 1400)	
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	325,000.00
200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	304,500.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	304,500.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	325,000.00
302. Less amounts paid by/for borrower (line 220)	(304,500.00)
303. Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	20,500.00

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	325,000.00
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	325,000.00
500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	325,000.00
602. Less reductions in amount due seller (line 520)	()
603. Cash <input checked="" type="checkbox"/> To <input type="checkbox"/> From Seller	325,000.00

The Public Reporting Burden for this collection of information is estimated at 35 minutes per response for collecting, reviewing, and reporting the data. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. No confidentiality is assured; this disclosure is mandatory. This is designed to provide the parties to a RESPA covered transaction with information during the settlement process.

L. Settlement Charges			
700. Total Real Estate Broker Fees		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:			
701. \$	to		
702. \$	to		
703. Commission paid at settlement			
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge (Includes Origination Point(s) 1.0000% or \$ 3,045.00) \$ 500.00 (from GFE #1)			
802. Your credit or charge (points) for the specific interest rate chosen \$ 125.00 (from GFE #2)			
803. Your adjusted origination charges (from GFE A)			
804. Appraisal fee to (from GFE #3)			
805. Credit report to (from GFE #3)			
806. Tax service to (from GFE #3)			
807. Flood certification (from GFE #3)			
808.	\$		
809.	\$		
810.	\$		
811.	\$		
812.	\$		
813.	\$		
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges from to 01/01/24 @ \$ 38.06 /day (from GFE #10)			
902. Mortgage insurance premium for months to (from GFE #3)			
903. Homeowner's insurance for years to (from GFE #11)			
904.			
905.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account (from GFE #9)			
1002. Homeowner's insurance	13 months @ \$ 125.00 per month \$		
1003. Mortgage insurance	0 months @ \$.00 per month \$		
1004. Property taxes	3 months @ \$ per month \$		
1005.	months @ \$ per month \$		
1006.	months @ \$ per month \$		
1007.	months @ \$ per month \$		
1008.	months @ \$ per month \$		
1009.	months @ \$ per month \$		
1010. Aggregate Adjustment \$.00			
1100. Title Charges			
1101. Title services and lender's title insurance (from GFE #4)			
1102. Settlement or closing fee \$			
1103. Owner's title insurance (from GFE #5)			
1104. Lender's title insurance \$			
1105. Lender's title policy limit \$			
1106. Owner's title policy limit \$			
1107. Agent's portion of the total title insurance premium \$			
1108. Underwriter's portion of the total title insurance premium \$			
1109.	\$		
1110.	\$		
1111.	\$		
1112.	\$		
1113.	\$		
1200. Government Recording and Transfer Charges			
1201. Government recording charges (from GFE #7)			
1202. Deed \$	Mortgage \$ Releases \$		
1203. Transfer taxes (from GFE #8)			
1204. City/County tax/stamps	Deed \$ Mortgage \$		
1205. State tax/stamps	Deed \$ Mortgage \$		
1206. \$			
1300. Additional Settlement Charges			
1301. Required services that you can shop for (from GFE #6)			
1302.	\$		
1303.	\$		
1304.	\$		
1305.	\$		
1306.	\$		
1307.	\$		
1308.	\$		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			

"POC" Paid Outside of Closing by: B = Buyer, S = Seller, L = Lender, O = other entity, or M = multiple entities.
 *** MI Premium for Life of Loan.

Comparison of Good Faith Estimate (GFE) and HUD-1 Charges		Good Faith Estimate	HUD-1
Charges That Cannot Increase	HUD-1 Line Number		
Our origination charge	#801	.00	500.00
Your credit or charge (points) for the specific interest rate chosen	#802	.00	125.00
Your adjusted origination charges	#803		
Transfer taxes	#1203		
Charges That in Total Cannot Increase More Than 10%		Good Faith Estimate	HUD-1
Government recording charges	#1201		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
	#		
Total			
Increase between GFE and HUD-1 Charges		\$	or .00 %
Charges That Can Change		Good Faith Estimate	HUD-1
Initial deposit for your escrow account	#1001		
Daily interest charges	#901 \$ 38.06 /day		
Homeowner's insurance	#903		
	#		
	#		
	#		
	#		
	#		

Loan Terms

Your initial loan amount is	\$ 304,500.00
Your loan term is	30 years
Your initial interest rate is	4.50000 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,542.86 includes <input checked="" type="checkbox"/> Principal <input checked="" type="checkbox"/> Interest <input checked="" type="checkbox"/> Mortgage Insurance
Can your interest rate rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of % . The first change will be on and can change again every after . Every change date, your interest rate can increase or decrease by % . Over the life of the loan, your interest rate is guaranteed to never be lower than % or higher than % .
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, it can rise to a maximum of \$.
Even if you make payments on time, can your monthly amount owed for principal, interest, and mortgage insurance rise?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, the first increase can be on and the monthly amount owed can rise to \$. The maximum it can ever rise to is \$.
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, your maximum prepayment penalty is \$.
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years on .
Total monthly amount owed including escrow account payments	<input type="checkbox"/> You do not have a monthly escrow payment for items, such as property taxes and homeowner's insurance. You must pay these items directly yourself. <input checked="" type="checkbox"/> You have an additional monthly escrow payment of \$ 958.33 that results in a total initial monthly amount owed of \$ 2,501.19 . This includes principal, interest, any mortgage insurance and any items checked below: <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Property taxes <input type="checkbox"/> <input type="checkbox"/> </div> <div> <input checked="" type="checkbox"/> Homeowner's insurance <input type="checkbox"/> <input type="checkbox"/> </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <input type="checkbox"/> <input type="checkbox"/> </div>

Note: If you have any questions about the Settlement Charges and Loan Terms listed on this form, please contact your lender.

Signatures

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrower

CHRISTOPHER PIKE

Date

Date

Date

Date

Seller

Jonathan Ruckers

Date

Sharon Ruckers

Date

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent

Vanguard Title

Date

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

Initial T & I Account Disclosure Statement

11/05/24

FICS
14285 Midway Rd Ste 200
Addison, TX 75001

Loan Number: 24681013
1st Payment Date: 03/01/25

Peter Billingsley, Marcia Billingsley
684 Templeton Court #6B
Dallas, TX 75001-6845

Property Address:
865 Ryder Way
Dallas, TX 75001-5645

Account Projections for 03/25 through 02/26

Month	Projected T&I Pmt	Projected T&I Disb	Disbursement Description	T&I Balance Before Deposit	T&I Balance With Deposit
Initial T&I balance of00	1,625.00*
March	192.82	1,500.00	Homeowner's Insurance	-1,307.18	317.82
	.00	67.82	Mortgage Insurance	-1,375.00	250.00
April	192.82	67.82	Mortgage Insurance	-1,250.00	375.00
May	192.82	67.82	Mortgage Insurance	-1,125.00	500.00
June	192.82	67.82	Mortgage Insurance	-1,000.00	625.00
July	192.82	67.82	Mortgage Insurance	-875.00	750.00
August	192.82	67.82	Mortgage Insurance	-750.00	875.00
September	192.82	67.82	Mortgage Insurance	-625.00	1,000.00
October	192.82	67.82	Mortgage Insurance	-500.00	1,125.00
November	192.82	67.82	Mortgage Insurance	-375.00	1,250.00
December	192.82	67.82	Mortgage Insurance	-250.00	1,375.00
January	192.82	67.82	Mortgage Insurance	-125.00	1,500.00
February	192.82	67.82	Mortgage Insurance	.00	1,625.00
Totals:	2,313.84	2,313.84			

Projected T&I Payment: 2,313.84 / 12 = 192.82

Low Point Before Deposit:	-1,375.00	New Payment Information:
Deposit Required to Reach Zero Balance:	1,375.00	Current P&I Payment: 1,598.80
RESPA Allowed Low Point:	250.00	Current T&I Payment: 192.82
Mtg Document Allowed Low Point	250.00	Less Subsidy Amount: .00
Cushion Selected By Lender/Servicer:	250.00	-----
Deposit Required:	1,625.00 *	1,791.62

For further explanation, please call our Loan Production Department at (972)458-8583.

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

Peter Billingsley Borrower / Date

Marcia Billingsley Borrower / Date

Borrower / Date

Borrower / Date

Note

May 1, 2025
[Note Date]

Dallas

[City]

Texas

[State]

8739 JENNY LANE
ATWOOD, CA 92807

[Property Address]

1. Borrower's Promise to Pay

In return for a loan in the amount of U.S. \$ 304,650.00 (the "Principal") that I have received from FICS

14285 Midway Rd Ste 200, Addison, TX 75001-2342 (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 3.00000 %.

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

3. Payments

(A) Time and Place of Payments

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

I will make my Monthly Payment on the 1st day of each month beginning on July 1, 2025. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on June 1, 2055, 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 14285 Midway Rd Ste 200 Addison, TX 75001-2342 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. \$ 1,284.42. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. Borrower's Right to Prepay

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

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

5. Loan Charges

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

6. Borrower's Failure to Pay as Required

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of Fifteen 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 5.00000 % of my overdue Monthly Payment.

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. Giving of Notices

(A) Notice to Borrower

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

(B) Notice to Note Holder

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

8. Obligations of Persons Under this Note

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

9. Waivers

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

10. Uniform Secured Note

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

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

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

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

EDWARD INQUIRY (Seal)
-Borrower

EDITH INQUIRY (Seal)
-Borrower

-Borrower (Seal)

-Borrower (Seal)

[Sign Original Only]

Loan Origination Organization: FICS
NMLS ID: 654321
Loan Originator: DM Webb-Jordan
NMLS ID: 688989

Notice of Right to Cancel

LENDER: FICS

DATE 10/23/24
LOAN NO. 9182024
TYPE Conventional Loan

BORROWERS/OWNERS JANICE ROBINSON

ADDRESS 9873 Fizthigh
CITY/STATE/ZIP Garland, TX 75040
PROPERTY 3587 KNOTTINGHAM ROAD #18967
GARLAND, TX 75040

Your Right to Cancel.

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is 02/01/25
or
- (2) The date you received your Truth In Lending disclosures;
or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

How to Cancel.

If you decide to cancel this transaction, you may do so by notifying us in writing, at:

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.
I Wish to Cancel.

CONSUMER'S SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of this Notice of Right to Cancel and one copy of the Truth in Lending disclosures.

Each of the borrowers/owners in this transaction has the right to cancel. The exercise of this right by one borrower/owner shall be effective as to all borrowers/owners.

Borrower/Owner

JANICE ROBINSON

Date

Date

Date

Date

CONFIRMATION CERTIFICATE

DO NOT SIGN UNTIL THREE BUSINESS DAYS HAVE ELAPSED

Three business days have elapsed since the undersigned have received two copies of this document. Each of the undersigned hereby certify and warrant that they have not exercised any right which they may have to rescind the transaction, that they do not desire to do so, and that they ratify and confirm the transaction in all respects.

BORROWER/OWNER JANICE ROBINSON

DATE

BORROWER/OWNER

DATE

BORROWER/OWNER

DATE

BORROWER/OWNER

DATE

Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance Non-Participating Communities

Lender

FICS
14285 Midway Rd Ste 200
Addison, TX 75001

Borrower

Peter Billingsley
Marcia Billingsley

Date

10/23/24

Loan Number

24681013

Property Address: 865 Ryder Way
Dallas, TX 75001-5645

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community:

This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.

Acknowledgement by Borrower

Delivery and receipt of this notice is hereby acknowledged.

Borrower

Peter Billingsley**Date**

Marcia Billingsley**Date**

Date

Date

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

Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance Participating Communities

Lender FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342	Borrower OTTO OVERDRAWN OLIVE OVERDRAWN	Date 11/08/24 Loan Number 9122024
--	--	--

Property Address: 502 STONE ROAD
KENNEBUNKPORT, ME 04046

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community:

This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP).

Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - (1) the outstanding principal balance of the loan; or
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage. Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans. Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan.

These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Acknowledgment by Borrower. Borrower(s) agrees to furnish, at Borrower's expense, an acceptable copy of (1) application for flood insurance and (2) receipt of premium paid satisfying Lender's requirements on or before closing of the above referenced loan and maintain such coverage until the loan is paid in full. Delivery and receipt of this notice is hereby acknowledged.

Borrower

OTTO OVERDRAWN	Date	OLIVE OVERDRAWN	Date
----------------	------	-----------------	------

Date	Date
------	------

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

Notice to Homeowner

Assumption of HUD/FHA Insured Mortgages

Release of Personal Liability

FHA Case Number:

456-98573247

Loan Number:

9122024

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

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

HUD will therefore direct the lender to accelerate this FHA-insured mortgage loan if all or part of the property is sold or transferred to a purchaser or recipient (1) who will not occupy the property as his or her principal residence, or (2) who does occupy the property but whose credit has not been approved in accordance with HUD requirements. This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

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

Even if you sell your home by letting an approved purchaser (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy purchaser who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute mortgagor. The release is contained in Form HUD-92210-1, ("Approval of Purchaser and Release of Seller"). You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant purchaser who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

Date

OTTO OVERDRAWN

OLIVE OVERDRAWN

Instructions to Lender: A copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.

9122024

OCCUPANCY AFFIDAVIT AND FINANCIAL STATUS

9302024

TO:

Federal Housing Administration
Fannie Mae
Freddie Mac
Department of Veterans Affairs

PROPERTY ADDRESS:

1548 NOVA SCOTIA ROAD #983
Irving, TX 75287

FHA / Fannie Mae / Freddie Mac /
VA CASE NO.:

123-4567890

We the undersigned purchaser(s) of the above captioned property understand that one of the conditions of our loan is that we occupy the subject property and we do hereby certify as follows:

- () We will occupy the subject property upon close of escrow; if unable to occupy by close of escrow, we will occupy by the following date .
- () We now occupy the subject property.

We the undersigned purchaser(s) also hereby certify that there have been no significant changes in our financial status; i.e., employer, income, available cash, etc., and that our loan application to FHA/VA or conventional lender reflects our current financial position.

We are aware of and understand that if we fail to move into the property by the specified time that we are subject to prosecution under Section 1010, Title 18, United States Code, Federal Housing Administration Transactions, and that we are liable to be fined not more than \$5,000, or imprisoned not more than two years, or both. We are aware of and understand that other Federal Statutes provide severe penalties for any fraud or misrepresentation made for the purpose of influencing the issuance of any guaranty or insurance or the making of any loan by the Secretary of Veterans Affairs.

FAITH SPENCER

Borrower

Borrower

Borrower

Borrower

STATE OF

County ss:

Subscribed and sworn to before me this

day of

WITNESS my hand and official seal.

Notary Public

State/Commonwealth of

County of

Acting in the County/Parish of

My Commission Expires:

9302024

Planned Unit Development Rider

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 4th day of February, 2025, 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 FICS

14285 Midway Rd Ste 200

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 1548 NOVA SCOTIA ROAD #983
Irving, TX 75287

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

[Name of Planned Unit Development]

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

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

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

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is

9302024

MULTISTATE PLANNED UNIT DEVELOPMENT RIDER - Single Family - Fannie
Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3150 07/2021
VMP5R (2107).00

Wolters Kluwer Financial Services, Inc.

Page 1 of 3

satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 3 for the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property, and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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

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

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

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

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

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

9302024

MULTISTATE PLANNED UNIT DEVELOPMENT RIDER - Single Family - Fannie
Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3150 07/2021
VMP5R (2107).00

Wolters Kluwer Financial Services, Inc.

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

_____(Seal) _____(Seal)
FAITH SPENCER -Borrower -Borrower

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

9302024
MULTISTATE PLANNED UNIT DEVELOPMENT RIDER - Single Family - Fannie
Mae/Freddie Mac UNIFORM INSTRUMENT Form 3150 07/2021
Wolters Kluwer Financial Services, Inc. VMP5R (2107).00
Page 3 of 3

Department of Veterans Affairs			
REPORT AND CERTIFICATION OF LOAN DISBURSEMENT			
<input type="checkbox"/> AUTOMATIC PROCEDURE		<input type="checkbox"/> PRIOR APPROVAL PROCEDURE	
INSTRUCTIONS TO LENDERS: For use by lenders closing VA loans under 38 U.S.C. 3710. After closing of the loan and completion of the form, the original is to be forwarded to the VA; the duplicate is to be retained by the lender; the triplicate is to be provided to the veteran. With this report, unless previously submitted to VA, please submit the following: (a) copy of the borrower's loan application to you showing income, assets, and obligations; (b) the ORIGINAL verification(s) of employment and earnings; (c) ORIGINAL credit report on the borrower and co-borrower, if any; (d) ORIGINAL VA Form 26-8937, Verification of VA Benefit Related Indebtedness; (e) ORIGINAL VA Form 26-0503, Federal Collection Policy Notice; (f) VA Form 26-0551, Debt Questionnaire; (g) Veteran's Certificate of Eligibility; (h) a copy of the veteran's executed sales or construction contract, as appropriate; (i) ORIGINAL verification of bank deposit; (j) a true copy of the HUD Form 1 or, if a refinancing loan, a statement of the loan disbursement and costs, showing the fees and costs charged to the borrower and seller (HUD Form 1 may be used); (k) if the home is of new construction, an executed copy of the builder's warranty, VA Form 26-1859; a copy of the Master Certificate of Reasonable Value, VA Form 26-1843a and any related endorsements, and a VA or FHA final compliance inspection report. In special cases, such as loans wherein some of the proceeds are to be escrowed to cover the completion of postponed exterior improvements, etc., other attachments to the report may be necessary. Lenders should consult with the VA regional office in this regard. For refinancing loans under 38 U.S.C. 3710 (a)(5), provide evidence of the lien of record on the property and the veteran's ownership of the property. For all loans, submit VA Form 26-8998, Acknowledgment of Receipt of Funding Fee From Mortgagee, if required.			
RESPONDENT BURDEN: We need this information to confirm that the lender has closed the loan in compliance with all applicable VA laws and regulations and that the veteran has entered into the loan with an understanding of all relevant requirements and responsibilities. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain . If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.			
1. VA LOAN NUMBER	2A. LENDER'S LOAN NUMBER	2B. LENDER'S VA IDENTIFICATION NUMBER	3. DATE OF REPORT
123456789	91220243	6355420000	12/06/24
4A. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN			4B. VETERAN'S SOCIAL SECURITY NO.
ALAN APPLICANT			000-56-4260
5. PRESENT ADDRESS OF VETERAN (Include ZIP Code)		6. NAME AND ADDRESS OF RELATIVE NOT LIVING WITH VETERAN (Include ZIP Code and complete telephone number if available)	
7864 HOMER ROAD Cleveland, OH 44118		THOMAS MANN 1248 NOBLE LN, DALLAS, TX 75287 (214)080-980	
This report of the undersigned lender is made pursuant to Section 3702(c), Title 38, United States Code. The undersigned lender and veteran each agree that the Regulations issued under Chapter 37, Title 38, United States Code, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties and that any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto and request issuance of evidence of the loan to the full extent permitted by the veteran's available entitlement.			
<input type="checkbox"/> GUARANTY <input type="checkbox"/> INSURANCE			
SECTION I - PURPOSE, AMOUNT, TERMS AND SECURITY FOR LOAN			
7. PURPOSE OF LOAN			
<input type="checkbox"/> REFINANCE	<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME	<input type="checkbox"/> PURCHASE EXISTING CONDOMINIUM UNIT	
<input type="checkbox"/> PURCHASE EXISTING HOME NOT PREVIOUSLY OCCUPIED	<input checked="" type="checkbox"/> PURCHASE EXISTING HOME PREVIOUSLY OCCUPIED	<input type="checkbox"/> REFINANCE PERMANENTLY SITED MANUFACTURED HOME TO BUY LOT	
<input type="checkbox"/> FINANCE IMPROVEMENTS TO EXISTING PROPERTY	<input type="checkbox"/> CONSTRUCT HOME-PROCEEDS TO BE PAID OUT DURING CONSTRUCTION	<input type="checkbox"/> REFINANCE PERMANENTLY SITED MANUFACTURED HOME/LOT LOAN	
<input type="checkbox"/> PURCHASE NEW CONDOMINIUM UNIT	<input type="checkbox"/> PURCHASE PERMANENTLY SITED MANUFACTURED HOME AND LOT		
8. ADDRESS OF PROPERTY SECURING LOAN (Include lot and block numbers, subdivision name and ZIP Code)			9. AMOUNT OF LOAN
9837 TIMBERGLEN ROAD ADDISON, TX 75001			\$ 305,325.00
10. TERMS OF LOAN			
A. PRINCIPAL AND INTEREST PAYABLE EACH PERIOD	B. RATE OF INTEREST PER ANNUM	C. DATE OF NOTE	D. DATE OF FIRST PAYMENT
\$ 1,457.67	4.00000	02/03/25	04/01/25
E. DATE LOAN WAS CLOSED	F. DATE LOAN PROCEEDS FULLY PAID OUT	G. TERM OF LOAN	H. DATE OF MATURITY
02/03/25	10/03/24	30 YEARS 0 MONTHS	3/1/2055 12:00:00
11. TYPE OF LIEN (38 CFR 36.4351)			
<input type="checkbox"/> FIRST REALTY MORTGAGE <input type="checkbox"/> SECOND REALTY MORTGAGE <input type="checkbox"/> FIRST CHATTEL MORTGAGE <input type="checkbox"/> UNSECURED <input type="checkbox"/> OTHER (Specify)			
12. TITLE OF PROPERTY IS VESTED IN THE FOLLOWING PERSON(S)			
<input type="checkbox"/> VETERAN <input type="checkbox"/> VETERAN AND SPOUSE <input type="checkbox"/> OTHER (Specify)			
13. ESTATE IN PROPERTY IS (38 CFR 36.4350)			
<input checked="" type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (Give expiration date) <input type="checkbox"/> OTHER (Specify)			
14. APPROXIMATE ANNUAL REAL ESTATE TAXES	15. INSURANCE	A. HAZARD	B. FLOOD (Where applicable)
	FACE AMOUNT OF POLICY	\$.00	.00
	ANNUAL PREMIUM	\$.00	.00
16. APPROXIMATE ANNUAL ASSESSMENT PAYMENT	17. TOTAL UNPAID SPECIAL ASSESSMENTS		
\$	\$		
18. ANNUAL MAINTENANCE ASSESSMENT		19. DESCRIBE NONREALTY, IF ANY, ACQUIRED WITH PROCEEDS OF LOAN (Attach separate sheet, if necessary)	
20. DESCRIBE ADDITIONAL SECURITY TAKEN AND LIST OF OTHERS (Including Spouse) LIABLE ON INDEBTEDNESS, IF ANY (Attach separate sheet, if necessary)			
IF LAND ACQUIRED BY SEPARATE TRANSACTION COMPLETE ITEMS 21 AND 22	21. DATE ACQUIRED	22. PURCHASE PRICE (If acquired other than by purchase, state "None")	23. AMOUNT WITHHELD FROM LOAN PROCEEDS AND DEPOSITED IN
		\$	<input type="checkbox"/> ESCROW <input type="checkbox"/> EARMARKED ACCOUNT \$
SECTION II - LENDER'S CERTIFICATION			
24. I, THE UNDERSIGNED LENDER, CERTIFY THAT:			
A. If this loan was closed under the automatic procedure, no default exists which has continued for more than 30 days.			
B. The lender has not imposed and will not impose any charges or fees against the veteran borrower in excess of those permissible under the schedule set forth in paragraph (d) of 38 CFR 36.4312.			
C. The information furnished in Section I is true, accurate and complete.			
D. The information contained in the loan application was obtained directly from the veteran by an employee of the undersigned lender or the lender's duly authorized agent and is true to the best of the lender's knowledge and belief.			
E. The credit report submitted on the subject veteran (and co-borrower, if any) was ordered by the undersigned lender or the lender's duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.			
F. The verification(s) of employment and verification(s) of deposits were requested and received by the lender or the lender's duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.			
G. This report was signed by the veteran after Sections I, II and III were completed.			
H. VA Forms 26-0503, Federal Collection Policy Notice, and 26-0551, Debt Questionnaire, were signed by the veteran and a signed copy of each was furnished to the veteran.			
(NOTE: These forms are not required for loans in which an URLA and HUD/VA Addendum are used.)			
I. This loan to the named veteran meets the income and credit requirements of the governing law in the judgment of the undersigned.			
J. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:			
NAME ADDRESS FUNCTION (e.g. obtained information for loan application; ordered credit report, verification of employment, verification of deposits, etc.)			
a.			
b.			
c.			
d.			
e.			
If no agent is shown above, the undersigned lender affirmatively charges that all information and supporting credit data were obtained directly by the lender.			
K. The undersigned lender understands and agrees that the lender is responsible for the acts of agents identified in Item 24J as to the functions with which they are identified.			
L. The loan conforms with the applicable provisions of Title 38, U.S. Code and the Regulations concerning guaranty or insurance of loans to veterans.			
M. COMPLETE WHERE AUTHORIZED BY CERTIFICATE OF REASONABLE VALUE.			
<input type="checkbox"/> Any construction, repairs, alterations, or improvements upon which the reasonable value of the property is predicated and which were not inspected and approved subsequent to completion by a compliance inspector designated by the Secretary have been completed properly.			

91220243

Veterans Affairs Report and Certification of Loan Disbursement

Wolters Kluwer Financial Services, Inc.

This manual is CONFIDENTIAL and intended for Financial Industry Computer Systems, Inc. (FICS*) customers and prospective customers only. This manual and its contents are not to be shared with any other parties.

SUPERSEDES VA FORM 26-1820 SEPT 2017, WHICH WILL NOT BE USED.
Form VA 26-1820 OCT 2022
VMP405 (2211).00
Page 1 of 2

24. Continued					
N. If the loan application has been submitted for the prior approval of the VA, the proceeds of the loan were expended for the purposes described in the loan application or refinancing proposal originally submitted for the prior approval of the VA and in the amounts shown in the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report.					
O. Any deviations or changes of identity in the security of the property from that set forth in the plans and specifications upon which the original appraisal was based are itemized in an attachment hereto and have been approved as required in 38 C.F.R. 36.4304 and have been completed properly.					
P. If this is a refinancing loan under Section 3710a(5) of Title 38, U.S.C., the veteran's secured liens of record identified on the property and shown on the loan application, and any debts listed on the application which were not secured by liens of record and which were to have been retired from the proceeds of the loan, have, in fact, been paid in full. The amount of cash, if any, shown as paid to the veteran on the statement of loan disbursement and costs or HUD Form 1 that is attached to and incorporated in this report was, in fact, disbursed to him or her personally.					
Q. If this loan is required to be personally reviewed and approved by a VA-approved underwriter, the name of that underwriter is as follows: Jordan Alexander Turner					
25A. NAME AND ADDRESS OF LENDER FICS - FICS 14285 Midway Rd Ste 200, Addison, TX 75001-2342		25B. TELEPHONE NO. OF LENDER (972)458-8583			
26A. DATE SIGNED	26B. SIGNATURE AND TITLE OF LENDER REPRESENTATIVE LP Customer Support				
PRIVACY ACT NOTICE: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information may be disclosed to Congress when requested on behalf of a veteran for statistical purposes in specific geographic regions) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny any individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.					
NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the VA 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 VA 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.					
SECTION III - VETERAN'S CERTIFICATIONS (To be executed by the veteran on the date loan is closed)					
27. As a GI home loan borrower you will be legally obligated to make the mortgage payments called for by your mortgage loan contract. The fact that you dispose of your property after the loan has been made WILL NOT RELIEVE YOU OF LIABILITY FOR MAKING THESE PAYMENTS.					
Some GI home buyers have the mistaken impression that if they sell their homes when they move to another locality, or dispose of it for any other reason, they are no longer liable for the mortgage payments and that liability for these payments is solely that of the new owners. Even though the new owner may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Also, unless you are able to sell the property to a credit-worthy obligor who is acceptable to the VA and who will assume the payment of your obligation to the lender and the Department of Veterans Affairs, you will not be relieved from liability to repay any guaranty claim which the VA may be required to pay your lender on account of default in your loan payments.					
THE AMOUNT OF ANY SUCH CLAIM PAYMENT WILL BE A DEBT OWED BY YOU TO THE FEDERAL GOVERNMENT. This debt will be the object of established collection procedures. Payment of the loan in full ordinarily is the way in which continuing liability on a mortgage note is ended. Therefore, if you expect to move from the area in which you are now considering the purchase of a home and should you be unable to sell such home with the purchaser obtaining new financing to pay off your loan, you should understand that you may continue to be liable to the holder of your mortgage and the Department of Veterans Affairs.					
I, THE UNDERSIGNED VETERAN, CERTIFY THAT:					
a. I have read and understand the foregoing concerning the liability on the loan.					
b. Occupancy:					
(1) <input checked="" type="checkbox"/> I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.					
(2) <input type="checkbox"/> My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.					
(3) <input type="checkbox"/> The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home. (NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 31.)					
(4) <input type="checkbox"/> I previously occupied the property securing this loan as my home. (For interest rate reduction loans.)					
(5) <input type="checkbox"/> While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (For interest rate reduction loans.)					
(6) <input type="checkbox"/> While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home. (For interest rate reduction loans.) (NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 31.)					
NOTE: If Item b(2) or b(5) is checked the veteran's spouse must also sign Item 32 below.					
c. I have been informed that \$ 265,000.00 is the reasonable value of the property as determined by VA.					
IF THE CONTRACT PRICE OR COST EXCEEDS THE VA REASONABLE VALUE, COMPLETE EITHER ITEM D OR E.					
d. <input checked="" type="checkbox"/> I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.					
e. <input type="checkbox"/> I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.					
f. Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling of property covered by this loan to any person because of race, color, religion, sex or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.					
g. I AM AWARE THAT VA DOES NOT WARRANT THE CONDITION OR VALUE OF THE PROPERTY.					
IF CERTIFICATE OF ELIGIBILITY REQUIRES CERTIFICATION OF ACTIVE DUTY STATUS, FOLLOWING CERTIFICATION MUST BE CHECKED <input type="checkbox"/> I certify that I have not been discharged or released from active duty since the date my Certificate of Eligibility was issued.					
VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES	28A. VETERAN (If you do not wish to complete Items 28B thru 28D, please initial here)	INITIALS	28B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	28C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	28D. SEX <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE
	29A. COBORROWER (If you do not wish to complete Items 29B thru 29D, please initial here)	INITIALS	29B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	29C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	29D. SEX <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
30. DATE SIGNED	31. SIGNATURE OF VETERAN (Read Certifications Carefully before Signing)		32. SIGNATURE OF SPOUSE (If applicable)		
Federal Statutes provide severe penalties for any fraud, intentional misrepresentation, or Criminal Connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the Department of Veterans Affairs.					

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040
Expires: 09-30-2023

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 20 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is mandatory. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC, 20472, Paperwork Reduction Project (OMB Collection 1660-0040). NOTE: DO NOT SEND YOUR COMPLETED FORM TO THIS ADDRESS.

INSTRUCTIONS

SECTION 1

1. LENDER/SERVICER NAME AND ADDRESS: Enter lender name and address.
2. COLLATERAL DESCRIPTION: Preparer should coordinate with user to ensure the collateral is sufficiently identified. Suggested forms of collateral identification include, but are not limited to, property address, parcel or lot number and longitude/latitude. If needed, additional information may be attached to this form.
3. LENDER/SERVICER ID NO: Optional. Preparer should coordinate with user to ensure the lender is sufficiently identified on the form. The lender name and address (Box 1. above) may be sufficient.
4. LOAN IDENTIFIER: Optional. May be used by lenders to conform with their individual method of identifying loans.
5. AMOUNT OF FLOOD INSURANCE REQUIRED: Optional. The minimum federal requirement for this amount is the lesser of: the outstanding principal loan balance; the value of the improved property, mobile home and/or personal property used to secure the loan; or the maximum statutory limit of flood insurance coverage. A lender retains the prerogative to require flood insurance in excess of the minimum federal requirements not by the direction of FEMA. National Flood Insurance Program (NFIP) policies do not provide coverage in excess of the insured value of the building/mobile home/personal property.

SECTION 2

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name. Enter the complete name of the community (as indicated on the NFIP map) in which the building or mobile home is located. Under the NFIP, a community is the political unit that has authority to adopt and enforce floodplain management regulations for the areas within its jurisdiction. A community may be any State or area or political subdivision thereof, or any Indian tribe or authorized tribal organization, or Alaska Native village or authorized native organization. (Examples: Brewer, City of; Washington, Borough of; Worcester, Township of; Baldwin County; Jefferson Parish) For a building or mobile home that may have been annexed by one community but is shown on another community's NFIP map, enter the Community Name for the community with land-use jurisdiction over the building or mobile home.
2. County(ies). Enter the name of the county or counties in which the community is located. For unincorporated areas of a county, enter "unincorporated areas." For independent cities, enter "independent city."
3. State. Enter the two-digit state abbreviation. (Examples: VA, TX, CA)
4. NFIP Community Number. Enter the 6-digit NFIP community number. This number can be determined by consulting the NFIP Community Status Book or can be found on the NFIP map; copies of either can be obtained from FEMA's Website <http://msc/fema.gov> or by calling 1-800-358-9616. If no NFIP Community Number exists for the community, enter "none."

B. NFIP DATA AFFECTING BUILDING/MOBILE HOME

The information in this section (excluding the LOMA/LOMR information) is obtained by reviewing the NFIP map on which the building/mobile home is located. The current NFIP map may be obtained from FEMA by calling 1-800-358-9616. Scanned copies of the NFIP maps can be viewed on FEMA's website at <http://msc.fema.gov>. Note that even when an NFIP map panel is not printed, it may be reflected on a community's NFIP map index with its proper number, date, and flood zone indicated; enter these data accordingly.

1. NFIP Map Number or Community-Panel Number. Enter the 11-digit number shown on the NFIP map that covers the building or mobile home. (Examples: 480214 0022C; 58103C0075F). Some older maps will have a 9-digit number (Example: 12345601A). Note that the first six digits will not match the NFIP Community Number when the sixth digit is a "C" or when one community has annexed land from another but the NFIP map has not yet been updated to reflect this annexation. When the sixth digit is a "C", the NFIP map is in countywide format and shows the flood hazards for the geographic areas of the county on one map, including flood hazards for incorporated communities and for any unincorporated county contained within the county's geographic limits. Such countywide maps will list an NFIP Map Number. For maps not in such countywide format, the NFIP will list a Community-Panel Number on each panel. If no NFIP map is in effect for the location of the building or mobile home, enter "none."

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1660-0040

Expires: 09-30-2023

2. **NFIP Map Panel Effective/Revised Date.** Enter the map effective date or the map revised date shown on the NFIP map. (Example: 6/15/93) This will be the latest of all dates shown on the map.

3. **Is there a Letter of Map Change (LOMC)?** This field can remain blank if no Letter of Map Change (LOMC) (these include the Letter of Map Amendment (LOMA), Letter of Map Revision (LOMR) or similar FEMA Map Letter(s)) applies to the subject property. If there is a LOMC, list the date and number. Information on the LOMC is available from the following sources:

- * The community's official copy of its NFIP map(s) should have a copy of all subsequently-issued FEMA Letters attached.
- * For a LOMC issued on or after October 1, 1994. Information is available on FEMA's website at <http://www.fema.gov/national-flood-insurance-program-flood-hazard-mapping/compendium-flood-map-changes>.
- * The FEMA Map Service Center website is <https://msc.fema.gov/portal>.

4. **Flood Zone.** Enter the flood zone(s) in which the building or mobile home is located. (Examples: A, AE, A4, AR, AR/A, AR/AE, AR/AO, V, VE, V12, AH, AO, B, C, X, D). If any part of the building or mobile home is within the Special Flood Hazard Area (SFHA), the entire building or mobile home is considered to be in the SFHA. All flood zones beginning with the letter "A" or "V" are considered to be in the SFHA. Each flood zone is defined in the legend of the NFIP map on which it appears. If there is no NFIP map for the subject area, enter "none."

5. **No NFIP Map.** If no NFIP map covers the area where the building or mobile home is located, check this box.

C. **FEDERAL FLOOD INSURANCE AVAILABILITY.** This is a review of community eligibility; it does not address individual building related eligibility, that is reviewed in the insurance process.

Check all boxes that apply; Note that boxes 1 (Federal Flood Insurance is available ...) and 2 (Federal Flood Insurance is not available ...) are mutually exclusive. In most instances, Federal flood insurance is available to all residents with eligible property in a community that participates in the NFIP. Community participation status can be determined by consulting the NFIP Community Status Book, which is available from FEMA and at <http://www.fema.gov/fema/csb.shtm>. The NFIP Community Status Book will indicate whether or not the community is participating in the NFIP and whether participation is in the Emergency or Regular Program. If the community participates in the NFIP, check either Regular Program or Emergency Program. To obtain Federal flood insurance, a copy of this completed form may be provided to an insurance agent.

Federal flood insurance is prohibited in areas designated by the Coastal Barrier Resources Act to be in a Coastal Barrier Resources Area (CBRA) and Otherwise Protected Areas (OPA) for buildings or mobile homes built or substantially improved after the date of the CBRA or OPA designation. Information about the Coastal Barrier Resources System (CBRS) may be obtained by visiting the U.S. Fish and Wildlife Service's website at <http://www.fws.gov/CBRA/index.html>.

D. **DETERMINATION.** If any portion of the building/mobile home is in an identified Special Flood Hazard Area (SFHA), check yes (flood insurance is required). If no portion of the building/mobile home is in an identified SFHA, check no. If no NFIP map exists for the community, check no. If no NFIP map exists, Section B5 should also be checked.

E. **COMMENTS.** Optional Comment. Preparer may add additional comments/pages/data as needed.

F. **PREPARER'S INFORMATION.** If other than the lender, enter the name, address, and telephone number of the company or organization performing the flood hazard determination. An individual's name may be included, but is not required.

Date of Determination. Enter date on which flood hazard determination was completed.

MULTIPLE BUILDINGS: For guidance regarding multiple buildings, please contact your regulator, servicer, lender or other entity as applicable.

GUARANTEES REGARDING INFORMATION: Determinations on this form made by persons other than the lender are acceptable only to the extent that the accuracy of the information is guaranteed.

FORM AVAILABILITY: The form is available online at http://www.fema.gov/plan/prevent/fhm/frm_form.shtm. Copies of this form are available from the FEMA fax-on-demand line by calling (202) 646-FEMA and requesting form #23103. Guidance on using the form in a printed, computerized, or electronic format is contained in form #23110. This information is also available on FEMA's website. See the resource record, for usability purposes. The URL is <http://www.fema.gov/media-library/assets/documents/225?id=1394>.

PURPOSE OF FORM: In accordance with P.L. 103-325, Sec. 1365, (b) (1), this form has been designated to facilitate compliance with the flood insurance purchase requirements of the National Flood Insurance Reform Act of 1994.

FOR LENDING RELATED GUIDANCE REGARDING THIS FORM: Implementation of the mandatory flood insurance purchase requirements of the Flood Disaster Protection Act of 1973 and the National Flood Insurance Reform Act of 94, as amended, is the responsibility of the various Federal agencies that regulate lenders. Please contact your regulator or lender to determine their requirements.

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control No. 1660-0040
Expires: 09-30-2023

STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF) (continuation)

SECTION I - LOAN INFORMATION				
1. LENDER/SERVICER NAME AND ADDRESS FICS 14285 Midway Rd Ste 200 Addison, TX 75001-2342	2. COLLATERAL DESCRIPTION (Building/Mobile Home/Property) <small>(See Instructions for more information)</small> 9837 TIMBERGLEN ROAD ADDISON, TX 75001			
3. LENDER/SERVICER ID. # 554433221100	4. LOAN IDENTIFIER 91220243	5. AMOUNT OF FLOOD INSURANCE REQUIRED \$		
SECTION II				
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION				
1. NFIP Community Name	2. County(ies)	3. State TX	4. NFIP Community Number	
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community-Panel Number <small>(Community name, if not the same as "A")</small>	2. NFIP Map Panel Effective/ Revised Date	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <small>(If yes, enter date and case no. below).</small> Date _____ Case No. _____		
4. Flood Zone	5. No NFIP Map			
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input type="checkbox"/> Federal flood insurance is available (community participates in NFIP). <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP 2. <input type="checkbox"/> Federal flood insurance is not available (community does not participate in the NFIP) 3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available. CBRA/OPA Designation Date: _____				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed. This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
E. COMMENTS (Optional)				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)			DATE OF DETERMINATION	

Veterans Affairs Common Borrower Certifications

Lender
FICS
14285 Midway Rd Ste 200 Addison,
TX 75001-2342

Borrower
DALLAS DREDNAUGHT

Date
10/23/24

Loan Number
6032024

VA Case Number
7987786876

Property Address: 1245 WHEELER ROAD
DALLAS, TX 75287

1. Interest Rate Reduction Refinancing Loan (IRRRL) Certification

Previous Loan Number	Loan Amount \$	Original Term
Monthly Payment \$	Interest Rate	
Original Obligors		

New Loan Number 6032024	Proposed Loan Amount \$	
Proposed Term	Proposed Monthly Payment \$ 1,193.39	Interest Rate
Obligors DALLAS DREDNAUGHT		

Monthly decrease in payments \$	
Total Closing Costs \$	
Recoup Closing Costs	Months

I/We hereby certify that I/we understand the effect of the loan payment and interest rate involved in refinancing our home loan.

Borrower

Date
(Seal)

Date
(Seal)

2. Adjustable Rate Mortgage (ARM) Certification

The undersigned borrower(s) acknowledge receipt of the appropriate ARM loan program disclosure and the "Consumer Handbook on Adjustable Rate Mortgages" prior to submitting an ARM loan application or payment of any non-refundable fee.

Borrower

Date
(Seal)

Date
(Seal)

VETERANS AFFAIRS COMMON LENDER CERTIFICATIONS

Borrower Name(s):
DALLAS DREDNAUGHT

Lender:

FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342

Date:
10/23/24
VA Case Number: 7987786876

Property Address:
1245 WHEELER ROAD
DALLAS, TX 75287

1. LENDER CERTIFICATION FOR PAYMENT INCREASE

I hereby certify that the borrower(s) qualify for the new payment (PITI) which exceeds the previous payment by at least 20 percent.

Lender Representative

Date

2. INTEREST RATE REDUCTION REFINANCING LOAN (IRRRL) LOAN STATUS

I hereby certify that the VA loan being refinanced was current (not more than 30 days past due) at the time of loan closing.

Lender Representative

Date

3. POWER OF ATTORNEY CERTIFICATION

I hereby certify that written evidence in the form of correspondence from the veteran or, if on active military duty, statement of his or her commanding officer or designee, indicating that the veteran was alive and, if the veteran is on active military duty, not missing in action status on _____, was examined by the undersigned and that said date is subsequent to the date the note and security instruments were executed on the veteran's behalf by the attorney-in-fact.

Lender Representative

Date

4. LATE REPORTING CERTIFICATION

Guaranty is being requested more than 60 days after loan closing because

Lender Representative

Date

5. LOAN QUALITY CERTIFICATION

The undersigned lender certifies that the loan application, all verifications of employment, deposit, and other income and credit verification documents have been processed in compliance with 38 CFR Part 36; that all credit reports obtained in connection with the processing of this borrower's loan application have been provided to VA; that, to the best of the undersigned lender's knowledge and belief, the loan meets the underwriting standards recited in chapter 37 of title 38 United States Code and 38 CFR Part 36; and that all information provided in support of this loan is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

Lender Representative

Date

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this 29th day of July, 2024, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to FICS
14285 Midway Rd Ste 200
Addison, TX 75001-2342
(herein "Lender") and covering the Property described in the Security Instrument and located at 1245 WHEELER ROAD
DALLAS, TX 75287

[Property Address]

VA GUARANTEED LOAN COVENANT: In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 19 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

LATE CHARGE: At Lender's option, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

ACCELERATION CLAUSE: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to 38 U.S.C. 3714.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) **FUNDING FEE:** A fee equal to Zero percent (0.00000 %) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the VA. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).

(b) **PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by VA for a loan to which 38 U.S.C. 3714 applies.

(c) **INDEMNITY LIABILITY ASSUMPTION:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify VA to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

DALLAS DREDNAUGHT -Borrower

-Borrower

-Borrower

-Borrow er

[Sign Original Only]

Multistate VA Guaranteed Loan And Assumption Policy Rider
Wolters Kluwer Financial Services, Inc.

6032024

VMP530R (2107).00
Page 3 of 3



1. VA'S 12-DIGIT LOAN NUMBER 7987786876		
2. VETERAN'S NAME (First, Middle, Last) DALLAS DREDNAUGHT		
3. VETERAN'S SOCIAL SECURITY NUMBER 456-57-5546	4. GENDER OF VETERAN (Check one) <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	5. VETERAN'S DATE OF BIRTH (mm/dd/yyyy)
6A. ETHNICITY <input type="checkbox"/> NOT HISPANIC OR LATINO <input type="checkbox"/> HISPANIC OR LATINO	6B. RACE (May select more than one) <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN <input type="checkbox"/> NATIVE HAWAIIAN OR PACIFIC ISLANDER <input type="checkbox"/> WHITE <input type="checkbox"/> UNKNOWN	
7. ENTITLEMENT CODE (01 to 11, from VA Certificate of Eligibility)		8. AMOUNT OF ENTITLEMENT AVAILABLE (from VA Certificate of Eligibility)
9. BRANCH OF SERVICE <input type="checkbox"/> 1. ARMY <input type="checkbox"/> 2. NAVY <input type="checkbox"/> 3. AIR FORCE <input type="checkbox"/> 4. MARINE CORPS <input type="checkbox"/> 5. COAST GUARD <input type="checkbox"/> 6. OTHER		
10. MILITARY STATUS (Check one) <input type="checkbox"/> 1. SEPARATED FROM SERVICE <input type="checkbox"/> 2. IN SERVICE		
11. FIRST TIME HOME BUYER (Check one) <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO <div>This means a veteran who has not previously purchased a home, either by cash, assumption, or new financing.</div>		
12. LOAN PROCEDURE (Check one) <input type="checkbox"/> AUTOMATIC <input type="checkbox"/> AUTO-IRRRL <input type="checkbox"/> VA PRIOR APPROVAL		
13. PURPOSE OF LOAN (Check one) <input type="checkbox"/> 1. HOME (INCLUDES MH ON PERMANENT FOUNDATION) <input type="checkbox"/> 2. MANUFACTURED HOME <input type="checkbox"/> 3. CONDOMINIUM <input type="checkbox"/> 4. ALTERATIONS/IMPROVEMENTS <input type="checkbox"/> 5. REFINANCE		
14. LOAN CODE (Check one) <input type="checkbox"/> 1. PURCHASE <input type="checkbox"/> 2. IRRRL (STREAMLINE REFINANCE) <input type="checkbox"/> 3. REGULAR ("Cash-out") REFINANCE <input type="checkbox"/> 4. MANUFACTURED HOME <input type="checkbox"/> 5. REFINANCING OF CONSTRUCTION LOAN, LAND SALE CONTRACT OR LOAN ASSUMED AT HIGHER RATE OF INTEREST (*Maximum guaranty on these loans is \$36,000)		
15. PRIOR LOAN TYPE (Note: Must be completed if Regular ("Cash-out") Refinance is selected in Item 14) <input type="checkbox"/> 1. FHA-FIXED <input type="checkbox"/> 2. FHA-ARM/HARM <input type="checkbox"/> 3. CONVENTIONAL-FIXED <input type="checkbox"/> 4. CONVENTIONAL-ARM/HARM <input type="checkbox"/> 5. CONVENTIONAL-INTEREST ONLY <input type="checkbox"/> 6. VA-FIXED <input type="checkbox"/> 7. VA-ARM/HARM <input type="checkbox"/> 8. OTHER		
16. TYPE OF MORTGAGE (Check one) <input type="checkbox"/> 0. REGULAR FIXED PAYMENT <input type="checkbox"/> 1. GPM-NEVER TO EXCEED NOV <input type="checkbox"/> 2. OTHER GPMs <input type="checkbox"/> 3. GEM <input type="checkbox"/> 4. TEMPORARY BUYDOWN <input type="checkbox"/> 5. HYBRID ARM <input type="checkbox"/> 6. ARM		
17. TYPE OF HYBRID-ARM (NOTE: Must be completed if Hybrid Arm selected in Item 16.) <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1		
18. TYPE OF OWNERSHIP (Check one) <input type="checkbox"/> 1. SOLE OWNERSHIP (VETERAN & SPOUSE OR VETERAN ONLY) <input type="checkbox"/> 2. JOINT- 2 OR MORE VETERANS <input type="checkbox"/> 3. JOINT - VETERAN/NON-VETERAN		19. CLOSING DATE (mm/dd/yyyy) 07/29/24
20. PURCHASE PRICE (N/A for Refinance Loans)		\$ 255,000.00
21. REASONABLE VALUE (For IRRRLs - If appraisal has not been done, loan amount of prior VA loan)		\$ 255,650.00
22. ENERGY IMPROVEMENTS (Check all applicable boxes) <input checked="" type="checkbox"/> NONE <input type="checkbox"/> INSTALLATION OF SOLAR HEATING/COOLING <input type="checkbox"/> REPLACEMENT OF A MAJOR SYSTEM <input type="checkbox"/> ADDITION OF A NEW FEATURE <input type="checkbox"/> INSULATION, CAULKING, WEATHER-STRIPPING, ETC. <input type="checkbox"/> OTHER IMPROVEMENTS		\$
23. LOAN AMOUNT (Purchase-Purchase Price or RV (lessor) + Funding Fee) (Refi - Max 90% LTV + Funding Fee) (IRRRL - Old Loan Payoff + All Closing Costs)		\$ 210,800.00
24. PROPERTY TYPE (Check one) <input checked="" type="checkbox"/> NEITHER <input type="checkbox"/> PUD <input type="checkbox"/> CONDOMINIUM		
25. APPRAISAL TYPE (Check one) <input type="checkbox"/> IND - SINGLE PROPERTY-IND APPRAISAL <input type="checkbox"/> ONE - MASTER CRV CASE (MCRV) <input type="checkbox"/> LAPP - LENDER APPRAISAL <input type="checkbox"/> MBL - MANUFACTURED HOME <input type="checkbox"/> HUD - CONVERSION <input type="checkbox"/> PMC - PROP. MGMT. CASE		

VA FORM 26-0286
NOV 2008SUPERSEDES VA FORM 26-0286, AUG 2006,
WHICH WILL NOT BE USED.

26. TYPE OF STRUCTURE (Check one)			
<input type="checkbox"/> 1. CONVENTIONAL CONSTRUCTION	<input type="checkbox"/> 2. SINGLEWIDE M/H	<input type="checkbox"/> 3. DOUBLEWIDE M/H	
<input type="checkbox"/> 4. M/H LOT ONLY	<input type="checkbox"/> 5. PREFABRICATED HOME	<input type="checkbox"/> 6. CONDOMINIUM CONVERSION	
27. PROPERTY DESIGNATION (Check one)			
<input type="checkbox"/> 1. EXISTING OR USED HOME, CONDO, M/H		<input type="checkbox"/> 2. APPRAISED AS PROPOSED CONSTRUCTION	
<input type="checkbox"/> 3. NEW EXISTING - NEVER OCCUPIED		<input type="checkbox"/> 4. ENERGY IMPROVEMENTS	
28. NO. OF UNITS (Check one)			29. MCRV NO.
<input checked="" type="checkbox"/> SINGLE <input type="checkbox"/> TWO UNITS <input type="checkbox"/> THREE UNITS <input type="checkbox"/> FOUR OR MORE			
30. MANUFACTURED HOME CATEGORY (Check one)			
<input checked="" type="checkbox"/> 0. OTHER - NOT M/H		<input type="checkbox"/> 1. M/H ONLY (RENTED SPACE)	
<input type="checkbox"/> 2. M/H ONLY (VETERAN-OWNED LOT)		<input type="checkbox"/> 3. M/H ON PERMANENT FOUNDATION	
31. PROPERTY ADDRESS			
1245 WHEELER ROAD			
32. CITY	33. STATE	34. ZIP CODE	35. COUNTY
DALLAS	TX	75287	DALLAS
36. LENDER VA ID NUMBER	37. AGENT VA ID NUMBER (If applicable)		38. LENDER LOAN NUMBER
6355420000			6032024
FOR LAPP CASES ONLY			
39. LENDER SAR ID NUMBER			
40. GROSS LIVING AREA (Square Feet)	41. AGE OF PROPERTY (Yrs.)	42. DATE OF SAR ISSUED NOTIFICATION OF VALUE	
43. TOTAL ROOM COUNT	44. BATHS (No.)	45. BEDROOMS (No.)	
46. IF PROCESSED UNDER LAPP, WAS THE FEE APPRAISER'S ORIGINAL VALUE ESTIMATE CHANGED OR REPAIR RECOMMENDATIONS REVISED, OR DID THE SAR OTHERWISE MAKE SIGNIFICANT ADJUSTMENTS?			
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "YES," there must be written justification by fee appraiser and/or SAR)			
INCOME INFORMATION (Not Applicable for IRRRLs)			
47A. LOAN PROCESSED UNDER VA RECOGNIZED AUTOMATED UNDERWRITING SYSTEM			
<input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (If "Yes," Complete Item 47B and 47C)			
47B. WHICH SYSTEM WAS USED?		47C. RISK CLASSIFICATION	
<input type="checkbox"/> 01. LP <input type="checkbox"/> 02. DU <input type="checkbox"/> 03. PMI AURA <input type="checkbox"/> 04. CLUES <input type="checkbox"/> 05. ZIPPY		<input type="checkbox"/> 1. APPROVE <input type="checkbox"/> 2. REFER	
48. CREDIT SCORE (Enter the median credit score for the veteran only)			
49. LIQUID ASSETS		\$ 5,500.00	
50. TOTAL MONTHLY GROSS INCOME (Item 32 + Item 38 from VA Form 26-6393)		\$ 9,500.00	
51. RESIDUAL INCOME		\$ 8,206.61	
52. RESIDUAL INCOME GUIDELINE		\$.00	
53. DEBT-INCOME RATIO (If Income Ratio is over 41% and Residual Income is not 120% of guideline, statement of justification signed by underwriter's supervisor must be included on or with VA Form 26-6393) 13.61 %			
54. SPOUSE INCOME CONSIDERED		55. SPOUSE'S INCOME AMOUNT (If considered)	
<input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," Complete Item 55)		\$	
DISCOUNT INFORMATION (Applicable for All Loans)			
56. DISCOUNT POINTS CHARGED	0.25000 % OR	\$ 150.00	
57. DISCOUNT POINTS PAID BY VETERAN	0.25000 % OR	\$ 150.00	
58. TERM (Months)	59. INTEREST RATE	60. FUNDING FEE EXEMPT	
360	3.00000 %	<input type="checkbox"/> Y - EXEMPT <input checked="" type="checkbox"/> N - NOT EXEMPT	
FOR IRRRLS ONLY			
61. PAID IN FULL VA LOAN NUMBER			
62. ORIGINAL LOAN AMOUNT		63. ORIGINAL INTEREST RATE	
\$		%	
64. REMARKS			

Note

THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

July 29, 2024
(Note Date)

Dallas

(City)

Texas

(State)

1245 WHEELER ROAD
DALLAS, TX 75287

(Property Address)

1. Borrower's Promise to Pay. In return for a loan in the amount of U.S. \$ 210,800.00 (the "Principal") that I have received from FICS

14285 Midway Rd Ste 200 Addison, TX 75001-2342 (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 3.00000 %.

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 December 1, 2024. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on November 1, 2054, 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 14285 Midway Rd Ste 200 Addison, TX 75001-2342 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. \$ 888.74. 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. The Borrower shall have the right to prepay at any time, without premium or fee, the entire indebtedness or any part thereof not less than the amount of one installment, or \$100.00, whichever is less. Any Prepayment in full of the indebtedness shall be credited on the date received, and no interest may be charged thereafter. Any partial Prepayment made on other than an installment due date need not be credited until the next following installment due date or 30 days after such Prepayment, whichever is earlier.

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 Fifteen 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 5.00000 % of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.
- (B) **Default.** If I do not pay the full amount of each Monthly Payment on the date it is due, I will be in default.
- (C) **Notice of Default.** If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.
- (D) **No Waiver By Note Holder.** If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.
- (E) **Payment of Note Holder's Costs and Expenses.** If the Note Holder has required me to pay the Default Balance immediately as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees and costs.
7. **Giving of Notices.**
- (A) **Notice to Borrower.** Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.
- (B) **Notice to Note Holder.** Any notice that I must give to the Note Holder under this Note will be delivered by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.
8. **Obligations of Persons Under this Note.** If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.
9. **Waivers.** I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. Allonge to this Note. If an allonge providing for payment adjustments or for any other supplemental information is executed by the Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

☐ Graduated Payment Allonge

☐ Other [Specify]

☐ Other [Specify]

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

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

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

ACCELERATION CLAUSE: This loan may be declared immediately due and payable upon transfer of the Property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to 38 U.S.C. 3714.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

- (a) **FUNDING FEE:** A fee [equal to one-half of 1 percent of the balance of this loan as of the date of transfer of the property] shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729(c).
- (b) **PROCESSING CHARGE:** Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which 38 U.S.C. 3714 applies.
- (c) **INDEMNITY LIABILITY ASSUMPTION:** If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the Veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

The regulations (38 C.F.R. Part 36) issued under the Department of Veterans Affairs Guaranteed Loan Authority (38 U.S.C. Chapter 37) and in effect on the date of loan closing and thereafter shall govern the rights, duties and liabilities of the parties to this loan and any provisions of this Note which are inconsistent with such regulations are hereby amended and supplemented to conform thereto.

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

_____	(Seal)	_____	(Seal)
DALLAS DREDNAUGHT	-Borrower		-Borrower

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

[Sign Original Only]

Loan Origination Organization: FICS
NMLS ID: 654321
Loan Originator: DM Webb-Jordan
NMLS ID: 688989

Reports

Summary and Descriptions of Reports Section

Note: The reports listed in this section are found under the Reports section of the Loan Producer® ribbon menu.

Activity & Notes Timeline Report

This report provides information from the Activity and Notes Timeline, including Notes, Status Changes, and Items Ordered and Received.

Address Book Report

This report provides information about Address Book entries such as Title Companies, Appraisal Companies, etc.

Loan Registration Report

This report provides information about all loans that have been registered with the lender by correspondents, brokers, or bond programs.

LPA Audit Activity Report

This report shows manual changes made to data fields selected to be audited in the User Defined Audit Fields window in Loan Producer® Administrator for the LP Administrator "Application."

LP Audit Activity Report

This report shows of manual changes made to loan-level data fields that are recorded in the View Audit Fields window and LP Audit History window. The report can be generated using a selected date range for selected loans.

Memo Report

This report shows multiple memos on a range of loans.

Pipeline Report

This report provides basic loan and personnel information about all active loans currently in the pipeline.

Post Closing Tracking Report

This report provides tracking information on post closing items.

Tracking Report

This report provides tracking information for items outstanding or expiring on a loan. The system pulls information from the Tracking/Items Ordered and Tracking/Verifications Ordered windows.

HMDA Loan/Application Register

This report shows the Loan/Application Register (LAR) required by the Home Mortgage Disclosure Act to create a complete report or a modified report. This includes examples of the Recap and Exception Reports for the Batch Rate Spread and Batch Universal Loan Identifier. These reports are found under the Utilities menu.

FICS
Loan Producer
Activity and Notes Timeline

Loan #	Loan Name	Date	Type	Note Type	Entry	User Name	Doc?
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	06/20/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
555556311	Kandice Sample	02/13/2024	Loan Status Change		Loan Status changed from Misc to Closing Disclosure Disclosed	Kandice Petties 2	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	06/03/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
555556311	Kandice Sample	02/13/2024	Items Ordered		Title Report-Ordered	Kandice Petties 2	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	06/03/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
555556311	Kandice Sample	02/13/2024	Items Ordered		Signed Application-Ordered	Kandice Petties 2	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	05/22/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	05/21/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	05/21/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	05/08/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	05/08/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/27/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
9850000007	KIMS-W WEBINAR FLOOD Amer Fld Research	06/03/2024	Items Ordered		Flood Certificate-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	02/27/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	02/16/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/27/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
9850000007	KIMS-W WEBINAR FLOOD Amer Fld Research	06/03/2024	Items Ordered		Flood Certificate-Re-ordered	Kimberly Ison	N
7081215	Stewart Girls	09/09/2024	Loan Status Change		Loan Status changed from Final Approval to Funded	Shalecia	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
9850000007	KIMS-W WEBINAR FLOOD Amer Fld Research	02/26/2024	Items Ordered		Flood Certificate-Received	ANGELA JENKINS	N
7081215	Stewart Girls	08/05/2024	Items Ordered		Title Report-Re-ordered	Shalecia	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N

FICS
Loan Producer
Activity and Notes Timeline

Loan #	Loan Name	Date	Type	Note Type	Entrv	User Name	Doc?
9850000007	Hm KIMS-W WEBINAR FLOOD Amer Fld Research	02/26/2024	Items Ordered		Flood Certificate-Re-ordered	ANGELA JENKINS	N
7081215	Stewart Girls	08/05/2024	Items Ordered		Survey-Ordered	Shalecia	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
7081215	Stewart Girls	08/05/2024	Items Ordered		Appraisal-Re-ordered	Shalecia	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/03/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
7081215	Stewart Girls	07/09/2024	Note	Underwriter Note	Make sure that all underwriting conditions are met before going to closing!	Shalecia	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/03/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
7081215	Stewart Girls	07/09/2024	Loan Status Change		Loan Status changed from Final Review to Final Approval	Shalecia	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/03/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
7081215	Stewart Girls	01/24/2024	Items Ordered		Title Report-Re-ordered	Shalecia	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	09/03/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
7081215	Stewart Girls	01/23/2024	Items Ordered		Title Report-Re-ordered	Shalecia	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	07/25/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	07/25/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	02/16/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	02/16/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd Hm	01/04/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
2020110152	KIMS ULAD FRE TC 2 DV02 Refi Inv DNT	02/16/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
8710000003	KIMS 870 ULAD FNM C03 Fix Refi CO 2nd	01/04/2024	Items Ordered		Credit Report-Received	Kimberly Ison	N

FICS
Loan Producer
Activity and Notes Timeline

Loan #	Loan Name	Date	Type	Note Type	Entrv	User Name	Doc?
	Hm						
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Title Report-Received	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Title Report-Ordered	Kimberly Ison	N
9802000008	KIMS iLad all field_Assets-Liabs- Incomes	05/20/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	10/15/2024	Items Ordered		Flood Certificate-Received	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Flood Certificate-Received	Kimberly Ison	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	10/15/2024	Items Ordered		Flood Certificate-Re-ordered	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Flood Certificate-Ordered	Kimberly Ison	N
1021101512	KIMS LPAS2S 5.3.0 DV01 Fixed Pur 20Yr	01/02/2024	Loan Status Change		Loan Status changed from Submitted to UW to 0	Kimberly Ison	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	07/05/2024	Items Ordered		Flood Certificate-Received	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Appraisal-Received	Kimberly Ison	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	07/05/2024	Items Ordered		Flood Certificate-Re-ordered	Kimberly Ison	N
1028202141	Sample, Kassie	08/05/2024	Items Ordered		Appraisal-Ordered	Kandice Petties 2	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Appraisal-Ordered	Kimberly Ison	N
1028202141	Sample, Kassie	07/10/2024	Note	Note	This is in Read Only due to being the other user whom is recving read only but i'm able to input ANT and attach documents needed.	Kandice Petties 2	Y
1012202407	Sample, Len	03/13/2024	Loan Status Change		Loan Status changed from Conditionally/Approved to Closing Disclosure Disclosed	Kandice Petties 2	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	05/08/2024	Items Ordered		Flood Certificate-Received	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Credit Report-Re-ordered	Kimberly Ison	N
1028202141	Sample, Kassie	04/04/2024	Loan Status Change		Loan Status changed from Closing Disclosure Disclosed to Loan Estimate Disclosed	Kandice Petties 2	N
1012202407	Sample, Len	03/05/2024	Loan Status Change		Loan Status changed from Documents Prepared to Conditionally/Approved	Kandice Petties 2	N
9850000071	KIMS-W WEBINAR FLOOD AFR 9.90	05/08/2024	Items Ordered		Flood Certificate-Re-ordered	Kimberly Ison	N
2020110153	KIMS ULAD FRE DV03 Con-Perm Refi1tim DNT	11/19/2024	Items Ordered		Credit Report-Ordered	Kimberly Ison	N
1182023410	Sample, Happy	02/13/2024	Items Ordered		Signed Application-Ordered	Kandice Petties 2	N
6292021138	GFE Loan-KNP	10/01/2024	Items Ordered		Good Faith Estimate-Re-ordered	Kandice Petties 2	N

FICS
Loan Producer System
Address Book11/11/24
11:46:28

Name: ABC Surveyor
Address: 1458 Landmard Road
Suite 1756
Dallas, TX 75287
Type: Surveyor
Status: Active
Ph: (972) 458-4485 Ext: 5456
Fax: (972) 455-4656
E-Mail: abcsurveyor.com

Contacts:

Mannifort Ronnison
Title: Lead
Ph: (214) 587-9855 Ext:

Remarks: (None)

Name: Addison & Peyton Attorney at Law
Address: 2500 Wilshire Drive
P O Box 5323
Los Angeles, CA 90221
Type: Attorney
Status: Active
Ph: (800) 505-5115 Ext:
Fax: (213) 543-2555
E-Mail: dianajordan@fics.com

Contacts:

Charlie Addison
Title: President
Ph: (235) 834-2582 Ext: 5825 Fax: (346) 893-4683
E-Mail: LP@fics.com
Clarence Peyton
Title: Sr Attorney
Ph: (235) 823-4582 Ext: 3485 Fax: (324) 534-8534
E-Mail: LP@fics.com

Remarks: (None)

Name: Addison Appraiser
Address: 123 Addison Road
Addison, TX 75001
Type: Appraiser
Status: Active
Ph: (972) 458-8583 Ext:
E-Mail: aappraiser@mindlink.com

Contacts:

Allen Appraiser
Title: Sr. Licensed Appraiser
Ph: (952) 154-1261 Ext:
E-Mail: alappy@appraisers.com

Remarks: (None)

Name: Addison Appraiser
Address: 123 Addison Road
Addison, TX 75001
Type: Surveyor
Status: Active
Ph: (972) 458-8583 Ext:
E-Mail: aappraiser@mindlink.com

Contacts:

Allen Appraiser
Title: Sr. Licensed Appraiser
Ph: (952) 154-1261 Ext:
E-Mail: alappy@appraisers.com

Remarks: (None)

Remarks: Mortgage Ins.

Name:	PMI Company	Type:	PMI (Private Mortgage Insurance)
Address:	1900 Turtle Creek Blvd. Plano, TX 75249	Status:	Active
Contacts:	John Bishop	Ph:	(972) 542-1242 Ext:
Remarks:	(None)		

Name:	Remax Realtors	Type:	Realtor
Address:	4654 Northwest Hwy Dallas, TX 75896	Status:	Active
Ph:			(214) 497-4561 Ext:
Contacts:	Bill Crandall	Ph:	(214) 397-4561 Ext:
		E-Mail:	bcrandall@remax.com
Remarks:	(None)		

Name:	SAPPHIRE SUNRISE TOWNHOMES	Type:	Apartments/Condominiums
Address:	3217 MARROW PLACE SUITE 100 ADDISON, TX 75001	Status:	Active
Ph:			(214) 879-7973 Ext:
Contacts:	SABRINA SAPPHIRE	Ph:	(214) 798-7987 Ext:
	Title: OWNER/MANAGER		
Remarks:	(None)		

Name:	Smith & Jones Attorney at Law	Type:	Attorney
Address:	4657 Beltline Road Addiston , TX 75001	Status:	Active
Contacts:	Calvin Smith	Ph:	(972) 458-9871 Ext:
Remarks:	(None)		

Name:	Stewart Title Company	Type:	Title Companies
Address:	1360 Post Oak Blvd, Ste. 100 Houston, TX 77056	Status:	Active
Ph:			(800) 729-1900 Ext:
Contacts:	(None)		
Remarks:	(None)		

Name:	Tax Authority	Type:	County Taxes
Address:		Status:	Active
Contacts:	(None)		
Remarks:	(None)		

FICS
Loan Producer System
Loan Registration Report

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11:44:41

Loan Number	Loan Name	Loan Amount	Int Rate	Loan Term	Loan Type	Loan Plan	Register Date	Branch Office	LTV	Own Occ	Purpose
1500	Simpson, Jessica (Refi	100,000.00	3.375	360	Conv				21.05	N	Refinance
1501	Simpson, Jessica	100,000.00	3.375	360	Conv				21.05	Y	Refinance
1502	Simpson, Jessica	100,000.00	3.375	360	Conv				21.05	Y	Refinance
2222	Simpson	250,000.00	5.125	360	Conv				86.21	Y	Purchase
5502	Barkley, Victoria	279,500.00	5.000	240	VA				0.00	N	NotSpecified
5503	Stephens, Darrin	334,625.00	2.750	220	USDA				0.00	N	NotSpecified
5504	Channing, Angela	197,250.00	1.950	60	VA				0.00	N	NotSpecified
5505	Ewing, Sue Ellen	495,750.00	2.125	200	Conv				0.00	N	NotSpecified
5506	McCain, Lucas	231,714.00	4.500	360	FHA				0.00	N	NotSpecified
8888	Simpson	100,000.00	3.375	360	Conv				21.05	Y	Refinance
9075	Jetson, George	217,000.00	3.375	360	Conv	30 Year Conventional			96.44	Y	Purchase
10008	Sample, Michelle	275,000.00	3.375	360	Conv	30 Year Conventional			84.62	Y	Purchase
10013	Sample	11,000.00	3.000	360	Conv	30 Year Conventional			0.00	Y	Purchase
12345	kandice petties	100,000.00	4.000	360	Conv	30 YR 5/1 ARM			0.00	Y	Refinance
14980	Sample	90,880.00	6.500	360	Conv				80.00	Y	Purchase
23456	Example Purchase	150,000.00	4.500	360	Conv	30 Year Conventional			0.00	Y	Purchase
30001	Randy Miller Sample	150,000.00	4.500	360	Conv				81.08	Y	Purchase
30002	Robin Givens Sample	75,000.00	4.500	360	Conv				40.54	Y	Purchase
30003	Jennifer Cooley Sample	50,000.00	4.500	360	USDA				27.03	Y	Purchase
30004	Jeffery Allen Sample	75,000.00	4.500	360	FHA				40.54	Y	Purchase
30005	Michael Jackson Sample	65,000.00	4.500	360	Conv				35.14	Y	Purchase
32714	Simpson, Jessica	100,000.00	3.375	360	Conv				26.67	Y	Refinance
32715	Simpson, Jessica	100,000.00	3.375	360	Conv				21.05	Y	Refinance
32716	Simpson, Jessica	100,000.00	3.375	360	Conv				57.14	N	Purchase
32717	Simpson, Jessica	100,000.00	3.375	360	Conv				21.05	N	Refinance
45845	PICARD, JON LUC	159,950.00	1.000	360	Conv	30 Year Conventional			98.43	Y	Purchase
60315	John & Jane Doe	0.00	3.200	360	Conv	Fixed Loan Plan			0.00	Y	Purchase
111112	Fannie Mae DU UC36 (a)	300,000.00	4.250	360	Conv				88.24	Y	Purchase
111113	Fannie Mae DU UC36 (b)	302,953.00	1.000	360	Conv		12/05/19		93.22	Y	Purchase
111115	Freddie UCD UC36	150,000.00	2.500	240	Conv				120.00	Y	Purchase
111116	TITLE UC36	300,000.00	3.500	360	Conv				83.33	Y	Purchase
112950	Sample, Joe	198,990.00	3.375	360	Conv				97.07	Y	Purchase
123456	Scott Boys	253,750.00	5.000	360	Conv	30 Year Conventional			90.63	Y	Purchase
123457	Scott Boys	253,750.00	5.000	360	Conv	30 Year Conventional			90.63	Y	Purchase
142034	JAMESON, KIRT	200,000.00	4.625	360	Conv	30 Year Conventional			97.56	Y	Purchase
200001	Melissa Copeland	65,500.00	4.500	360	Conv				24.72	Y	Refinance
200002	Samantha Sample	35,800.00	4.500	360	Conv				0.00	Y	Refinance
200003	Marshall Dillon	100,000.00	4.500	360	Conv				0.00	Y	Refinance
200004	Linda Sample	69,000.00	4.500	360	Conv				0.00	Y	Refinance
200005	Carmen Sample	86,000.00	4.500	360	Conv				0.00	Y	Refinance
200006	Susan Sample	45,500.00	4.500	360	Conv				23.33	Y	Refinance
200007	Tanya Sample	35,480.00	4.500	360	Conv				0.00	Y	Refinance
200008	Bobby Sample	65,080.00	4.500	360	Conv				0.00	Y	Refinance
200009	Gina Sample	75,800.00	4.500	360	Conv				0.00	Y	Refinance
200010	Fawn Sample	185,000.00	4.500	360	Conv				0.00	Y	Refinance
200011	Mindy Sample	75,412.00	4.500	360	Conv				0.00	Y	Refinance
200013	Donald Glover Sample	69,800.00	4.500	360	Conv				0.00	Y	Refinance

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Loan Producer System
Loan Registration Report

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Loan Number	Loan Name	Loan Amount	Int Rate	Loan Term	Loan Type	Loan Plan	Register Date	Branch Office	LTV	Own Occ	Purpose
200014	Greg Sample	124,415.00	4.500	360	Conv				0.00	Y	Refinance
200015	Eric Sample	17,500.00	4.500	360	Conv				0.00	Y	Refinance
200016	Brett Sample	250,000.00	4.500	360	Conv				0.00	Y	Refinance
200017	Brad Sample	351,452.00	4.500	360	Conv				0.00	Y	Refinance
200018	Valerie Sample	257,000.00	4.500	360	Conv				0.00	Y	Refinance
200019	Claudia Sample	124,570.00	4.500	360	Conv				0.00	Y	Refinance
200020	Sample, Trevor	320,000.00	4.500	360	Conv				0.00	Y	Refinance
200021	Sample, Simon	79,600.00	4.500	360	Conv				0.00	Y	Refinance
200022	Sample, Lindel Mark	129,500.00	4.500	360	Conv				0.00	Y	Refinance
200023	Sample, Nathan Hill	260,000.00	4.500	360	Conv				0.00	Y	Refinance
200024	Sample, Devin	550,000.00	4.500	360	Conv				0.00	Y	Refinance
200025	Sample, Kevin Gray	79,600.00	4.500	360	Conv				0.00	Y	Refinance
200026	Henry Ford Sample	52,800.00	4.500	360	Conv				0.00	Y	Refinance
200027	Michael Granted	275,000.00	4.500	360	Conv				0.00	Y	Refinance
200028	Sample Julie	185,000.00	4.500	360	Conv				100.00	Y	Purchase
200029	Sample, Tiffany	125,000.00	4.500	360	FHA				83.33	Y	Refinance
200030	Sample, Kelly	69,750.00	4.500	360	Conv				0.00	Y	Refinance
292024	Craig Collection								0.00	Y	Purchase
332022	Sample, Sam	225,000.00	3.375	360	FHA	30 Year Fixed FHA			0.00	Y	Purchase
352024	Larry Latepayer								0.00	Y	Purchase
362514	New Name	250,000.00	4.250	360	Conv	30 Year Conventional			0.00	Y	Purchase
445577	Cartwright & Barkley	107,138.70	3.000	360	Conv	30 Year Conventional			133.43	Y	Purchase
652024	MANNER, DEREKA	200,000.00	3.000	180	Conv	15 YRARM			97.14	Y	Purchase
932024	John Homeowner	400,000.00	6.000	360	Conv				88.89	N	Purchase
987984	Jordan, Di'ana	200,000.00	4.625	360	Conv	30 Year Conventional			0.00	Y	Purchase
999888	Jones	300,000.00	4.500	360	Conv				66.67	Y	Purchase
1000010	VA GFE	178,500.00	4.000	360	VA				87.50	Y	Purchase
1000012	Smith, John	95,000.00	4.750	360	Conv		02/28/24		95.00	Y	Refinance
1000017	Conventional 180 Fixed	90,000.00	6.250	180	Conv		03/01/24		90.00	Y	Purchase
1011239	Alex Garcia	285,833.33	6.000	360	Conv				0.00	Y	Purchase
1012238	Alex Ramirez	245,000.00	6.000	360	Conv				80.00	Y	ConstructionPer
1012239	Alex Gonzalez	285,833.33	6.000	360	Conv				0.00	Y	Purchase
1092024	Larry Latepayer								0.00	Y	Purchase
1112023	Larry Latepayer	336,000.00	3.000	180	Conv	15 YRARM			96.00	Y	ConstructionPer
1172024	Larry Latepayer	291,000.00	3.000	360	Conv				97.00	Y	Purchase
1192012	Michael Granted	185,000.00	4.500	360	Conv				0.00	Y	Refinance
1252019	Sample, Sam	150,000.00	4.750	360	Conv	5/1 ARM			93.75	Y	Purchase
1272017	Kennedy Harris	100,000.00	3.875	360	Conv	30 Year Conventional			80.00	Y	Purchase
2202322	Example	450,000.00	4.000	240	Conv				0.00	N	Purchase
3082018	Jane Doe	120,000.00	4.000	360	Conv	30 Year Conventional			80.00	Y	Purchase
3092018	Jane Doe	125,000.00	4.000	360	Conv	Conventional 30 year			0.00	Y	Refinance
3112016	Jones, Crystal and	275,190.21	4.750	360	Conv				91.73	Y	Purchase
3122017	PICARD, JON LUC	159,950.00	3.250	360	Conv	30 Year Conventional			98.43	Y	Purchase
3212016	Sample, Darrin	279,125.00	4.750	360	FHA	15YRARM			91.67	Y	Purchase
3212024	Larry Latepayer								0.00	Y	Purchase
3222016	Jones, Crystal and	275,000.00	4.750	360	Conv	15YRARM			91.67	Y	Purchase
3222017	Samples, Michael and	95,158.33	3.625	360	Conv				86.51	Y	Purchase
3222018	John Sample	100,000.00	3.750	360	Conv				80.00	N	Purchase

FICS
Loan Producer System
Loan Registration Report

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Loan Number	Loan Name	Loan Amount	Int Rate	Loan Term	Loan Type	Loan Plan	Register Date	Branch Office	LTV	Own Occ	Purpose
328202343	Sample III, Tommy	175,000.00	4.375	360	Conv	30 Year Conventional		001	77.78	Y	Refinance
329202333	Sample, Tommy 23							001	0.00	Y	NotSpecified
412201820	Sample, Joan	275,970.00	3.430	360	Conv	30 Year Conventional	05/20/20	001	87.61	Y	Purchase
517202250	Sample, Joel	279,000.00	4.250	360	Conv	30 Year Conventional		001	0.00	Y	ConstructionPer
517202250	Sample, Joel-land	279,000.00	4.250	360	Conv	30 Year Conventional		001	93.00	Y	ConstructionPer
517202252	Sample, Joel-land	285,000.00	4.250	360	Conv	Construction-Perm		001	95.00	Y	ConstructionPer
524202210	Sample, Tommy 2	211,000.00	4.375	360	Conv	30 Year Conventional		001	93.78	Y	Purchase
601202211	Michael Sample	325,000.00	3.125	360	Conv	30 Year Conventional		001	86.67	Y	Purchase
626202435	Sample, Mary	400,000.00	4.375	360	Conv			001	86.02	Y	Purchase
725202252	Sample, Thomas	211,000.00	4.375	360	Conv	30 Year Conventional		001	93.78	Y	Purchase
811202110	Sample, Tommy	211,000.00	4.375	360	Conv	30 Year Conventional		001	93.78	Y	Purchase
812202104	Sample, Tommy	211,000.00	4.375	360	Conv	30 Year Conventional		001	93.78	Y	Purchase
815202321	Sample, Timothy	250,000.00	4.500	360	Conv	Conventional Loan		001	88.34	Y	Purchase
890413201	John Sample	100,000.00	5.000	360	Conv			001	80.00	Y	Refinance
920201129	Sample, Tommy Tre	175,000.00	4.375	360	Conv	30 Year Conventional		001	77.78	Y	Refinance
921202234	Sample, Tommy Tre							001	0.00	Y	NotSpecified
980871001	VA Demo #1	142,500.00	3.250	360	VA			001	94.37	Y	Purchase
Branch Sub Total:		13,852,465.92									
8162023	BUSH, JESS	153,163.50	3.000	360	FHA	30 Year Fixed FHA		9999	96.79	Y	Purchase
332017728	Sample, Joel	279,000.00	4.250	360	Conv	30 Year Conventional		9999	94.58	Y	ConstructionPer
100000111	McEntire, Reba	300,000.00	4.250	360	Conv			9999	88.24	Y	Purchase
Branch Sub Total:		732,163.50									
GRAND TOTAL:		92,544,154.68									

ITEM COUNT = 446

FICS

Loan Producer System

LPA Audit Activity Report

11/11/24
11:47:48

Field Description	Data Prior To The Change	Data After The Change	Date/Time	User Name
Loan Producer User ID	(148) <<Added>>	(148) dyanna	09/13/24 13:43:27	Krista Harris
Loan Producer User ID	(148) <<Added>>	(148) djordan	09/13/24 14:15:00	Krista Harris
Loan Producer User ID	(148) djordan	(148) <<Deleted>>	09/13/24 14:42:51	Krista Harris
Loan Term	(FF First Lien Fixed) 240	(FF First Lien Fixed) 360	08/12/24 10:59:52	Jeyssso Medrano
Loan Term	(Manufactured Homes) <<Added>>	(Manufactured Homes) 360	08/27/24 11:02:28	Di'ana Jordan
Loan Type	(Conventional 30 Year Fixed Copy) <<Added>>	(Conventional 30 Year Fixed Copy) Conventional	08/13/24 16:27:21	Jeyssso Medrano
Loan Type	(Manufactured Homes) <<Added>>	(Manufactured Homes) Conventional Loan	08/27/24 11:02:28	Di'ana Jordan
LoanProducer.com Key	7784E1B2A29D42F7A6835DC1440669FE	7188ADF1C8CD42F799BDBEF54E1EB03A	08/13/24 11:05:40	Jeff Weinstock
LoanProducer.com Key	7188ADF1C8CD42F799BDBEF54E1EB03A	7784E1B2A29D42F7A6835DC1440669FE	08/13/24 14:04:24	Jeff Weinstock
LoanProducer.com Key	7784E1B2A29D42F7A6835DC1440669FE	7188ADF1C8CD42F799BDBEF54E1EB03A	09/04/24 11:47:04	Jeff Weinstock
LoanProducer.com Key	7188ADF1C8CD42F799BDBEF54E1EB03A	6099A58866A0471FBA8C7C55E8EF0454	09/10/24 15:38:43	Krista Harris
Lock-In Term	(30 Year Conventional) 15	(30 Year Conventional)	08/14/24 16:17:58	Kandice Petties
LP Online?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
LP Online?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
LP Online?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
LP Online?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
LP Online?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
LP Online?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
Max. Housing Exp/Income Ratio	(Manufactured Homes)	(Manufactured Homes) 36.00	08/27/24 11:02:28	Di'ana Jordan
Max. Loan/Value Ratio	(Manufactured Homes)	(Manufactured Homes) 100.00	08/27/24 11:02:28	Di'ana Jordan
Max. Obligations/Income Ratio	(Manufactured Homes)	(Manufactured Homes) 43.00	08/27/24 11:02:28	Di'ana Jordan
Max. TLTV Ratio	(Manufactured Homes)	(Manufactured Homes) 100.00	08/27/24 11:02:28	Di'ana Jordan
Maximum Loan Amount	(Manufactured Homes)	(Manufactured Homes) 400000.00	08/27/24 11:02:28	Di'ana Jordan
May accept partial payments and	(Manufactured Homes) <<Added>>	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
May hold partial payments in a se	(Manufactured Homes) <<Added>>	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
Minimum Credit Score	(Manufactured Homes)	(Manufactured Homes) 650	08/27/24 11:02:28	Di'ana Jordan
Minimum Loan Amount	(Manufactured Homes)	(Manufactured Homes) 50000.00	08/27/24 11:02:28	Di'ana Jordan
MISMO Version	(489) 2	(489) <<Deleted>>	10/16/24 17:44:55	Krista Harris
Origination Fee	(30 Year Conventional) 1.00000	(30 Year Conventional)	08/14/24 16:17:58	Kandice Petties
Paid To	(111-Loan Originator Compensation) <<Added>>	(111-Loan Originator Compensation) Lender	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Title Owners Coverage Premium) <<Added>>	(111-Title Owners Coverage Premium) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Title Lenders Coverage Premium) <<Added>>	(111-Title Lenders Coverage Premium) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Pest Inspection Fee) <<Added>>	(111-Pest Inspection Fee) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Appraisal Fee) <<Added>>	(111-Appraisal Fee) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Loan Origination Fee) <<Added>>	(111-Loan Origination Fee) Lender	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Loan Discount Points) <<Added>>	(111-Loan Discount Points) Lender	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Prepaid Interest) <<Added>>	(111-Prepaid Interest) Lender	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Recording Fee For Deed) <<Added>>	(111-Recording Fee For Deed) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Recording Fee For Mortgage) <<Added>>	(111-Recording Fee For Mortgage) Third Party	08/13/24 16:27:21	Jeyssso Medrano
Paid To	(111-Credit Report Fee) <<Added>>	(111-Credit Report Fee) Lender	08/13/24 16:36:00	Jeyssso Medrano
Paid To	(111-Home Warranty Fee) <<Added>>	(111-Home Warranty Fee) Third Party	08/13/24 16:36:00	Jeyssso Medrano
Paid To	(111-Title Document Preparation Fee) <<Added>>	(111-Title Document Preparation Fee) Third Party	08/13/24 16:36:00	Jeyssso Medrano
Paid To	(111-Flood Certification) <<Added>>	(111-Flood Certification) Third Party	08/13/24 16:36:00	Jeyssso Medrano
Paid To	(109-Title Settlement Agent Fee) <<Added>>	(109-Title Settlement Agent Fee) Third Party	10/25/24 16:16:12	Jeyssso Medrano
Partial Code	(111-Loan Originator Compensation) <<Added>>	(111-Loan Originator Compensation) B - Buyer	08/13/24 16:27:21	Jeyssso Medrano
Partial Code	(111-Loan Origination Fee) <<Added>>	(111-Loan Origination Fee) B - Buyer	08/13/24 16:27:21	Jeyssso Medrano
Partial Code	(111--6) B - Buyer	(111--6) <<Deleted>>	08/13/24 16:36:00	Jeyssso Medrano
Partial POC Amount	(111-Loan Originator Compensation) <<Added>>	(111-Loan Originator Compensation) 0.00	08/13/24 16:27:21	Jeyssso Medrano
Partial POC Amount	(111-Loan Origination Fee) <<Added>>	(111-Loan Origination Fee) 0.00	08/13/24 16:27:21	Jeyssso Medrano
Partial POC Amount	(111--6) 0.00	(111--6) <<Deleted>>	08/13/24 16:36:00	Jeyssso Medrano
Password	(148) *****	(148) *****	09/13/24 12:27:55	Di'ana Jordan
Password	(148) *****	(148) *****	09/13/24 13:45:53	Krista Harris
Password	(6) *****	(6) *****	09/23/24 10:09:10	Keke's FNMA DU

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Field Description	Data Prior To The Change	Data After The Change	Date/Time	User Name
Section	(111-Recording Fee For Deed) <<Added>>	(111-Recording Fee For Deed) E. Taxes And Othe	08/13/24 16:27:21	Jeyssso Medrano
Section	(111-Recording Fee For Mortgage) <<Added>>	(111-Recording Fee For Mortgage) E. Taxes And	08/13/24 16:27:21	Jeyssso Medrano
Section	(111-Credit Report Fee) <<Added>>	(111-Credit Report Fee) B. Services Borrower Did	08/13/24 16:36:00	Jeyssso Medrano
Section	(111-Home Warranty Fee) <<Added>>	(111-Home Warranty Fee) H. Other	08/13/24 16:36:00	Jeyssso Medrano
Section	(111-Title Document Preparation Fee) <<Added>>	(111-Title Document Preparation Fee) C. Services	08/13/24 16:36:00	Jeyssso Medrano
Section	(111-Flood Certification) <<Added>>	(111-Flood Certification) B. Services Borrower Dic	08/13/24 16:36:00	Jeyssso Medrano
Section	(109-Title Settlement Agent Fee) <<Added>>	(109-Title Settlement Agent Fee) C. Services Borr	10/25/24 16:16:12	Jeyssso Medrano
Section	(111-Title Lenders Coverage Premium) C. Service	(111-Title Lenders Coverage Premium) B. Service	11/05/24 15:00:05	Kandice Petties
Section	(111-Appraisal Fee) B. Services Borrower Did Not	(111-Appraisal Fee) A. Origination Charges	11/05/24 15:00:05	Kandice Petties
Section	(111-Title Document Preparation Fee) C. Services	(111-Title Document Preparation Fee) B. Services	11/05/24 15:00:05	Kandice Petties
Section	(111-Credit Report Fee) B. Services Borrower Did	(111-Credit Report Fee) A. Origination Charges	11/05/24 15:00:05	Kandice Petties
Section 32?	(111-Loan Originator Compensation) <<Added>>	(111-Loan Originator Compensation) True	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Title Owners Coverage Premium) <<Added>>	(111-Title Owners Coverage Premium) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Title Lenders Coverage Premium) <<Added>>	(111-Title Lenders Coverage Premium) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Pest Inspection Fee) <<Added>>	(111-Pest Inspection Fee) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Appraisal Fee) <<Added>>	(111-Appraisal Fee) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Loan Origination Fee) <<Added>>	(111-Loan Origination Fee) True	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Loan Discount Points) <<Added>>	(111-Loan Discount Points) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Prepaid Interest) <<Added>>	(111-Prepaid Interest) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Recording Fee For Deed) <<Added>>	(111-Recording Fee For Deed) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Recording Fee For Mortgage) <<Added>>	(111-Recording Fee For Mortgage) False	08/13/24 16:27:21	Jeyssso Medrano
Section 32?	(111-Prepaid Interest) False	(111-Prepaid Interest) True	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111-Credit Report Fee) <<Added>>	(111-Credit Report Fee) False	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111-Home Warranty Fee) <<Added>>	(111-Home Warranty Fee) False	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111-Title Document Preparation Fee) <<Added>>	(111-Title Document Preparation Fee) False	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111-Flood Certification) <<Added>>	(111-Flood Certification) True	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111--3) False	(111--3) <<Deleted>>	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(111--6) True	(111--6) <<Deleted>>	08/13/24 16:36:00	Jeyssso Medrano
Section 32?	(109--8) False	(109--8) <<Deleted>>	10/25/24 15:52:35	Jeyssso Medrano
Section 32?	(109--6) False	(109--6) <<Deleted>>	10/25/24 15:52:35	Jeyssso Medrano
Section 32?	(109-Title Settlement Agent Fee) <<Added>>	(109-Title Settlement Agent Fee) False	10/25/24 16:16:12	Jeyssso Medrano
Section 32?	(109--9) False	(109--9) <<Deleted>>	10/25/24 16:16:12	Jeyssso Medrano
Section A	(Commitment Fee)	(Commitment Fee) True	11/06/24 10:18:15	Krista Harris
Section A	(Other)	(Other) True	11/06/24 10:21:51	Krista Harris
Section B	(Commitment Fee)	(Commitment Fee) True	11/06/24 10:18:15	Krista Harris
Section B	(Other)	(Other) True	11/06/24 10:21:51	Krista Harris
Section C	(Other)	(Other) True	11/06/24 10:21:51	Krista Harris
Seller Amount	(111-Loan Originator Compensation) <<Added>>	(111-Loan Originator Compensation) 0.00	08/13/24 16:27:21	Jeyssso Medrano
Seller Amount	(111-Loan Origination Fee) <<Added>>	(111-Loan Origination Fee) 0.00	08/13/24 16:27:21	Jeyssso Medrano
Seller Amount	(111--6) 0.00	(111--6) <<Deleted>>	08/13/24 16:36:00	Jeyssso Medrano
Sequence Number	<<Added>>	1	08/27/24 11:02:28	Di'ana Jordan
Sequence Number	<<Added>>	2	08/27/24 11:02:28	Di'ana Jordan
Sequence Number	<<Added>>	3	08/27/24 11:02:28	Di'ana Jordan
Sequence Number	<<Added>>	4	08/27/24 11:02:28	Di'ana Jordan
Sequence Number	<<Added>>	5	08/27/24 11:02:28	Di'ana Jordan
Sequence Number	<<Added>>	6	08/27/24 11:02:28	Di'ana Jordan
Servicing Transfer Information	(FF First Lien Fixed)	(FF First Lien Fixed) We may assign, sell or trans	08/12/24 10:59:52	Jeyssso Medrano
Show Plan in Web? Loan Officer	(Manufactured Homes) <<Added>>	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
Show Rate in Web? Loan Officer	(Manufactured Homes) <<Added>>	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
Start Up Mortgage Indicator?	(Manufactured Homes)	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
State	(30 Year Conventional Plan)	(30 Year Conventional Plan) TX	08/13/24 16:28:13	Jeyssso Medrano
Status	(44) <<Added>>	(44) Transfer From Sqlyan17	08/12/24 13:45:57	kim
T&I Sequence Number	(School Taxes - DO NOT USE) 19	(School Taxes - DO NOT USE) 18	11/06/24 10:13:52	Krista Harris

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Field Description	Data Prior To The Change	Data After The Change	Date/Time	User Name
Tolerance	(109-Title Settlement Agent Fee) <<Added>>	(109-Title Settlement Agent Fee) 10%	10/25/24 16:16:12	Jeyssso Medrano
Tolerance	(111-Appraisal Fee) 10%	(111-Appraisal Fee) 0%	11/05/24 15:00:05	Kandice Petties
Tolerance	(111-Credit Report Fee) 10%	(111-Credit Report Fee) 0%	11/05/24 15:00:05	Kandice Petties
Tolerance	(Commitment Fee) 0	(Commitment Fee) 0%	11/06/24 10:18:15	Krista Harris
Tolerance	(Copy Or Fax Fee) 0%	(Copy Or Fax Fee) 10%	11/06/24 10:18:15	Krista Harris
Underwriting Condition?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Underwriting Condition?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Underwriting Condition?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Underwriting Condition?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
Underwriting Condition?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Underwriting Condition?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Use as Default Provider?	(516) <<Added>>	(516) No	07/22/24 11:03:14	Jeyssso Medrano
Use as Default Provider?	(489) No	(489) <<Deleted>>	10/16/24 17:44:55	Krista Harris
User Name	(6) ficstest	(6) qa42120	09/23/24 10:17:21	Keke's FNMA DU
User Name	(489) ficsdata	(489) <<Deleted>>	10/16/24 17:44:55	Krista Harris
VA Lender Number	2299500056	6355420000	10/16/24 11:10:10	Keke's FNMA DU
Variable Rate Feature?	(Manufactured Homes) <<Added>>	(Manufactured Homes) No	08/27/24 11:02:28	Di'ana Jordan
Verification Type	(516) <<Added>>	(516)	07/22/24 11:03:14	Jeyssso Medrano
View on Web	(Jeyssso's First Payment Letter) No	(Jeyssso's First Payment Letter) Yes	07/30/24 11:21:21	Jeyssso Medrano
Web Service URL	(6) https://www.credibureaureports.com/servlet/c	(6) https://qa.credibureaureports.com/servlet/gnb	09/23/24 10:36:58	Keke's FNMA DU
Web Service URL	(489) https://postdateat.mrgdocs.com	(489) <<Deleted>>	10/16/24 17:44:55	Krista Harris
Xcluso?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Xcluso?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Xcluso?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Xcluso?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan
Xcluso?	<<Added>>	Yes	08/27/24 11:02:28	Di'ana Jordan
Xcluso?	<<Added>>	No	08/27/24 11:02:28	Di'ana Jordan

Item Count=

769

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Loan #	Field Description	Window	Previous Value	New Value	Date/Time	User Name
45 Subject	Memorandum	<<Added>>		Memo ID 78: Example of Funding Memo	10/16/24 10:37:14	Jeyssso Medrano
45 Type	Memorandum	<<Added>>		Memo ID 78: Closing	10/16/24 10:37:14	Jeyssso Medrano
45 Show on Web (Applicant)?	Memorandum	<<Added>>		Memo ID 78: No	10/16/24 10:37:14	Jeyssso Medrano
45 Show on Web (Loan Officer)?	Memorandum	<<Added>>		Memo ID 78: No	10/16/24 10:37:14	Jeyssso Medrano
45 To	Memorandum			Jeyssso Medrano	10/16/24 10:37:14	Jeyssso Medrano
45 To	Memorandum			Keyundria Chappel	10/16/24 10:37:14	Jeyssso Medrano
45 APOR (HMDA Rate Spread)	Loan Details	6.60000		7.00000	11/04/24 14:03:10	Di'ana Jordan
45 Joint Assets & Liabilities?	URLA - Borrower Assignment	Urla ID 1:		Urla ID 1: No	11/05/24 15:50:53	Jeyssso Medrano
46 Service Not Rendered?	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Service Not Rendered?	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Service Not Rendered?	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Service Not Rendered?	Closing Cost Summary	<<Added>>		(Title Services Sales Tax)False	10/24/24 15:50:23	Jeyssso Medrano
46 Required Service Provider?	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Required Service Provider?	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Required Service Provider?	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Required Service Provider?	Closing Cost Summary	<<Added>>		(Title Services Sales Tax)False	10/24/24 15:50:23	Jeyssso Medrano
46 Borrower Chosen Provider?	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Borrower Chosen Provider?	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Borrower Chosen Provider?	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)False	10/24/24 15:50:23	Jeyssso Medrano
46 Borrower Chosen Provider?	Closing Cost Summary	<<Added>>		(Title Services Sales Tax)False	10/24/24 15:50:23	Jeyssso Medrano
46 Fee Type	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)Title Settlement Agent Fee	10/24/24 15:50:23	Jeyssso Medrano
46 Fee Type	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)Title Underwriting Issue Resolution Fee	10/24/24 15:50:23	Jeyssso Medrano
46 Fee Type	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)Title Closing Protection Letter Fee	10/24/24 15:50:23	Jeyssso Medrano
46 Section	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)B. Services Borrower Did Not Shop For	10/24/24 15:50:23	Jeyssso Medrano
46 Section	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)C. Services Borrower Did Shop For	10/24/24 15:50:23	Jeyssso Medrano
46 Section	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)C. Services Borrower Did Shop For	10/24/24 15:50:23	Jeyssso Medrano
46 Paid To Type	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)Third Party	10/24/24 15:50:23	Jeyssso Medrano
46 Paid To Type	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)Third Party	10/24/24 15:50:23	Jeyssso Medrano
46 Paid To Type	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)Third Party	10/24/24 15:50:23	Jeyssso Medrano
46 Tolerance Type	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)10%	10/24/24 15:50:23	Jeyssso Medrano
46 Tolerance Type	Closing Cost Summary	<<Added>>		(Title Underwriting Issue Resolution Fee)0%	10/24/24 15:50:23	Jeyssso Medrano
46 Fee Type	Closing Cost Summary	<<Added>>		(Title Services Sales Tax)Title Services Sales Tax	10/24/24 15:50:23	Jeyssso Medrano
46 Tolerance Type	Closing Cost Summary	<<Added>>		(Title Closing Protection Letter Fee)0%	10/24/24 15:50:23	Jeyssso Medrano
46 Calculate Fee?	Closing Cost Summary	<<Added>>		(Title Settlement Agent Fee)False	10/24/24 15:50:23	Jeyssso Medrano

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Loan #	Field Description	Window	Previous Value	New Value	Date/Time	User Name
50320001	Application Taken by	Loan Application		Email or Internet	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Name	Loan Application		Jeff Weinstock	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Title	Loan Application		VP, LP Product Development	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Phone	Loan Application		9724588583	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Address	Loan Application		14285 Midway Rd Ste 200	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator City	Loan Application		Addison	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator State	Loan Application		TX	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Zip	Loan Application		75001	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator Employer	Loan Application		FICS	09/04/24 12:18:33	Jeff Weinstock
50320001	Loan Originator E-mail	Loan Application		jeffweinstock@fics.com	09/04/24 12:18:33	Jeff Weinstock
50320001	Home Phone Type	Loan Application	Man Wolfy:	Man Wolfy: U.S.	09/04/24 12:19:45	Jeff Weinstock
50320001	Home Phone	Loan Application	Man Wolfy:	Man Wolfy: 2147980849	09/04/24 12:19:45	Jeff Weinstock
50320001	Business Phone Type	Loan Application	Man Wolfy:	Man Wolfy: U.S.	09/04/24 12:19:45	Jeff Weinstock
50320001	Business Phone	Loan Application	Man Wolfy:	Man Wolfy: 65145708970458	09/04/24 12:19:45	Jeff Weinstock
50320001	DOB	Loan Application	Man Wolfy:	Man Wolfy: 01/15/1970	09/04/24 12:19:45	Jeff Weinstock
50320001	Age	Loan Application	Man Wolfy:	Man Wolfy: 54	09/04/24 12:19:45	Jeff Weinstock
50320001	Education	Loan Application	Man Wolfy:	Man Wolfy: 16	09/04/24 12:19:45	Jeff Weinstock
50320001	Marital Status	Loan Application	Man Wolfy:	Man Wolfy: Unmarried	09/04/24 12:19:45	Jeff Weinstock
50320001	Manner of Vesting	Loan Application	Man Wolfy:	Man Wolfy: A single person	09/04/24 12:19:45	Jeff Weinstock
50320001	Number of Dependents	Loan Application	Man Wolfy:	Man Wolfy: 0	09/04/24 12:19:45	Jeff Weinstock
50320001	E-mail Address	Loan Application	Man Wolfy:	Man Wolfy: man@wolf.com	09/04/24 12:19:45	Jeff Weinstock
50320001	Cellular Phone	Loan Application	Man Wolfy:	Man Wolfy: 2149870950	09/04/24 12:19:45	Jeff Weinstock
50320001	Cellular Phone Type*	Loan Application	Man Wolfy:	Man Wolfy: U.S.	09/04/24 12:19:45	Jeff Weinstock
50320001	Language Preference	Loan Application	Man Wolfy:	Man Wolfy: English	09/04/24 12:19:45	Jeff Weinstock
50320001	Citizenship	Loan Application	Man Wolfy:	Man Wolfy: U.S. Citizen	09/04/24 12:19:45	Jeff Weinstock
50320001	Mailing Name*	Loan Application	Man Wolfy:	Man Wolfy: Man Wolfy	09/04/24 12:21:07	Jeff Weinstock
50320001	Address 1*	Loan Application	Man Wolfy:	Man Wolfy: 8464 Pryor Place	09/04/24 12:21:07	Jeff Weinstock
50320001	City*	Loan Application	Man Wolfy:	Man Wolfy: Dallas	09/04/24 12:21:07	Jeff Weinstock
50320001	State*	Loan Application	Man Wolfy:	Man Wolfy: TX	09/04/24 12:21:07	Jeff Weinstock
50320001	Zip*	Loan Application	Man Wolfy:	Man Wolfy: 75004	09/04/24 12:21:07	Jeff Weinstock
50320001	Country*	Loan Application	Man Wolfy:	Man Wolfy: United States	09/04/24 12:21:07	Jeff Weinstock
50320001	Present/Former Address	Loan Application	<<Added>>	Man Wolfy Property ID 1: Own	09/04/24 12:21:07	Jeff Weinstock
50320001	Show on REO Schedule	Loan Application	<<Added>>	Man Wolfy Property ID 1: Yes	09/04/24 12:21:07	Jeff Weinstock
50320001	Subject Property?	Loan Application	<<Added>>	Man Wolfy Property ID 1: No	09/04/24 12:21:07	Jeff Weinstock
50320001	Years at this Address	Loan Application	<<Added>>	Man Wolfy Property ID 1: 16	09/04/24 12:21:07	Jeff Weinstock
50320001	Months at this Address	Loan Application	<<Added>>	Man Wolfy Property ID 1: 6	09/04/24 12:21:07	Jeff Weinstock
50320001	Type	Loan Application	<<Added>>	Man Wolfy Property ID 1: Single Family	09/04/24 12:21:07	Jeff Weinstock
50320001	Status	Loan Application	<<Added>>	Man Wolfy Property ID 1: Pending Sale	09/04/24 12:21:07	Jeff Weinstock
50320001	Street	Loan Application	<<Added>>	Man Wolfy Property ID 1: 8464 Pryor Place	09/04/24 12:21:07	Jeff Weinstock
50320001	City	Loan Application	<<Added>>	Man Wolfy Property ID 1: Dallas	09/04/24 12:21:07	Jeff Weinstock
50320001	State	Loan Application	<<Added>>	Man Wolfy Property ID 1: TX	09/04/24 12:21:07	Jeff Weinstock
50320001	Zip	Loan Application	<<Added>>	Man Wolfy Property ID 1: 75004	09/04/24 12:21:07	Jeff Weinstock
50320001	Market Value	Loan Application	<<Added>>	Man Wolfy Property ID 1: 0	09/04/24 12:21:07	Jeff Weinstock
50320001	Other Payments	Loan Application	<<Added>>	Man Wolfy Property ID 1: 0	09/04/24 12:21:07	Jeff Weinstock
50320001	Mailing Address?	Loan Application	<<Added>>	Man Wolfy Property ID 1: Yes	09/04/24 12:21:07	Jeff Weinstock
50320001	Country	Loan Application	<<Added>>	Man Wolfy Property ID 1: United States	09/04/24 12:21:07	Jeff Weinstock
50320001	Deduction Amount	Loan Application	<<Added>>	Man Wolfy Property ID 1: 0	09/04/24 12:21:07	Jeff Weinstock
50320001	Prior Address?	Loan Application	<<Added>>	Man Wolfy Property ID 1: No	09/04/24 12:21:07	Jeff Weinstock
50320001	Current Occupancy	Loan Application	<<Added>>	Man Wolfy Property ID 1: Primary Residence	09/04/24 12:21:07	Jeff Weinstock
50320001	Rent	Loan Application	<<Added>>	Man Wolfy Property ID 1: 0	09/04/24 12:21:07	Jeff Weinstock
50320001	Reference Number*	Loan Application	Man Wolfy:	Man Wolfy: RB3WD7	09/04/24 12:21:39	Jeff Weinstock
50320001	Present employment	Loan Application	<<Added>>	Man Wolfy Employment Name JobCo: Yes	09/04/24 12:22:39	Jeff Weinstock
50320001	Self Employed	Loan Application	<<Added>>	Man Wolfy Employment Name JobCo: No	09/04/24 12:22:39	Jeff Weinstock

FICS
Loan Producer System
LP Audit Activity Report

11/11/24
11:49:02

Loan #	Field Description	Window	Previous Value	New Value	Date/Time	User Name
9232024944	Type*	Dates	<<Added>>	Memo ID 5: Loan Status Update	10/31/24 08:02:55	Krista Harris
9232024944	To*	Dates		Krista Harris	10/31/24 08:02:55	Krista Harris
9232024944	Collect escrow during const. period*	Dates		No	10/31/24 08:02:55	Krista Harris
9232024944	To	Memorandum		Krista Harris	10/31/24 08:56:09	Krista Harris
9232024944	APOR (HMDA Rate Spread)	Loan Details		6.04000	11/04/24 14:03:07	Di'ana Jordan
9232024944	Rate Spread (HMDA)	Loan Details			11/04/24 14:03:07	Di'ana Jordan
9232024944	Rate Spread*	Loan Details			11/04/24 14:03:07	Di'ana Jordan
9808710011	Name on Loan	Loan Plan for Loan	KEEKS VA ULAD FRE	VA Demo #1	10/16/24 11:17:13	Keke's FNMA DU
9808710011	Re-Ordered (one for each Item Description)	Items Ordered	Item Credit Report: 09/11/2024	Item Credit Report: 10/16/2024	10/16/24 11:17:42	Keke's FNMA DU
9808710011	Lender Org ID*	Lenders & Users		9999911	10/16/24 11:25:25	Keke's FNMA DU
9808710011	Sponsored Originator	Lenders & Users	37		10/16/24 11:25:25	Keke's FNMA DU
9808710011	Lender	Lenders & Users		FICS - FICS	10/16/24 11:25:25	Keke's FNMA DU
9808710011	Loan Originator Name	Lenders & Users	John Done	Krista Harris	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Title	Lenders & Users		LP Customer Support	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Phone	Lenders & Users		9724588583	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Address	Lenders & Users		14285 Midway Rd Ste 200	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator City	Lenders & Users		Addison	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator State	Lenders & Users		TX	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Zip	Lenders & Users		75001	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Employer	Lenders & Users	ABC Mortgage	FICS	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator E-mail	Lenders & Users		kristaharris@fics.com	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator NMLS ID	Lenders & Users		123456	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Employer NMLS ID	Lenders & Users	888888888888	62748714	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Employer NMLS Exp. Date	Lenders & Users		12/31/2024	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator State License ID	Lenders & Users	123456789012		10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Employer State License ID	Lenders & Users	123456789111	456185	10/24/24 18:31:43	Krista Harris
9808710011	Loan Originator Employer State License Exp. Date	Lenders & Users		12/31/2024	10/24/24 18:31:43	Krista Harris
9808710011	APOR (HMDA Rate Spread)	Loan Details	4.82000	7.43000	11/04/24 14:03:08	Di'ana Jordan
9808710015	APOR (HMDA Rate Spread)	Loan Details	3.80000	6.69000	11/04/24 14:03:08	Di'ana Jordan
9911111111	APOR (HMDA Rate Spread)	Loan Details	4.59000	6.69000	11/04/24 14:03:08	Di'ana Jordan
9911111112	APOR (HMDA Rate Spread)	Loan Details	4.64000	7.18000	11/04/24 14:03:08	Di'ana Jordan

*This field was updated by the system due to the user updating another field on the window.

ITEM COUNT = 4,454

FICS
Loan Producer System
Memo Report

11/11/24
11:52:10

Loan #	Loan Name	Subject/Text	Create Dt	Updt Dt	Notify Dt	Create By	Updt By	Notify	Type	Web?
15	Customer, Kenn	Status update	08/23/24	09/24/24	08/23/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Borrower Cal	
		Loan Status has changed. Please login to view status update. dhkhk								
45	Trisa Yearwood	Status update	08/23/24	09/24/24	08/23/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Borrower Cal	
		Loan Status has changed. Please login to view status update. dhkhk								
50	Marie Curie Sam	Status update	08/23/24	08/23/24	08/23/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Borrower Cal	
		Loan Status has changed. Please login to view status update. dhkhk								
142034	JAMESON, KIR	Status Update to 'Funded'	03/20/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Active' to 'Funded.'								
142034	JAMESON, KIR	Status Update to 'Active'	03/20/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Funded' to 'Active.'								
142034	JAMESON, KIR	Document 'Credit Approval / Denial Letter' Printed	01/04/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
142034	JAMESON, KIR	Status Update to 'Final Review'	03/20/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Final Review' to 'Funded.'								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	09/11/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	09/20/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	09/20/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Status Update to 'Denied'	10/30/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Denied' to 'Funded.'								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Credit Approval / Denial Letter' Printed								
652024	MANNER, DERE	Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed	10/08/24			Di'ana Jord			Document	
		Document 'Uniform Underwriting and Transmittal Summary (2021)' Printed								
652024	MANNER, DERE	Document 'Credit Approval / Denial Letter' Printed	10/08/24			Di'ana Jord			Document	

FICS
Loan Producer System
Memo Report

11/11/24
11:52:10

Loan #	Loan Name	Subject/Text	Create Dt	Updt Dt	Notify Dt	Create By	Updt By	Notify	Type	Web?
72420241	LARRY LATEPA	Status Update to 'Funded.'	10/30/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Processor Accepted' to 'Funded.'								
72420241	LARRY LATEPA	Status update	09/10/24	09/10/24	09/10/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Conditions	
		Loan Status has changed. Please login to view status update.								
72420241	LARRY LATEPA	Documents From 'Initial Disclosures - 'TIL 703 (Final) - Fixed Rate' Printed Initial Disclosures - 'Good Faith Estimate (GFE)' Printed Initial Disclosures - 'Servicing Disclosure Statement' Printed Initial Disclosures - 'URLA' Printed Initial Disclosures - 'Initial T& I Account Disclosure Statement' Printed Initial Disclosures - 'Amortization Schedule' Printed	09/13/24			Di'ana Jord			Document	
72420241	LARRY LATEPA	Document 'URLA-Borrower Application' Printed	09/20/24			Di'ana Jord			Document	
72620241	LARRY LATEPA	Processing Update	07/31/24	07/31/24	07/31/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Conversation	
		Applicant is bringing the updated bank statement into the branch this afternoon.								
72620241	LARRY LATEPA	Document 'Appraisal Request' Printed	08/05/24			Di'ana Jord			Document	
72620241	LARRY LATEPA	File Sent To Processing	07/31/24	07/31/24	07/31/24	Di'ana Jord	Di'ana Jord	Di'ana Jord	Processing	
		Sent to processing								
72620241	LARRY LATEPA	Status Update to 'Clear to Close.'	07/24/24			Di'ana Jord			Loan Status I	
		Loan Status was updated from 'Active' to 'Clear to Close.'								
72620241	LARRY LATEPA	Welcome Call	07/24/24	07/24/24		Di'ana Jord	Di'ana Jord	Di'ana Jord	Conversation Applicant/LO	
		Spoke to borrower								
1006202313	Sample, Whitney	Document 'Initial T& I Account Disclosure Statement' Printed	11/01/23			Di'ana Jord			Document	
									Item Count =	283

FICS
Loan Producer System
Pipeline Report

12/10/24
10:18:18

Sorted by: Loan Number

Loan Number	Name on Loan	Loan Plan	Loan Amt	Int Rate	Application Date	Import Date	Borrower Lock Date	Lock Exp Date	Closing Date	Last Opened Date	Status	Loan Orig/ Processor	Underwriter/ Closing Coord
1112023	Larry Latepayer	15 YRARM	336,000.00	3.000	11/01/24	11/01/24	12/09/24	01/23/25		12/30/24	02 - Received	Di'ana Jordan Kandice Pettie	Shalecia Callan Jordan Turner
1172024	Larry Latepayer	30 Year Conventional	291,000.00	3.000	11/13/24	01/17/24				12/09/24	01 - Active	Di'ana Jordan Di'ana Jordan	Jeyssso Medrar Kandice Pettie
3282024	BOBBY BANKRUPT	30 Year Conventional	190,000.00	4.625	03/28/24	03/28/24	12/04/24	01/03/25		11/21/24	21 - Processor Ac	Di'ana Jordan Jeyssso Medrar	Kandice Pettie Jordan Turner
4242024	Tracy Taxlien		237,500.00	4.000	04/24/24	04/24/24				05/14/24	01 - Active	Di'ana Jordan	
5232024	Tradeline, Terry	30 Year Conventional	285,000.00	4.250	05/23/24	05/23/24	05/23/24	07/07/24		12/09/24	01 - Active	Di'ana Jordan Jeyssso Medrar	Kandice Pettie Jordan Turner
6282024	MARY MORTGAGE	30 Year Fixed FHA	309,605.00	3.500	06/28/24	06/28/24	06/28/24	09/11/24	09/11/24	12/09/24	21 - Processor Ac	Di'ana Jordan Di'ana Jordan	Kandice Pettie Jeyssso Medrar
6302023	PIKE, CHRISTOPHE	30 Year Conventional	301,500.00	4.500	11/25/24		12/09/24	02/22/25	11/13/24	12/09/24	21 - Processor Ac	Di'ana Jordan Di'ana Jordan	Di'ana Jordan Kandice Pettie
8162023	BUSH, JESS	30 Year Fixed FHA	153,163.50	3.000	10/02/24		11/05/24	01/19/25		06/24/24	21 - Processor Ac	Di'ana Jordan Kandice Pettie	Krista Harris Shalecia Callan
8272024	CSL MFH	Manufactured Homes	200,000.00	6.000	08/27/24					08/28/24	01 - Active	Di'ana Jordan	
9282023	Larry Latepayer	30 Year Fixed VA	242,500.00	3.000	07/01/24		08/20/24	10/04/24	11/05/24	12/09/24	02 - Received	Di'ana Jordan Jeyssso Medrar	Krista Harris Jordan Turner
11112024	FIELDING, NOEL	Conventional Loan	600,000.00	5.000	11/11/24					11/11/24	01 - Active	Di'ana Jordan	
11142024	SCHWIMMER, JAQ	DMWJ Construction L	400,833.33	6.000	11/14/24				06/15/25	11/18/24	21 - Processor Ac	Di'ana Jordan Kandice Pettie	Jeyssso Medrar Krista Harris
12292023	WHEATON, WILL	30 YR 5/1 ARM	321,000.00	4.125	09/17/24					12/09/24	01 - Active	Di'ana Jordan Jeyssso Medrar	Di'ana Jordan Kandice Pettie
63020231	ROBINSON, JACKIE	30Y CNV Fixed-DMJ	250,900.00	4.000	06/30/24		07/15/24	08/14/24	08/20/24	03/21/24	39 - Clear to Clos	Di'ana Jordan Kandice Pettie	Jordan Turner Jeyssso Medrar

Grand Total: 4,119,001.83

Loan Total Count = 14

Report Notes:

FICS
Loan Producer System
Post Closing Tracking Report
All Items Reported

12/10/24
11:41:14

Loan Name	Loan #	Property Address	Orig Lender	Comm ID	Title Payee	Type	Description	Track CD	Ordered	Re-Ordered	Received	Ship Date
Negrete, Jorge	47	102 Main Street McKinney, TX, 75069	001	114452	American Title	COMP	Banked Note	123	12/09/24			
			001	114452	American Title	DOCRV	Original Title Policy		12/09/24			
			001	114452	American Title	DOCRV	Recorded Deed of	1234	12/09/24			
Infante, Pedro	48	102 Main Street McKinney, TX, 75024	001	7896	American Title	COMP	Banked Note	123	12/09/24			
			001	7896	American Title	DOCRV	Original Title Policy		12/09/24			
Katherine Hepburn	52	102 Main Street McKinney, TX, 75069	001	114452	American Title	COMP	Banked Note	123	11/05/24	11/14/24		
			001	114452	American Title	DOCRV	Original Title Policy		11/13/24			
			001	114452	American Title	DOCRV	Recorded Deed of	1234	12/02/24			
Katherine Goble	53	102 Main Street McKinney, TX, 75024	001	7896	American Title	COMP	Banked Note	123				
			001	7896	American Title	DOCRV	Original Title Policy		03/23/22			
Negrete, Jorge	502	102 Main Street McKinney, TX, 75069	001	114452	American Title	COMP	Banked Note	123	11/08/24	11/13/24		
			001	114452	American Title	DOCRV	Original Title Policy		11/21/24			
			001	114452	American Title	DOCRV	Recorded Deed of	1234	12/03/24			
Infante, Pedro	503	102 Main Street McKinney, TX, 75024	001	7896	American Title	DOCRV	Original Title Policy		10/15/24	11/15/24		
Katherine Hepburn	507	102 Main Street McKinney, TX, 75069	001	114452	American Title	COMP	Banked Note	123	12/04/24	12/09/24		
			001	114452	American Title	DOCRV	Original Title Policy		12/04/24			
			001	114452	American Title	DOCRV	Recorded Deed of	1234	12/04/24			
Infante, Pedro	508	102 Main Street McKinney, TX, 75024	001	7896	American Title	COMP	Banked Note	123	12/06/24			
			001	7896	American Title	DOCRV	Original Title Policy		12/05/24			
PIKE, CHRISTOPHER	6302023	1765 Merdough Place, 1548 Dallas, TX, 75287	001	114452	All American Title	COMP	Banked Note	123	12/02/24	12/09/24		
			001	114452	All American Title	COMP	Closing Disclosure		12/03/24	12/09/24		
			001	114452	All American Title	DOCRV	Deed Of Trust	989				
			001	114452	All American Title	AFFIDAV	RECORDED		12/03/24			
HANDSOME, ROYAL	12092024	1512 N Graves Street McKinney, TX, 75069	001		American Title	COMP	Banked Note	123	12/09/24			
			001		American Title	DOCRV	Original Insurance		12/04/24			
			001		American Title	DOCRV	Original Title Policy		12/05/24			
Sample, Mary	22027201	321 Testing Place Dallas, TX, 75001-5616	001			COMP	Banked Note	123	11/18/24	11/19/24		
			001			DOCRV	Original Insurance		11/21/24	11/29/24		
Billingsley, Peter	24681012	865 Ryder Way	001	1122		DOCRV	Original Insurance		11/15/24			

FICS
Loan Producer System
Post Closing Tracking Report
All Items Reported

Loan Name	Loan #	Property Address	Orig Lender	Comm ID	Title Payee	Type	Description	Track CD	Ordered	Re-Ordered	Received	Ship Date
		Dallas, TX, 75001-5645										
Billingsley, Peter	24681013	865 Ryder Way, 8773 Dallas, TX, 75001-5645	001	1122		DOCRV	Recorded Deed of	1234	11/11/24		11/15/24	
			001	1122		DOCRV	Original Insurance		10/25/24			
Samples, Michael and	120920241	1512 N Graves Street, 123 Little Elm, TX, 75069	001	1122	American Title	DOCRV	Recorded Deed of	1234	11/25/24		12/05/24	
			001			DOCRV	Recorded Deed of	1234	11/15/24		11/26/24	
Conventional 360 Fixed	100001201	1512 N Graves Street McKinney, TX, 75069	001	1122		DOCRV	Original Insurance		10/09/24			
Sample Eric	123202111	1100 Cherry Lane St Louis, MO, 63005	001	1122		DOCRV	Original Title Policy		10/16/24		10/23/24	
			001			DOCRV	Original Insurance		10/15/24			
Sample, Tommy	322202245	101 Main Street McKinney, TX, 75024	001	7896		DOCRV	Original Title Policy		10/15/24			
			001			COMP	Banked Note	123				
Sample, Tommy	812202104	101 Main Street McKinney, TX, 75024	001	7896		DOCRV	Original Title Policy		11/21/24			
			001			COMP	Banked Note	123				
Sample, Timothy	815202321	101 Main Street McKinney, TX, 75069	001	114452	American Title	COMP	Banked Note	123	12/10/24			
Sample, Tommy Tre	920201129	101 Main Street McKinney, TX, 75024	001	114452	American Title	DOCRV	Original Title Policy		12/10/24			
			001	114452	American Title	DOCRV	Recorded Deed of	1234	12/10/24			
			001	7896	American Title	COMP	Banked Note	123				
			001	7896	American Title	DOCRV	Original Title Policy		12/10/24			
BUSH, JESS	8162023	7849 Xavier Place Dallas, TX	9999			COMP	Closing Disclosure		11/28/24		12/05/24	
			9999			DOCRV	Original Title Policy		12/04/24			

FICS
Loan Producer System
Tracking Report
All Items Reported

11/11/24
13:44:01

Loan Number: 10022024
Originator Name: DM Webb-Jordan
Processor Name: BreAshia Johnson
Branch Office: Addison Branch - Airport Freeway

Loan Name: RUSSLE, MARTIN
Realtor Name:
Builder Name:
Status Code: Processor Accepted

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Appraisal		10/30/24			
Loan Estimate		10/02/24			
Signed Application		10/24/24			
Title Report		10/03/24	10/03/24		

Loan Number: 1040000099
Originator Name: DM Webb-Jordan
Processor Name: DMJordan
Branch Office: FICS - FICS

Loan Name: BANKRUPT, BOBBY
Realtor Name: PHOENICIA ARTICUS
Builder Name:
Status Code: Early Disclosures

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Signed Contract		02/06/24		02/06/24	

Loan Number: 11302023
Originator Name: DM Webb-Jordan
Processor Name:
Branch Office:

Loan Name: TURNER, JORDAN - DMWJ (DON'T
Realtor Name:
Builder Name:
Status Code: Clear to Close

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Closing Disclosure		11/30/24			
Signed Contract		11/30/24		11/30/24	

Loan Number: 1162023
Originator Name: DM Webb-Jordan
Processor Name: DMJordan
Branch Office:

Loan Name: PERSIPHONE JACKSON
Realtor Name:
Builder Name:
Status Code: Early Disclosures

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Loan Estimate		11/06/24	11/06/24		
Signed Contract		11/06/24		11/06/24	
BOA	PERSIPHONE J JACKSON	11/06/24			
Gramaldies, Inc.	PERSIPHONE J JACKSON	11/06/24			
Sears	PERSIPHONE J JACKSON	11/06/24			

FICS
Loan Producer System
Tracking Report
All Items Reported

11/11/24
13:44:01

Loan Number: 12012023
Originator Name: DM Webb-Jordan
Processor Name:
Branch Office:

Loan Name: MANFRED, HOLMS
Realtor Name:
Builder Name:
Status Code: Active

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Signed Contract		12/01/23		12/01/23	
FRANKS'S FURNITURE	HOLMES MANFRED	12/01/23			
GASPIN INDUSTRIES	HOLMES MANFRED	12/01/23			
PHILLIPS CONDOS	HOLMES MANFRED	12/01/23			
Regions Bank	HOLMES MANFRED	12/01/23			
Retirement Fund	HOLMES MANFRED	12/01/23			

Loan Number: 12022031
Originator Name: DM Webb-Jordan
Processor Name:
Branch Office:

Loan Name: FRANKLIN, MELODY
Realtor Name:
Builder Name:
Status Code: Active

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Signed Contract		12/02/23		12/02/23	

Loan Number: 120620230
Originator Name: DM Webb-Jordan
Processor Name:
Branch Office:

Loan Name: SHAKUR TUPAC
Realtor Name:
Builder Name:
Status Code: Active

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Signed Contract		12/06/23		12/06/23	

Loan Number: 12132023
Originator Name: DM Webb-Jordan
Processor Name: Ale'jandro Webb
Branch Office: FICS - FICS

Loan Name: NEVERMIND, SIMPLY
Realtor Name:
Builder Name:
Status Code: Processor Accepted

<u>Item Description</u>	<u>Borrower Name</u>	<u>Date Ordered</u>	<u>Date Re-Ordered</u>	<u>Date Received</u>	<u>Date Expiring</u>
Loan Estimate		11/01/24			
Signed Application		10/30/24		10/30/24	
Signed Contract		10/30/24	11/01/24	11/04/24	
Tax Returns		11/01/24	11/04/24	11/05/24	
	SIMPLY NEVERMIND	11/01/24			
	SIMPLY NEVERMIND	10/30/24			
Dillards	SIMPLY NEVERMIND	11/01/24			
JACK HENRY	SIMPLY NEVERMIND	10/30/24			

Loan Information								Action Taken		Property Location		Applicant Information										Other Data							
Loan Number	ULI	Date Application Received	Loan Type	Purpose	Con-struction Type	Owner Occu-pancy	Loan Amount	Type	Date	Two-Digit State Code	Three-Digit County Code	Ethnicity Applicant			Race Applicant			Sex	Gross Annual Income in Thou-sands	Type of Pur-chaser of Loan	Reasons for Denial (optional)			Rate Spread	Lien				
																		A											
												Co-Applicant	Co-Applicant	CA															
321249		20240321	1		1	1	427500.00	1	20240421	TX	48139	5				8			5	0	71	10					1		
88204512	123456789012345678908820451287	20240808	2		2		45000.00	3	20240315	NA		5				8			5	0							1		
566859092		20240917	1	1	1	1	355000.00	1	20241025	NC	37067	2				5			1	117	0	10				0.321	1		
882024520		20240808	3		1		114000.00	1	20240601	NA		5				8			5	0		10					1		
1060000001	10BX939C5543TQA1144M999143XYZ	20240815	1		1	1	380000.00	1	20240928	MD	24	2				2	22		2	108		10				1.250	1		
1060000006		20240721	1		1	1	160000.00	1	20241029	VA	51	14	1			5			1	150		10				1.690	1		
1060010010		20240714	3	1	1	1	319342.00	1	20240605	DC	11001	2				2	22		1	131		10					1		
1302017111	12345678901234567890130201711102		2		1		254375.00	1	20241001	NA		2				2	5		2	0		10					1		
2172023320	Q629	20230217	1	1	2	1	369000.00	7	20240726	TX	48	3				6			2	158	71						1		
7222019130	A2345678901234567891722201913067	20240601	1		2	3	500000.00	3	20240715	TX	48121	14	1	2	11	12	7	42	24	44	1	708	0	1	3	6	8	3.025	1

Number of Loans = 10

FICS
Loan Producer System
Recap Report for Run Batch Rate Spread Calculations

12/17/24
12:39:02

Loan Number	Loan Name	HMDA-Only	Lock-In-Date	Rate Spread	Message
4	Sample, Test		12/17/2024	-2.380	Loan Updated with Rate Spread
45	Trisa Yearwood Sample		11/12/2024	-0.599	Loan Updated with Rate Spread
46	Reba McEntire Sample		11/13/2024	-2.780	Loan Updated with Rate Spread
47	Negrete, Jorge		01/13/2024	-2.160	Loan Updated with Rate Spread
48	Infante, Pedro		01/11/2024	-2.140	Loan Updated with Rate Spread
50	Marie Curie Sample		02/19/2024	-0.549	Loan Updated with Rate Spread
51	Rachel Balkovec Sample		03/15/2024	-2.820	Loan Updated with Rate Spread
52	Katherine Hepburn Sample		02/12/2024	-2.160	Loan Updated with Rate Spread
53	Katherine Goble Johnson Sample		03/11/2024	-2.300	Loan Updated with Rate Spread
500	Trisa Yearwood Sample		03/15/2024	-0.539	Loan Updated with Rate Spread
501	Reba McEntire Sample		03/15/2024	-2.820	Loan Updated with Rate Spread
502	Negrete, Jorge		01/13/2024	-2.160	Loan Updated with Rate Spread
504	Aguilar Sample, Antonio & Flor		04/16/2024	-2.132	Loan Updated with Rate Spread
505	Marie Curie Sample		02/19/2024	-0.549	Loan Updated with Rate Spread
506	Rachel Balkovec Sample		03/15/2024	-2.820	Loan Updated with Rate Spread
507	Katherine Hepburn Sample		02/12/2024	-2.160	Loan Updated with Rate Spread
508	Infante, Pedro		01/11/2024	-2.140	Loan Updated with Rate Spread
1001	King, James	Yes	12/01/2024	NA	Loan is not a first or subordinate lien status.
1002	Worth, Fiona	Yes	12/01/2024	NA	Loan is not a first or subordinate lien status.
4855	JEHOSEPHAT, JUMPY	Yes	12/01/2024	NA	Loan is not a first or subordinate lien status.
6025	HOWARD, JAMES 129000	Yes	12/02/2024	NA	Loan is not a first or subordinate lien status.
6026	HENDERSON, PHILLIP 125000	Yes	12/03/2024	NA	Loan is not a first or subordinate lien status.
6027	COLLARD, NADIA 56000	Yes	12/11/2024	NA	Loan is not a first or subordinate lien status.
6028	RODGER, CAMERON 1125975	Yes	12/11/2024	NA	Loan is not a first or subordinate lien status.
557788	Marshall Dillon	Yes	12/01/2024	NA	Loan is not a first or subordinate lien status.
652024	MANNER, DEREKA		11/12/2024	-3.966	Loan Updated with Rate Spread
668899	Ben Cartwright	Yes	12/01/2024	NA	Loan is not a first or subordinate lien status.

FICS
Loan Producer System
Recap Report for Run Batch Rate Spread Calculations

12/17/24
12:39:02

Loan Number	Loan Name	HMDA-Only	Lock-In-Date	Rate Spread	Message
779900	James West	Yes	12/01/2024	0.000	Loan Updated with Rate Spread
1011239	Alex Garcia		12/05/2024	-1.298	Loan Updated with Rate Spread
1012238	Alex Ramirez		05/01/2024	-0.922	Loan Updated with Rate Spread
1022024	SPAULDING, JAMES	Yes	01/02/2024	-3.790	Loan Updated with Rate Spread
10420242	JAMESON, JOSHUA EARL	Yes	01/04/2024	-6.480	Loan Updated with Rate Spread
24681013	Billingsley, Peter		11/13/2024	0.478	Loan Updated with Rate Spread
552020124	Sample, Joel-land		12/15/2024	-4.254	Loan Updated with Rate Spread
1101202495	Alexis Sample and Nicolas Sample		07/26/2024	-0.428	Loan Updated with Rate Spread
1400000000	Boucher, Bobby		06/01/2024	-2.367	Loan Updated with Rate Spread
1400000001	Porter, Billy		12/02/2024	-2.227	Loan Updated with Rate Spread
3320171233	Banks, Felicia		02/15/2024	-0.859	Loan Updated with Rate Spread
4472717000	Michael Jackson		11/03/2024	-1.863	Loan Updated with Rate Spread
6262024352	Sample, Mary		04/25/2024	-2.814	Loan Updated with Rate Spread
7022024940	John and Mary Sample		06/01/2024	18.089	Loan Updated with Rate Spread

ITEM COUNT = 41

FICS
Loan Producer System
Recap Report for Run Batch Universal Loan Identifier

11/11/24
13:48:47

Loan Number	Loan Name	HMDA-Only	ULI	Message
620	Purchaser		A123456B36513123123162017	ULI remained the same.
624	Mike D		A123456B36513123123162405	ULI remained the same.
627	Sky Mcv		A123456B36513123123162793	ULI remained the same.
654	Doe		A123456B36513123123165412	ULI remained the same.
657	Eubanks, Bob		A123456B36513123123165703	ULI remained the same.
661	White, Barry and Sheri		A123456B36513123123166188	ULI remained the same.
666	Miser Test		A123456B36513123123166673	ULI remained the same.
689	Granted		A123456B36513123123168904	ULI remained the same.
701	Winner, Lottery and Seeker, Loan		A123456B36513123123170165	ULI remained the same.
702	CBCCO		A123456B36513123123170262	ULI remained the same.
705	Firsttimer, Dad		A123456B36513123123170553	ULI remained the same.
706	Testlandam, John2999		A123456B36513123123170650	ULI remained the same.
718	melissa complete		A123456B36513123123171814	ULI remained the same.
728	Bobby C		A123456B36513123123172881	ULI remained the same.
729	Bobby C		A123456B36513123123172978	ULI remained the same.
730	Bobby C		A123456B36513123123173075	ULI remained the same.
731	Bobby C		A123456B36513123123173172	ULI remained the same.
733	Cat, Kitty		A123456B36513123123173366	ULI remained the same.
747	Leslie Knope		A123456B36513123123174724	ULI remained the same.
768	Eubanks, Bob		A123456B36513123123176858	ULI remained the same.
777	Simpson, Abraham		A123456B36513123123177731	ULI remained the same.
783	granted, michael		A123456B36513123123178313	ULI remained the same.
789	Borrower		A123456B36513123123178992	ULI remained the same.
813	Douglas, Green and Greenacre		A123456B36513123123181320	ULI remained the same.
820	Finian McClannagan		A123456B36513123123182096	ULI remained the same.
858	Subsidy for Project #12905		6343443434623462662385855	ULI remained the same.
880	SENER, NIX		A123456B36513123123188013	ULI remained the same.

FICS
Loan Producer System
Recap Report for Run Batch Universal Loan Identifier

11/11/24
13:48:47

Loan Number	Loan Name	HMDA-Only	ULI	Message
1743	Ashford & Simpson 2 borr 30 yr conv		63434434346234626623174303	ULI remained the same.
1749	Bunker, Archie		63434434346234626623174982	ULI remained the same.
1750	Jefferson, George		63434434346234626623175079	ULI remained the same.
1752	Bunker, Archie		A123456B365131231231175222	ULI remained the same.
1767	SKINNER, EUGENE		A123456B365131231231176774	ULI remained the same.
1774	Jefferson		A123456B365131231231177453	ULI remained the same.
1776	LeForge, Geordi		A123456B365131231231177647	ULI remained the same.
1777	Ewing, JR		A123456B365131231231177744	ULI remained the same.
1818	Brad Pitt		A123456B365131231231181818	ULI remained the same.
1843	Customer, Ken		A123456B365131231231184340	ULI remained the same.
1852	Berube		A123456B365131231231185213	ULI remained the same.
1863	Hewes		A123456B365131231231186377	ULI remained the same.
1895	Ewing, Sue Ellen		A123456B365131231231189578	ULI remained the same.
1896	Colby, Sable		A123456B365131231231189675	ULI remained the same.
1898	Hewes, Patty		A123456B365131231231189869	ULI remained the same.
1900	Wade, Jenna		A123456B365131231231190063	ULI remained the same.
1928	JW - Kroll Credit Test Indiv		A123456B365131231231192876	ULI remained the same.
1941	Jetson		A123456B365131231231194137	ULI remained the same.
1951	Thomas Shay		A123456B365131231231195107	ULI remained the same.
1952	JW - CredStar TC - Individual		A123456B365131231231195204	ULI remained the same.
1959	Hewes, Patty		A123456B365131231231195980	ULI remained the same.
1963	Hewes		A123456B365131231231196368	ULI remained the same.
1964	MCKEE		A123456B365131231231196465	ULI remained the same.
1965	MCKEE		A123456B365131231231196562	ULI remained the same.
1966	MCKEE		A123456B365131231231196659	ULI remained the same.
1967	Pearl Jamm		A123456B365131231231196756	ULI remained the same.
1968	Crystal B. Object		A123456B365131231231196853	ULI remained the same.

FICS
Loan Producer System
Exception Report for Run Batch Rate Spread Calculations

12/23/24
09:38:34

Loan Number	Loan Name	HMDA-Only	Lock-In-Date	Rate Spread	Message
1	Bradshaw, Carrie		11/04/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
5	Name on Loan		10/12/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
503	Infante, Pedro		01/11/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
1000	Harper, John	Yes	12/01/2024		HMDA Rate Spread cannot calculate. Lock-In Date is missing.
1003	Troll, Jessica	Yes	12/20/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
1212	White	Yes	10/05/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
1565	SPENSER, JACKIE		12/11/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
6029	61005	Yes			Loan is marked to Exclude from HMDA Reporting
6030	125975	Yes			Loan is marked to Exclude from HMDA Reporting
6031	125975	Yes			Loan is marked to Exclude from HMDA Reporting
6032	125975	Yes			Loan is marked to Exclude from HMDA Reporting
6033	125975	Yes			HMDA Rate Spread cannot calculate. Action Taken is missing.
6034	315000	Yes			Loan is marked to Exclude from HMDA Reporting
6035	113500	Yes			Loan is marked to Exclude from HMDA Reporting
6036	250000	Yes			Loan is marked to Exclude from HMDA Reporting
6037	350000	Yes			Loan is marked to Exclude from HMDA Reporting
6038	45000	Yes			HMDA Rate Spread cannot calculate. Action Taken is missing.
6039	46300	Yes			Loan is marked to Exclude from HMDA Reporting
6040	197500	Yes			Loan is marked to Exclude from HMDA Reporting
6041	26800.68	Yes			Loan is marked to Exclude from HMDA Reporting
6042	25000	Yes			Loan is marked to Exclude from HMDA Reporting
6043	10000	Yes			Loan is marked to Exclude from HMDA Reporting
6044	8000	Yes			Loan is marked to Exclude from HMDA Reporting
9999	JR Ewing	Yes	12/23/2024		Loan is marked to Exclude from HMDA Reporting
123456	Scott Boys				Loan is marked to Exclude from HMDA Reporting
128984		Yes	12/16/2024		Loan is marked to Exclude from HMDA Reporting
142034	JAMESON, KIRT				HMDA Rate Spread cannot calculate. Action Taken Date is missing.

FICS
Loan Producer System
Exception Report for Run Batch Rate Spread Calculations

12/23/24
09:38:34

Loan Number	Loan Name	HMDA-Only	Lock-In-Date	Rate Spread	Message
292024	Craig Collection		12/18/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
352024	Larry Latepayer		12/18/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
446677	Wyatt Earp	Yes	09/30/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
446677	Wyatt Earp	Yes	12/01/2024		Loan is marked to Exclude from HMDA Reporting
932024	John Homeowner				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
987984	Jordan, Di'ana				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
1092024	Larry Latepayer		12/10/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
1112023	Larry Latepayer		12/09/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
1172024	Larry Latepayer		12/18/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
1234567	Boucher, Bobby				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
3212024	Larry Latepayer		11/01/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
3282024	BOBBY BANKRUPT		12/04/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
4242024	Tracy Taxlien				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
5232024	Tradeline, Terry		05/23/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
6042024	APPLETON, DALTON				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
6242024	HEART, JAMES ROY	Yes	12/01/2024		HMDA Rate Spread cannot calculate. Lock-In Date is missing.
6252015	Sample, Connie		10/15/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
6272024	BOBB BANKRUPT		06/27/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
6282024	MARY MORTGAGE		06/28/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
7242024	CARL COSIGNER		07/24/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
8162023	BUSH, JESS		11/05/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
8272024	CSL MFH				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
8978987	BOBBY BANKRUPT		07/25/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
9282023	Larry Latepayer		08/20/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
9999321	Doe, Jane		10/09/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
10262022	Sample, Phil VA 2		12/18/2024		HMDA Rate Spread cannot calculate. Action Taken Date is missing.
11092024	Paddy, Crabby	Yes	12/01/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.

FICS
Loan Producer System
Exception Report for Run Batch Rate Spread Calculations

Loan Number	Loan Name	HMDA-Only	Lock-In-Date	Rate Spread	Message
9808710011	VA Demo #1				HMDA Rate Spread cannot calculate. Lock-In Date is missing.
9808710015	KEEKS VA ULAD FNM VA Loan				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
9911111111	KEKE 990 ULAD FNM-CO REF				HMDA Rate Spread cannot calculate. Action Taken Date is missing.
9911111112	KEKE ULAD FNM CO REF ARM		10/15/2024		HMDA Rate Spread cannot calculate. Action Taken is missing.
					ITEM COUNT = 193

FICS
Loan Producer System
Exception Report for Run Batch Universal Loan Identifier

12/23/24
13:10:04

Loan Number	Loan Name	HMDA-Only	ULI	Message
45	Trisa Yearwood Sample			ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B3651312312314573.
50	Marie Curie Sample		B31542454455451	ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B3651312312315058.
504	Aguilar Sample, Antonio & Flor		A123456B36513123257645635	ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B36513123123150474.
505	Marie Curie Sample		A123456B365	ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B36513123123150571.
123456	Scott Boys			ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B3651312312312345696.
72420241	LARRY LATEPAYER		1235435434	ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B3651312312317242024135.
140000000	Boucher, Bobby			ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B365131231231140000000077.
9162022012	Sample, Tap Joint		A123456B3651312312319	ULI was not updated. Light bulb in use for override. Calculated ULI is A123456B365131231231916202201233.

ITEM COUNT =

8

Secondary Marketing Reports and Documents

Summary and Descriptions of Secondary Marketing Reports and Documents

Note: Most of the reports listed in this section are found under the Reports/Secondary Marketing section of the Loan Producer® ribbon menu.

Available Loans for Sale (Portfolio)

This report provides a list of details for loans that are being kept for the lender's investment portfolio.

Available Loans for Sale (Selected)

This report provides a list of details, including the average loan amount, weighted average borrower price, etc., for loans selected to securitize based on their status.

Commitment Letter

This document is used to provide the explicit terms under which the loan has been approved for purchase in the secondary market. **Note: This document is available through the Print Any Document list in Loan Producer®.**

Funded Loans Report

This report provides information about all loans with a funding date within a specified funding date range.

Funding Statement Report

This report provides information about the figures related to loan funding.

Investor Settlement Statement Report

This report provides information about the figures related to settling the transaction with the investor.

Loan Selection Analysis Report

This report provides a list of all loans that meet specific search criteria and shows the weighted average interest rate, discount points, investor price, and borrower price of the group.

Locked Loans

This report provides a list of all locked loans. It can be searched by either specific lock-in date or lock expiration date.

Production Report

This report provides a summary of information about monthly, quarterly, and year-to-date production volume, average loan size, and total premiums paid for individual branch offices or correspondents.

FICS
Loan Producer System
Available Loans For Sale (Portfolio)

12/20/24
11:10:40

Loan Type	Int Rate	Loan Plan	Term	Status Code	Funding Date	Inv Lock	Inv Lock Expiration	Borr Lock	Borr Lock Expiration	Loan Amount	Loan Number
Conv	3.00000	USDA - RHS	360	21			01/08/25	12/09/24	01/08/25	122,650.00	14
Loan Term Total:										122,650.00	
Loan Plan Total:										122,650.00	
Interest Rate Total:										122,650.00	
Conv	3.12500	30Y CNV Fixed-DMJ	360	39			02/24/25	12/11/24	02/24/25	175,750.00	4122018143
Loan Term Total:										175,750.00	
Loan Plan Total:										175,750.00	
Interest Rate Total:										175,750.00	
Conv	4.00000	30Y CNV Fixed-DMJ	360	21				12/11/24	02/24/25	159,860.00	1565
Conv	4.00000	30Y CNV Fixed-DMJ	360	2				12/09/24	01/23/25	336,000.00	1112023
Conv	4.00000	30Y CNV Fixed-DMJ	360	21			02/01/25	12/18/24	02/01/25	240,000.00	352024
Conv	4.00000	30Y CNV Fixed-DMJ	360	50	12/19/24		12/20/24	10/09/24	12/23/24	150,000.00	9999321
Conv	4.00000	30Y CNV Fixed-DMJ	360	50	11/22/24		11/24/24	09/10/24	11/24/24	150,000.00	8420201020
Conv	4.00000	30Y CNV Fixed-DMJ	360	21				12/04/24	12/19/24	150,000.00	112920184
Conv	4.00000	30Y CNV Fixed-DMJ	360	21			01/18/25	11/04/24	01/18/25	250,700.00	1
Conv	4.00000	30Y CNV Fixed-DMJ	360	39				07/15/24	08/14/24	250,900.00	63020231
Loan Term Total:										1,687,460.00	
Loan Plan Total:										1,687,460.00	
Interest Rate Total:										1,687,460.00	
Conv	4.37500	USDA - RHS	360	21				01/11/24	02/25/24	175,000.00	503
Loan Term Total:										175,000.00	
Loan Plan Total:										175,000.00	
Interest Rate Total:										175,000.00	
Conv	7.50000	USDA - RHS	360	21			01/19/25	12/05/24	01/19/25	225,000.00	1010000017
Loan Term Total:										225,000.00	
Loan Plan Total:										225,000.00	
Interest Rate Total:										225,000.00	
Loan Type Total:										2,385,860.00	
FHA	3.00000	30 Year Fixed FHA	360	21				12/15/24	02/28/25	350,000.00	4472817000
FHA	3.00000	30 Year Fixed FHA	360	50	11/22/24			06/28/24	09/11/24	309,605.00	6282024
FHA	3.00000	30 Year Fixed FHA	360	21			01/15/24	11/01/24	01/15/25	101,750.00	9052019240
FHA	3.00000	30 Year Fixed FHA	360	1						225,000.00	332022
FHA	3.00000	30 Year Fixed FHA	360	1			01/20/25	11/15/24	01/29/25	279,500.00	9162022012
FHA	3.00000	30 Year Fixed FHA	360	50	11/22/24			10/12/24	11/26/24	350,000.00	5
FHA	3.00000	30 Year Fixed FHA	360	50	11/22/24			10/09/24	11/08/24	300,000.00	1010000018
FHA	3.00000	30 Year Fixed FHA	360	21				11/05/24	01/19/25	153,163.50	8162023
Loan Term Total:										2,069,018.50	
Loan Plan Total:										2,069,018.50	
Interest Rate Total:										2,069,018.50	
Loan Type Total:										2,069,018.50	
USDA	3.30000	USDA - RHS	360	50	12/02/24		10/24/24	08/20/24	10/04/24	242,500.00	9282023
USDA	3.30000	USDA - RHS	360	21				11/22/24	01/06/25	197,250.00	5504

FICS
Loan Producer System
Available Loans For Sale (Portfolio)

12/20/24
11:10:40

Loan Type	Int Rate	Loan Plan	Term	Status Code	Funding Date	Inv Lock	Inv Lock Expiration	Borr Lock	Borr Lock Expiration	Loan Amount	Loan Number
USDA	3.30000	USDA - RHS	360	11			01/25/24	12/26/23	01/25/24	250,000.00	8312023927
USDA	3.30000	USDA - RHS	360	21			01/27/25	12/11/24	01/27/25	325,000.00	6012022105
Loan Term Total:										1,014,750.00	
Loan Plan Total:										1,014,750.00	
Interest Rate Total:										1,014,750.00	
Loan Type Total:										1,014,750.00	
VA	5.25000	30 Year Fixed VA	360	21				12/20/24	03/05/25	318,087.00	1060010000
VA	5.25000	30 Year Fixed VA	360	21				10/09/24	12/23/24	318,087.00	1060010002
VA	5.25000	30 Year Fixed VA	360	50	12/10/24			11/04/24	12/04/24	319,342.00	1060010003
VA	5.25000	30 Year Fixed VA	360	50	12/03/24			10/15/24	11/29/24	450,000.00	9911111112
VA	5.25000	30 Year Fixed VA	360	21				12/20/24	01/19/25	319,341.87	8710000016
VA	5.25000	30 Year Fixed VA	360	21				12/03/24	02/16/25	319,341.87	8710000162
Loan Term Total:										2,044,199.74	
Loan Plan Total:										2,044,199.74	
Interest Rate Total:										2,044,199.74	
Loan Type Total:										2,044,199.74	
Grand Total:										7,513,828.24	
ITEM COUNT =											30

FICS
Loan Producer System
Available Loans For Sale (Selected)

12/17/24
15:13:25

Loan Type	Term	Int Rate	Loan Number	Comm ID	Loan Name	Loan Amount	Loan Plan	Prop Type	Own Occ	Est Close Date	Status Code	Borrower Price	Investor Price	SRP	Net Price	Net Amount
Conv	240	5.500	11282018		Krista Sample	115,000.00					5					
Interest Rate Total						115,000.00										
Total Number Of Loans						1										
Average Loan Amount						115,000.00										
Weighted Average Borrower Price																
Weighted Average Investor Price																
Net Difference																
Net Difference Amount																
Loan Term Total:						115,000.00										
Conv	360	4.250	111112		Fannie Mae DU UC36 (a)	300,000.00					4					
Conv	360	4.250	1119		KEKE v10.0 FNMA DU	300,000.00					4					
Conv	360	4.250	401302020		Sample, John	150,500.00	30 Year	SFR	P		5	15.00	15.00		0.00	0.00
Conv	360	4.250	7072017	1122	Vincent Sample	225,500.00	30 Year		P		5	15.00	15.00		0.00	0.00
Interest Rate Total						976,000.00										
Total Number Of Loans						4										
Average Loan Amount						244,000.00										
Weighted Average Borrower Price						5.77869										
Weighted Average Investor Price						5.77869										
Net Difference																
Net Difference Amount																
Loan Term Total:						976,000.00										
Loan Type Total:						1,091,000.00										
VA	360	3.250	9808710011		VA Demo #1	142,500.00					4					

FICS
Loan Producer System
Available Loans For Sale (Selected)

12/17/24
15:13:25

Loan Type	Term	Int Rate	Loan Number	Comm ID	Loan Name	Loan Amount	Loan Plan	Prop Type	Own Occ	Est Close Date	Status Code	Borrower Price	Investor Price	SRP	Net Price	Net Amount
Interest Rate Total						142,500.00										
Total Number Of Loans						1										
Average Loan Amount						142,500.00										
Weighted Average Borrower Price																
Weighted Average Investor Price																
Net Difference																
Net Difference Amount																
VA	360	4.250	1030000080		KEKE 1040 ULAD FNM VA Fixed Refi CO	319,342.00					4					
VA	360	4.250	9911111111		KEKE 990 ULAD FNM-CO REF	300,000.00					4					
Interest Rate Total						619,342.00										
Total Number Of Loans						2										
Average Loan Amount						309,671.00										
Weighted Average Borrower Price																
Weighted Average Investor Price																
Net Difference																
Net Difference Amount																
VA	360	5.250	1060010002		KEKE 990 ULAD FNM VA01 VA Fixed Pur	318,087.00					4					
VA	360	5.250	9808710015		KEEKS VA ULAD FNM VA Loan	318,087.00					4					
VA	360	5.250	9911111112		KEKE ULAD FNM CO REF ARM	450,000.00					4					
Interest Rate Total						1,086,174.00										
Total Number Of Loans						3										
Average Loan Amount						362,058.00										
Weighted Average Borrower Price																
Weighted Average Investor Price																
Net Difference																
Net Difference Amount																
Loan Term Total:						1,848,016.00										
Loan Type Total:						1,848,016.00										
Grand Total:						2,939,016.00										
															ITEM COUNT =	11

FICS
14285 Midway Rd Ste 200
Addison, TX 75001

10/30/24

FICS - Plano
5300 N. Central Expressway
Plano, TX 75023

Confirmation of Commitment

The loan identified has been approved for purchase based on the terms and conditions listed below:

Borrowers: CHRISTOPHER PIKE

Property Address: 1765 Merdough Place #1548
Dallas, TX 75287

Owner Occupied: Y

Loan Number: 6302023
Loan Amount: 301,500.00
Mortgage Type: FHA Loan
Loan Plan: 30 Year Conventional Fixed
Loan Term: 360
Interest Rate: 4.50000
Loan-To-Value: 92.77%

Discount Points Percent: 0.75000 Amount: 125.00

Borrower (Correspondent) Price: 13.00000
Borrower Lock-In Expiration Date:

Special Instructions:

This commitment issued by: _____

FICS
Loan Producer System
Funded Loans Report

10/30/24
12:03:56

Fund Date	Comm ID	Loan Number	Loan Name	Original Loan Amount	Current Loan Amount	Int Rate	Term	Loan Plan	Status Code	Loan Type	Servicer Retained
07/26/24		7312	Sample, Hallee & Sample,	202,268.00	0.00	6.000	360		50	FHA	
07/26/24		7313	Sample, Hallee & Sample,	198,790.00	0.00	6.000	360		50	USDA	
07/26/24		20215	Hinkle, Hallee & Buss,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		50320215	JW - FHA Upfront MIP	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		719249826	Kellie Sample	115,000.00	115,000.00	5.500	360	JM FF First Lien Fixed	50	Conv	
07/26/24		1060000027	KEKE FHA MISMO CRE	202,268.00	202,268.00	6.000	360		4	FHA	
07/26/24		1060000028	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000029	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000030	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		4	FHA	
07/26/24		1060000031	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000032	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000033	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000034	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000035	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000036	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000037	Sample, Hallee & Sample,	202,267.99	202,268.00	6.000	360		50	FHA	
07/26/24		1060000038	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000039	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000040	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		1060000041	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
07/26/24		7312024225	Sample, Hallee & Sample,	202,268.00	202,268.00	6.000	360		50	FHA	
Funding Date Totals:				4,156,881.99	3,755,824.00						
07/29/24		6032024	DREDNAUGHT, DALLAS	210,800.00	210,800.00	3.000	360	VA - DMWJ	28	VA	
Funding Date Totals:				210,800.00	210,800.00						
08/01/24		1060000025	KEKE 1040 ULAD FRE VA	319,342.00	319,342.00	4.250	360		4	Conv	
Funding Date Totals:				319,342.00	319,342.00						
09/01/24		1060000024	KEKE v10.20 FNMA DU	300,000.00	300,000.00	4.250	360		4	Conv	
Funding Date Totals:				300,000.00	300,000.00						
09/10/24	7777	1060111113	KEKE 1060 FRE UCD CON	315,400.00	315,400.00	4.250	360		19	Conv	
Funding Date Totals:				315,400.00	315,400.00						
09/11/24		9911111117	KEKE ULAD FNM FixRefi	142,500.00	142,500.00	4.250	360		50	VA	
Funding Date Totals:				142,500.00	142,500.00						
09/20/24		8292024	DREDNAUGHT, DALLAS	210,800.00	210,800.00	3.000	360	VA - DMWJ	50	VA	
Funding Date Totals:				210,800.00	210,800.00						
10/01/24	7777	1060111114	KEKE v10.30 FRE ULAD	100,000.00	100,000.00	4.200	360		19	Conv	
Funding Date Totals:				100,000.00	100,000.00						
10/03/24		91220243	APPLICANT, ALAN	305,325.00	305,325.00	4.000	360	VA - DMWJ	39	VA	
Funding Date Totals:				305,325.00	305,325.00						
10/04/24		4398	Oregon, Jorge A	193,500.00	0.00	7.000	360		50	Conv	
Funding Date Totals:				193,500.00							
10/09/24		19092024	JORDAN, DI'ANA	198,909.75	195,000.00	5.625	360	DMWJ 30 YR CNV	37	Conv	Y
Funding Date Totals:				198,909.75	195,000.00						
10/17/24		9302024	SPENCER, FAITH	321,000.00	321,000.00	4.000	360	DMWJ 30 YR CNV	50	FHA	
10/17/24		10022024	RUSSLE, MARTIN	190,000.00	190,000.00	4.000	360	GFE Loan Plan	50	Conv	
10/17/24	555	9182024	ROBINSON, JANICE	150,000.00	150,000.00	3.000	360	DMWJ 30 YR CNV	50	Conv	

FICS
Loan Producer System
Funded Loans Report10/30/24
12:03:56

Fund Date	Comm ID	Loan Number	Loan Name	Original Loan Amount	Current Loan Amount	Int Rate	Term	Loan Plan	Status Code	Loan Type	Servicer Retained
Funding Date Totals:				661,000.00	661,000.00						
Grand Totals:				7,114,458.74	6,515,991.00						
ITEM COUNT =										34	

FICS
Loan Producer System
Funding Statement Report

12/16/24
17:39:55

Ref No/ Fund Dt	Loan No/ Loan Name	Branch/ Loan Type	Price/ Curr Bal	Prem%/ Amount	Disc%/ Amount	T&I Bal/ Sub Bal	Fees	IPTD/ # Days	Per Diem/ Int Amt	Fund TTL Due/ Fund O/S
121654	1011239					827.12				-827.12
09/15/24	Alex Garcia	Conv	285,833.33			0.00				200,827.12
121654	1012238					827.12				-827.12
09/15/24	Alex Ramirez	Conv	245,000.00			0.00				200,827.12
121654	1012239					827.12				-827.12
12/01/24	Alex Gonzalez	Conv	285,833.33			0.00				200,827.12
Reference Number Totals:						2,481.36	0.00			-2,481.36
			816,666.66	0.00	0.00	0.00			0.00	602,481.36
1234567890	1110202141		98,00000			1,733.66				243,266.34
10/10/24	Sample, David	Conv	250,000.00			0.00				-243,266.34
Reference Number Totals:						1,733.66	0.00			243,266.34
			250,000.00	0.00	0.00	0.00			0.00	-243,266.34
45464	1000012					2,474.25				-2,474.25
11/19/24	Smith, John	Conv	95,000.00			0.00				97,474.25
Reference Number Totals:						2,474.25	0.00			-2,474.25
			95,000.00	0.00	0.00	0.00			0.00	97,474.25
4568465	3282023431	001				1,464.15				-1,464.15
09/15/24	Sample III, Tommy	Conv	175,000.00			0.00				1,464.15
Reference Number Totals:						1,464.15	0.00			-1,464.15
			175,000.00	0.00	0.00	0.00			0.00	1,464.15
5458654	12092024	001	99,00000			4,047.75				114,752.25
11/05/24	HANDSOME, RO`	Conv	120,000.00			0.00				-19,752.25
Reference Number Totals:						4,047.75	0.00			114,752.25
			120,000.00	0.00	0.00	0.00			0.00	-19,752.25
854854	5242022100	001				0.00				
09/15/24	Sample, Tommy 2	Conv	211,000.00			0.00				
Reference Number Totals:						0.00	0.00			0.00
			211,000.00	0.00	0.00	0.00			0.00	0.00
8945212	1000012017	001	99,00000			4,047.75				90,002.25
10/22/24	Conventional 360	Conv	95,000.00			0.00				4,997.75
Reference Number Totals:						4,047.75	0.00			90,002.25
			95,000.00	0.00	0.00	0.00			0.00	4,997.75
x-29834-BC	7252022526	001	99,00000	98,00000	2,00000	1,375.00	1,600.00	12/01/24	25.6400	408,705.76
12/10/24	Sample, Thomas	Conv	211,000.00	206,780.00	4,220.00	0.00		9	230.76	-4,087.06
Reference Number Totals:						1,375.00	1,600.00			408,705.76
			211,000.00	206,780.00	4,220.00	0.00			230.76	-4,087.06
X-29834-BC	7081215		99,00000	98,00000	2,00000	2,700.00	1,640.00	10/11/24	17.7100	307,764.97
10/22/24	Stewart Girls	Conv	150,000.00	147,000.00	3,000.00	0.00		1107	19,604.97	-19,410.16
Reference Number Totals:						2,700.00	1,640.00			307,764.97
			150,000.00	147,000.00	3,000.00	0.00			19,604.97	-19,410.16
Grand Totals:						20,323.92	3,240.00			1,158,071.81
			2,123,666.66	353,780.00	7,220.00	0.00			19,835.73	419,901.70

FICS
Loan Producer System
Funding Statement Report

12/16/24
17:39:55

Ref No/ Fund Dt	Loan No/ Loan Name	Branch/ Loan Type	Price/ Curr Bal	Prem%/ Amount	Disc%/ Amount	T&I Bal/ Sub Bal	Fees	IPTD/ # Days	Per Diem/ Int Amt	Fund TTL Due/ Fund O/S
ITEM COUNT =										11

FICS
Loan Producer System
Investor Settlement Statement Report

12/17/24
16:51:12

Ref No/ Settle Dt	Loan No/ Loan Name	Branch/ Loan Type	Price/ Curr Bal	Prem%/ Amount	Disc%/ Amount	T&I Bal/ Sub Bal	Fees	IPTD/ # Days	Per Diem/ Int Amt	Total Settle Funds
12/12/24	8162023 BUSH, JESS	9999 FHA			0.00		0.00		0.00	0.00
Reference Number Totals:			0.00	0.00	0.00	0.00	0.00			0.00
1000	1000017		98.00000	0.75000	1.00		240.00		0.0000	87,735.00
05/05/24	Conventional	Conv	90,000.00	675.00	900.00			6883	0.00	
1000	1000012		99.00000	0.50000			140.00		17.1500	213,834.75
06/26/24	Smith, John	Conv	95,000.00	475.00	0.00			6965	119,449.75	
1000	6252015	001	99.00000	0.50000			140.00		17.1500	213,834.75
06/26/24	Sample, Conr	Conv	95,000.00	475.00	0.00			6965	119,449.75	
1000	12092024	001	99.00000	0.50000			140.00		17.1500	213,834.75
06/26/24	HANDSOME,	Conv	95,000.00	475.00	0.00			6965	119,449.75	
1000	1110202141		98.00000			1,733.66	0.00			243,266.34
01/01/24	Sample, Davi	Conv	250,000.00		0.00				0.00	
Reference Number Totals:			625,000.00	2,100.00	900.00	1,733.66	660.00			972,505.59
						0.00				0.00
123456	115		2.50000	1.00000		100.00	50.00			3,000.00
06/01/24	Simpson, Hor	FHA	90,000.00	900.00	0.00				0.00	
123456	1115		2.50000	1.00000		100.00	50.00			3,000.00
06/01/24	Simpson, Hor	FHA	90,000.00	900.00	0.00				0.00	
Reference Number Totals:			180,000.00	1,800.00	0.00	200.00	100.00			6,000.00
						0.00				0.00
315216513	1011239		4.00000	1.00000	0.50	2,300.00	474.00		0.0000	6,226.00
03/31/24	Alex Garcia	Conv	200,000.00	2,000.00	1,000.00			16	0.00	
315216513	1012238		4.00000	1.00000	0.50	2,300.00	474.00		0.0000	6,226.00
03/31/24	Alex Ramirez	Conv	200,000.00	2,000.00	1,000.00			16	0.00	
315216513	1012239		4.00000	1.00000	0.50	2,300.00	474.00		0.0000	6,226.00
03/31/24	Alex Gonzale	Conv	200,000.00	2,000.00	1,000.00			16	0.00	
Reference Number Totals:			600,000.00	6,000.00	3,000.00	6,900.00	1,422.00			18,678.00
						0.00				0.00
54321	1112		2.50000				0.00			7,500.00
06/01/24	Simpson, Bar	Conv	300,000.00		0.00				0.00	
Reference Number Totals:			300,000.00	0.00	0.00	0.00	0.00			7,500.00
										0.00

FICS
Loan Producer System
Investor Settlement Statement Report

12/17/24
16:51:12

Ref No/ Settle Dt	Loan No/ Loan Name	Branch/ Loan Type	Price/ Curr Bal	Prem%/ Amount	Disc%/ Amount	T&I Bal/ Sub Bal	Fees	IPTD/ # Days	Per Diem/ Int Amt	Total Settle Funds
88888	1114	001	3.00000			100.00	25.00			8,095.00
06/01/24	Simpson, Maç	Conv	275,000.00		0.00	30.00			0.00	
Reference Number Totals:						100.00	25.00			8,095.00
			275,000.00	0.00	0.00	30.00				0.00
Grand Totals:						8,933.66	2,207.00			1,012,778.59
			1,980,000.00	9,900.00	3,900.00	30.00			358,349.25	0.00
									ITEM COUNT =	13

FICS
Loan Producer System
Loan Selection Analysis Report

10/30/24
12:29:54

Loan Number	Commitment	Name	Loan Amt	Term	Loan Plan	Prop Class	Res Type	Est Closing	Status Code	Loan Type	Int Rate	Home Office Pts	Inv Price	Borr Price
Status Group: Active Pipeline														
5302024		BOHANON, JOHN	195,000.00	360	DMWJ 30 YR Ct	SFR	Primary		19	Conv	7.00000			
Group Total of Loan Amounts:			195,000.00			Group Weighted Averages:					7.00000	0.00000	0.00000	0.2750
Status Group: Available for Immediate Sale														
9122024		OVERDRAWN, OTTOAAI	200,000.00	360	DMWJ 30 YR Ct	SFR	Primary		39	Conv	4.00000	3.00000		
52320241		MCKNOTTEN, JAMIE & J	230,443.00	360	DMWJ 30 YR Ct		Primary		39	Conv	4.00000	3.00000		
Group Total of Loan Amounts:			430,443.00			Group Weighted Averages:					4.00000	3.00000	0.00000	0.00000
Status Group: Available For Immediate Sale														
9182024	555	ROBINSON, JANICE	150,000.00	360	DMWJ 30 YR Ct		Primary		50	Conv	3.00000			
Group Total of Loan Amounts:			150,000.00			Group Weighted Averages:					3.00000	0.00000	0.00000	0.00000
Status Group: Available for Sale														
9182024	555	ROBINSON, JANICE	150,000.00	360	DMWJ 30 YR Ct		Primary		50	Conv	3.00000			
Group Total of Loan Amounts:			150,000.00			Group Weighted Averages:					3.00000	0.00000	0.00000	0.00000
Status Group: CANCELED														
512024		Tanner, Margo	680,000.00	360	DMWJ 30 YR Ct		Primary		1	Conv	6.75000			
1252024		MASSEY, BINNY	300,000.00	360	DMWJ 30 YR Ct		Primary		1	Conv	3.00000			
7987987		MOSES, JAMES	200,000.00	360	DMWJ 30 YR Ct		Primary		1	Conv	5.00000			
91220244		QUALIFIER, E	200,000.00	360	DMWJ 30 YR Ct		Primary		1	Conv	3.00000			
Group Total of Loan Amounts:			1,380,000.00			Group Weighted Averages:					5.13768	0.00000	0.00000	0.00000
Status Group: Closed - But Audited in .NET														
26		SAMPLE, NORA	200,000.00	360	DMWJ 30 YR Ct		Primary		5	Conv	1.00000			
662024		KNOTTINGHAM, TRACE	200,000.00	360	DMWJ 30 YR Ct	SFR	Primary		5	Conv	5.00000			
9122024		OVERDRAWN, OTTOAAI	200,000.00	360	DMWJ 30 YR Ct	SFR	Primary		39	Conv	4.00000	3.00000		
9182024	555	ROBINSON, JANICE	150,000.00	360	DMWJ 30 YR Ct		Primary		50	Conv	3.00000			
52320241		MCKNOTTEN, JAMIE & J	230,443.00	360	DMWJ 30 YR Ct		Primary		39	Conv	4.00000	3.00000		
91220241		INQUIRY, EDWARD & ED	305,250.00	360	DMWJ 30 YR Ct		Primary		5	Conv	3.00000			

FICS
Loan Producer System
Loan Selection Analysis Report

10/30/24
12:29:54

Loan Number	Commitment	Name	Loan Amt	Term	Loan Plan	Prop Class	Res Type	Est Closing	Status Code	Loan Type	Int Rate	Home Office Pts	Inv Price	Borr Price	
Group Total of Loan Amounts:			150,000.00	Group Weighted Averages:							3.00000	0.00000	0.00000	0.00000	
Status Group: SCHEDULED CLOSINGS															
9182024	555	ROBINSON, JANICE	150,000.00	360	DMWJ 30 YR Ct		Primary		50	Conv	3.00000				
83428678		HOLLYWOOD, MAY	250,208.33	360	DMWJ 30 YR Ct		Primary		3	Conv	3.00000				
Group Total of Loan Amounts:			400,208.33	Group Weighted Averages:							3.00000	0.00000	0.00000	0.00000	
Grand Total of Loan Amounts:			19,909,771.98	Total Number of Loans:					75			4.20201	0.25944	0.00000	0.2750

FICS
Loan Producer System
Borrower Locked Loans Report By Expiration Date

12/16/24
12:46:13

Int Rate	Loan Plan	Term	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
3.000	15 YRARM	180	55	11/12/24	12/12/24		652024	MANNER, DEREKA	200,000.00
Loan Plan Total:									200,000.00
3.000	30 Year Fixed VA	360	2	08/20/24	10/04/24		9282023	Larry Latepayer	242,500.00
3.000	30 Year Fixed VA	360	11	12/26/23	01/25/24		8312023927	Aiden Sample	255,000.00
Loan Plan Total:									497,500.00
Interest Rate Total:									697,500.00
3.500	30 Year Fixed FHA	360	21	06/28/24	09/11/24		6282024	MARY MORTGAGE	309,605.00
Loan Plan Total:									309,605.00
Interest Rate Total:									309,605.00
4.000		240	19	05/01/24	07/15/24	05/15/24	42320241	DAVID DEBTRIDEN	145,500.00
Loan Plan Total:									145,500.00
4.000	30Y CNV Fixed-DMJ	360	39	07/15/24	08/14/24		63020231	ROBINSON, JACKIE	250,900.00
Loan Plan Total:									250,900.00
4.000	FF First Lien Fixed	360	21	03/15/24	04/29/24		51	Rachel Balkovec Sample	350,000.00
4.000	FF First Lien Fixed	360	21	03/15/24	04/29/24		501	Reba McEntire Sample	350,000.00
4.000	FF First Lien Fixed	360	21	03/15/24	04/29/24		506	Rachel Balkovec Sample	350,000.00
Loan Plan Total:									1,050,000.00
Interest Rate Total:									1,446,400.00
4.250	30 Year Conventional	360	1	07/25/24	09/13/24		8978987	BOBBY BANKRUPT	298,500.00
Loan Plan Total:									298,500.00
4.250	30 Year Conventional	360	1	05/23/24	07/07/24		5232024	Tradeline, Terry	285,000.00
Loan Plan Total:									285,000.00
4.250	30 YR 5/1 ARM	360	1	11/13/24	12/13/24	12/17/24	24681013	Billingsley, Peter	325,000.00
Loan Plan Total:									325,000.00
Interest Rate Total:									908,500.00
4.375		360	37	04/25/24	05/25/24		6262024352	Sample, Mary	400,000.00
Loan Plan Total:									400,000.00
4.375	30 Year Conventional	360	39	06/27/24	09/10/24		6272024	BOBB BANKRUPT	285,000.00
4.375	30 Year Conventional	360	28	07/24/24	10/07/24		72620241	LARRY LATEPAYER	200,000.00
Loan Plan Total:									485,000.00
4.375	30 Year Conventional	360	21	01/11/24	02/25/24		48	Infante, Pedro	175,000.00
4.375	30 Year Conventional	360	21	03/11/24	04/25/24		53	Katherine Goble Johnson San	175,000.00
4.375	30 Year Conventional	360	21	01/11/24	02/25/24		503	Infante, Pedro	175,000.00
4.375	30 Year Conventional	360	21	01/11/24	02/25/24		508	Infante, Pedro	175,000.00
Loan Plan Total:									700,000.00
Interest Rate Total:									1,585,000.00
4.500	30 Year Conventional	360	39	07/24/24	10/07/24		7242024	CARL COSIGNER	144,000.00
Loan Plan Total:									144,000.00
4.500	Conventional Loan	360	21	01/13/24	02/02/24		47	Negrete, Jorge	251,500.00
4.500	Conventional Loan	360	21	01/13/24	02/02/24		502	Negrete, Jorge	251,500.00
Loan Plan Total:									503,000.00
Interest Rate Total:									647,000.00
5.375	FF First Lien Fixed	240	21	02/19/24	04/04/24	04/01/24	50	Marie Curie Sample	250,000.00
5.375	FF First Lien Fixed	240	21	03/15/24	04/29/24		500	Trisa Yearwood Sample	250,000.00
5.375	FF First Lien Fixed	240	21	02/19/24	04/04/24	04/01/24	505	Marie Curie Sample	250,000.00

FICS
Loan Producer System
Borrower Locked Loans Report By Expiration Date

12/16/24
12:46:13

Int Rate	Loan Plan	Term	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
Loan Plan Total:									750,000.00
Interest Rate Total:									750,000.00
5.750	30 Year Fixed FHA	360	39	09/23/24	11/22/24		9232024944	Larrie Latepayer	391,790.00
Loan Plan Total:									391,790.00
Interest Rate Total:									391,790.00
6.125		360	43	07/26/24	09/09/24	08/26/24	1101202495	Alexis Sample and Nicolas Sa	300,000.00
Loan Plan Total:									300,000.00
Interest Rate Total:									300,000.00
6.625		180	55	04/16/24	05/31/24	07/01/24	504	Aguilar Sample, Antonio & Flo	150,000.00
Loan Plan Total:									150,000.00
Interest Rate Total:									150,000.00
7.000		360	39	10/15/24	11/29/24		6252015	Sample, Connie	95,000.00
Loan Plan Total:									95,000.00
Interest Rate Total:									95,000.00
17.125		360	21	06/22/24	09/05/24		7222019130	John and Mary Sample	750,000.00
Loan Plan Total:									750,000.00
Interest Rate Total:									750,000.00
Grand Total:									8,030,795.00
ITEM COUNT =									30

FICS
Loan Producer System
Borrower Locked Loans Report By Lock-In Date

12/16/24
12:47:28

Loan Type	Term	Int Rate	Loan Plan	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
Conv	180	3.000	15 YRARM	55	11/12/24	12/12/24		652024	MANNER, DEREKA	200,000.00
Conv	180	3.000	15 YRARM	2	12/09/24	01/23/25		1112023	Larry Latepayer	336,000.00
Interest Rate Total:									536,000.00	
Conv	180	4.625	30 Year Conventional	21	11/27/24			1232021110	Sample Eric	23,000.00
Interest Rate Total:									23,000.00	
Conv	180	4.875	30 Year Conventional	50	12/04/24	01/23/25		1062020202	Sample, William	55,000.00
Interest Rate Total:									55,000.00	
Conv	180	6.625		55	04/16/24	05/31/24	07/01/24	504	Aguilar Sample, Antonio	150,000.00
Interest Rate Total:									150,000.00	
Loan Term Total:									764,000.00	
Conv	240	4.000		19	05/01/24	07/15/24	05/15/24	42320241	DAVID DEBTRIDEN	145,500.00
Interest Rate Total:									145,500.00	
Conv	240	5.375	FF First Lien Fixed	11	11/12/24	12/27/24	12/16/24	45	Trisa Yearwood Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	02/19/24	04/04/24	04/01/24	50	Marie Curie Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	03/15/24	04/29/24		500	Trisa Yearwood Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	02/19/24	04/04/24	04/01/24	505	Marie Curie Sample	250,000.00
Interest Rate Total:									1,000,000.00	
Loan Term Total:									1,145,500.00	
Conv	360	4.000	FF First Lien Fixed	37	11/13/24	12/28/24		46	Reba McEntire Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		51	Rachel Balkovec Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		501	Reba McEntire Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		506	Rachel Balkovec Sample	350,000.00
Conv	360	4.000	30Y CNV Fixed-DMJ	39	07/15/24	08/14/24		63020231	ROBINSON, JACKIE	250,900.00
Interest Rate Total:									1,650,900.00	
Conv	360	4.250	30 Year Conventional Fixed	1	05/23/24	07/07/24		5232024	Tradeline, Terry	285,000.00
Conv	360	4.250	30 Year Conventional	1	07/25/24	09/13/24		8978987	BOBBY BANKRUPT	298,500.00
Conv	360	4.250	30 YR 5/1 ARM	1	11/13/24	12/13/24	12/17/24	24681013	Billingsley, Peter	325,000.00
Conv	360	4.250	30 Year Conventional	21	12/05/24			332017728	Sample, Joel	279,000.00
Conv	360	4.250		2	06/01/24		08/12/24	1400000000	Boucher, Bobby	300,000.00
Conv	360	4.250		21	12/02/24		01/25/24	1400000001	Porter, Billy	300,000.00
Interest Rate Total:									1,787,500.00	
Conv	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		48	Infante, Pedro	175,000.00
Conv	360	4.375	30 Year Conventional Fixed	21	03/11/24	04/25/24		53	Katherine Goble Johnso	175,000.00
Conv	360	4.375	30 Year Conventional	39	06/27/24	09/10/24		6272024	BOBB BANKRUPT	285,000.00
Conv	360	4.375	30 Year Conventional	28	07/24/24	10/07/24		72620241	LARRY LATEPAYER	200,000.00
Conv	360	4.375		50	12/10/24			539340062	John and Jane Doe	176,800.00
Conv	360	4.375		37	04/25/24	05/25/24		6262024352	Sample, Mary	400,000.00
Interest Rate Total:									1,411,800.00	
Conv	360	4.500	Conventional Loan	21	01/13/24	02/02/24		47	Negrete, Jorge	251,500.00
Conv	360	4.500	Conventional Loan	21	02/12/24			52	Katherine Hepburn Sam	251,500.00
Conv	360	4.500	30 Year Conventional	39	07/24/24	10/07/24		7242024	CARL COSIGNER	144,000.00
Interest Rate Total:									647,000.00	
Conv	360	4.625	30 Year Conventional	21	12/04/24	01/03/25		3282024	BOBBY BANKRUPT	190,000.00
Interest Rate Total:									190,000.00	
Conv	360	4.750		1	11/03/24			4472717000	Michael Jackson	270,000.00
Interest Rate Total:									270,000.00	
Conv	360	5.000	30 Year Conventional	43	11/12/24	01/26/25		72420241	LARRY LATEPAYER	240,000.00
Interest Rate Total:									240,000.00	

FICS
Loan Producer System
Borrower Locked Loans Report By Lock-In Date

12/16/24
12:47:28

Loan Type	Term	Int Rate	Loan Plan	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
Conv	360	6.125		43	07/26/24	09/09/24	08/26/24	1101202495	Alexis Sample and Nicol	300,000.00
Interest Rate Total:									300,000.00	
Conv	360	7.000		39	10/15/24	11/29/24		6252015	Sample, Connie	95,000.00
Interest Rate Total:									95,000.00	
Conv	360	17.125		21	06/22/24	09/05/24		7222019130	John and Mary Sample	750,000.00
Interest Rate Total:									750,000.00	
Loan Term Total:									7,342,200.00	
Loan Type Total:									9,251,700.00	
FHA	360	3.000	30 Year Fixed FHA	21	11/05/24	01/19/25		8162023	BUSH, JESS	153,163.50
Interest Rate Total:									153,163.50	
FHA	360	3.500	30 Year Fixed FHA	21	06/28/24	09/11/24		6282024	MARY MORTGAGE	309,605.00
Interest Rate Total:									309,605.00	
FHA	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		503	Infante, Pedro	175,000.00
Interest Rate Total:									175,000.00	
FHA	360	4.500	Conventional Loan	21	01/13/24	02/02/24		502	Negrete, Jorge	251,500.00
Interest Rate Total:									251,500.00	
FHA	360	5.750	30 Year Fixed FHA	39	09/23/24	11/22/24		9232024944	Larrie Latepayer	391,790.00
Interest Rate Total:									391,790.00	
Loan Term Total:									1,281,058.50	
Loan Type Total:									1,281,058.50	
VA	360	3.000	30 Year Fixed VA	2	08/20/24	10/04/24		9282023	Larry Latepayer	242,500.00
Interest Rate Total:									242,500.00	
VA	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		508	Infante, Pedro	175,000.00
Interest Rate Total:									175,000.00	
VA	360	4.500	Conventional Loan	21	02/12/24			507	Katherine Hepburn Sam	251,500.00
Interest Rate Total:									251,500.00	
Loan Term Total:									669,000.00	
Loan Type Total:									669,000.00	
Grand Total:									11,201,758.50	
ITEM COUNT =									44	

FICS
Loan Producer System
Investor Locked Loans Report By Expiration Date

12/20/24
11:28:01

Int Rate	Loan Plan	Term	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
3.000	30 Year Fixed FHA	360	21	11/01/24	01/15/25		9052019240	Janice Sample	101,750.00
Loan Plan Total:									101,750.00
Interest Rate Total:									101,750.00
3.300	USDA - RHS	360	50	08/20/24	10/04/24	12/02/24	9282023	Larry Latepayer	242,500.00
Loan Plan Total:									242,500.00
Interest Rate Total:									242,500.00
3.375	Construction-Perm	360	50	12/12/24	01/26/25		6222021426	Michael and Mary Sample	250,000.00
Loan Plan Total:									250,000.00
Interest Rate Total:									250,000.00
4.000	30Y CNV Fixed-DMJ	360	50	10/09/24	12/23/24	12/19/24	9999321	Doe, Jane	150,000.00
4.000	30Y CNV Fixed-DMJ	360	50	09/10/24	11/24/24	11/22/24	8420201020	Melissa Sample	150,000.00
Loan Plan Total:									300,000.00
Interest Rate Total:									300,000.00
5.000	30Y CNV Fixed-DMJ	360	55	12/18/24	03/03/25	12/17/24	292024	Craig Collection	242,500.00
Loan Plan Total:									242,500.00
Interest Rate Total:									242,500.00
Grand Total:									1,136,750.00
ITEM COUNT =									6

FICS
Loan Producer System
Borrower Locked Loans Report By Lock-In Date

12/16/24
12:43:21

Loan Type	Term	Int Rate	Loan Plan	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
Conv	180	3.000	15 YRARM	55	11/12/24	12/12/24		652024	MANNER, DEREKA	200,000.00
Conv	180	3.000	15 YRARM	2	12/09/24	01/23/25		1112023	Larry Latepayer	336,000.00
Interest Rate Total:									536,000.00	
Conv	180	4.625	30 Year Conventional	21	11/27/24			1232021110	Sample Eric	23,000.00
Interest Rate Total:									23,000.00	
Conv	180	4.875	30 Year Conventional	50	12/04/24	01/23/25		1062020202	Sample, William	55,000.00
Interest Rate Total:									55,000.00	
Conv	180	6.625		55	04/16/24	05/31/24	07/01/24	504	Aguilar Sample, Antonio	150,000.00
Interest Rate Total:									150,000.00	
Loan Term Total:									764,000.00	
Conv	240	4.000		19	05/01/24	07/15/24	05/15/24	42320241	DAVID DEBTRIDEN	145,500.00
Interest Rate Total:									145,500.00	
Conv	240	5.375	FF First Lien Fixed	11	11/12/24	12/27/24	12/16/24	45	Trisa Yearwood Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	02/19/24	04/04/24	04/01/24	50	Marie Curie Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	03/15/24	04/29/24		500	Trisa Yearwood Sample	250,000.00
Conv	240	5.375	FF First Lien Fixed	21	02/19/24	04/04/24	04/01/24	505	Marie Curie Sample	250,000.00
Interest Rate Total:									1,000,000.00	
Loan Term Total:									1,145,500.00	
Conv	360	4.000	FF First Lien Fixed	37	11/13/24	12/28/24		46	Reba McEntire Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		51	Rachel Balkovec Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		501	Reba McEntire Sample	350,000.00
Conv	360	4.000	FF First Lien Fixed	21	03/15/24	04/29/24		506	Rachel Balkovec Sample	350,000.00
Conv	360	4.000	30Y CNV Fixed-DMJ	39	07/15/24	08/14/24		63020231	ROBINSON, JACKIE	250,900.00
Interest Rate Total:									1,650,900.00	
Conv	360	4.250	30 Year Conventional Fixed	1	05/23/24	07/07/24		5232024	Tradeline, Terry	285,000.00
Conv	360	4.250	30 Year Conventional	1	07/25/24	09/13/24		8978987	BOBBY BANKRUPT	298,500.00
Conv	360	4.250	30 YR 5/1 ARM	1	11/13/24	12/13/24	12/17/24	24681013	Billingsley, Peter	325,000.00
Conv	360	4.250	30 Year Conventional	21	12/05/24			332017728	Sample, Joel	279,000.00
Conv	360	4.250		2	06/01/24		08/12/24	1400000000	Boucher, Bobby	300,000.00
Conv	360	4.250		21	12/02/24		01/25/24	1400000001	Porter, Billy	300,000.00
Interest Rate Total:									1,787,500.00	
Conv	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		48	Infante, Pedro	175,000.00
Conv	360	4.375	30 Year Conventional Fixed	21	03/11/24	04/25/24		53	Katherine Goble Johnso	175,000.00
Conv	360	4.375	30 Year Conventional	39	06/27/24	09/10/24		6272024	BOBB BANKRUPT	285,000.00
Conv	360	4.375	30 Year Conventional	28	07/24/24	10/07/24		72620241	LARRY LATEPAYER	200,000.00
Conv	360	4.375		50	12/10/24			539340062	John and Jane Doe	176,800.00
Conv	360	4.375		37	04/25/24	05/25/24		6262024352	Sample, Mary	400,000.00
Interest Rate Total:									1,411,800.00	
Conv	360	4.500	Conventional Loan	21	01/13/24	02/02/24		47	Negrete, Jorge	251,500.00
Conv	360	4.500	Conventional Loan	21	02/12/24			52	Katherine Hepburn Sam	251,500.00
Conv	360	4.500	30 Year Conventional	39	07/24/24	10/07/24		7242024	CARL COSIGNER	144,000.00
Interest Rate Total:									647,000.00	
Conv	360	4.625	30 Year Conventional	21	12/04/24	01/03/25		3282024	BOBBY BANKRUPT	190,000.00
Interest Rate Total:									190,000.00	
Conv	360	4.750		1	11/03/24			4472717000	Michael Jackson	270,000.00
Interest Rate Total:									270,000.00	
Conv	360	5.000	30 Year Conventional	43	11/12/24	01/26/25		72420241	LARRY LATEPAYER	240,000.00
Interest Rate Total:									240,000.00	

FICS
Loan Producer System
Borrower Locked Loans Report By Lock-In Date

12/16/24
12:43:21

Loan Type	Term	Int Rate	Loan Plan	Status Code	Lock-In Date	Lock-In Exp Date	Funding Date	Loan Number	Loan Name	Loan Amount
Conv	360	6.125		43	07/26/24	09/09/24	08/26/24	1101202495	Alexis Sample and Nicol	300,000.00
Interest Rate Total:									300,000.00	
Conv	360	7.000		39	10/15/24	11/29/24		6252015	Sample, Connie	95,000.00
Interest Rate Total:									95,000.00	
Conv	360	17.125		21	06/22/24	09/05/24		7222019130	John and Mary Sample	750,000.00
Interest Rate Total:									750,000.00	
Loan Term Total:									7,342,200.00	
Loan Type Total:									9,251,700.00	
FHA	360	3.000	30 Year Fixed FHA	21	11/05/24	01/19/25		8162023	BUSH, JESS	153,163.50
Interest Rate Total:									153,163.50	
FHA	360	3.500	30 Year Fixed FHA	21	06/28/24	09/11/24		6282024	MARY MORTGAGE	309,605.00
Interest Rate Total:									309,605.00	
FHA	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		503	Infante, Pedro	175,000.00
Interest Rate Total:									175,000.00	
FHA	360	4.500	Conventional Loan	21	01/13/24	02/02/24		502	Negrete, Jorge	251,500.00
Interest Rate Total:									251,500.00	
FHA	360	5.750	30 Year Fixed FHA	39	09/23/24	11/22/24		9232024944	Larrie Latepayer	391,790.00
Interest Rate Total:									391,790.00	
Loan Term Total:									1,281,058.50	
Loan Type Total:									1,281,058.50	
VA	360	3.000	30 Year Fixed VA	2	08/20/24	10/04/24		9282023	Larry Latepayer	242,500.00
Interest Rate Total:									242,500.00	
VA	360	4.375	30 Year Conventional Fixed	21	01/11/24	02/25/24		508	Infante, Pedro	175,000.00
Interest Rate Total:									175,000.00	
VA	360	4.500	Conventional Loan	21	02/12/24			507	Katherine Hepburn Sam	251,500.00
Interest Rate Total:									251,500.00	
Loan Term Total:									669,000.00	
Loan Type Total:									669,000.00	
Grand Total:									11,201,758.50	
ITEM COUNT =									44	

FICS
Loan Producer System
Production Report For Loans Funded As Of 11/26/24

Branch	Current Month					Current Quarter				Year To Date			
	Loan Type	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
	Conv	1	115,000.00	115,000.00		1	115,000.00	115,000.00	1,150.00	7	1,818,342.00	259,763.14	
	FHA	20	4,056,934.81	202,846.74		20	4,056,934.81	202,846.74	40,569.35	21	4,372,334.81	208,206.42	
	USDA	1	198,790.00	198,790.00		1	198,790.00	198,790.00	1,987.90	2	498,790.00	249,395.00	
	VA	1	202,000.00	202,000.00		1	202,000.00	202,000.00	2,020.00	6	1,798,710.00	299,785.00	
Branch Totals:		23	4,572,724.81	198,814.12	0.00	23	4,572,724.81	198,814.12	45,727.25	36	8,488,176.81	235,782.69	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
0001	Conv												
0001	FHA												
0001	USDA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
001	Conv												
001	FHA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
002	Conv												
002	FHA												
002	USDA												
002	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
01	Conv												
01	FHA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
02	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
1	Conv									1	766,500.00	766,500.00	
1	FHA												
1	USDA												
1	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	1	766,500.00	766,500.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter			Year To Date					
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
1234	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month				Current Quarter				Year To Date			
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
2352365236	Conv												
2352365236	FHA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
3	Conv												
3	FHA												
3	USDA												
3	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
56	Conv												
56	FHA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month				Current Quarter				Year To Date			
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
666	Conv												
666	FHA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter			Year To Date					
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
999	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month				Current Quarter				Year To Date			
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
Chillicothe	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
D1	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
Elwood	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month				Current Quarter				Year To Date			
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
Jeff	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
MORTGAGE Conv													
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
Office ID	Conv												
Office ID	FHA												
Office ID	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
Other	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter			Year To Date					
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
P123DH8	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
RE	Conv												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00

FICS
Loan Producer System
Production Report For Loans Funded As Of 07/26/24

Branch	Loan Type	Current Month			Current Quarter				Year To Date				
		Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium	Loan Count	Total Principal	Average Principal	Total Premium
STAR TREK	Conv												
STAR TREK	FHA												
STAR TREK	USDA												
STAR TREK	VA												
Branch Totals:		0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00
Grand Totals:		23	4,572,724.81	198,814.12	0.00	23	4,572,724.81	0.00	0.00	37	9,254,676.81	250,126.40	0.00
												ITEM COUNT =	47

Loan Accountant® Reports (Optional System)

Summary and Descriptions of Loan Accountant® Reports

Account History Report

This report displays account level historical transaction data within a selected date range for specified accounts.

Audit Activity Report

This report displays a history of the manually added, changed, or deleted data for a selected date range.

Bank Transfer Report

This report lists all transactions that match the date entered and shows the amounts to be transferred between the clearing and custodial/company accounts.

Distribution Report

This report prints a listing of all detailed mapping, by Line Item / Fee Type, from the selected Distributions, including detailed mapping of the Percent, Account Number, and Account Description.

General Ledger Report

This report prints a historical listing of all transactions that fall within the indicated date range.

Generate Summary Report

This report lists all transactions created by the Generate & Post Transactions process and shows the funds being allocated to selected accounts as specified in the Distribution window.

Trial Balance Report

This report prints a listing of all accounts established in the Account window.

Loan Accountant System
Account History

November 15, 2024
13:24:59

Account Number	Tran Code	Trans Description	Memo Flag	Beginning Balance	Posted Amount	Ending Balance	Date Posted
1234567	GENPOST	Loan Discount Points	N	42,677.95	2,500.00	45,177.95	11/15/24
1234567	GENPOST	Loan Origination Fee	N	36,677.95	500.00	37,177.95	11/15/24
1234567	GENPOST	Loan Origination Fee	N	37,177.95	5,500.00	42,677.95	11/15/24
1234567	GENPOST	Prepaid Interest	N	45,177.95	15,697.92	60,875.87	11/15/24
1234567	MAN	Processing Fee	N	60,875.87	-500.00	60,375.87	11/15/24
Account Total:					23,697.92		
2415423	GENPOST	Appraisal Fee	N	3,025.00	675.00	3,700.00	11/15/24
2415423	GENPOST	Appraisal Fee	N	3,700.00	675.00	4,375.00	11/15/24
2415423	MAN		N	4,375.00	500.00	4,875.00	11/15/24
Account Total:					1,850.00		
3254879	GENPOST	Credit Report Fee	N	525.00	65.00	590.00	11/15/24
3254879	GENPOST	Credit Report Fee	N	590.00	65.00	655.00	11/15/24
Account Total:					130.00		
4125786	GENPOST	LINE - 9999	N	-69,994.61	-31,677.92	-101,672.53	11/15/24
Account Total:					-31,677.92		
4789551	GENPOST	County Property Tax	N	24,466.66	3,000.00	27,466.66	11/15/24
4789551	GENPOST	Homeowners Insurance	N	28,966.66	1,500.00	30,466.66	11/15/24
4789551	GENPOST	County Property Tax	N	27,466.66	1,500.00	28,966.66	11/15/24
Account Total:					6,000.00		
Grand Total:					0.00		

Item Count = 14

Depository/ Distribution	Bank Account/ Account	Field Description/ User Closing Cost Plan Name	Data Prior To The Change/ Data After The Change	Date/ Act Date/Time
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		% Krista Harris 30 Year Conventional Plan	< <Added> > 100.00000	10/23/24 10/23/24 13:17:10

Depository/ Distribution	Bank Account/ Account	Field Description/ User Closing Cost Plan Name	Data Prior To The Change/ Data After The Change	Date/ Act Date/Time
		30 Year Conventional Plan		
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 1234567	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 8579543	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 1234567	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 8579543	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	<<Added>> 4789551	10/23/24 10/23/24 13:17:10

Depository/ Distribution	Bank Account/ Account	Field Description/ User Closing Cost Plan Name	Data Prior To The Change/ Data After The Change	Date/ Act Date/Time
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	< <Added> > 4125786	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	< <Added> > 8579543	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Account # -- Account Krista Harris 30 Year Conventional Plan	< <Added> > 4125786	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Closing Cost Plan Name Krista Harris 30 Year Conventional Plan	< <Added> > 111	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Distribution Name Krista Harris 30 Year Conventional Plan	< <Added> > Conventional Plan Distribution	10/23/24 10/23/24 13:17:10
Conventional Plan Distribution		Line Item Krista Harris 30 Year Conventional Plan	< <Added> > 9999	10/23/24 10/23/24 13:17:10
				Item Count = 60

Loan Accountant System
Bank Transfer Report
For 10/22/2024

Depository Name	Account Number	Transit Number	Bank Account Number	Bank Account Name	Debit	Credit
Kandice Depository	1234567	123456789	1234567	Corporate Income Account	2,300.04	.00
			Bank Account Totals:		2,300.04	.00
Kandice Depository	2415423	123456789	2415423	Appraisal Account	700.00	.00
			Bank Account Totals:		700.00	.00
Kandice Depository	3254879	123456789	3254879	Credit Report Account	65.00	.00
			Bank Account Totals:		65.00	.00
Kandice Depository	4125786	123456789	4125786	Clearing Account	.00	-4,830.72
			Bank Account Totals:		.00	-4,830.72
Kandice Depository	4789551	123456789	4789551	Escrow Account	1,340.68	.00
			Bank Account Totals:		1,340.68	.00
Kandice Depository	8579543	123456789	8579543	Misc. Fee Account	425.00	.00
			Bank Account Totals:		425.00	.00
			Depository Totals:		4,830.72	-4,830.72
			Grand Totals:		4,830.72	-4,830.72

Item Count = 6

Default - Distribution Test
LA Closing Cost Plan (TRID Conversion) - TX

Line Item/ Fee Type	Percent	+ -	Account Number	Account Description
Aggregate Adjustment	100.00000	+	1234567	Corporate Income Account
Application Fee	100.00000	+	1234567	Corporate Income Account
Appraisal Fee	100.00000	+	2415423	Appraisal Account
Clearing (9999)	100.00000	-	4125786	Daily Clearing
County Property Tax	100.00000	+	4789551	Escrow Account
Credit Report Fee	100.00000	+	3254879	Credit Report Account
Document Preparation Fee	100.00000	+	1234567	Corporate Income Account
Home Inspection Fee	100.00000	+	2415423	Appraisal Account
Homeowners Insurance	100.00000	+	4789551	Escrow Account
Loan Discount Points	100.00000	+	1234567	Corporate Income Account
Loan Origination Fee	100.00000	+	1234567	Corporate Income Account
MI Upfront Premium	100.00000	+	4789551	Escrow Account
Pest Inspection Fee	100.00000	+	2415423	Appraisal Account
Prepaid Interest	100.00000	+	1234567	Corporate Income Account
Survey Fee	100.00000	+	8579543	Misc. Fee Account

Item Count = 1

Default Distribution
30 Year Fixed - TX

Line Item/ Fee Type	Percent	+ -	Account Number	Account Description
804	100.00000	+	804	Credit Report
805	100.00000	+	810	Tax Related Services
810	100.00000	+	810	Tax Related Services
811	100.00000	+	811	Processing Fee
812	100.00000	+	812	Underwriting Fee
901	100.00000	+	901	Prepaid Interest
902	100.00000	+	902	MIP
1302	100.00000	+	1302	Pest Inspection
9999	100.00000	-	9999	Daily Clearing

Item Count = 1

Loan Accountant System
General Ledger Report

October 23, 2024
16:42:47

General Ledger	Account Number	Description	Closing Cost Plan Name	Date Posted	Amount
1234567	1234567	Application Fee	LA Closing Cost Plan (TRID	04/01/24	500.00
1234567	1234567	Document Preparation	LA Closing Cost Plan (TRID	04/01/24	50.00
1234567	1234567	Aggregate Adjustment	LA Closing Cost Plan (TRID	04/01/24	.04
1234567	1234567	Loan Discount Points	LA Closing Cost Plan (TRID	04/01/24	250.00
1234567	1234567	Loan Origination Fee	LA Closing Cost Plan (TRID	04/01/24	1,500.00
General Ledger Total:					2,300.04
2415423	2415423	Appraisal Fee	LA Closing Cost Plan (TRID	04/01/24	375.00
2415423	2415423	Pest Inspection Fee	LA Closing Cost Plan (TRID	04/01/24	175.00
2415423	2415423	Home Inspection Fee	LA Closing Cost Plan (TRID	04/01/24	150.00
General Ledger Total:					700.00
3254879	3254879	Credit Report Fee	LA Closing Cost Plan (TRID	04/01/24	65.00
General Ledger Total:					65.00
4125786	4125786	LINE - 9999		04/01/24	-4,830.72
General Ledger Total:					-4,830.72
4789551	4789551	County Property Tax	LA Closing Cost Plan (TRID	04/01/24	1,340.68
General Ledger Total:					1,340.68
8579543	8579543	Survey Fee	LA Closing Cost Plan (TRID	04/01/24	425.00
General Ledger Total:					425.00
Grand Total:					0.00
					Item Count = 12

General Ledger	Account Number	Description	Closing Cost Plan Name	Date Posted	Amount
801	801	Loan Origination Fee	LA Closing Cost Plan (TRID	05/17/24	2,500.00
General Ledger Total:					2,500.00
802	802	Loan Discount Points	LA Closing Cost Plan (TRID	05/17/24	250.00
General Ledger Total:					250.00
804	804	Appraisal Fee	LA Closing Cost Plan (TRID	05/17/24	350.00
General Ledger Total:					350.00
805	805	Credit Report Fee	LA Closing Cost Plan (TRID	05/17/24	65.00
General Ledger Total:					65.00
901	901	Prepaid Interest	LA Closing Cost Plan (TRID	05/17/24	45.53
General Ledger Total:					45.53
902	902	Mortgage Insurance	LA Closing Cost Plan (TRID	05/17/24	875.00
General Ledger Total:					875.00
9999	9999	LINE - 9999		05/17/24	-4,085.53
General Ledger Total:					-4,085.53
Grand Total:					0.00
					Item Count = 7

Transaction Date 10/09/2024

Loan #	Closing Cost Plan Name	Closing Cost Line Item	Funding Date	Transaction Amount
7081215		Aggregate Adjustment	09/09/24	-1,550.00
Closing Cost Line Item Totals				-1,550.00
7081215		Appraisal Fee	09/09/24	500.00
500	30 Year Fixed (TRID)	Appraisal Fee	09/10/24	125.00
882024430	LA Closing Cost Plan (TRID Con	Appraisal Fee	10/09/24	350.00
Closing Cost Line Item Totals				975.00
7081215		City Property Tax	09/09/24	250.00
Closing Cost Line Item Totals				250.00
882024430	LA Closing Cost Plan (TRID Con	Credit Report Fee	10/09/24	65.00
Closing Cost Line Item Totals				65.00
882024430	LA Closing Cost Plan (TRID Con	Flood Certification	10/09/24	15.00
Closing Cost Line Item Totals				15.00
7081215		Hazard Insurance	09/09/24	1,300.00
106022222		Hazard Insurance	09/09/24	106.00
Closing Cost Line Item Totals				1,406.00
7081215		Hazard Insurance Premium	09/09/24	1,200.00
106022222		Hazard Insurance Premium	09/09/24	429.00
882024430	LA Closing Cost Plan (TRID Con	Hazard Insurance Premium	10/09/24	1,017.00
Closing Cost Line Item Totals				2,646.00
882024430	LA Closing Cost Plan (TRID Con	Home Inspection Fee	10/09/24	350.00
Closing Cost Line Item Totals				350.00
7081215		Loan Amount (Borrower)	09/09/24	127,812.50
106022222		Loan Amount (Borrower)	09/09/24	144,993.00
500	30 Year Fixed (TRID)	Loan Amount (Borrower)	09/10/24	150,000.00
882024430	LA Closing Cost Plan (TRID Con	Loan Amount (Borrower)	10/09/24	153,150.00
Closing Cost Line Item Totals				575,955.50
7081215		Loan Origination Fee	09/09/24	500.00
106022222		Loan Origination Fee	09/09/24	1,432.00
Closing Cost Line Item Totals				1,932.00
882024430	LA Closing Cost Plan (TRID Con	MI Upfront Premium	10/09/24	3,150.00
Closing Cost Line Item Totals				3,150.00
106022222		Mortgage Insurance	09/09/24	92.00
Closing Cost Line Item Totals				92.00
7081215		Mortgage Insurance Premium	09/09/24	2,812.50
106022222		Mortgage Insurance Premium	09/09/24	2,493.75
Closing Cost Line Item Totals				5,306.25
7081215		Pest Inspection Fee	09/09/24	300.00
500	30 Year Fixed (TRID)	Pest Inspection Fee	09/10/24	50.00

Transaction Date 10/09/2024

Loan #	Closing Cost Plan Name	Closing Cost Line Item	Funding Date	Transaction Amount
Closing Cost Line Item Totals				350.00
1060222222		Property Tax	09/09/24	172.00
Closing Cost Line Item Totals				172.00
7081215		Recording Fee For Deed	09/09/24	100.00
Closing Cost Line Item Totals				100.00
7081215		Sale Price of Property (Borrower)	09/09/24	162,000.00 *
1060222222		Sale Price of Property (Borrower)	09/09/24	151,000.00 *
500	30 Year Fixed (TRID)	Sale Price of Property (Borrower)	09/10/24	160,000.00 *
Closing Cost Line Item Totals				0.00
7081215		Sale Price of Property (Seller)	09/09/24	162,000.00 *
1060222222		Sale Price of Property (Seller)	09/09/24	151,000.00 *
500	30 Year Fixed (TRID)	Sale Price of Property (Seller)	09/10/24	160,000.00 *
Closing Cost Line Item Totals				0.00
1060222222		Seller Credit (Borrower)	09/09/24	2,000.00
Closing Cost Line Item Totals				2,000.00
1060222222		Seller Credit (Seller)	09/09/24	2,000.00
Closing Cost Line Item Totals				2,000.00
Grand Totals				595,214.75

* Items are excluded from Totals.

Item Count = 35

Loan Accountant System
Trial BalanceMarch 24, 2024
09:47:54

Account Number	Account Title	Account Type	Ledger Number	Bank Account	Current Balance
1234567	Corporate Income Account	Company Account	1234567	1234567	9,369.19
2415423	Appraisal Account	Company Account	2415423	2415423	1,955.00
3254879	Credit Report Account	Company Account	3254879	3254879	249.95
4125786	Daily Clearing	Company Account	4125786	4125786	-24,234.65
4789551	Escrow Account	Company Account	4789551	4789551	8,835.49
8579543	Misc. Fee Account	Company Account	8579543	8579543	1,543.21
				Grand Total:	-2,281.81
					Item Count = 6

Account Number	Account Title	Account Type	Ledger Number	Bank Account	Current Balance
801	Our Origination charge	Company Account	801	12345	81,700.00
802	Your credit or charge	Company Account	802	12345	3,678.47
804	Appraisal Fee	Custodial Account	804	800	2,800.00
805	Credit Report	Custodial Account	805	800	645.50
807	Flood Certification	Custodial Account	807	800	.00
810	Tax Related Service	Custodial Account	810	800	.00
811	Processing Fee	Company Account	811	800	.00
812	Underwriting	Company Account	812	800	500.00
901	Prepaid Interet	Custodial Account	901	900	2,917.12
902	MIP/PMI	Custodial Account	902	900	2,106.73
903	homeowners insurance	Custodial Account	903	900	4,611.41
1001	Initial Deposit	Custodial Account	1001	1000	3,579.25
1302	Survey	Custodial Account	1302	1300	.00
9999	Daily Clearing	Company Account	9999	9999	-33,643.10
				Grand Total:	68,895.38
				Item Count = 14	



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14285 Midway Road, Suite 200
Addison, TX 75001