

**DATA ENTRY PROOF SHEET**

**LOAN DETAILS**

Lender Name

Lender Rep  
Lender Phone #  
Alt Lender Name **N/A**

Client ID **0000000**

Processina Reaquest GUID

Investor **Generic**  
Investor Loan#

Loan Type **FHA**  
Plan Code # **C.FHA\_FIXED**  
Plan ID **00000094**  
Program Code Description **All FHA Fixed Rate**

First-Lien **YES**  
Purch/Refi **REFINANCE, No Cash-Out FHA Streamlined**  
Refi with Original Lender: **No**

Loan Number  
FHA Section Number  
Application Date **August 12, 2021**  
Lock Expiration Date **October 1, 2021**  
Doc Date **September 24, 2021**  
Closing Date **September 24, 2021**

Mers Min Number **000-00000-5**  
Case Number **0000000**  
000-Rescission **September 28, 2021**  
Date Disbursement Date **September 29, 2021**  
Signing Date **September 24, 2021**  
1<sup>st</sup> Pay Date **November 1, 2021**  
Maturity Date **October 1, 2051**

Broker Company Name

Broker Contact  
Broker Phone

**TERMS**

Appraised Value **\$465,000.00**  
Sales Price **N/A**  
Loan Amount **\$451,225.00**  
Payment **\$1,782.88**  
Subordinate Financing  
Adjustable **NO**  
1<sup>st</sup> Int Chg Months  
Adj. Period Months  
Initial Cap  
Periodic Cap **0.000 %**  
Life Cap

Term **360** Convertible: **No**  
Due In **360**  
Interest Rate **2.500 %**  
Interest Only Months **N/A**  
Total Payment (PITI) **\$2,693.91**  
APR % **3.505 %**  
Margin %  
Index %  
Floor Rate  
Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

**PROPERTY INFORMATION**

Address **11111 JEN PL**

City **BALDWIN PARK**  
State **CA**  
Unincorporated Area  
Property Type **Single Family Residence**  
Condo/PUD Name

County **LOS ANGELES**  
Zip **91706**

Number of Units **1**

Flood Required **NO**  
Flood Cert Number **0000000**

Property will be **Primary Residence**

**PROPERTY INFORMATION (Continued)**

Legal Description: Option To Attach Separate Legal Description was selected.  
 APN #:

**ESCROW & TITLE INFORMATION**

Escrow Co.

Officer	Phone
	Fax
Number	
Address	
City/St/Zip	

Title Co.

Officer	Phone
	Fax
Number	
Address	
City/St/Zip	

Report Date **August 23, 2021**  
 Approved Items **All necessary to provide full and complete coverage**  
 Special Endorse **8.1, 9, 116 as necessary for full and completed coverage.**  
 Tax Message **All taxes must be paid current**

**BORROWER INFORMATION**

Name: **JOHN ALCAY**  
 AKA:  
 Borrower Type: **Individual**  
 SSN:  
 DOB:  
 Email: **n**  
 POA:  
 Phone: **Business Phone:**

Present Address: **11111 Jen Pl, Baldwin Park, CA 91706**  
 Mailing Address: **11111 Jen Pl, Baldwin Park, CA 91706**  
 Occupancy Status: **Primary Residence** Occupancy Intent:

Name: **Jessica Warren Alcaj (ADDED DIRECTLY ON THE "BORROWER INFO-VESTING" SCREEN)**  
 AKA: **Jessica W. Alcaj**  
 SSN:  
 DOB:  
 POA:

Vesting: **John Alcaj AND Jessica Warren Alcaj, HUSBAND AND WIFE AS JOINT TENANTS**

<b>INTER VIVOS TRUST INFORMATION</b>
--------------------------------------

Corp/Trust 1 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

Corp/Trust 2 Name:  
Trust Beneficiary:  
Trust Date:  
Org State: Org Type:  
Tax ID/Trust No.:

<b>SELLER INFORMATION</b>
---------------------------

Seller Name(s)

Address  
City/St/Zip

<b>MORTGAGE INSURANCE INFORMATION</b>
---------------------------------------

1<sup>st</sup> Renew % **0.850000**  
2<sup>nd</sup> Renew %  
FHA Upfront Premium % **1.749998**  
**\$0.63** Paid in Cash  
Monthly Premium Amt: **\$310.87**

1<sup>st</sup> Renewal Mos **360**  
2<sup>nd</sup> Renewal Mos  
Cancel at **N/A%**  
**\$7,760.00** Financed  
MI Due Date **11/01/2021**  
MI Cushion: **0**  
Refund Cushion: **No**

MI Company: **HUD**

<b>CLOSING CONDITIONS</b>
---------------------------

Closing County **LOS ANGELES**

**BDL - Refinance: CLOSER INFORMATION:**  
Closer Name:  
Closer Email:

**IMPORTANT NOTICE:**

To improve our process, the Settlement Agent and Broker must confirm via email that the loan is fully balanced.

Once confirmed, the loan will move to the Funding Department and the wire will be sent. Please note that the Closing Department will NOT be able to make any changes to the file once it has been moved to the Funding Department. Any changes requested after the loan has been balanced will need to be approved by Funding Management Team.

**LOAN DOCUMENTS**

Loan Documents will expire five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Note: If the Borrower(s) would like to close the loan earlier than the Document Date listed on the Closing Loan Documents, please call **Option 4 (Closing)** for approval.

**THESE LOAN DOCUMENTS EXPIRE ON: 09/29/2021**

**BROKER CHECK:**

Settlement Agent to disburse Broker Fees directly to Broker. The Broker Check includes Broker Compensation and the following Third Party Fees to be reimbursed to the Broker:

**CLOSING CONDITIONS (Continued)**

Credit report \$32.50.

**STATE REQUIREMENTS:**

- California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the Executed Closed Loan Package that is uploaded through [redacted] secure document portal for Funding Review. The Disbursement Ledger and Final Closing Statement must clearly indicate the date monies were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to [redacted] by uploading them through [redacted] secure Document Portal.

**OUTSTANDING CONDITIONS:**

The Settlement Agent will certify and comply with the following:  
 1) Submit all conditions listed on [redacted] Closing Instructions to [redacted] prior to funding.  
 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.

**BORROWER TO SIGN THE FOLLOWING AT CLOSING:**

- 1) Final 1003 (first and last page)
- 2) Termite Inspection, if applicable
- 3) US Patriot Act - Requires two (2) forms of ID

**CLOSING DISCLOSURE:**

1 The Closing Disclosure will be prepared and approved by [redacted] Only the Closing Disclosure prepared by [redacted] is permitted to be sent to the Borrower(s). \*\*Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by [redacted]

Settlement Agent may provide Seller's Closing Disclosure only.

If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, the [redacted] must approve it. No changes to fees are permitted after approval, unless specifically approved by the [redacted]

Tax Message: Taxes is not yet due and payable .

Payoff: All liens of Title

Cash to Close must come from Borrower(s) cannot exceed \$1,197.18 + Proposed Piti.

Borrower's cash out may not exceed: \$350.00.

Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.

Payoff all liens on Title, if applicable.

**MISCELLANEOUS REQUIREMENTS:**

- Provide the following:
- 1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable
  - 2) Copy of Executed Note
  - 3) Copy of Executed Deed of Trust, all riders, and legal description
  - 4) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)

Note: [redacted] reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

**FINAL TITLE POLICY REQUIREMENTS:**

- 1) Insured listed as [redacted] C, its successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all endorsements to provide full coverage
- 4) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding endorsements are required.
- 5) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.

<b>CLOSING CONDITIONS (Continued)</b>
---------------------------------------

6) In lieu of a survey, \_\_\_\_\_ will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign affidavit.

**FUNDING REQUIREMENTS**

A funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to \_\_\_\_\_

**Non-rescission Refinances**

Upon upload of the critical signed documents into \_\_\_\_\_ secure document portal, you are authorized to record and disburse funds according to state law. No further authorization from \_\_\_\_\_ is required.

**Rescission Refinances**

To request the funder to order the wire, upload the critical documents into \_\_\_\_\_ secure, password protected portal immediately after the borrower(s) signs the documents. Once the wire is received, you are authorized to record and disburse funds according to state law. No further authorization from PennyMac is required.

Critical Documents include the following:

**All Loans:**

- ? Funds to Close per Settlement Agent's requirements
- ? Closing Disclosure, signed and dated by all Title Holders
- ? Notarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title Holders

**? Note, signed by Borrower(s)**

? Notice of Right to Cancel, signed and dated by all Title Holders

? Initial Escrow Account Disclosure

? 1003 signed by Borrower(s)

? Minnesota, Rhode Island, & West Virginia Net Tangible Benefit (NTB) Disclosure, signed and dated by all parties

? All outstanding Prior to Funding Conditions

**FHA Loans (if applicable):**

? HUD 92900-A – HUD/VA Addendum to URLA

? FHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only)

**VA Loans (if applicable):**

? Final VA Rate Reduction Certification (IRRRL only)

? VA 26-1802a – HUD/VA Addendum to URLA

? VA Form 26-1820 – Report and Certification of Loan Disbursement

? VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only)

? Termite Report signed by Borrower(s) or paid receipt

? VA Amendatory/ Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)

For Post Consummation Closing Disclosure Adjustments, send requests to \_\_\_\_\_

Include the loan number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).

## Data Proof Sheet – Fees

**PAYMENT CATEGORIES:**

- **FINANCED** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- **PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- **PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- **POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

**CALCULATION METHODOLOGY:**

- **Borrower (Financed + PTC = PAC) + POC = Total Borrower Amount Paid**
- **Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- **Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(\*) = Impacts APR

Origination Charges					Total Amount
<b>Administration Fee</b>					<b>\$595.00</b>
	Financed	PTC	PAC	POC	
Borrower		* \$595.00	* \$595.00		
<b>Broker Compensation</b>					<b>\$9,024.50</b>
	<b>Paid To:</b>				
	Financed	PTC	PAC	POC	
Lender			\$9,024.50		
<b>Services - Borrower Did Not Shop</b>					<b>Total Amount</b>
<b>Credit Report</b>					<b>\$32.50</b>
	<b>Paid To:</b>				
	Financed	PTC	PAC	POC	
Borrower		\$32.50	\$32.50		
<b>Flood Certification</b>					<b>\$7.00</b>
	<b>Paid To:</b>				
	Financed	PTC	PAC	POC	
Borrower		* \$7.00	* \$7.00		
<b>Mortgage Insurance Premium</b>					<b>\$7,760.63</b>
	<b>Paid To: HUD</b>				
	Financed	PTC	PAC	POC	
Borrower		* \$7,760.00	* \$0.63	* \$7,760.63	
<b>Services - Borrower Did Shop</b>					<b>Total Amount</b>
<b>Title - Escrow Fee</b>					<b>\$595.00</b>
	<b>Paid To:</b>				
	Financed	PTC	PAC	POC	
Borrower		* \$595.00	* \$595.00		
<b>Title - Lender's Title Insurance</b>					<b>\$450.00</b>
	<b>Paid To:</b>				
	Financed	PTC	PAC	POC	
Borrower		\$450.00	\$450.00		
<b>Title - Notary Fee</b>					<b>\$175.00</b>
	<b>Paid To: Notary Network</b>				
	Financed	PTC	PAC	POC	
Borrower		* \$175.00	* \$175.00		
<b>Recording Fees, Transfer Taxes and Other Government Fees</b>					<b>Total Amount</b>
<b>Recording Fees (Deed \$0.00; Mortgage \$250.00; Releases \$0.00)</b>					<b>\$250.00</b>
	Financed	PTC	PAC	POC	
Borrower		\$250.00	\$250.00		
<b>Prepaid Items Required to be Paid in Advance</b>					<b>Total Amount</b>
<b>Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )</b>					<b>\$61.82</b>
	Financed	PTC	PAC	POC	
Borrower		* \$61.82	* \$61.82		
<b>Initial Escrow Payment (Provided at Closing)</b>					<b>Total Amount</b>
<b>Homeowner's Insurance (4 mo. @ \$77.01)</b>					<b>\$308.04</b>
	Financed	PTC	PAC	POC	
Borrower		\$308.04	\$308.04		
<b>Property Taxes (8 mo. @ \$523.15)</b>					<b>\$4,185.20</b>
	Financed	PTC	PAC	POC	
Borrower		\$4,185.20	\$4,185.20		
<b>Aggregate Adjustment</b>					<b>(\$616.08)</b>
		PTC	PAC		
Borrower		(\$616.08)	(\$616.08)		
<b>Disbursement Dates:</b>					
<b>Hazard Insurance Reserves</b>				<b>August 11, 2022</b>	
<b>Mortgage Insurance Reserves</b>				<b>November 01, 2021</b>	
<b>Property Tax Reserves</b>				<b>December 01, 2021; April 01, 2022</b>	
<b>Payoffs and Payments</b>					
	<b>To</b>	<b>Account Number</b>	<b>Account Type</b>	<b>Amount</b>	
		0000000	Mortgage Loan	\$448,830.46	
<b>Total Payoffs and Payments</b>				<b>\$448,830.46</b>	

**Costs and Credits Itemized By Paying/Crediting Party**

<b>Total Borrower-Paid Fees</b>		<b>\$13,804.11</b>
<b>CD Section</b>	<b>Fee Description</b>	<b>Total Amount</b>
A.02	Administration Fee	* \$595.00
G.08	Aggregate Adjustment	(\$616.08)
B.01	Credit Report	\$32.50
B.02	Flood Certification	* \$7.00
G.01	Homeowner's Insurance (4 mo. @ \$77.01)	\$308.04
B.03	Mortgage Insurance Premium	* \$7,760.63
F.03	Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )	* \$61.82
G.03	Property Taxes (8 mo. @ \$523.15)	\$4,185.20
E.01	Recording Fees (Deed \$0.00;Mortgage \$250.00;Releases \$0.00)	\$250.00
C.01	Title - Escrow Fee	* \$595.00
C.02	Title - Lender's Title Insurance	\$450.00
C.03	Title - Notary Fee	* \$175.00

<b>Total Lender Paid</b>		<b>\$13,480.18</b>
<b>CD Section</b>	<b>Fee Description</b>	<b>Total Amount</b>
A.03	Broker Compensation	\$9,024.50
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S) (Includes \$15.63 credit for increase in Closing Costs above legal limit)	\$4,455.68

**ADDENDUM TO CLOSING INSTRUCTIONS**  
**FHA-INSURED LOAN**

To:

Escrow No.:

Borrowers:  
**John Alcaay**

Loan No.:

Case No.:

Property Address: **11111 Jen PL, BALDWIN PARK, CA 91706**

The borrowers in this FHA-insured transaction must, from their own funds, make the required earnest money deposit, pay closing costs and make the required downpayment required by FHA, unless otherwise explained below. In order to assist in assuring that the borrowers in this transaction have met their financial obligations, you are to have executed the certifications contained on the form enclosed herewith by both the borrower and seller. You also are to execute and date the certification as indicated. Your executed certification notes receipt of the other certifications. You should make these certifications an addendum to the Closing Disclosure and provide copies to all parties receiving copies of such statement. If you have actual knowledge that the source of such funds is other than from the borrower (except as described below) you are not to disburse any loan proceeds and must immediately notify

Closer/Processor:

Phone No:

You may only proceed with the closing upon receipt of written instructions from:

Source of funds other than from borrower:

The Closing Disclosure must be completed to show the amount and source of any funds being contributed on behalf of the borrower or deposited with the Lender.

Receipt Acknowledged \_\_\_\_\_ Date \_\_\_\_\_  
Settlement Agent



# Instructions to Escrow/Title/Closing Agent

## Transaction Details

### From

### Loan Details

LOAN #:  
Case #:  
MIN #:  
Borrower Name(s):  
Loan Type: FHA

### To

ESCROW #: 0000-OD  
ATTN: 00000

### To

TITLE #: 00000  
ATTN:

PHONE: 900000008 FAX:

PHONE: 800-8000000  
FAX:

Last Loan Estimate Received:	Loan Amount: \$451,225.00	Principal and Interest: \$1,782.88
Initial Closing Disclosure Received:	Appraised Value: \$465,000.00	Estimated Taxes: \$523.15
Document Date: 09/24/2021	Sales Price:	Hazard Insurance: \$77.01
Closing Date: 09/24/2021	Interest Rate %: 2.500 %	Flood Insurance:
Signing Date: 09/24/2021	Loan Term: 30 years	Mortgage Insurance: \$310.87
Disbursement/Settlement Date: 09/29/2021	Loan Purpose: NoCash-Out Refinance	City Property Tax:
Rescission Date: 09/28/2021	Occupancy: OWNER	
Consummation Date: 09/24/2021	Lien Position: FirstLien	
Interest Rate Expiration Date: 10/01/2021	First Payment Date: 11/01/2021	
	Maturity Date: 10/01/2051	Total: \$2,693.91

## Property

Property details should read as follows:

~~XXXXXX~~ PL BALDWIN  
PARK, CA 91706

## Vesting

The vesting details should read as follows:

JOHN AND JESSICA, HUSBAND AND WIFE AS  
JOINT TENANTS

## Questions

All questions concerning these instructions, conditions and funding procedures should be...

Directed to:

At:

C

Phon@000000

Fax:

ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.  
This Loan MUST CLOSE BY 09/24/2021.  
Failure to comply with these instructions may delay funding.

In the event this loan does not close on the date indicated in these closing instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE CREDITOR.

**Title Policy**

A(n) ALTA Policy with Endorsement(s) should be issued within 30 days of closing.

Final title policy when issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of \$451,225.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements 8.1, 9, 116 as necessary for full and completed coverage.
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items All necessary to provide full and complete coverage of preliminary Title Report dated 08/23/2021.
7. The vesting should read as referenced above.
8. Lien Position:  We must be in First Lien Position.  We must be in Second Lien Position.
9. Final Title Policy and Recorded Documents to be sent to:

**Hazard Insurance**

The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:

LOAN NO.:

Hazard Insurance coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions or Two (2) Month(s) after the closing date for refinance transactions.

California Civil Code 2955.5(a) provides: No creditor shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

**Flood Insurance**

The Creditor will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.

Flood Insurance is not required.

Flood Insurance is required.

**Taxes and Assessments**

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: All taxes must be paid current

**Right to Cancel**

On all refinance loans, second lien loans, and/or any transaction subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right To Cancel must be properly completed, including all dates. **EACH** Borrower, obligor and/or person holding an ownership interest in the property must be given **two (2)** copies. The signed originals acknowledging receipt of the completed Right To Cancel by each Borrower, obligor, and/or person given copies of the Notices must be returned with the closing package. Should the transaction be rescinded by any of the obligors, immediately notify our office. RIGHT OF RESCISSION MAY NOT BE WAIVED WITHOUT OUR PRIOR WRITTEN CONSENT.

---

**Signatures**      **BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S).** Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.

---

**Corrections**      Any correction to loan documents must be approved in writing by us in advance. **NO WHITE-OUT PERMITTED.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

---

**Closing Disclosure**      The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, If Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation.

The Closing Disclosure is prepared by the Creditor. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.

---

**Power of Attorney**      Prior written approval must be obtained from the Creditor when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Creditor must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.

---

**FHA or VA**      No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.

---

**Occupancy**      This loan is approved as an:

- Owner-occupant
- Non-owner occupant loan
- Second Home.

Do not close if circumstances of Borrower(s) are different.

---

**Executed Closing Documents to be delivered to:**  
"See attached cover sheets for shipping information"

**Additional Items** Please furnish the following:

BDL - Refinance:CLOSER INFORMATION:

Closer Name:

Closer Phone Number:

Closer Email:

**IMPORTANT NOTICE:**

To improve our process, the Settlement Agent and Broker must confirm via email that the loan is fully balanced.

Once confirmed, the loan will move to the Funding Department and the wire will be sent. Please note that the Closing Department will NOT be able to make any changes to the file once it has been moved to the Funding Department. Any changes requested after the loan has been balanced will need to be approved by the Funding Management Team.

**LOAN DOCUMENTS**

Loan Documents will expire five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Note: If the Borrower(s) would like to close the loan earlier than the Document Date listed on the Closing Loan Documents, please call the Broker at (800) 451-4511 Option 4 (Closing) for approval.

THESE LOAN DOCUMENTS EXPIRE ON: 09/29/2021

**BROKER CHECK:**

Settlement Agent to disburse Broker Fees directly to Broker. The Broker Check includes Broker Compensation and the following Third Party Fees to be reimbursed to the Broker:

Credit report \$32.50.

**STATE REQUIREMENTS:**

- California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the Executed Closed Loan Package that is uploaded through the Secure Document Portal for the Borrower's Funding Review. The Disbursement Ledger and Final Closing Statement must clearly indicate the date funds were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to the Borrower by uploading them through the Secure Document Portal.

**OUTSTANDING CONDITIONS:**

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on the Closing Instructions to the Broker prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.

**BORROWER TO SIGN THE FOLLOWING AT CLOSING:**

- 1) Final 1003 (first and last page)
- 2) Termite Inspection, if applicable
- 3) US Patriot Act - Requires two (2) forms of ID

**CLOSING DISCLOSURE:**

- 1) The Closing Disclosure will be prepared and approved by the Settlement Agent. \*Only the Closing Disclosure prepared by the Settlement Agent is permitted to be sent to the Borrower(s). \*\*Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by the Settlement Agent.
- 2) Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, the Borrower must approve it. No changes to fees are permitted after approval, unless specifically approved by the Settlement Agent.
- 4) Tax Message: Taxes is not yet due and payable.
- 5) Payoff: All liens of Title NewRes-Shellpoint MTG account # 5029.
- 6) Cash to Close must come from Borrower(s) cannot exceed \$1,197.18 + Proposed Piti.

**Additional Items** Please furnish the following:

- 7) Borrower's cash out may not exceed: \$350.00.
- 8) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.
- 9) Payoff all liens on Title, if applicable.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

- 1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Copy of Executed Note
- 3) Copy of Executed Deed of Trust, all riders, and legal description
- 4) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)

Note: reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

FINAL TITLE POLICY REQUIREMENTS:

- 1) Insured listed as ; successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all endorsements to provide full coverage
- 4) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding endorsements are required.
- 5) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 6) In lieu of a survey, will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign affidavit.

FUNDING REQUIREMENTS

A funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to

Non-rescission Refinances

Upon upload of the critical signed documents into secure document portal, you are authorized to record and disburse funds according to state law. No further authorization from s required.

Rescission Refinances

To request the funder to order the wire, upload the critical documents into secure, password protected portal immediately after the borrower(s) signs the documents. Once the is received, you are authorized to record and disburse funds according to state law. No further authorization from s required.

Critical Documents include the following:

All Loans:

- ? Funds to Close per Settlement Agent's requirements
- ? Closing Disclosure, signed and dated by all Title Holders
- ? Notarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title Holders
- ? Note, signed by Borrower(s)
- ? Notice of Right to Cancel, signed and dated by all Title Holders
- ? Initial Escrow Account Disclosure
- ? 1003 signed by Borrower(s)
- ? Minnesota, Rhode Island, & West Virginia Net Tangible Benefit (NTB) Disclosure, signed and dated by all parties
- ? All outstanding Prior to Funding Conditions

LOAN #:

**Additional Items**

Please furnish the following:

FHA Loans (if applicable):

? HUD 92900-A – HUD/VA Addendum to URLA

? FHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only)

VA Loans (if applicable):

? Final VA Rate Reduction Certification (IRRRL only)

? VA 26-1802a – HUD/VA Addendum to URLA

? VA Form 26-1820 – Report and Certification of Loan Disbursement

? VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only)

? Termite Report signed by Borrower(s) or paid receipt

? VA Amendatory/ Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)

For Post Consummation Closing Disclosure Adjustments, send requests to :  
number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).

include the loan

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Creditor. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 24 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.

\_\_\_\_\_  
Settlement Officer

\_\_\_\_\_  
Date

# Loan Disbursement Instructions

Lender:

Date: **09/24/2021**

Loan #:

Borrower Name(s):

MIN #:

Loan Amount: **\$451,225.00**

Property Address: **XXXXXX PL BALDWIN  
PARK, CA 91706**

**PAYMENT CATEGORIES:**

- Financed** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

**CALCULATION METHODOLOGY:**

- Borrower (Financed + PTC = PAC) + POC = Total Borrower Amount Paid**
- Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(\*) = Impacts APR

**PLEASE COLLECT/DISBURSE THE FOLLOWING:**

Origination Charges					Total Amount
Administration Fee	Financed	PTC	PAC	POC	\$595.00
	Borrower	* \$595.00	* \$595.00		
Broker Compensation	<b>Paid To:</b>				\$9,024.50
	Financed	PTC	PAC	POC	
Lender			\$9,024.50		
<b>Services - Borrower Did Not Shop</b>					<b>Total Amount</b>
Credit Report	<b>Paid To:</b>				\$32.50
	Financed	PTC	PAC	POC	
Borrower			\$32.50		
Flood Certification	<b>Paid To:</b>				\$7.00
	Financed	PTC	PAC	POC	
Borrower		* \$7.00	* \$7.00		
Mortgage Insurance Premium	<b>Paid To: HUD</b>				\$7,760.63
	Financed	PTC	PAC	POC	
Borrower	* \$7,760.00	* \$0.63	* \$7,760.63		
<b>Services - Borrower Did Shop</b>					<b>Total Amount</b>
Title - Escrow Fee	<b>Paid To:</b>				\$595.00
	Financed	PTC	PAC	POC	
Borrower		* \$595.00	* \$595.00		
Title - Lender's Title Insurance	<b>Paid To:</b>				\$450.00
	Financed	PTC	PAC	POC	
Borrower		\$450.00	\$450.00		
Title - Notary Fee	<b>Paid To: Notary</b>				\$175.00
	Financed	PTC	PAC	POC	
Borrower		* \$175.00	* \$175.00		
<b>Recording Fees, Transfer Taxes and Other Government Fees</b>					<b>Total Amount</b>
Recording Fees (Deed \$0.00; Mortgage \$250.00; Releases \$0.00)	Financed	PTC	PAC	POC	\$250.00
	Borrower	\$250.00	\$250.00		
<b>Prepaid Items Required to be Paid in Advance</b>					<b>Total Amount</b>
Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )	Financed	PTC	PAC	POC	\$61.82
	Borrower	* \$61.82	* \$61.82		
<b>Initial Escrow Payment (Provided at Closing)</b>					<b>Total Amount</b>
Homeowner's Insurance (4 mo. @ \$77.01)	Financed	PTC	PAC	POC	\$308.04
	Borrower	\$308.04	\$308.04		
Property Taxes (8 mo. @ \$523.15)	Financed	PTC	PAC	POC	\$4,185.20
	Borrower	\$4,185.20	\$4,185.20		
Aggregate Adjustment		PTC	PAC		(\$616.08)
	Borrower	(\$616.08)	(\$616.08)		
<b>Payoffs and Payments</b>					
To	Account Number	Account Type		Amount	
	000000000	Mortgage Loan		\$448,830.46	
<b>Total Payoffs and Payments</b>					<b>\$448,830.46</b>

LOAN #.

<b>Wire Breakdown</b>	
<b>Loan Amount</b>	<b>\$451,225.00</b>
<b>Over Wire Amount</b>	
<b>Total Deductions</b>	<b>\$8,061.16</b>
<b>Lender Credits</b>	<b>\$4,455.68</b>
<b>Wire Transfer Amount</b>	<b>\$456,644.02</b>



**Costs and Credits Itemized By Paying/Crediting Party**

<b>Total Borrower-Paid Fees</b>		<b>\$13,804.11</b>
<b>CD Section</b>	<b>Fee Description</b>	<b>Total Amount</b>
A.02	Administration Fee	* \$595.00
G.08	Aggregate Adjustment	(\$616.08)
B.01	Credit Report	\$32.50
B.02	Flood Certification	* \$7.00
G.01	Homeowner's Insurance (4 mo. @ \$77.01)	\$308.04
B.03	Mortgage Insurance Premium	* \$7,760.63
F.03	Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )	* \$61.82
G.03	Property Taxes (8 mo. @ \$523.15)	\$4,185.20
E.01	Recording Fees (Deed \$0.00;Mortgage \$250.00;Releases \$0.00)	\$250.00
C.01	Title - Escrow Fee	* \$595.00
C.02	Title - Lender's Title Insurance	\$450.00
C.03	Title - Notary Fee	* \$175.00

<b>Total Lender Paid</b>		<b>\$13,480.18</b>
<b>CD Section</b>	<b>Fee Description</b>	<b>Total Amount</b>
A.03	Broker Compensation	\$9,024.50
<b>LENDER CREDIT (General Lump Sum)</b>	<b>LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S) (Includes \$15.63 credit for increase in Closing Costs above legal limit)</b>	<b>\$4,455.68</b>

# 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** 9/24/2021  
**Closing Date** 9/24/2021  
**Disbursement Date** 9/29/2021  
**Settlement Agent**  
**File #**  
**Property** [REDACTED] PL BALDWIN  
 PARK, CA 91706  
**Appraised Prop. Value** \$465,000

## Transaction Information

**Borrower**  
 Baldwin Park, CA 91706  
**Seller**  
**Lender**

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
   
**Loan ID #**  
**MIC #**

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$451,225	<b>NO</b>
<b>Interest Rate</b>	2.5 %	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,782.88	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$1,782.88
Mortgage Insurance	+	310.87
Estimated Escrow <i>Amount can increase over time</i>	+	600.16
<b>Estimated Total Monthly Payment</b>		<b>\$2,693.91</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$600.16 Monthly	<b>This estimate includes</b> <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>
		<b>In escrow?</b> <b>YES</b> <b>YES</b>

Costs at Closing		
<b>Closing Costs</b>	\$9,348.43	Includes \$9,615.13 in Loan Costs + \$4,188.98 in Other Costs - \$4,455.68 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$2,713.44	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$595.00</b>				
01 % of Loan Amount (Points)					
02 Administration Fee	\$595.00				
03 Broker Compensation to					(L) \$9,024.50
04					
05					
06					
07					
08					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$7,800.13</b>				
09 Credit Report to	\$32.50				
10 Flood Certification to	\$7.00				
11 Mortgage Insurance Premium to	\$7,760.63				
12					
13					
14					
15					
16					
17					
18					
<b>C. Services Borrower Did Shop For</b>	<b>\$1,220.00</b>				
19 Title - Escrow Fee to	\$595.00				
20 Title - Lender's Title Insurance to	\$450.00				
21 Title - Notary Fee to	\$175.00				
22					
23					
24					
25					
26					
27					
28					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$9,615.13</b>				
Loan Costs Subtotals (A + B + C)	\$9,615.13				
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$250.00</b>				
29 Recording Fees Deed: Mortgage: \$250.00	\$250.00				
30					
<b>F. Prepays</b>	<b>\$61.82</b>				
31 Homeowner's Insurance Premium ( mo.)					
32 Mortgage Insurance Premium ( mo.)					
33 Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )	\$61.82				
34 Property Taxes ( mo.)					
35					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$3,877.16</b>				
36 Homeowner's Insurance \$77.01 per month for 4 mo.	\$308.04				
37 Mortgage Insurance per month for mo.					
38 Property Taxes \$523.15 per month for 8 mo.	\$4,185.20				
39					
40					
41					
42					
43					
44					
45					
46					
47					
48					
49					
50					
51					
52					
53					
54					
55					
56					
57					
58					
59					
60					
61					
62					
63					
64					
65					
66					
67					
68					
69					
70					
71					
72					
73					
74					
75					
76					
77					
78					
79					
80					
81					
82					
83					
84					
85					
86					
87					
88					
89					
90					
91					
92					
93					
94					
95					
96					
97					
98					
99					
100					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$4,188.98</b>				
Other Costs Subtotals (E + F + G + H)	\$4,188.98				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,348.43</b>				
Closing Costs Subtotals (D + I)	\$13,804.11				\$9,024.50
Lender Credits (Includes \$15.63 credit for increase in Closing Costs above legal limit)	-\$4,455.68				

### 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)	\$10,016.00	\$9,348.43	<b>YES</b> - See Total Loan Costs (D) and Total Other Costs (I). - Increase exceeds legal limits by \$15.63. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$0	<b>NO</b>
Closing Costs Financed (Paid from your Loan Amount)	-\$5,545.00	-\$2,394.54	<b>YES</b> - You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$0	\$0	<b>NO</b>
Deposit	\$0	\$0	<b>NO</b>
Funds for Borrower	\$0	\$0	<b>NO</b>
Seller Credits	\$0	\$0	<b>NO</b>
Adjustments and Other Credits	-\$4,240.00	-\$4,240.45	<b>NO</b>
<b>Cash to Close</b>	<b>\$231.00</b>	<b>\$2,713.44</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

<b>K. Due from Borrower at Closing</b>	<b>\$458,178.89</b>
01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$9,348.43
04	\$448,830.46

#### 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  
16

<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$455,465.45</b>
01 Deposit	
02 Loan Amount	\$451,225.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	

#### Other Credits

06  
07

#### Adjustments

08 MI Premium Refund	\$4,240.45
----------------------	------------

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)	\$458,178.89
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$455,465.45
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$2,713.44</b>

#### SELLER'S TRANSACTION

#### M. Due to Seller at Closing

01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03	
04	

05  
06  
07  
08

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

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to

12  
13  
14  
15  
16

#### N. Due from Seller at Closing

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	

06  
07  
08

#### Seller Credit

09  
10  
11  
12  
13

#### Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to
15 County Taxes	to
16 Assessments	to

17  
18  
19

#### CALCULATION

Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$0</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

#### Demand Feature

Your loan

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

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the principal and interest overdue. The late fee will never exceed \$5 or 4%, whichever is greater.

#### 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  
11111 JenPL, BALDWIN PARK, CA 91706

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	\$10,021.33	Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$3,877.16	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$911.03	The amount included in your total monthly payment.

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

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

#### In the future,

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

### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$715,210.12
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$263,502.62
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$442,030.55
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.505 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	42.257 %

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

### Other Disclosures

#### Appraisal

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

#### Contract Details

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

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

#### Refinance

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

#### Tax Deductions

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

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>					
<b>Address</b>					
<b>NMLS ID</b>					
<b>CA License ID</b>					
<b>Contact</b>					
<b>Contact NMLS ID</b>					
<b>Contact CA License ID</b>					
<b>Email</b>					
<b>Phone</b>					

# Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

## Additional Information About This Loan

### Loan Disclosures

#### Escrow Account

Escrow		
Escrowed Property Costs over Year 1	\$10,021.33	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>

### 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.

\_\_\_\_\_ DATE

\_\_\_\_\_ DATE

# 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** 9/24/2021  
**Closing Date** 9/24/2021  
**Disbursement Date** 9/29/2021  
**Settlement Agent**  
**File #**  
**Property** [REDACTED] PL BALDWIN  
 PARK, CA 91706  
**Appraised Prop. Value** \$465,000

## Transaction Information

**Borrower** Pl Baldwin  
 Park, CA 91706  
**Seller**  
**Lender**

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA    
**Loan ID** 000000  
**MIC #** 0000000

Loan Terms		Can this amount increase after closing?
<b>Loan Amount</b>	\$451,225	<b>NO</b>
<b>Interest Rate</b>	2.5 %	<b>NO</b>
<b>Monthly Principal &amp; Interest</b> <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,782.88	<b>NO</b>
<b>Does the loan have these features?</b>		
<b>Prepayment Penalty</b>		<b>NO</b>
<b>Balloon Payment</b>		<b>NO</b>

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$1,782.88
Mortgage Insurance	+	310.87
Estimated Escrow <i>Amount can increase over time</i>	+	600.16
<b>Estimated Total Monthly Payment</b>		<b>\$2,693.91</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$600.16 Monthly	<b>This estimate includes</b> <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>
		<b>In escrow?</b> <b>YES</b> <b>YES</b>

Costs at Closing		
<b>Closing Costs</b>	\$9,348.43	Includes \$9,615.13 in Loan Costs + \$4,188.98 in Other Costs - \$4,455.68 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	\$2,713.44	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$595.00</b>				
01 % of Loan Amount (Points)					
02 Administration Fee	\$595.00				
03 Broker Compensation to					(L) \$9,024.50
04					
05					
06					
07					
08					
09					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$7,800.13</b>				
01 Credit Report to	\$32.50				
02 Flood Certification to	\$7.00				
03 Mortgage Insurance Premium to	\$7,760.63				
04					
05					
06					
07					
08					
09					
<b>C. Services Borrower Did Shop For</b>	<b>\$1,220.00</b>				
01 Title - Escrow Fee to	\$595.00				
02 Title - Lender's Title Insurance to	\$450.00				
03 Title - Notary Fee to	\$175.00				
04					
05					
06					
07					
08					
09					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$9,615.13</b>				
Loan Costs Subtotals (A + B + C)	\$9,615.13				
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$250.00</b>				
01 Recording Fees Deed: Mortgage: \$250.00	\$250.00				
02					
<b>F. Prepays</b>	<b>\$61.82</b>				
01 Homeowner's Insurance Premium ( mo.)					
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest ( \$30.91 per day from 9/29/21 to 10/1/21 )	\$61.82				
04 Property Taxes ( mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$3,877.16</b>				
01 Homeowner's Insurance \$77.01 per month for 4 mo.	\$308.04				
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$523.15 per month for 8 mo.	\$4,185.20				
04					
05					
06					
07					
08					
09					
10 Aggregate Adjustment	-\$616.08				
<b>H. Other</b>					
01					
02					
03					
04					
05					
06					
07					
08					
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$4,188.98</b>				
Other Costs Subtotals (E + F + G + H)	\$4,188.98				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$9,348.43</b>				
Closing Costs Subtotals (D + I)	\$13,804.11				\$9,024.50
Lender Credits (Includes \$15.63 credit for increase in Closing Costs above legal limit)	-\$4,455.68				

### 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)	\$10,016.00	\$9,348.43	<b>YES</b> - See Total Loan Costs (D) and Total Other Costs (I). - Increase exceeds legal limits by \$15.63. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$0	<b>NO</b>
Closing Costs Financed (Paid from your Loan Amount)	-\$5,545.00	-\$2,394.54	<b>YES</b> - You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$0	\$0	<b>NO</b>
Deposit	\$0	\$0	<b>NO</b>
Funds for Borrower	\$0	\$0	<b>NO</b>
Seller Credits	\$0	\$0	<b>NO</b>
Adjustments and Other Credits	-\$4,240.00	-\$4,240.45	<b>NO</b>
<b>Cash to Close</b>	<b>\$231.00</b>	<b>\$2,713.44</b>	

### Summaries of Transactions

Use this table to see a summary of your transaction.

#### BORROWER'S TRANSACTION

K. Due from Borrower at Closing		\$458,178.89
01	Sale Price of Property	
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$9,348.43
04		\$448,830.46

#### Adjustments

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		

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

L. Paid Already by or on Behalf of Borrower at Closing		\$455,465.45
01	Deposit	
02	Loan Amount	\$451,225.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	

#### Other Credits

06  
07

#### Adjustments

08	MI Premium Refund	\$4,240.45
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)	\$458,178.89
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$455,465.45
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$2,713.44</b>

#### SELLER'S TRANSACTION

#### M. Due to Seller at Closing

01	Sale Price of Property	
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		

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

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

#### N. Due from Seller at Closing

01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08		
09		
10		
11		
12		
13		
14		
15		
16		

#### Seller Credit

01  
02  
03  
04  
05  
06  
07  
08  
09  
10  
11  
12  
13  
14  
15  
16  
17

#### Adjustments for Items Unpaid by Seller

18	City/Town Taxes	to
19	County Taxes	to
20	Assessments	to
21		
22		
23		
24		
25		

#### CALCULATION

Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
<b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	<b>\$0</b>

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

#### Demand Feature

Your loan

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

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of the principal and interest overdue. The late fee will never exceed \$5 or 4%, whichever is greater.

#### 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  
11111 JenPL, BALDWIN PARK, CA 91706

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	\$10,021.33	Estimated total amount over year 1 for your escrowed property costs: <i>See attached page for additional information</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment	\$3,877.16	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$911.03	The amount included in your total monthly payment.

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

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

#### In the future,

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

### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$715,210.12
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$263,502.62
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$442,030.55
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	3.505 %
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	42.257 %

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

### Other Disclosures

#### Appraisal

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

#### Contract Details

See your note and security instrument for information about

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

#### Liability after Foreclosure

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

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

#### Refinance

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

#### Tax Deductions

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

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>					
<b>Address</b>					0000
<b>NMLS ID</b>	0000	0000			
<b>CA License ID</b>					0000
<b>Contact</b>	0000	0000			0000
<b>Contact NMLS ID</b>	000	000			
<b>Contact CA License ID</b>					
<b>Email</b>	00	b0000			0000
<b>Phone</b>	000				0000

# Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

## Additional Information About This Loan

### Loan Disclosures

#### Escrow Account

Escrow

Escrowed Property Costs over Year 1	\$10,021.33	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance, Mortgage Insurance</i>
-------------------------------------	-------------	--

### 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.

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

LOAN #:  
MIN:

**NOTE**

FHA Case No. \_\_\_\_\_

September 24, 2021  
[Date]

Moorpark,  
[City]

California  
[State]

11111 Jen PL, BALDWIN PARK, CA 91706  
[Property Address]

**1. BORROWER'S PROMISE TO PAY**

In return for a loan that I have received, I promise to pay U.S. **\$451,225.00** (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is

I will make all payments under this Note in the form of cash, check or money order.

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

**2. INTEREST**

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **2.500 %**.

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

**3. PAYMENTS**

**(A) Time and Place of Payments**

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1st** day of each month beginning on **November 1, 2021**.

I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest and any other items in the order described in the Security Instrument before Principal. If, on **October 1, 2051**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at

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. **\$1,782.88**.

**4. BORROWER'S RIGHT TO PREPAY**

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

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to 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 a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

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

**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000 %** of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment. **The late fee will never exceed \$5 or 4%, whichever is greater.**

**(B) Default**

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

**(C) Notice of Default**

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and

**LOAN #:**

all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

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

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

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

**7. GIVING OF NOTICES**

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

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

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

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

**9. WAIVERS**

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

**10. UNIFORM SECURED NOTE**

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

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

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

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

\_\_\_\_\_ (Seal)  
J n Alcay

Lender: I  
NMLS ID:  
Broker: ( )  
NMLS ID:  
Loan Originator:  
NMLS ID: .

[Sign Original Only]

**Recording Requested By:**  
**Limited Liability Company**  
**After Recording Return To:**

**Prepared By:**

[Space Above This Line For Recording Data]

HA Case No.	F
	0

## DEED OF TRUST

**MIN:**  
**PHONE #:**

### DEFINITIONS

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

**(A) "Security Instrument"** means this document, which is dated **September 24, 2021**, together with all Riders to this document.

**(B) "Borrower"** is **J n Alcay AND Jessica Warren Alcay, HUSBAND AND WIFE AS JOINT TENANTS.**

Borrower's address is **1111 JEN PI, Baldwin Park, CA 91706.**

Borrower is the trustor under this Security Instrument.

**(C) "Lender"** is



Lender is a **Delaware Limited Liability Company**,  
under the laws of **Delaware**.  
Lender's address is

organized and existing

(D) "Trustee" is

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

(F) "Note" means the promissory note signed by Borrower and dated **September 24, 2021**. The Note states that Borrower owes Lender **FOUR HUNDRED FIFTY ONE THOUSAND TWO HUNDRED TWENTY FIVE AND NO/100\* \* \* \* \*** Dollars (U.S. **\$451,225.00** ) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **October 1, 2051**.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

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

**County** [Type of Recording Jurisdiction]  
of **LOS ANGELES**  
[Name of Recording Jurisdiction]:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**  
**APN #:**

which currently has the address of **11111 Jen PL, BALDWIN PARK,** [Street] [City]  
California **91706** (“Property Address”):  
[Zip Code]

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

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

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

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

**1. Payment of Principal, Interest, Escrow Items, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order;

(c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

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

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

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

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

Third, to interest due under the Note;

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

Fifth, to late charges due under the Note.

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

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

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

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower

for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

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

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

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

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

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

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

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any

form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

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

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 24 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

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

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

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

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

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

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

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

**10. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

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

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

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

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

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

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

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

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

**12. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

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

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

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

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

actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

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

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

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

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

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

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

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

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



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

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

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

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

**22. Grounds for Acceleration of Debt.**

**(a) Default.** Lender may, except as limited by regulations issued by the Secretary, in the case of payment defaults, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) Borrower defaults by failing to pay in full any monthly payment required by this Security Instrument prior to or on the due date of the next monthly payment, or
- (ii) Borrower defaults by failing, for a period of thirty days, to perform any other obligations contained in this Security Instrument.

**(b) Sale Without Credit Approval.** Lender shall, if permitted by applicable law (including Section 341(d) of the Garn-St. Germain Depository Institutions Act of 1982, 12 U.S.C. 1701j-3(d)) and with the prior approval of the Secretary, require immediate payment in full of all sums secured by this Security Instrument if:

- (i) All or part of the Property, or a beneficial interest in a trust owning all or part of the Property, is sold or otherwise transferred (other than by devise or descent), and
- (ii) The Property is not occupied by the purchaser or grantee as his or her principal residence, or the purchaser or grantee does so occupy the Property but his or her credit has not been approved in accordance with the requirements of the Secretary.

**(c) No Waiver.** If circumstances occur that would permit Lender to require immediate payment in full, but Lender does not require such payments, Lender does not waive its rights with respect to subsequent events.

**(d) Regulations of HUD Secretary.** In many circumstances regulations issued by the Secretary will limit Lender's rights, in the case of payment defaults, to require immediate payment in full and foreclose if not paid. This Security Instrument does not authorize acceleration or foreclosure if not permitted by regulations of the Secretary.

**(e) Mortgage Not Insured.** Borrower agrees that if this Security Instrument and the Note are not determined to be eligible for insurance under the National Housing Act within 60 days from the date hereof, Lender may, at its option and notwithstanding anything in paragraph 22, require immediate payment in full of all sums secured by this Security Instrument. A written statement of any authorized agent of the Secretary dated subsequent to 60 days from the date hereof, declining to insure this Security Instrument and the Note, shall be deemed conclusive proof of such ineligibility.

Notwithstanding the foregoing, this option may not be exercised by Lender when the unavailability of insurance is solely due to Lender's failure to remit a mortgage insurance premium to the Secretary.

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

**23. Assignment of Rents.** Borrower unconditionally assigns and transfers to Lender all the rents and revenues of the Property. Borrower authorizes Lender or Lender's agents to collect the rents and revenues and hereby directs each tenant of the Property to pay the rents to Lender or Lender's agents. However, prior to Lender's notice to Borrower of Borrower's breach of any covenant or agreement in the Security Instrument, Borrower shall collect and receive all rents and revenues of the Property as trustee for the benefit of Lender and Borrower. This assignment of rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (a) all rents received by Borrower shall be held by Borrower as trustee for benefit of Lender only, to be applied to the sums secured by the Security Instrument; (b) Lender shall be entitled to collect and receive all of the rents of the Property; and (c) each tenant of the Property shall pay all rents due and unpaid to Lender or Lender's agent on Lender's written demand to the tenant.

Borrower has not executed any prior assignment of the rents and has not and will not perform any act that would prevent Lender from exercising its rights under this Section 23.

Lender shall not be required to enter upon, take control of or maintain the Property before or after giving notice of breach to Borrower. However, Lender or a judicially appointed receiver may do so at any time there is a breach. Any application of rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of rents of the Property shall terminate when the debt secured by the Security Instrument is paid in full.

**24. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 24, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Section 22, the Secretary may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided in the Act. Nothing in the

preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Section 24 or applicable law.

**25. Reconveyance.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

**26. Substitute Trustee.** Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

**27. Statement of Obligation Fee.** Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

The undersigned Borrower requests that a copy of any Notice of Default and any Notice of Sale under this Security Instrument be mailed to Borrower at the address set forth above.

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

\_\_\_\_\_ (Seal)  
J n Alcay DATE

\_\_\_\_\_ (Seal)  
Jessica Warren Alcay DATE

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA  
County of LOS ANGELES

On \_\_\_\_\_, before me, \_\_\_\_\_  
(here insert name and title of the officer), personally appeared J n Alcay AND Jessica Warren Alcay, who proved to me on the basis of satisfactory evidence to be the person(s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_  
\_\_\_\_\_(NOTARY)

(SEAL)

00000000000000000000000000000000  
00

Loan Number: 0000

Date: 09/24/2021

Property Address: PL  
BALDWIN PARK, CA 91706

**EXHIBIT "A"**

**LEGAL DESCRIPTION**

A.P.N. # :

---

EXHIBIT "A" LEGAL DESCRIPTION

LOAN #:

### NOTICE OF RIGHT TO CANCEL

Borrower(s): **J n Alcay**

Mailing Address: **11111 Jen Pl, Baldwin Park, CA 91706**

Security interest in property described as: **11111 Jen PL BALDWIN  
PARK, CA 91706**

#### YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on/in 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  
September 24, 2021; 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/in 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

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 **September 28, 2021** (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

\_\_\_\_\_ DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

**J n Alcay**

DATE

LOAN #:

### NOTICE OF RIGHT TO CANCEL

Borrower(s): **Jessica Warren Alcay**

Mailing Address: **11111 Jen Pl, Baldwin Park, CA 91706**

Security interest in property described as: **11111 Jen PL BALDWIN  
PARK, CA 91706**

#### YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on/in 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  
September 24, 2021; 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/in 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

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 **September 28, 2021** (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

\_\_\_\_\_ DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

\_\_\_\_\_  
**Jessica Warren Alcay**

\_\_\_\_\_  
DATE

LOAN #:

### NOTICE OF RIGHT TO CANCEL

Borrower(s): **J n Alcay**

Mailing Address: **11111 Jen Pl, Baldwin Park, CA 91706**

Security interest in property described as: **11111 Jen PL BALDWIN  
PARK, CA 91706**

#### YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on/in 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  
September 24, 2021 ; 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/in 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

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 **September 28, 2021** (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

\_\_\_\_\_ DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

\_\_\_\_\_ **J n Alcay**

DATE



LOAN #:

### NOTICE OF RIGHT TO CANCEL

Borrower(s): **Jessica Warren Alcay**

Mailing Address: **11111 Jen Pl, Baldwin Park, CA 91706**

Security interest in property described as: **11111 Jen PL BALDWIN  
PARK, CA 91706**

#### YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on/in 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  
**September 24, 2021** ; 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/in 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

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 **September 28, 2021** (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

\_\_\_\_\_ DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

\_\_\_\_\_  
**Jessica Warren Alcay**

\_\_\_\_\_  
**DATE**

# HUD Addendum to Uniform Residential Loan Application

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

<b>Part I – Identifying Information</b> HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification		<b>FHA Case No.</b> (include any suffix)	<b>Mortgagee Case No.</b>
<b>Mortgagee ID</b>	<b>Sponsor ID</b>	<b>Agent ID</b>	
<b>Mortgagee Name, Address (include ZIP Code) and Telephone Number</b>	<b>Name and Address of Sponsor</b>	<b>Name and Address of Agent</b>	
Type or print all entries clearly			
<b>Borrower's Name &amp; Present Address</b> (include ZIP Code) J n Alcay 11111 Jen Pl Baldwin Park, CA 91706		<b>Property Address</b> (include name of subdivision, lot & block no., & ZIP Code) 11111 Jen PL BALDWIN PARK, CA 91706	
<b>Sponsored Originations</b>	<b>Name of Third-Party Originator</b>	<b>NMLS ID of Third-Party Originator</b>	

## Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

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

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

Borrower's Name: <u>J n Alcay</u>	Co-Borrower's Name: _____
Date of Birth: <u>April 13, 0000</u>	Date of Birth: _____
Social Security Number: <u>000-00000-0000</u>	Social Security Number: _____
Signature(s) of Borrower(s) _____	Signature(s) of Co-Borrower(s) _____
Date Signed _____	Date Signed _____

J n Alcay

DATE

## Part III – Borrower Notices, Information, and Acknowledgment

### Public Reporting Burden

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

### Privacy Act Information

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

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

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

**Caution: Delinquencies, Defaults, Foreclosures and Abuses**

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

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

**Fair Housing Act**

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

**Certification and Acknowledgment**

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

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

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

J n Alcay

DATE

Borrower Name: J n Alcay

FHA Case No.: \_\_\_\_\_

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

**A. Underwriting the Borrower**

Date Mortgage Approved: September 21, 2021 Date Approval Expires: December 10, 2021

For mortgages rated as an “accept” or “approve” by FHA’s TOTAL Mortgage Scorecard:

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

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

Mortgagee Representative Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

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

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

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

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

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE’s ID Number: 0000

**B. Underwriting the Property**

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

Direct Endorsement Underwriter Signature: \_\_\_\_\_ DE’s ID Number: \_\_\_\_\_

**Part V. – Mortgagee’s Certification**

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

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

Mortgagee	
Name of Mortgagee’s Representative	
Title of Mortgagee’s Representative <b>Underwriter</b>	
Signature of the Mortgagee’s Representative	Date

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 0000/0000000 Agency Case No. 000-000000-703

# Uniform Residential Loan Application

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

## Section 1: Borrower Information.

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

### 1a. Personal Information

<b>Name</b> (First, Middle, Last, Suffix)		<b>Social Security Number</b> 000-00-0000 (or Individual Taxpayer Identification Number)	
<b>Alternate Names</b> – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		<b>Date of Birth</b> (mm/dd/yyyy) 04/13/0000	<b>Citizenship</b> <input type="radio"/> U.S. Citizen <input checked="" type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b> <input checked="" type="radio"/> I am applying for <b>individual credit</b> . <input type="radio"/> I am applying for <b>joint credit</b> . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. <b>Your initials:</b> _____		<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> (First, Middle, Last, Suffix) - Use a separator between names	
<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	<b>Dependents</b> (not listed by another Borrower) Number 3 Ages 31,10,5	<b>Contact Information</b> <b>Home Phone</b> 0000000000 <b>Cell</b> _____ <b>Phone</b> 0000000000 <b>Work</b> _____ <b>Ext.</b> _____ <b>Phone</b> _____ <b>Email</b> 00000@gmail.com	

**Current Address**

Street [REDACTED] PI Unit # \_\_\_\_\_  
 City Baldwin Park State CA ZIP 91706 Country US  
 How Long at Current Address? 1 Years 0 Months **Housing**  No primary housing expense  Own  Rent (\$ 0 /month)

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

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 Santa Fe Springs State CA ZIP 90670 Country US  
 How Long at Former Address? 2 Years 5 Months **Housing**  No primary housing expense  Own  Rent (\$ 2,200 /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

<b>Employer or Business Name</b> _____ Phone _____		<b>Gross Monthly Income</b>	
Street _____ Unit # _____		Base	\$1.00 /month
City Lewisville State TX ZIP 75067 Country US		Overtime	/month
<b>Position or Title</b> Manager	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus	/month
<b>Start Date</b> 10 / 01 / 2007 (mm/dd/yyyy)		Commission	/month
How long in this line of work? 14 Years 0 Months		Military	/month
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Entitlements	/month
	<b>Monthly Income (or Loss)</b>	Other	/month
		<b>TOTAL</b>	\$1.00 /month

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

**Does not apply**

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

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

**Does not apply**

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

<b>Employer or Business Name</b> _____		Unit # _____	<b>Previous Gross Monthly Income</b> _____ /month	
Street _____		Country _____		
City _____	State _____	ZIP _____		
<b>Position or Title</b> _____		<input type="checkbox"/> <b>Check if you were the Business Owner or Self-Employed</b>		
<b>Start Date</b> ____ / ____ / ____ (mm/dd/yyyy)				
<b>End Date</b> ____ / ____ / ____ (mm/dd/yyyy)				

**1e. Income from Other Sources**

**Does not apply**

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

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

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

Income Source - use list above	Monthly Income
<b>Provide TOTAL Amount Here</b>	

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

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

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

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account		000000000	\$532.00
Savings Account		000000000	\$665.18
<b>Provide TOTAL Amount Here</b>			<b>\$1,197.18</b>

**2b. Other Assets and Credits You Have**

Does not apply

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

**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
Provide TOTAL Amount Here	

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

Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

**2d. Other Liabilities and Expenses**

Does not apply

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

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

	Monthly Payment

**Section 3: Financial Information — Real Estate.**

This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

**3a. Property You Own**

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

Address Street [REDACTED] PL		City BALDWIN PARK		State CA	ZIP 91706	Unit #	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		For LENDER to calculate: Net Monthly Rental Income	
	Retained			Primary Residence	\$0.00	\$	\$

**Mortgage Loans on this Property**  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
		\$2,879.00	\$448,830.46	<input checked="" type="checkbox"/>	FHA	
				<input type="checkbox"/>		

**3b. IF APPLICABLE, Complete Information for Additional Property**

Does not apply

**3c. IF APPLICABLE, Complete Information for Additional Property**

Does not apply

Borrower Name



## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

### 4a. Loan and Property Information

**Loan Amount** \$ 451,225.00      **Loan Purpose**     Purchase     Refinance     Other (specify) \_\_\_\_\_

**Property Address** Street XXXXX XXX PL      Unit # \_\_\_\_\_  
 City BALDWIN PARK      State CA      ZIP 91706      County LOS ANGELES  
 Number of Units 1      **Property Value** \$ 465,000.00

**Occupancy**     Primary Residence     Second Home     Investment Property    **FHA Secondary Residence**

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

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

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> 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	\$
<b>For LENDER to calculate:</b> Expected Net Monthly Rental Income	\$

### 4d. Gifts or Grants You Have Been Given or Will Receive for this Loan Does not apply

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

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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited		Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited	<input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited	<input type="radio"/> Not Deposited		\$

Borrower Name: \_\_\_\_\_

## Section 5: Declarations.

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

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

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

### 5b. About Your Finances

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

## Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

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

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

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

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

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

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

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

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

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

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

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

##### (5) Delinquency

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

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

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature \_\_\_\_\_

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

Borrower Name: \_\_\_\_\_

## Section 7: Military Service.

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

### Military Service of Borrower

- Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES  
If YES, check all that apply:  Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 Currently retired, discharged, or separated from service  
 Only period of service was as a non-activated member of the Reserve or National Guard  
 Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

#### Ethnicity: Check one or more

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

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

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

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native – *Print name of enrolled or principal tribe:*

- Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian – *Print race:*

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

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

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

- White  
 I do not wish to provide this information

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

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

#### The Demographic Information was provided through:

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

Borrower Name:

---

## Section 9: Loan Originator Information.

To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name \_\_\_\_\_

Address \_\_\_\_\_

Loan Originator Organization NMLSR ID \_\_\_\_\_ State License ID# \_\_\_\_\_

Loan Originator Name \_\_\_\_\_

Originator NMLSR ID# 00000Email \_\_\_\_\_ State License ID# \_\_\_\_\_

Phone \_\_\_\_\_

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

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier \_\_\_\_\_

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

---

## Uniform Residential Loan Application — Continuation Sheet

**Continuation Sheet**

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

State of California Required Disclosure – Pursuant to California Civil Code 1812.30(j), Credit applications for the obtainment of money, goods, labor, or services shall clearly specify that the applicant, if married, may apply for a separate account.

**Borrower Name** (First, Middle, Last, Suffix) \_\_\_\_\_

**Additional Information** \_\_\_\_\_

---

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*)

---

**Borrower Signature** \_\_\_\_\_

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

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier

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):

**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 2.500 %  
Loan Term 360 (months)

### Mortgage Lien Type

- First Lien
- Subordinate Lien

### Amortization Type

- Fixed Rate  Other (explain):
- Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment (months)

Subsequent Adjustment Period (months)

### Loan Features

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

### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 1,782.88
Subordinate Lien(s) (P & I)	\$
Homeowner's Insurance	\$ 77.01
Supplemental Property Insurance	\$
Property Taxes	\$ 523.15
Mortgage Insurance	\$ 310.87
Association/Project Dues (Condo, Co-Op, PUD)	\$
Other	\$
<b>Total</b>	<b>\$ 2,693.91</b>

**Borrower Name(s):**

Uniform Residential Loan Application — Lender Loan Information

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

<b>DUE FROM BORROWER(S)</b>	
<b>A.</b> Sales Contract Price	\$
<b>B.</b> Improvements, Renovations, and Repairs	\$ 0.00
<b>C.</b> Land <i>(if acquired separately)</i>	\$
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 448,830.46
<b>E.</b> Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
<b>F.</b> Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 13,804.11
<b>G.</b> Discount Points	\$
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 462,634.57</b>
<b>TOTAL MORTGAGE LOANS</b>	
<b>I.</b> Loan Amount	
Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 443,465.00	
Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ 7,760.00	\$ 451,225.00
<b>J.</b> 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>	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 451,225.00</b>
<b>TOTAL CREDITS</b>	
<b>L.</b> Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
<b>M.</b> 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>	\$ 8,696.13
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 8,696.13</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 462,634.57
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	- \$ 459,921.13
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 2,713.44</b>

**Borrower Name(s)**

Uniform Residential Loan Application — Lender Loan Information

11 of 11

103



## Important Notice to Homebuyers

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

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

### Condition of Property

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

### Interest Rate and Discount Points

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

### Don't Commit Loan Fraud

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

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

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

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

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

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

### Discrimination

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

### About Prepayment

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

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

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

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

LOAN #:

### FHA Mortgage Insurance Information

#### Who may be eligible for a refund?

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

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

#### Exceptions:

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

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

### How are Refunds Determined?

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

#### Monthly Insurance Premiums

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

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

---

**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.

---

J n Alcay

DATE

LOAN #:

**MODEL NOTICE  
INFORMED CONSUMER  
CHOICE DISCLOSURE NOTICE**

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

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(b)(2) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining 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.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of **September 24, 2021**.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

Mortgage Parameters	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance
1. Sales Price	\$100,000.00	\$100,000.00
2. Mortgage Amount	\$96,500.00 - \$98,188.00 w/ Upfront Mortgage Insurance Premium (UFMIP).	\$95,000.00
3. Closing Costs	\$2,000.00	\$2,000.00
4. Down payment Needed	\$3,500.00	\$5,000.00
5. Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	5.00 % / 30 Year Loan
6. Monthly Payment (principal and interest only)	\$527.09	\$509.98
7. Loan-to-Value (LTV)	96.50 %	95.00 %
8. Monthly Mortgage Insurance Premium (MIP)	\$67.90	\$53.04
9. Maximum Number of Years of Monthly MIP Payments	30 years	Approximately 9 Years
10. UFMIP	\$1,688.00 (typically included in mortgage amount, line 2)	

1. The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
2. Based on an UFMIP rate of 1.75%, the total mortgage amount is **\$98,188**.
3. Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55% (**\$44.22 monthly for a loan amount of \$96,500**).

FHA Mortgage Insurance Premium Information

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

- 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 a LTV greater than 90 percent; or
- 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 LTV ratio of less than or equal to 90 percent.

J n Alcay

DATE

**Notice to Homeowner  
Assumption of HUD/FHA Insured Mortgages  
Release of Personal Liability**

FHA Case Number:

Loan Number

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 service persons; 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.

\_\_\_\_\_  
John Alcay

\_\_\_\_\_  
DATE

**USA PATRIOT ACT INFORMATION FORM**  
Customer Identification Verification

LOAN #:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

Borrower Name: **J n Alcay**

Date of Birth: **April 13, 0000**

Residential **J11111 JEN PL  
BALWDIN PARK CA**

Tax Identification Number (SSN): **000-00000-0000**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns <sup>1</sup>	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements <sup>1</sup>				
<input type="checkbox"/> Paycheck stub with name <sup>1</sup>				
<input type="checkbox"/> Most Recent W-2 <sup>1</sup>				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

<sup>1</sup> Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

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

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

\_\_\_\_\_  
Signature Printed Name/Title Date

LOAN #:

### USA PATRIOT ACT INFORMATION FORM Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

**THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.**

Borrower Name: **Jessica Warren Alcaj**

Date of Birth:

Residential Address:

Tax Identification Number (SSN):

\_\_\_\_\_

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns <sup>1</sup>	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements <sup>1</sup>				
<input type="checkbox"/> Paycheck stub with name <sup>1</sup>				
<input type="checkbox"/> Most Recent W-2 <sup>1</sup>				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

<sup>1</sup> Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

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

\_\_\_\_\_

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Printed Name/Title

\_\_\_\_\_  
Date

**AFFIDAVIT OF OCCUPANCY**

STATE OF CALIFORNIA }  
COUNTY OF LOS ANGELES } SS.  
11111 Jen PL BALDWIN  
PARK, CA 91706

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **J n Alcay**

("Affiants") who, upon being duly sworn, depose and say as follows:

- 1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
  - [ x ] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
  - [ ] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
  - [ ] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
  - [ x ] 1.4 **REFINANCES ONLY 11111 Jen PL, BALDWIN PARK, CA 91706**  
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

**I/We the undersigned acquired the property on July 31, 2020.**

- 2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:  
  
to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

- 3. Affiants further acknowledge that they have read and understand the following:  
**18 United States Code Section 1014:**  
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
- 4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

**J n Alcay**

**DATE**

LOAN #:

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA  
County of LOS ANGELES

On \_\_\_\_\_, before me, \_\_\_\_\_  
(here insert name and title of the officer), personally appeared J n Alcay, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity (ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_

\_\_\_\_\_(NOTARY)

(SEAL)



# FIRST PAYMENT LETTER

LOAN NO.:  
DATE: **September 24, 2021**  
BORROWER(S): **J n Alcay**

ADDRESS: **11111 Jen Pl, Baldwin Park, CA 91706**

We are pleased to have you as a mortgage loan customer. The following is a breakdown of your initial monthly payment:

Principal and Interest	\$	<u>1,782.88</u>
Estimated Taxes	\$	<u>523.15</u>
Hazard Insurance	\$	<u>77.01</u>
Flood Insurance	\$	
Mortgage Insurance	\$	<u>310.87</u>
City Property Tax	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<b>TOTAL MONTHLY PAYMENT</b>	\$	<u><b>2,693.91</b></u>

Your first regular payment is due **November 1, 2021**.

**Partial Payments:**

- Your lender may accept partial payments you make and apply such payments to your loan.
- Your lender may hold partial payments in a separate account until you pay the remainder of the payment, and then apply the full periodic payment to your loan.
- Your lender will not accept any partial payments.

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

The outstanding principal balance at the time of this letter is **\$451,225.00**.

The current interest rate is **2.500 %**.

Your loan **DOES NOT** have a prepayment penalty.

**Housing Counselor Information:** If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

For additional information regarding your loan please contact.

at

**We hereby acknowledge receiving a copy of this letter.**

**We are aware that the total monthly payment may be subject to change each year due to increases or decreases in annual taxes and/or insurance premiums and when applicable, adjustments in accordance with the adjustable rate mortgage provisions of the Note.**

\_\_\_\_\_  
J n Alcay

\_\_\_\_\_  
DATE

LOAN #: 1111111111

DATE _____ CHECK _____ CASH _____ AMT. _____	<b>MORTGAGE ACCOUNT NO.</b> 1111111111	<b>PAYMENT DUE DATE</b> 12/01/2021	<b>IF NOT RECEIVED BY</b> 12/16/2021											
	<b>J n Alcay</b>	<b>AMOUNT DUE</b> \$2,693.91	a late fee of <b>\$71.31</b> will be charged.											
	<b>Los Angeles, CA 90030</b>	USE FOR ADDL. AMOUNTS												
		<table border="1"><tr><td>PRINCIPAL</td><td></td><td></td></tr><tr><td>OTHER</td><td></td><td></td></tr><tr><td>ESCROW</td><td></td><td></td></tr><tr><td>TOTAL</td><td></td><td></td></tr></table>	PRINCIPAL			OTHER			ESCROW			TOTAL		
PRINCIPAL														
OTHER														
ESCROW														
TOTAL														

PROPERTY ADDRESS:  
11111 Jen PL, BALDWIN PARK, CA 91706

COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	<b>MORTGAGE ACCOUNT NO.</b> 0000	<b>PAYMENT DUE DATE</b> 11/01/2021	<b>IF NOT RECEIVED BY</b> 11/16/2021											
	<b>J n Alcay</b>	<b>AMOUNT DUE</b> \$2,693.91	a late fee of <b>\$71.31</b> will be charged.											
	<b>Los Angeles, CA 90030</b>	USE FOR ADDL. AMOUNTS												
		<table border="1"><tr><td>PRINCIPAL</td><td></td><td></td></tr><tr><td>OTHER</td><td></td><td></td></tr><tr><td>ESCROW</td><td></td><td></td></tr><tr><td>TOTAL</td><td></td><td></td></tr></table>	PRINCIPAL			OTHER			ESCROW			TOTAL		
PRINCIPAL														
OTHER														
ESCROW														
TOTAL														

PROPERTY ADDRESS:  
11111 Jen PL, BALDWIN PARK, CA 91706

COUPON MUST ACCOMPANY PAYMENT

## INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 1111111111	Date: September 24, 2021
Loan Amount: \$451,225.00	First Payment Date: November 1, 2021
Borrower Name(s): J n Alcaj	Servicer Name and Address:
	Servicer Telephone: Toll-Free Number:
Property Address: 11111 Jen PL, BALDWIN PARK, CA 91706	

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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
<b>Initial Deposit:</b>				<b>\$ 3,877.16</b>
11/21	911.03	310.87	Mtg Ins.	4,477.32
12/21	911.03	3,449.77	Prop. Taxes, Mtg Ins.	1,938.58
01/22	911.03	310.87	Mtg Ins.	2,538.74
02/22	911.03	310.87	Mtg Ins.	3,138.90
03/22	911.03	310.87	Mtg Ins.	3,739.06
04/22	911.03	3,449.77	Prop. Taxes, Mtg Ins.	1,200.32
05/22	911.03	310.87	Mtg Ins.	1,800.48
06/22	911.03	310.87	Mtg Ins.	2,400.64
07/22	911.03	310.87	Mtg Ins.	3,000.80
08/22	911.03	1,234.99	Haz Ins., Mtg Ins.	2,676.84
09/22	911.03	310.87	Mtg Ins.	3,277.00
10/22	911.03	310.87	Mtg Ins.	3,877.16

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

Cushion selected by servicer: \$ 1,200.32

Total disbursements: \$ 10,932.36

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$2,693.91, OF WHICH \$1,782.88 WILL BE FOR PRINCIPAL AND INTEREST AND \$911.03 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.

## SIGNATURE ADDENDUM

---

J n Alcay

DATE

**SIGNATURE/NAME AFFIDAVIT**

<b>RE:</b>	<b>LOAN NUMBER</b>	<b>PROPERTY ADDRESS</b>
	1111111111	11111 Jen PL, BALDWIN PARK, CA 91706

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, J n Alcay

who, after being by me first duly sworn, upon oath does depose and say:

THAT, J n Alcay  
as the name is signed on the note and/or security instrument is one and the same person as;  
**JOHN B. ALCAY**

as the name appears in various loan documents.

J n Alcay \_\_\_\_\_ **DATE**

**A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.**

State of: **CALIFORNIA**

County of: **LOS ANGELES**

Subscribed and sworn to (or affirmed) before me on \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_,  
this by J n Alcay.

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

My Commission expires: \_\_\_\_\_

(Seal)

(Notary Public)

**SIGNATURE/NAME AFFIDAVIT**

<b>RE:</b>	<b>LOAN NUMBER</b>	<b>PROPERTY ADDRESS</b>
	1111111111	11111 Jen PL, BALDWIN PARK, CA 91706

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared. JESSICA WARREN ALCAY

who, after being by me first duly sworn, upon oath does depose and say:

THAT, JESSICA WARREN ALCAY  
as the name is signed on the note and/or security instrument is one and the same person as;  
JESSICA W. ALCAY

as the name appears in various loan documents.

JESSICA WARREN ALCAY \_\_\_\_\_ DATE

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of: **CALIFORNIA**

County of: **LOS ANGELES**

Subscribed and sworn to (or affirmed) before me on \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_,  
this by JESSICA WARREN ALCAY

proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

My Commission expires: \_\_\_\_\_

(Seal)

(Notary Public)

## NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower: J n Alcay

Date: September 24, 2021

Loan Number: 1111111111

Property Address: 11111 Jen PL BALDWIN  
PARK, CA 91706

Lender:

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

---

J n Alcay

DATE

## FLOOD HAZARD DETERMINATION

Date: **September 24, 2021**

Borrower(s) Name(s): **J n Alcay**

Property Address: **11111 Jen PL, BALDWIN PARK, CA 91706**

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

**The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.**

---

J n Alcay

DATE



**BORROWER'S CERTIFICATION & AUTHORIZATION**

---

**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from

("Lender").

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**Authorization to Release Information**

To Whom It May Concern:

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

**VA, FHA and USDA Loans**

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

<u>    </u>	<u>N/A</u>	Department of Veterans Affairs (VA)
<u>    </u>	<u>X</u>	Department of Housing and Urban Development
<u>    </u>	<u>N/A</u>	Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above 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. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

---

**J n Alcay**

**DATE**

## EQUAL CREDIT OPPORTUNITY ACT 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); or 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:

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

---

J n Alcay

DATE

Form <b>4506-C</b> (September 2020)	Department of the Treasury – Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
--	---	-------------------------

▶ **Do not sign this form unless all applicable lines have been completed.**  
 ▶ Request may be rejected if the form is incomplete or illegible.  
 ▶ For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a.</b> Name shown on tax return (if a joint return, enter the name shown first) <b>J n Alcay</b>	<b>1b.</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <b>000-000000000-0000</b>
<b>2a.</b> If a joint return, enter spouse's name shown on tax return.	<b>2b.</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3.</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) <b>J n Alcay</b> <b>11111 Jen Pl, Baldwin Park, CA 91706</b>	
<b>4.</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5a.</b> IVES participant name, address, and SOR mailbox ID	
<b>5b.</b> Customer file number (if applicable) (see instructions)	

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

**6. Transcript requested.** Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request **1040**

<b>a. Return Transcript</b> , which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years	<input checked="" type="checkbox"/>
<b>b. Account Transcript</b> , which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns	<input type="checkbox"/>
<b>c. Record of Account</b> , which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years	<input type="checkbox"/>

**7. Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.** The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213

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

**8. Year or period requested.** Enter the ending date of the tax year or period using the mm/dd/yyyy format (see instructions)

12/31/2018	12/31/2019	12/31/2020
------------	------------	------------

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

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

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

<b>Sign Here</b>	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	<b>J n Alcay</b>		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	
	Print/Type name		

**TAX RECORD INFORMATION SHEET**

**THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY AND SIGNED BY SAME.**

**THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.**

**INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:**

- 1. Tax legal description must be exactly as shown on tax records.
- 2. Show **only** all taxing authority where we are escrowing for payment.
- 3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by:

DATE LOAN CLOSED: September 24, 2021 TITLE/ESCROW/CLOSING ATTORNEY \_\_\_\_\_

REFINANCE  Yes  No  
LOAN # 1111111111  
BORROWER(S) NAME: J n Alcay

TAXES FOR CURRENT YEAR LISTED IN NAME OF: J n Alcay

PROPERTY ADDRESS: 11111 Jen PL BALDWIN  
PARK, CA 91706

**CURRENT TAX ASSESSMENT BASED ON:**

ACREAGE  VACANT  PARTIAL CONSTRUCTION  COMPLETE CONSTRUCTION

**LEGAL DESCRIPTION:**

SECTION \_\_\_\_\_ BLOCK \_\_\_\_\_ LOT(S) \_\_\_\_\_ TRACT \_\_\_\_\_  
MAP \_\_\_\_\_ UNIT# \_\_\_\_\_ TWNSHP \_\_\_\_\_ RANGE \_\_\_\_\_  
SUBDIVISION \_\_\_\_\_  
METES & BOUNDS  YES  NO

TYPE OF TAX County Tax LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE 12/01/2021  
NEXT AMOUNT DUE \$3,138.90 -THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:** PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_  
PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:** PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_  
PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS  ESTIMATE  ACTUAL

**PAYMENT FREQUENCY:**

ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL

**TAXING AUTHORITY NAME & ADDRESS:** PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_  
PARCEL/PROPERTY ID/TMS # \_\_\_\_\_

LOAN #: 111111111

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
[ ] ANNUAL [ ] SEMI-ANNUAL [ ] QUARTERLY [ ] TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:** \_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS # \_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
**SETTLEMENT AGENT**

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	11/01/2021	\$2,093.75	\$842.83	\$940.05	\$450,382.17	\$310.87	96.8564%
2	12/01/2021	\$2,093.75	\$844.58	\$938.30	\$449,537.59	\$310.87	96.6748%
3	01/01/2022	\$2,093.75	\$846.34	\$936.54	\$448,691.25	\$310.87	96.4927%
4	02/01/2022	\$2,093.75	\$848.11	\$934.77	\$447,843.14	\$310.87	96.3104%
5	03/01/2022	\$2,093.75	\$849.87	\$933.01	\$446,993.27	\$310.87	96.1276%
6	04/01/2022	\$2,093.75	\$851.64	\$931.24	\$446,141.63	\$310.87	95.9444%
7	05/01/2022	\$2,093.75	\$853.42	\$929.46	\$445,288.21	\$310.87	95.7609%
8	06/01/2022	\$2,093.75	\$855.20	\$927.68	\$444,433.01	\$310.87	95.5770%
9	07/01/2022	\$2,093.75	\$856.98	\$925.90	\$443,576.03	\$310.87	95.3927%
10	08/01/2022	\$2,093.75	\$858.76	\$924.12	\$442,717.27	\$310.87	95.2080%
11	09/01/2022	\$2,093.75	\$860.55	\$922.33	\$441,856.72	\$310.87	95.0230%
12	10/01/2022	\$2,093.75	\$862.35	\$920.53	\$440,994.37	\$310.87	94.8375%
13	11/01/2022	\$2,086.55	\$864.14	\$918.74	\$440,130.23	\$303.67	94.6517%
14	12/01/2022	\$2,086.55	\$865.94	\$916.94	\$439,264.29	\$303.67	94.4654%
15	01/01/2023	\$2,086.55	\$867.75	\$915.13	\$438,396.54	\$303.67	94.2788%
16	02/01/2023	\$2,086.55	\$869.55	\$913.33	\$437,526.99	\$303.67	94.0918%
17	03/01/2023	\$2,086.55	\$871.37	\$911.51	\$436,655.62	\$303.67	93.9044%
18	04/01/2023	\$2,086.55	\$873.18	\$909.70	\$435,782.44	\$303.67	93.7167%
19	05/01/2023	\$2,086.55	\$875.00	\$907.88	\$434,907.44	\$303.67	93.5285%
20	06/01/2023	\$2,086.55	\$876.82	\$906.06	\$434,030.62	\$303.67	93.3399%
21	07/01/2023	\$2,086.55	\$878.65	\$904.23	\$433,151.97	\$303.67	93.1510%
22	08/01/2023	\$2,086.55	\$880.48	\$902.40	\$432,271.49	\$303.67	92.9616%
23	09/01/2023	\$2,086.55	\$882.31	\$900.57	\$431,389.18	\$303.67	92.7719%
24	10/01/2023	\$2,086.55	\$884.15	\$898.73	\$430,505.03	\$303.67	92.5817%
25	11/01/2023	\$2,079.16	\$885.99	\$896.89	\$429,619.04	\$296.28	92.3912%
26	12/01/2023	\$2,079.16	\$887.84	\$895.04	\$428,731.20	\$296.28	92.2003%
27	01/01/2024	\$2,079.16	\$889.69	\$893.19	\$427,841.51	\$296.28	92.0089%
28	02/01/2024	\$2,079.16	\$891.54	\$891.34	\$426,949.97	\$296.28	91.8172%
29	03/01/2024	\$2,079.16	\$893.40	\$889.48	\$426,056.57	\$296.28	91.6251%
30	04/01/2024	\$2,079.16	\$895.26	\$887.62	\$425,161.31	\$296.28	91.4325%
31	05/01/2024	\$2,079.16	\$897.13	\$885.75	\$424,264.18	\$296.28	91.2396%
32	06/01/2024	\$2,079.16	\$899.00	\$883.88	\$423,365.18	\$296.28	91.0463%
33	07/01/2024	\$2,079.16	\$900.87	\$882.01	\$422,464.31	\$296.28	90.8525%
34	08/01/2024	\$2,079.16	\$902.75	\$880.13	\$421,561.56	\$296.28	90.6584%
35	09/01/2024	\$2,079.16	\$904.63	\$878.25	\$420,656.93	\$296.28	90.4639%
36	10/01/2024	\$2,079.16	\$906.51	\$876.37	\$419,750.42	\$296.28	90.2689%
37	11/01/2024	\$2,071.59	\$908.40	\$874.48	\$418,842.02	\$288.71	90.0736%
38	12/01/2024	\$2,071.59	\$910.29	\$872.59	\$417,931.73	\$288.71	89.8778%
39	01/01/2025	\$2,071.59	\$912.19	\$870.69	\$417,019.54	\$288.71	89.6816%
40	02/01/2025	\$2,071.59	\$914.09	\$868.79	\$416,105.45	\$288.71	89.4850%
41	03/01/2025	\$2,071.59	\$915.99	\$866.89	\$415,189.46	\$288.71	89.2881%
42	04/01/2025	\$2,071.59	\$917.90	\$864.98	\$414,271.56	\$288.71	89.0907%
43	05/01/2025	\$2,071.59	\$919.81	\$863.07	\$413,351.75	\$288.71	88.8928%
44	06/01/2025	\$2,071.59	\$921.73	\$861.15	\$412,430.02	\$288.71	88.6946%
45	07/01/2025	\$2,071.59	\$923.65	\$859.23	\$411,506.37	\$288.71	88.4960%
46	08/01/2025	\$2,071.59	\$925.58	\$857.30	\$410,580.79	\$288.71	88.2969%
47	09/01/2025	\$2,071.59	\$927.50	\$855.38	\$409,653.29	\$288.71	88.0975%
48	10/01/2025	\$2,071.59	\$929.44	\$853.44	\$408,723.85	\$288.71	87.8976%
49	11/01/2025	\$2,063.82	\$931.37	\$851.51	\$407,792.48	\$280.94	87.6973%
50	12/01/2025	\$2,063.82	\$933.31	\$849.57	\$406,859.17	\$280.94	87.4966%
51	01/01/2026	\$2,063.82	\$935.26	\$847.62	\$405,923.91	\$280.94	87.2955%
52	02/01/2026	\$2,063.82	\$937.21	\$845.67	\$404,986.70	\$280.94	87.0939%
53	03/01/2026	\$2,063.82	\$939.16	\$843.72	\$404,047.54	\$280.94	86.8919%
54	04/01/2026	\$2,063.82	\$941.11	\$841.77	\$403,106.43	\$280.94	86.6896%
55	05/01/2026	\$2,063.82	\$943.07	\$839.81	\$402,163.36	\$280.94	86.4867%
56	06/01/2026	\$2,063.82	\$945.04	\$837.84	\$401,218.32	\$280.94	86.2835%
57	07/01/2026	\$2,063.82	\$947.01	\$835.87	\$400,271.31	\$280.94	86.0799%

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	08/01/2026	\$2,063.82	\$948.98	\$833.90	\$399,322.33	\$280.94	85.8758%
59	09/01/2026	\$2,063.82	\$950.96	\$831.92	\$398,371.37	\$280.94	85.6713%
60	10/01/2026	\$2,063.82	\$952.94	\$829.94	\$397,418.43	\$280.94	85.4663%
61	11/01/2026	\$2,055.86	\$954.92	\$827.96	\$396,463.51	\$272.98	85.2610%
62	12/01/2026	\$2,055.86	\$956.91	\$825.97	\$395,506.60	\$272.98	85.0552%
63	01/01/2027	\$2,055.86	\$958.91	\$823.97	\$394,547.69	\$272.98	84.8490%
64	02/01/2027	\$2,055.86	\$960.91	\$821.97	\$393,586.78	\$272.98	84.6423%
65	03/01/2027	\$2,055.86	\$962.91	\$819.97	\$392,623.87	\$272.98	84.4352%
66	04/01/2027	\$2,055.86	\$964.91	\$817.97	\$391,658.96	\$272.98	84.2277%
67	05/01/2027	\$2,055.86	\$966.92	\$815.96	\$390,692.04	\$272.98	84.0198%
68	06/01/2027	\$2,055.86	\$968.94	\$813.94	\$389,723.10	\$272.98	83.8114%
69	07/01/2027	\$2,055.86	\$970.96	\$811.92	\$388,752.14	\$272.98	83.6026%
70	08/01/2027	\$2,055.86	\$972.98	\$809.90	\$387,779.16	\$272.98	83.3934%
71	09/01/2027	\$2,055.86	\$975.01	\$807.87	\$386,804.15	\$272.98	83.1837%
72	10/01/2027	\$2,055.86	\$977.04	\$805.84	\$385,827.11	\$272.98	82.9736%
73	11/01/2027	\$2,047.70	\$979.07	\$803.81	\$384,848.04	\$264.82	82.7630%
74	12/01/2027	\$2,047.70	\$981.11	\$801.77	\$383,866.93	\$264.82	82.5520%
75	01/01/2028	\$2,047.70	\$983.16	\$799.72	\$382,883.77	\$264.82	82.3406%
76	02/01/2028	\$2,047.70	\$985.21	\$797.67	\$381,898.56	\$264.82	82.1287%
77	03/01/2028	\$2,047.70	\$987.26	\$795.62	\$380,911.30	\$264.82	81.9164%
78	04/01/2028	\$2,047.70	\$989.31	\$793.57	\$379,921.99	\$264.82	81.7037%
79	05/01/2028	\$2,047.70	\$991.38	\$791.50	\$378,930.61	\$264.82	81.4905%
80	06/01/2028	\$2,047.70	\$993.44	\$789.44	\$377,937.17	\$264.82	81.2768%
81	07/01/2028	\$2,047.70	\$995.51	\$787.37	\$376,941.66	\$264.82	81.0627%
82	08/01/2028	\$2,047.70	\$997.58	\$785.30	\$375,944.08	\$264.82	80.8482%
83	09/01/2028	\$2,047.70	\$999.66	\$783.22	\$374,944.42	\$264.82	80.6332%
84	10/01/2028	\$2,047.70	\$1,001.75	\$781.13	\$373,942.67	\$264.82	80.4178%
85	11/01/2028	\$2,039.33	\$1,003.83	\$779.05	\$372,938.84	\$256.45	80.2019%
86	12/01/2028	\$2,039.33	\$1,005.92	\$776.96	\$371,932.92	\$256.45	79.9856%
87	01/01/2029	\$2,039.33	\$1,008.02	\$774.86	\$370,924.90	\$256.45	79.7688%
88	02/01/2029	\$2,039.33	\$1,010.12	\$772.76	\$369,914.78	\$256.45	79.5516%
89	03/01/2029	\$2,039.33	\$1,012.22	\$770.66	\$368,902.56	\$256.45	79.3339%
90	04/01/2029	\$2,039.33	\$1,014.33	\$768.55	\$367,888.23	\$256.45	79.1157%
91	05/01/2029	\$2,039.33	\$1,016.45	\$766.43	\$366,871.78	\$256.45	78.8972%
92	06/01/2029	\$2,039.33	\$1,018.56	\$764.32	\$365,853.22	\$256.45	78.6781%
93	07/01/2029	\$2,039.33	\$1,020.69	\$762.19	\$364,832.53	\$256.45	78.4586%
94	08/01/2029	\$2,039.33	\$1,022.81	\$760.07	\$363,809.72	\$256.45	78.2386%
95	09/01/2029	\$2,039.33	\$1,024.94	\$757.94	\$362,784.78	\$256.45	78.0182%
96	10/01/2029	\$2,039.33	\$1,027.08	\$755.80	\$361,757.70	\$256.45	77.7974%
97	11/01/2029	\$2,030.75	\$1,029.22	\$753.66	\$360,728.48	\$247.87	77.5760%
98	12/01/2029	\$2,030.75	\$1,031.36	\$751.52	\$359,697.12	\$247.87	77.3542%
99	01/01/2030	\$2,030.75	\$1,033.51	\$749.37	\$358,663.61	\$247.87	77.1320%
100	02/01/2030	\$2,030.75	\$1,035.66	\$747.22	\$357,627.95	\$247.87	76.9092%
101	03/01/2030	\$2,030.75	\$1,037.82	\$745.06	\$356,590.13	\$247.87	76.6860%
102	04/01/2030	\$2,030.75	\$1,039.98	\$742.90	\$355,550.15	\$247.87	76.4624%
103	05/01/2030	\$2,030.75	\$1,042.15	\$740.73	\$354,508.00	\$247.87	76.2383%
104	06/01/2030	\$2,030.75	\$1,044.32	\$738.56	\$353,463.68	\$247.87	76.0137%
105	07/01/2030	\$2,030.75	\$1,046.50	\$736.38	\$352,417.18	\$247.87	75.7886%
106	08/01/2030	\$2,030.75	\$1,048.68	\$734.20	\$351,368.50	\$247.87	75.5631%
107	09/01/2030	\$2,030.75	\$1,050.86	\$732.02	\$350,317.64	\$247.87	75.3371%
108	10/01/2030	\$2,030.75	\$1,053.05	\$729.83	\$349,264.59	\$247.87	75.1107%
109	11/01/2030	\$2,021.95	\$1,055.25	\$727.63	\$348,209.34	\$239.07	74.8837%
110	12/01/2030	\$2,021.95	\$1,057.44	\$725.44	\$347,151.90	\$239.07	74.6563%
111	01/01/2031	\$2,021.95	\$1,059.65	\$723.23	\$346,092.25	\$239.07	74.4284%
112	02/01/2031	\$2,021.95	\$1,061.85	\$721.03	\$345,030.40	\$239.07	74.2001%
000	03/01/2031	\$2,021.95	\$1,064.07	\$718.81	\$343,966.33	\$239.07	73.9713%
114	04/01/2031	\$2,021.95	\$1,066.28	\$716.60	\$342,900.05	\$239.07	73.7419%

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	05/01/2031	\$2,021.95	\$1,068.50	\$714.38	\$341,831.55	\$239.07	73.5122%
116	06/01/2031	\$2,021.95	\$1,070.73	\$712.15	\$340,760.82	\$239.07	73.2819%
117	07/01/2031	\$2,021.95	\$1,072.96	\$709.92	\$339,687.86	\$239.07	73.0512%
118	08/01/2031	\$2,021.95	\$1,075.20	\$707.68	\$338,612.66	\$239.07	72.8199%
119	09/01/2031	\$2,021.95	\$1,077.44	\$705.44	\$337,535.22	\$239.07	72.5882%
120	10/01/2031	\$2,021.95	\$1,079.68	\$703.20	\$336,455.54	\$239.07	72.3560%
121	11/01/2031	\$2,012.93	\$1,081.93	\$700.95	\$335,373.61	\$230.05	72.1234%
122	12/01/2031	\$2,012.93	\$1,084.18	\$698.70	\$334,289.43	\$230.05	71.8902%
123	01/01/2032	\$2,012.93	\$1,086.44	\$696.44	\$333,202.99	\$230.05	71.6566%
124	02/01/2032	\$2,012.93	\$1,088.71	\$694.17	\$332,114.28	\$230.05	71.4224%
125	03/01/2032	\$2,012.93	\$1,090.98	\$691.90	\$331,023.30	\$230.05	71.1878%
126	04/01/2032	\$2,012.93	\$1,093.25	\$689.63	\$329,930.05	\$230.05	70.9527%
127	05/01/2032	\$2,012.93	\$1,095.53	\$687.35	\$328,834.52	\$230.05	70.7171%
128	06/01/2032	\$2,012.93	\$1,097.81	\$685.07	\$327,736.71	\$230.05	70.4810%
129	07/01/2032	\$2,012.93	\$1,100.10	\$682.78	\$326,636.61	\$230.05	70.2444%
130	08/01/2032	\$2,012.93	\$1,102.39	\$680.49	\$325,534.22	\$230.05	70.0074%
131	09/01/2032	\$2,012.93	\$1,104.68	\$678.20	\$324,429.54	\$230.05	69.7698%
132	10/01/2032	\$2,012.93	\$1,106.99	\$675.89	\$323,322.55	\$230.05	69.5317%
133	11/01/2032	\$2,003.68	\$1,109.29	\$673.59	\$322,213.26	\$220.80	69.2932%
134	12/01/2032	\$2,003.68	\$1,111.60	\$671.28	\$321,101.66	\$220.80	69.0541%
135	01/01/2033	\$2,003.68	\$1,113.92	\$668.96	\$319,987.74	\$220.80	68.8146%
136	02/01/2033	\$2,003.68	\$1,116.24	\$666.64	\$318,871.50	\$220.80	68.5745%
137	03/01/2033	\$2,003.68	\$1,118.56	\$664.32	\$317,752.94	\$220.80	68.3340%
138	04/01/2033	\$2,003.68	\$1,120.89	\$661.99	\$316,632.05	\$220.80	68.0929%
139	05/01/2033	\$2,003.68	\$1,123.23	\$659.65	\$315,508.82	\$220.80	67.8514%
140	06/01/2033	\$2,003.68	\$1,125.57	\$657.31	\$314,383.25	\$220.80	67.6093%
141	07/01/2033	\$2,003.68	\$1,127.91	\$654.97	\$313,255.34	\$220.80	67.3667%
142	08/01/2033	\$2,003.68	\$1,130.26	\$652.62	\$312,125.08	\$220.80	67.1237%
143	09/01/2033	\$2,003.68	\$1,132.62	\$650.26	\$310,992.46	\$220.80	66.8801%
144	10/01/2033	\$2,003.68	\$1,134.98	\$647.90	\$309,857.48	\$220.80	66.6360%
145	11/01/2033	\$1,994.20	\$1,137.34	\$645.54	\$308,720.14	\$211.32	66.3914%
146	12/01/2033	\$1,994.20	\$1,139.71	\$643.17	\$307,580.43	\$211.32	66.1463%
147	01/01/2034	\$1,994.20	\$1,142.09	\$640.79	\$306,438.34	\$211.32	65.9007%
148	02/01/2034	\$1,994.20	\$1,144.47	\$638.41	\$305,293.87	\$211.32	65.6546%
149	03/01/2034	\$1,994.20	\$1,146.85	\$636.03	\$304,147.02	\$211.32	65.4080%
150	04/01/2034	\$1,994.20	\$1,149.24	\$633.64	\$302,997.78	\$211.32	65.1608%
151	05/01/2034	\$1,994.20	\$1,151.63	\$631.25	\$301,846.15	\$211.32	64.9132%
152	06/01/2034	\$1,994.20	\$1,154.03	\$628.85	\$300,692.12	\$211.32	64.6650%
153	07/01/2034	\$1,994.20	\$1,156.44	\$626.44	\$299,535.68	\$211.32	64.4163%
154	08/01/2034	\$1,994.20	\$1,158.85	\$624.03	\$298,376.83	\$211.32	64.1671%
155	09/01/2034	\$1,994.20	\$1,161.26	\$621.62	\$297,215.57	\$211.32	63.9173%
156	10/01/2034	\$1,994.20	\$1,163.68	\$619.20	\$296,051.89	\$211.32	63.6671%
157	11/01/2034	\$1,984.48	\$1,166.11	\$616.77	\$294,885.78	\$201.60	63.4163%
158	12/01/2034	\$1,984.48	\$1,168.53	\$614.35	\$293,717.25	\$201.60	63.1650%
159	01/01/2035	\$1,984.48	\$1,170.97	\$611.91	\$292,546.28	\$201.60	62.9132%
160	02/01/2035	\$1,984.48	\$1,173.41	\$609.47	\$291,372.87	\$201.60	62.6608%
161	03/01/2035	\$1,984.48	\$1,175.85	\$607.03	\$290,197.02	\$201.60	62.4080%
162	04/01/2035	\$1,984.48	\$1,178.30	\$604.58	\$289,018.72	\$201.60	62.1546%
163	05/01/2035	\$1,984.48	\$1,180.76	\$602.12	\$287,837.96	\$201.60	61.9006%
164	06/01/2035	\$1,984.48	\$1,183.22	\$599.66	\$286,654.74	\$201.60	61.6462%
165	07/01/2035	\$1,984.48	\$1,185.68	\$597.20	\$285,469.06	\$201.60	61.3912%
166	08/01/2035	\$1,984.48	\$1,188.15	\$594.73	\$284,280.91	\$201.60	61.1357%
167	09/01/2035	\$1,984.48	\$1,190.63	\$592.25	\$283,090.28	\$201.60	60.8796%
168	10/01/2035	\$1,984.48	\$1,193.11	\$589.77	\$281,897.17	\$201.60	60.6230%
169	11/01/2035	\$1,974.51	\$1,195.59	\$587.29	\$280,701.58	\$191.63	60.3659%
170	12/01/2035	\$1,974.51	\$1,198.09	\$584.79	\$279,503.49	\$191.63	60.1083%
171	01/01/2036	\$1,974.51	\$1,200.58	\$582.30	\$278,302.91	\$191.63	59.8501%



## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	02/01/2036	\$1,974.51	\$1,203.08	\$579.80	\$277,099.83	\$191.63	59.5914%
173	03/01/2036	\$1,974.51	\$1,205.59	\$577.29	\$275,894.24	\$191.63	59.3321%
174	04/01/2036	\$1,974.51	\$1,208.10	\$574.78	\$274,686.14	\$191.63	59.0723%
175	05/01/2036	\$1,974.51	\$1,210.62	\$572.26	\$273,475.52	\$191.63	58.8119%
176	06/01/2036	\$1,974.51	\$1,213.14	\$569.74	\$272,262.38	\$191.63	58.5510%
177	07/01/2036	\$1,974.51	\$1,215.67	\$567.21	\$271,046.71	\$191.63	58.2896%
178	08/01/2036	\$1,974.51	\$1,218.20	\$564.68	\$269,828.51	\$191.63	58.0276%
179	09/01/2036	\$1,974.51	\$1,220.74	\$562.14	\$268,607.77	\$191.63	57.7651%
180	10/01/2036	\$1,974.51	\$1,223.28	\$559.60	\$267,384.49	\$191.63	57.5020%
181	11/01/2036	\$1,964.29	\$1,225.83	\$557.05	\$266,158.66	\$181.41	57.2384%
182	12/01/2036	\$1,964.29	\$1,228.38	\$554.50	\$264,930.28	\$181.41	56.9743%
183	01/01/2037	\$1,964.29	\$1,230.94	\$551.94	\$263,699.34	\$181.41	56.7095%
184	02/01/2037	\$1,964.29	\$1,233.51	\$549.37	\$262,465.83	\$181.41	56.4443%
185	03/01/2037	\$1,964.29	\$1,236.08	\$546.80	\$261,229.75	\$181.41	56.1784%
186	04/01/2037	\$1,964.29	\$1,238.65	\$544.23	\$259,991.10	\$181.41	55.9121%
187	05/01/2037	\$1,964.29	\$1,241.23	\$541.65	\$258,749.87	\$181.41	55.6451%
188	06/01/2037	\$1,964.29	\$1,243.82	\$539.06	\$257,506.05	\$181.41	55.3776%
189	07/01/2037	\$1,964.29	\$1,246.41	\$536.47	\$256,259.64	\$181.41	55.1096%
190	08/01/2037	\$1,964.29	\$1,249.01	\$533.87	\$255,010.63	\$181.41	54.8410%
191	09/01/2037	\$1,964.29	\$1,251.61	\$531.27	\$253,759.02	\$181.41	54.5718%
192	10/01/2037	\$1,964.29	\$1,254.22	\$528.66	\$252,504.80	\$181.41	54.3021%
193	11/01/2037	\$1,953.82	\$1,256.83	\$526.05	\$251,247.97	\$170.94	54.0318%
194	12/01/2037	\$1,953.82	\$1,259.45	\$523.43	\$249,988.52	\$170.94	53.7610%
195	01/01/2038	\$1,953.82	\$1,262.07	\$520.81	\$248,726.45	\$170.94	53.4896%
196	02/01/2038	\$1,953.82	\$1,264.70	\$518.18	\$247,461.75	\$170.94	53.2176%
000	03/01/2038	\$1,953.82	\$1,267.33	\$515.55	\$246,194.42	\$170.94	52.9450%
198	04/01/2038	\$1,953.82	\$1,269.97	\$512.91	\$244,924.45	\$170.94	52.6719%
199	05/01/2038	\$1,953.82	\$1,272.62	\$510.26	\$243,651.83	\$170.94	52.3982%
200	06/01/2038	\$1,953.82	\$1,275.27	\$507.61	\$242,376.56	\$170.94	52.1240%
201	07/01/2038	\$1,953.82	\$1,277.93	\$504.95	\$241,098.63	\$170.94	51.8492%
202	08/01/2038	\$1,953.82	\$1,280.59	\$502.29	\$239,818.04	\$170.94	51.5738%
203	09/01/2038	\$1,953.82	\$1,283.26	\$499.62	\$238,534.78	\$170.94	51.2978%
204	10/01/2038	\$1,953.82	\$1,285.93	\$496.95	\$237,248.85	\$170.94	51.0213%
205	11/01/2038	\$1,943.07	\$1,288.61	\$494.27	\$235,960.24	\$160.19	50.7441%
206	12/01/2038	\$1,943.07	\$1,291.30	\$491.58	\$234,668.94	\$160.19	50.4664%
207	01/01/2039	\$1,943.07	\$1,293.99	\$488.89	\$233,374.95	\$160.19	50.1882%
208	02/01/2039	\$1,943.07	\$1,296.68	\$486.20	\$232,078.27	\$160.19	49.9093%
209	03/01/2039	\$1,943.07	\$1,299.38	\$483.50	\$230,778.89	\$160.19	49.6299%
210	04/01/2039	\$1,943.07	\$1,302.09	\$480.79	\$229,476.80	\$160.19	49.3498%
211	05/01/2039	\$1,943.07	\$1,304.80	\$478.08	\$228,172.00	\$160.19	49.0692%
212	06/01/2039	\$1,943.07	\$1,307.52	\$475.36	\$226,864.48	\$160.19	48.7881%
213	07/01/2039	\$1,943.07	\$1,310.25	\$472.63	\$225,554.23	\$160.19	48.5063%
214	08/01/2039	\$1,943.07	\$1,312.98	\$469.90	\$224,241.25	\$160.19	48.2239%
215	09/01/2039	\$1,943.07	\$1,315.71	\$467.17	\$222,925.54	\$160.19	47.9410%
216	10/01/2039	\$1,943.07	\$1,318.45	\$464.43	\$221,607.09	\$160.19	47.6574%
217	11/01/2039	\$1,932.06	\$1,321.20	\$461.68	\$220,285.89	\$149.18	47.3733%
218	12/01/2039	\$1,932.06	\$1,323.95	\$458.93	\$218,961.94	\$149.18	47.0886%
219	01/01/2040	\$1,932.06	\$1,326.71	\$456.17	\$217,635.23	\$149.18	46.8033%
220	02/01/2040	\$1,932.06	\$1,329.47	\$453.41	\$216,305.76	\$149.18	46.5174%
221	03/01/2040	\$1,932.06	\$1,332.24	\$450.64	\$214,973.52	\$149.18	46.2309%
222	04/01/2040	\$1,932.06	\$1,335.02	\$447.86	\$213,638.50	\$149.18	45.9438%
223	05/01/2040	\$1,932.06	\$1,337.80	\$445.08	\$212,300.70	\$149.18	45.6561%
224	06/01/2040	\$1,932.06	\$1,340.59	\$442.29	\$210,960.11	\$149.18	45.3678%
225	07/01/2040	\$1,932.06	\$1,343.38	\$439.50	\$209,616.73	\$149.18	45.0789%
226	08/01/2040	\$1,932.06	\$1,346.18	\$436.70	\$208,270.55	\$149.18	44.7894%
227	09/01/2040	\$1,932.06	\$1,348.98	\$433.90	\$206,921.57	\$149.18	44.4993%
228	10/01/2040	\$1,932.06	\$1,351.79	\$431.09	\$205,569.78	\$149.18	44.2086%

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	11/01/2040	\$1,920.76	\$1,354.61	\$428.27	\$204,215.17	\$137.88	43.9172%
230	12/01/2040	\$1,920.76	\$1,357.43	\$425.45	\$202,857.74	\$137.88	43.6253%
231	01/01/2041	\$1,920.76	\$1,360.26	\$422.62	\$201,497.48	\$137.88	43.3328%
232	02/01/2041	\$1,920.76	\$1,363.09	\$419.79	\$200,134.39	\$137.88	43.0397%
233	03/01/2041	\$1,920.76	\$1,365.93	\$416.95	\$198,768.46	\$137.88	42.7459%
234	04/01/2041	\$1,920.76	\$1,368.78	\$414.10	\$197,399.68	\$137.88	42.4515%
235	05/01/2041	\$1,920.76	\$1,371.63	\$411.25	\$196,028.05	\$137.88	42.1566%
236	06/01/2041	\$1,920.76	\$1,374.49	\$408.39	\$194,653.56	\$137.88	41.8610%
237	07/01/2041	\$1,920.76	\$1,377.35	\$405.53	\$193,276.21	\$137.88	41.5648%
238	08/01/2041	\$1,920.76	\$1,380.22	\$402.66	\$191,895.99	\$137.88	41.2680%
239	09/01/2041	\$1,920.76	\$1,383.10	\$399.78	\$190,512.89	\$137.88	40.9705%
240	10/01/2041	\$1,920.76	\$1,385.98	\$396.90	\$189,126.91	\$137.88	40.6725%
241	11/01/2041	\$1,909.19	\$1,388.87	\$394.01	\$187,738.04	\$126.31	40.3738%
242	12/01/2041	\$1,909.19	\$1,391.76	\$391.12	\$186,346.28	\$126.31	40.0745%
243	01/01/2042	\$1,909.19	\$1,394.66	\$388.22	\$184,951.62	\$126.31	39.7745%
244	02/01/2042	\$1,909.19	\$1,397.56	\$385.32	\$183,554.06	\$126.31	39.4740%
245	03/01/2042	\$1,909.19	\$1,400.48	\$382.40	\$182,153.58	\$126.31	39.1728%
246	04/01/2042	\$1,909.19	\$1,403.39	\$379.49	\$180,750.19	\$126.31	38.8710%
247	05/01/2042	\$1,909.19	\$1,406.32	\$376.56	\$179,343.87	\$126.31	38.5686%
248	06/01/2042	\$1,909.19	\$1,409.25	\$373.63	\$177,934.62	\$126.31	38.2655%
249	07/01/2042	\$1,909.19	\$1,412.18	\$370.70	\$176,522.44	\$126.31	37.9618%
250	08/01/2042	\$1,909.19	\$1,415.12	\$367.76	\$175,107.32	\$126.31	37.6575%
251	09/01/2042	\$1,909.19	\$1,418.07	\$364.81	\$173,689.25	\$126.31	37.3525%
252	10/01/2042	\$1,909.19	\$1,421.03	\$361.85	\$172,268.22	\$126.31	37.0469%
253	11/01/2042	\$1,897.31	\$1,423.99	\$358.89	\$170,844.23	\$114.43	36.7407%
254	12/01/2042	\$1,897.31	\$1,426.95	\$355.93	\$169,417.28	\$114.43	36.4338%
255	01/01/2043	\$1,897.31	\$1,429.93	\$352.95	\$167,987.35	\$114.43	36.1263%
256	02/01/2043	\$1,897.31	\$1,432.91	\$349.97	\$166,554.44	\$114.43	35.8182%
257	03/01/2043	\$1,897.31	\$1,435.89	\$346.99	\$165,118.55	\$114.43	35.5094%
258	04/01/2043	\$1,897.31	\$1,438.88	\$344.00	\$163,679.67	\$114.43	35.1999%
259	05/01/2043	\$1,897.31	\$1,441.88	\$341.00	\$162,237.79	\$114.43	34.8898%
260	06/01/2043	\$1,897.31	\$1,444.88	\$338.00	\$160,792.91	\$114.43	34.5791%
261	07/01/2043	\$1,897.31	\$1,447.89	\$334.99	\$159,345.02	\$114.43	34.2677%
262	08/01/2043	\$1,897.31	\$1,450.91	\$331.97	\$157,894.11	\$114.43	33.9557%
263	09/01/2043	\$1,897.31	\$1,453.93	\$328.95	\$156,440.18	\$114.43	33.6430%
264	10/01/2043	\$1,897.31	\$1,456.96	\$325.92	\$154,983.22	\$114.43	33.3297%
265	11/01/2043	\$1,885.14	\$1,460.00	\$322.88	\$153,523.22	\$102.26	33.0157%
266	12/01/2043	\$1,885.14	\$1,463.04	\$319.84	\$152,060.18	\$102.26	32.7011%
267	01/01/2044	\$1,885.14	\$1,466.09	\$316.79	\$150,594.09	\$102.26	32.3858%
268	02/01/2044	\$1,885.14	\$1,469.14	\$313.74	\$149,124.95	\$102.26	32.0699%
269	03/01/2044	\$1,885.14	\$1,472.20	\$310.68	\$147,652.75	\$102.26	31.7533%
270	04/01/2044	\$1,885.14	\$1,475.27	\$307.61	\$146,177.48	\$102.26	31.4360%
271	05/01/2044	\$1,885.14	\$1,478.34	\$304.54	\$144,699.14	\$102.26	31.1181%
272	06/01/2044	\$1,885.14	\$1,481.42	\$301.46	\$143,217.72	\$102.26	30.7995%
273	07/01/2044	\$1,885.14	\$1,484.51	\$298.37	\$141,733.21	\$102.26	30.4803%
274	08/01/2044	\$1,885.14	\$1,487.60	\$295.28	\$140,245.61	\$102.26	30.1603%
275	09/01/2044	\$1,885.14	\$1,490.70	\$292.18	\$138,754.91	\$102.26	29.8398%
276	10/01/2044	\$1,885.14	\$1,493.81	\$289.07	\$137,261.10	\$102.26	29.5185%
277	11/01/2044	\$1,872.66	\$1,496.92	\$285.96	\$135,764.18	\$89.78	29.1966%
278	12/01/2044	\$1,872.66	\$1,500.04	\$282.84	\$134,264.14	\$89.78	28.8740%
279	01/01/2045	\$1,872.66	\$1,503.16	\$279.72	\$132,760.98	\$89.78	28.5507%
280	02/01/2045	\$1,872.66	\$1,506.29	\$276.59	\$131,254.69	\$89.78	28.2268%
281	03/01/2045	\$1,872.66	\$1,509.43	\$273.45	\$129,745.26	\$89.78	27.9022%
282	04/01/2045	\$1,872.66	\$1,512.58	\$270.30	\$128,232.68	\$89.78	27.5769%
283	05/01/2045	\$1,872.66	\$1,515.73	\$267.15	\$126,716.95	\$89.78	27.2510%
284	06/01/2045	\$1,872.66	\$1,518.89	\$263.99	\$125,198.06	\$89.78	26.9243%
285	07/01/2045	\$1,872.66	\$1,522.05	\$260.83	\$123,676.01	\$89.78	26.5970%

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay  
 Lender:

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	08/01/2045	\$1,872.66	\$1,525.22	\$257.66	\$122,150.79	\$89.78	26.2690%
287	09/01/2045	\$1,872.66	\$1,528.40	\$254.48	\$120,622.39	\$89.78	25.9403%
288	10/01/2045	\$1,872.66	\$1,531.58	\$251.30	\$119,090.81	\$89.78	25.6109%
289	11/01/2045	\$1,859.87	\$1,534.77	\$248.11	\$117,556.04	\$76.99	25.2809%
290	12/01/2045	\$1,859.87	\$1,537.97	\$244.91	\$116,018.07	\$76.99	24.9501%
291	01/01/2046	\$1,859.87	\$1,541.18	\$241.70	\$114,476.89	\$76.99	24.6187%
292	02/01/2046	\$1,859.87	\$1,544.39	\$238.49	\$112,932.50	\$76.99	24.2866%
293	03/01/2046	\$1,859.87	\$1,547.60	\$235.28	\$111,384.90	\$76.99	23.9537%
294	04/01/2046	\$1,859.87	\$1,550.83	\$232.05	\$109,834.07	\$76.99	23.6202%
295	05/01/2046	\$1,859.87	\$1,554.06	\$228.82	\$108,280.01	\$76.99	23.2860%
296	06/01/2046	\$1,859.87	\$1,557.30	\$225.58	\$106,722.71	\$76.99	22.9511%
297	07/01/2046	\$1,859.87	\$1,560.54	\$222.34	\$105,162.17	\$76.99	22.6155%
298	08/01/2046	\$1,859.87	\$1,563.79	\$219.09	\$103,598.38	\$76.99	22.2792%
299	09/01/2046	\$1,859.87	\$1,567.05	\$215.83	\$102,031.33	\$76.99	21.9422%
300	10/01/2046	\$1,859.87	\$1,570.31	\$212.57	\$100,461.02	\$76.99	21.6045%
301	11/01/2046	\$1,846.75	\$1,573.59	\$209.29	\$98,887.43	\$63.87	21.2661%
302	12/01/2046	\$1,846.75	\$1,576.86	\$206.02	\$97,310.57	\$63.87	20.9270%
303	01/01/2047	\$1,846.75	\$1,580.15	\$202.73	\$95,730.42	\$63.87	20.5872%
304	02/01/2047	\$1,846.75	\$1,583.44	\$199.44	\$94,146.98	\$63.87	20.2467%
305	03/01/2047	\$1,846.75	\$1,586.74	\$196.14	\$92,560.24	\$63.87	19.9054%
306	04/01/2047	\$1,846.75	\$1,590.05	\$192.83	\$90,970.19	\$63.87	19.5635%
307	05/01/2047	\$1,846.75	\$1,593.36	\$189.52	\$89,376.83	\$63.87	19.2208%
308	06/01/2047	\$1,846.75	\$1,596.68	\$186.20	\$87,780.15	\$63.87	18.8775%
309	07/01/2047	\$1,846.75	\$1,600.00	\$182.88	\$86,180.15	\$63.87	18.5334%
310	08/01/2047	\$1,846.75	\$1,603.34	\$179.54	\$84,576.81	\$63.87	18.1886%
311	09/01/2047	\$1,846.75	\$1,606.68	\$176.20	\$82,970.13	\$63.87	17.8430%
312	10/01/2047	\$1,846.75	\$1,610.03	\$172.85	\$81,360.10	\$63.87	17.4968%
313	11/01/2047	\$1,833.30	\$1,613.38	\$169.50	\$79,746.72	\$50.42	17.1498%
314	12/01/2047	\$1,833.30	\$1,616.74	\$166.14	\$78,129.98	\$50.42	16.8021%
315	01/01/2048	\$1,833.30	\$1,620.11	\$162.77	\$76,509.87	\$50.42	16.4537%
316	02/01/2048	\$1,833.30	\$1,623.48	\$159.40	\$74,886.39	\$50.42	16.1046%
317	03/01/2048	\$1,833.30	\$1,626.87	\$156.01	\$73,259.52	\$50.42	15.7547%
318	04/01/2048	\$1,833.30	\$1,630.26	\$152.62	\$71,629.26	\$50.42	15.4041%
319	05/01/2048	\$1,833.30	\$1,633.65	\$149.23	\$69,995.61	\$50.42	15.0528%
320	06/01/2048	\$1,833.30	\$1,637.06	\$145.82	\$68,358.55	\$50.42	14.7008%
321	07/01/2048	\$1,833.30	\$1,640.47	\$142.41	\$66,718.08	\$50.42	14.3480%
322	08/01/2048	\$1,833.30	\$1,643.88	\$139.00	\$65,074.20	\$50.42	13.9945%
323	09/01/2048	\$1,833.30	\$1,647.31	\$135.57	\$63,426.89	\$50.42	13.6402%
324	10/01/2048	\$1,833.30	\$1,650.74	\$132.14	\$61,776.15	\$50.42	13.2852%
325	11/01/2048	\$1,819.51	\$1,654.18	\$128.70	\$60,121.97	\$36.63	12.9295%
326	12/01/2048	\$1,819.51	\$1,657.63	\$125.25	\$58,464.34	\$36.63	12.5730%
327	01/01/2049	\$1,819.51	\$1,661.08	\$121.80	\$56,803.26	\$36.63	12.2158%
328	02/01/2049	\$1,819.51	\$1,664.54	\$118.34	\$55,138.72	\$36.63	11.8578%
329	03/01/2049	\$1,819.51	\$1,668.01	\$114.87	\$53,470.71	\$36.63	11.4991%
330	04/01/2049	\$1,819.51	\$1,671.48	\$111.40	\$51,799.23	\$36.63	11.1396%
331	05/01/2049	\$1,819.51	\$1,674.96	\$107.92	\$50,124.27	\$36.63	10.7794%
332	06/01/2049	\$1,819.51	\$1,678.45	\$104.43	\$48,445.82	\$36.63	10.4185%
333	07/01/2049	\$1,819.51	\$1,681.95	\$100.93	\$46,763.87	\$36.63	10.0567%
334	08/01/2049	\$1,819.51	\$1,685.46	\$97.42	\$45,078.41	\$36.63	9.6943%
335	09/01/2049	\$1,819.51	\$1,688.97	\$93.91	\$43,389.44	\$36.63	9.3311%
336	10/01/2049	\$1,819.51	\$1,692.49	\$90.39	\$41,696.95	\$36.63	8.9671%
337	11/01/2049	\$1,805.37	\$1,696.01	\$86.87	\$40,000.94	\$22.49	8.6024%
338	12/01/2049	\$1,805.37	\$1,699.54	\$83.34	\$38,301.40	\$22.49	8.2369%
339	01/01/2050	\$1,805.37	\$1,703.09	\$79.79	\$36,598.31	\$22.49	7.8706%
340	02/01/2050	\$1,805.37	\$1,706.63	\$76.25	\$34,891.68	\$22.49	7.5036%
341	03/01/2050	\$1,805.37	\$1,710.19	\$72.69	\$33,181.49	\$22.49	7.1358%
342	04/01/2050	\$1,805.37	\$1,713.75	\$69.13	\$31,467.74	\$22.49	6.7673%

## AMORTIZATION SCHEDULE

Loan No.: 1111111111  
 Borrower(s): J n Alcay

Date: 09/24/2021  
 Loan Amount: \$451,225.00  
 Term: 30 years  
 Interest Rate: 2.500 %

Lender:

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	05/01/2050	\$1,805.37	\$1,717.32	\$65.56	\$29,750.42	\$22.49	6.3979%
344	06/01/2050	\$1,805.37	\$1,720.90	\$61.98	\$28,029.52	\$22.49	6.0279%
345	07/01/2050	\$1,805.37	\$1,724.49	\$58.39	\$26,305.03	\$22.49	5.6570%
346	08/01/2050	\$1,805.37	\$1,728.08	\$54.80	\$24,576.95	\$22.49	5.2854%
347	09/01/2050	\$1,805.37	\$1,731.68	\$51.20	\$22,845.27	\$22.49	4.9130%
348	10/01/2050	\$1,805.37	\$1,735.29	\$47.59	\$21,109.98	\$22.49	4.5398%
349	11/01/2050	\$1,790.87	\$1,738.90	\$43.98	\$19,371.08	\$7.99	4.1658%
350	12/01/2050	\$1,790.87	\$1,742.52	\$40.36	\$17,628.56	\$7.99	3.7911%
351	01/01/2051	\$1,790.87	\$1,746.15	\$36.73	\$15,882.41	\$7.99	3.4156%
352	02/01/2051	\$1,790.87	\$1,749.79	\$33.09	\$14,132.62	\$7.99	3.0393%
353	03/01/2051	\$1,790.87	\$1,753.44	\$29.44	\$12,379.18	\$7.99	2.6622%
354	04/01/2051	\$1,790.87	\$1,757.09	\$25.79	\$10,622.09	\$7.99	2.2843%
355	05/01/2051	\$1,790.87	\$1,760.75	\$22.13	\$8,861.34	\$7.99	1.9057%
356	06/01/2051	\$1,790.87	\$1,764.42	\$18.46	\$7,096.92	\$7.99	1.5262%
357	07/01/2051	\$1,790.87	\$1,768.09	\$14.79	\$5,328.83	\$7.99	1.1460%
358	08/01/2051	\$1,790.87	\$1,771.78	\$11.10	\$3,557.05	\$7.99	0.7650%
359	09/01/2051	\$1,790.87	\$1,775.47	\$7.41	\$1,781.58	\$7.99	0.3831%
360	10/01/2051	\$1,793.28	\$1,781.58	\$3.71	\$0.00	\$7.99	0.0000%

J n Alcay

DATE

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

**CALIFORNIA PER DIEM INTEREST CHARGE DISCLOSURE**

Pursuant to California Civ. Code §2948.5(b)

Borrower(s): **J n Alcay**

Date: **September 24, 2021**

Loan Number: **1111111111**

Property Address: **1000011 Jen PL BALDWIN  
PARK, CA 91706**

Lender:

Loan Originator: **000000**

**NMLS #: 00000**

**NMLS #: 00000**

I request loan disbursement occur on a Monday or a day immediately following a bank holiday. As such, interest will commence to accrue on the business day immediately preceding the day of disbursement.

The amount of additional per diem interest that will be charged to facilitate disbursement on the day you have elected is \$ \_\_\_\_\_ .

It may be possible to avoid the additional per diem interest charge by disbursing the loan proceeds on a day immediately following a business day.

**ACKNOWLEDGEMENT**

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

\_\_\_\_\_  
**J n Alcay**

\_\_\_\_\_  
**DATE**

As a representative of the lender, my signature indicates our agreement to the disbursement of the loan proceeds occurring on a Monday or a day immediately following a bank holiday, and the additional per diem interest charge, in accordance with California Civil Code Section 2948.5. My signature also certifies that the foregoing is true and correct.

\_\_\_\_\_  
Lender Representative Name

\_\_\_\_\_  
Lender Representative Signature

\_\_\_\_\_  
Date

This notice is provided by \_\_\_\_\_, as required by California law. We will also send you an additional notice each year that tells you about your privacy rights under federal law.

### Important Privacy Choices for Consumers

**You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.**

#### Your Rights

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your account with us. This includes sending you information about some other products or services.

#### Your Choices

**Restrict Information Sharing With Companies We Own or Control (Affiliates):** Unless you say "No," we may share personal and financial information about you only with our affiliated companies.

(\_\_\_\_) NO, please do not share personal and financial information with your affiliated companies.

**Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products And Services:** Unless you say "No," we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.

(\_\_\_\_) NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.

#### Time Sensitive Reply

You may make or change your privacy choice(s) at any time, and your choice(s) marked here will remain until you state otherwise. If you choose not to take any action to inform PennyMac of your privacy selection(s), PennyMac reserves the right to share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.

If you are an existing customer, have provided your preferences previously, and you do not want to make any changes, no further action is required on your part.

To exercise your choices, utilize any of the options below:

Login or register online at \_\_\_\_\_ click on Account Settings and select Privacy Preferences to update your selections;

Call \_\_\_\_\_, and our menu will prompt you through your choices; or

Complete the information needed below, sign, and return this form to us (you may want to make a copy for your records): Mail to: \_\_\_\_\_ Privacy

Name: \_\_\_\_\_

Loan Number(s): \_\_\_\_\_

Property Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_  
(if different than property address)

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

# Request for Taxpayer Identification Number and Certification

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

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

Print or type. See Specific Instructions on page 2.	<p><b>1</b> Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. <b>J n Alcay</b></p> <p><b>2</b> Business name/disregarded entity name, if different from above</p>	
	<p><b>3</b> Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only <b>one</b> of the following seven boxes.</p> <p><input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC    <input type="checkbox"/> C Corporation    <input type="checkbox"/> S Corporation    <input type="checkbox"/> Partnership    <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ▶ _____</p> <p><small><b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is <b>not</b> disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</small></p> <p><input type="checkbox"/> Other (see instructions) ▶ _____</p>	<p><b>4</b> Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>
	<p><b>5</b> Address (number, street, and apt. or suite no.) See instructions. <b>11111 Jen Pl</b></p> <p style="text-align: right; font-size: small;">Requester's name and address (optional)</p>	
	<p><b>6</b> City, state, and ZIP code <b>Baldwin Park, CA 91706</b></p>	
	<p><b>7</b> List account number(s) here (optional)</p>	

## Part I Taxpayer Identification Number (TIN)

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

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

<b>Social security number</b>									
x	x	x	x	x	3	x	-	x	x
or									
<b>Employer identification number</b>									
	-								

## Part II Certification

Under penalties of perjury, I certify that:

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

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

<b>Sign Here</b>	Signature of U.S. person ▶	Date ▶
------------------	----------------------------	--------

### General Instructions

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

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

### Purpose of Form

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

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

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

By signing the filled-out form, you:

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

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

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

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

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

# HUD Addendum to Uniform Residential Loan Application

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

## Part I – Identifying Information

HUD/FHA Application for Insurance under the National Housing Act and Borrower Certification

FHA Case No. (include any suffix) **10000000000**

Mortgagee Case No. **00000**

Mortgagee ID

Sponsor ID **0000000**

Agent ID

Mortgagee Name, Address (include ZIP Code) and Telephone Number

Name and Address of Sponsor

Name and Address of Agent

Type or print all entries clearly

Borrower's Name & Present Address (include ZIP Code)  
**JOHN ALCAY**

Property Address

(include name of subdivision, lot & block no., & ZIP Code)  
**1111 JEE PL  
BALDWIN PARK, CA 917062746**

**14426 JEN PI  
Baldwin Park, CA 91706**

Sponsored Originations

Name of Third-Party Originator

NMLS ID of Third-Party Originator  
**00000**

## Part II – Borrower Consent for Social Security Administration to Verify Social Security Number

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

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

Borrower's Name: **JOHN ALCAY**  
Date of Birth: **April XX 1984**  
Social Security Number: **1XXXXXXX**

Co-Borrower's Name: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_

Signature(s) of Borrower(s) \_\_\_\_\_ Date Signed \_\_\_\_\_

Signature(s) of Co-Borrower(s) \_\_\_\_\_ Date Signed \_\_\_\_\_

**JOHN ALCAY**

**DATE**

## Part III – Borrower Notices, Information, and Acknowledgment

### Public Reporting Burden

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

### Privacy Act Information

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

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

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



## HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **J n Alcay**

Date: **09/24/2021**

Loan Number: **00000**

Property Address: **11111 Jen PL, BALDWIN PARK, CA 91706**

Lender:

California Civil Code 2955.5(a) provides:

No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
  - 100% of the replacement value of the improvements on the property, or
  - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy**.
5. Policy must provide coverage for a term of at least **One (1) Year(s)**. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **Two (2) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:

11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.
14. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

---

J n Alcay

DATE

**COMPLIANCE AGREEMENT**

Borrower(s): **J n Alcay**

Date: **September 24, 2021**

Loan Number: **1111111111**

Property Address: **11111 Jen PL BALDWIN  
PARK, CA 91706**

Lender:

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation 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, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid in order to assure that the 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.

Dated effective this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
**J n Alcay** **DATE**

\_\_\_\_\_  
**Jessica Warren Alcay** **DATE**

**SIGNATURES CONTINUED ON FOLLOWING PAGE.**

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA  
County of LOS ANGELES

On \_\_\_\_\_, before me, \_\_\_\_\_  
(here insert name and title of the officer), personally appeared J n Alcay AND Jessica Warren Alcay, who proved to me on the basis of satisfactory evidence to be the person(s) whose name (s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature \_\_\_\_\_

\_\_\_\_\_(NOTARY)

(SEAL)

## CALIFORNIA NOTICE TO HOME LOAN APPLICANT

Borrower(s): J n Alcay

Date: September 24, 2021

Loan Number: 00000

Property Address: 11111 Jen PL BALDWIN  
PARK, CA 91706

Lender/Broker:

Loan Originator: 00000 00000

NMLS #: 00000

NMLS #: 00000

**As required by California Law, you are hereby notified:**

### 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 credit bureau 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 is based on information a credit bureau 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 credit bureau at the address and telephone number provided with this notice or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with the specific reasons for the decision on a loan application.

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

**As required by Federal Law, you are hereby notified:**

### 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 is based on information 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.

1111111111

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 the specific reasons for the decision on a loan application.

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

Lender/Broker Contact Information:

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

TransUnion  
P.O. Box 1000  
Chester, PA 19016  
1-800-888-4213  
www.transunion.com

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

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

J n Alcay

DATE

## BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **J n Alca y AND Jessica Warren Alca y**

Date: **September 24, 2021**

Loan Number: **1111111111**

Property Address: **11111 Jen PL BALDWIN  
PARK, CA 91706**

Lender:

I/We, **J n Alca y AND Jessica Warren Alca y**

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

### ACKNOWLEDGEMENT

**By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.**

\_\_\_\_\_  
**J n Alca y** **DATE**

\_\_\_\_\_  
**Jessica Warren Alca y** **DATE**

**Caution: Delinquencies, Defaults, Foreclosures and Abuses**

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

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

**Fair Housing Act**

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

**Certification and Acknowledgment**

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

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

Signature(s) of Borrower(s)

Date Signed

Signature(s) of Co-Borrower(s)

Date Signed

**JOHN ALCAY**

**DATE**