LOAN SIGNING AGENT PRACTICE PACKAGE

Purchase / First Lien (FHA) – Document Index & Notarization Guide

Borrower:	Sam Buyer, Trustee	**Co-Borrower:**	Jane Buyer
Property:	123 Main Street, Anytown, TX 77001	**Seller:**	Patricia A. Seller
Lender:	ABC Mortgage LLC	**Settlement Agent:**	Lone Star Title Company
Loan No.:	2026-TX-084712	**Closing Date:**	May 1, 2026
Sales Price:	$360,000.00	**Loan Amount:**	$347,985.00

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#	Document Name	Pages	Notary?
1	Uniform Residential Loan Application (Form 1003)	3–11	No
2	IRS Form 4506-C – IVES Request for Transcript	12	No
3	Amortization Schedule	13	No
4	Appraisal / Valuation Acknowledgment	14	No
5	Privacy Notice	15	No
6	Representation Notice	16	No
7	Warranty Deed Preparation Acknowledgement	17	No
8	Texas Notice of Penalties for Making False or Misleading Statement	18	**YES – Notarize**
9	Collateral Protection Insurance Notice	19	No
10	Loan Agreement Notice	20	No
11	Closing Disclosure (CD)	21–23	No
12	Settlement Statement	24	No
13	First Payment Letter / Payment Coupon	25–26	No
14	Your Loan Is Closed – What Happens Next	27	No
15	Errors and Omissions / Compliance Agreement	28	**YES – Notarize**
16	Notice to the Home Loan Applicant (Credit Score)	29	No
17	Equal Credit Opportunity Act Notice	30	No
18	Source of Income Certification	31	**YES – Notarize**
19	Initial Escrow Account Disclosure Statement	32	No
20	FACT Act Notice – Furnishing Negative Information	33	No
21	FBI Mortgage Fraud Warning Notice	34–35	No
22	Promissory Note (FHA Multistate Fixed Rate)	36–39	No
23	Planned Unit Development (PUD) Rider	40–41	No
24	Settlement Certification (HUD-1 Cert.)	42	No
25	Certification of Settlement Agent – FHA-Insured Loan	43	No
26	FHA Texas Deed of Trust (final page notarized)	44–64	**YES – Notarize**
27	Hazard Insurance Authorization, Requirements and Disclosure	65–66	No
28	HUD Addendum to Uniform Residential Loan Application	67–68	No
29	HUD Appraised Value Disclosure	69	No
30	Important Information – Undisclosed Debt	70	No
31	Mailing Address Certification	71	No
32	Mineral Rights Acknowledgment and Agreement	72–73	**YES – Notarize**
33	Notice of Required Flood Insurance Determination	74	No
34	Notice to Borrower (GNMA)	75	No
35	Notice to Borrower – Property Not in Special Flood Hazard Area	76	No

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#	Document Name	Pages	Notary?
36	Notice to Homeowner – Assumption of FHA-Insured Mortgages	77	No
37	Notice to Mortgagor Regarding Prepayment	78	No
38	Occupancy Statement	79	**YES – Notarize**
39	USA PATRIOT Act Disclosure	80–81	No
40	Quality Control Release	82	No
41	Homeowner's Real Estate Tax Authorization	83	No
42	Signature / Name Affidavit (Non-Borrowing Party)	84	**YES – Notarize**
43	Signature / Name Affidavit (Borrower)	85	**YES – Notarize**
44	Form SSA-89 – Authorization for SSN Verification	86	No
45	Borrower Consent to Use of Tax Return Information	87	No
46	Texas Collateral Protection Act Notice	88	No
47	Loan Agreement Notice (TX)	89	No
48	Texas Notice of Penalties for Making a False or Misleading Statement (Notarized copy)	90	**YES – Notarize**
49	Form W-9 – Request for Taxpayer Identification Number	91	No

9 documents require notarization (highlighted). Page numbers refer to this package (cover pages are pages 1–2). Initial lines are on every Note, Deed of Trust and PUD Rider page.

PRACTICE DOCUMENT NOTICE: For Loan Signing Agent training only. All borrower, seller, lender and property information is fictitious. Not legally operative; do not record or submit to any agency or institution.

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UNIFORM RESIDENTIAL LOAN APPLICATION

Freddie Mac Form 65 / Fannie Mae Form 1003 Effective 1/2021

To be completed by the Lender: Lender Loan No./Universal Loan Identifier: 2026-TX-084712 | Agency Case No.: _____

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

Borrower Name (First, Middle, Last, Suffix)	Sam Buyer, Trustee	**Social Security Number**	111-11-1111
Alternate Names	Samuel Buyer; S. Buyer; Sam A. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower Name	Jane Buyer	**Co-Borrower SSN**	222-22-2222
Co-Borrower Alternate Names	Jane A. Buyer; J. Buyer	**Co-Borrower DOB (mm/dd/yyyy)**	__/__/____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Type of Credit**	[ ] I am applying for individual credit. [ ] I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____ (initial here if joint credit)
Marital Status	[ ] Married [ ] Separated [X] Unmarried	**Dependents (not listed by another Borrower)**	Number: 0 Ages: —

Home Phone	(713) 555-0100	**Cell Phone**	(713) 555-0200	**Work Phone**	(713) 555-0300 Ext. —
Email	sam.buyer@email.com				

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [ ] Own [X] Rent ($____/month)

If at Current Address for LESS than 2 years, list Former Address [X] Does not apply
Mailing Address – if different from Current Address [X] Does not apply

1b. Current Employment/Self-Employment and Income [ ] Does not apply

Employer or Business Name	Buyer Industries LLC	**Phone**	(713) 555-0300
Street	500 Commerce Blvd	**Unit #**	—
City / State / ZIP / Country	Houston | TX | 77001 | UNITED STATES		

Position or Title	Owner/Manager	**Start Date (mm/dd/yyyy)**	01/01/2015
How long in this line of work?	11 Years	**Check if applicable:**	[X] I am the Business Owner or Self-Employed [X] Ownership share ≥ 25%

Monthly Income (or Loss)	**Gross Monthly Income**					
	Base	$12,500.00/mo	**Overtime**	$0.00/mo	**Bonus**	$0.00/mo
	Commission	$0.00/mo	**Military Ent.**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$12,500.00/mo					

1c. IF APPLICABLE, Complete Information for Additional Employment [X] Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment [X] Does not apply

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

1e. Income from Other Sources [ ] Does not apply

Income Source – use list	**Monthly Income**
Rental Income / Investments	$2,500.00
Provide TOTAL Amount Here	$2,500.00

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.

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

Account Type	**Financial Institution**	**Account Number**	**Cash or Market Value**
Checking	First National Bank	XXXXX1234	$45,000.00
Savings	First National Bank	XXXXX5678	$80,000.00
Retirement (IRA)	Vanguard	XXXXX9012	$120,000.00
Stocks/Investment	Fidelity	XXXXX3456	$95,000.00
Provide TOTAL Amount Here			$340,000.00

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

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe [ ] Does not apply

Account Type	**Company Name**	**Account Number**	**Unpaid Balance**	**Paid off at closing?**	**Monthly Payment**
Installment	Toyota Financial	XXXX4321	$18,500.00	[ ]	$425.00
Revolving	Chase Visa	XXXX8765	$3,200.00	[ ]	$96.00
Installment	Beyond Debt Relief	XXXX2700	$0.00	[ ]	$0.00
Provide TOTAL			$21,700.00		$521.00

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2d. Other Liabilities and Expenses [X] Does not apply

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	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
Property Value	$360,000.00	**Status: Sold, Pending Sale, or Retained**	Retained (Being Purchased at Closing)
Intended Occupancy	Primary Residence	**Monthly Insurance, Taxes, Assoc. Dues, etc.**	$714.71

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	$347,985.00	**Loan Purpose**	[X] Purchase [ ] Refinance [ ] Other
Property Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / County	Anytown | TX | 77001 | Harris		
Number of Units	1	**Property Value**	$360,000.00
Occupancy	[X] Primary Residence [ ] Second Home [ ] Investment Property [ ] FHA Secondary Residence		
1. Mixed-Use Property	[X] NO [ ] YES	**2. Manufactured Home**	[X] NO [ ] YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing [X] Does not apply
4c. Rental Income on the Property You Want to Purchase [X] Does not apply
4d. Gifts or Grants You Have Been Given or Will Receive [X] Does not apply

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		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this application?	[X] NO [ ] YES

D.1.	Have you or will you be applying for a mortgage loan on another property on or before closing this transaction that is not disclosed on this application?	[X] NO [ ] YES
D.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?	[X] NO [ ] YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes?	[X] NO [ ] YES

5b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	[X] NO [ ] YES
G.	Are there any outstanding judgments against you?	[X] NO [ ] YES
H.	Are you currently delinquent or in default on a Federal debt?	[X] NO [ ] YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	[X] NO [ ] YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	[X] NO [ ] YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	[X] NO [ ] YES
L.	Have you had property foreclosed upon in the last 7 years?	[X] NO [ ] YES
M.	Have you declared bankruptcy within the past 7 years? If YES, identify type(s): ■ Chapter 7 ■ Chapter 11 ■ Chapter 12 ■ Chapter 13	[X] NO [ ] YES

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CO-BORROWER INFORMATION — Jane Buyer | SSN: 222-22-2222

Co-Borrower Section 1: Personal Information, Employment and Other Income

1a. Personal Information

Co-Borrower Name (First, Middle, Last, Suffix)	Jane Buyer	**Social Security Number**	222-22-2222
Alternate Names	Jane A. Buyer; J. Buyer	**Date of Birth (mm/dd/yyyy)**	__/__/____
Co-Borrower applying for joint credit with	Sam Buyer, Trustee	**Your initials:**	_____

Citizenship	[X] U.S. Citizen [ ] Permanent Resident Alien [ ] Non-Permanent Resident Alien	**Marital Status**	[ ] Married [ ] Separated [X] Unmarried
Home Phone	(713) 555-0400	**Cell Phone**	(713) 555-0500
Email	jane.buyer@email.com		

Current Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
How Long at Current Address?	____ Years ____ Months	**Housing**	[ ] No primary housing expense [X] Own [ ] Rent

1b. Current Employment/Self-Employment and Income

Employer or Business Name	Harris County Schools	**Phone**	(713) 555-0600
City / State / ZIP / Country	Houston | TX | 77002 | UNITED STATES		
Position or Title	Teacher / Educator	**Start Date (mm/dd/yyyy)**	08/01/2012
How long in this line of work?	14 Years	**Check if applicable:**	[ ] Self-Employed

Gross Monthly Income	**Base**	$6,200.00/mo	**Overtime**	$0.00/mo	**Other**	$0.00/mo
TOTAL	$6,200.00/mo					

1c–1e. Additional Employment / Other Income [X] Does not apply

Co-Borrower Section 2: Financial Information – Assets and Liabilities

2a. Assets — same as Borrower (jointly held accounts) [X] See Borrower's Section 2a

2b–2d. Other Assets, Liabilities, and Expenses [X] Does not apply (see Borrower's Section 2)

Co-Borrower Section 3: Financial Information – Real Estate

3a. Property Being Purchased [X] Same as Borrower — see Section 3

Co-Borrower Section 4: Loan and Property Information

4a–4d. Loan and Property Information [X] Same as Borrower — see Section 4

Co-Borrower Section 5: Declarations

5a. About this Property and Your Money for this Loan		
A.	Will you occupy the property as your primary residence?	[ ] NO [X] YES
	If YES, have you had an ownership interest in another property in the last three years? [X] NO [ ] YES	
B.	Do you have a family relationship or business affiliation with the seller of the property?	[X] NO [ ] YES
C.	Are you borrowing any money for this real estate transaction not disclosed on this application?	[X] NO [ ] YES
D.1.	Have you or will you be applying for a mortgage loan on another property on or before closing this transaction?	[X] NO [ ] YES
D.2.	Have you or will you be applying for any new credit on or before closing this loan?	[X] NO [ ] YES
E.	Will this property be subject to a lien that could take priority over the first mortgage lien?	[X] NO [ ] YES

5b. About Your Finances		
F.	Are you a co-signer or guarantor on any debt or loan not disclosed on this application?	[X] NO [ ] YES
G.	Are there any outstanding judgments against you?	[X] NO [ ] YES
H.	Are you currently delinquent or in default on a Federal debt?	[X] NO [ ] YES
I.	Are you a party to a lawsuit in which you potentially have any personal financial liability?	[X] NO [ ] YES
J.	Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	[X] NO [ ] YES
K.	Within the past 7 years, have you completed a pre-foreclosure sale or short sale?	[X] NO [ ] YES
L.	Have you had property foreclosed upon in the last 7 years?	[X] NO [ ] YES
M.	Have you declared bankruptcy within the past 7 years? If YES: ■ Ch.7 ■ Ch.11 ■ Ch.12 ■ Ch.13	[X] NO [ ] YES

Co-Borrower Name: Jane Buyer

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

Acknowledgments and Agreements

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. (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. (4) Electronic Records and Signatures — The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application. (5) Delinquency — The Lender and Other Loan Participants may report information about my account to credit bureaus. (6) Authorization for Use and Sharing of Information — By signing below, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other the loan application and related documentation.

Borrower Signature

_____

Sam Buyer, Trustee

Date (mm/dd/yyyy): _____

Co-Borrower Signature

_____

Jane Buyer

Date (mm/dd/yyyy): _____

Borrower Name: Sam Buyer, Trustee of Living Trust of Sam Family dated 11/15/2019 | Co-Borrower Name: Jane Buyer

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Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? **[X] NO [ ] YES**

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. 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.

Ethnicity: Check one or more	[ ] Hispanic or Latino: [ ] Mexican [ ] Puerto Rican [ ] Cuban [ ] Other Hispanic/Latino **[X] Not Hispanic or Latino** [ ] I do not wish to provide this information
Sex	[ ] Female **[X] Male** [ ] I do not wish to provide this information
Race: Check one or more	[ ] American Indian or Alaska Native [ ] Asian (Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Other) [ ] Black or African American [ ] Native Hawaiian or Other Pacific Islander **[X] 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?	[X] NO [ ] YES
Was the sex of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES
Was the race of the Borrower collected on the basis of visual observation or surname?	[X] NO [ ] YES

The Demographic Information was provided through: [ ] Face-to-Face Interview [ ] Telephone Interview [ ] Fax or Mail **[X] Email or Internet**

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

Loan Originator Information

Loan Originator Organization Name	ABC Mortgage LLC		
Address	2750 Capitol Ridge Drive, Dallas, TX 75201		
Loan Originator Organization NMLSR ID #	998877	**State License ID #**	TX-2026-001
Loan Originator Name	Morgan Lee, MLO	**NMLSR ID #**	1234567
Email	mlee@abcmortgage.co	**Phone**	(800) 555-0162

Loan Originator Signature

Loan Originator Signature **Date (mm/dd/yyyy)**

Morgan Lee, MLO | NMLSR ID: 1234567 | ABC Mortgage LLC

Date (mm/dd/yyyy): _____ / _____ / _____

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Form **4506-C** (October 2022)

Department of the Treasury - Internal Revenue Service

IVES Request for Transcript of Tax Return

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* and search IVES.

1a. Current name			**2a.** Spouse's current name *(if joint return and transcripts are requested for both taxpayers)*		
i. First name: Sam	**ii.** Middle initial: A	**iii.** Last name/BMF company name: Buyer	**i.** Spouse's first name	**ii.** Middle initial	**iii.** Spouse's last name
1b. First taxpayer identification number *(see instructions)*: 123-45-6789			**2b.** Spouse's taxpayer identification number *(if joint return and transcripts are requested for both taxpayers)*		
1c. Previous name shown on the last return filed if different from line 1a			**2c.** Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	**ii.** Middle initial	**iii.** Last name	**i.** First name	**ii.** Middle initial	**iii.** Last name

3. Current address *(including apt., room, or suite no.)*, city, state, and ZIP code *(see instructions)*

a. Street address *(including apt., room, or suite no.)*	**b.** City	**c.** State	**d.** ZIP code
456 Oak Lane	Otherville	TX	77002

4. Previous address shown on the last return filed if different from line 3 *(see instructions)*

a. Street address *(including apt., room, or suite no.)*	**b.** City	**c.** State	**d.** ZIP code
789 Elm Street	Otherville	TX	77002

5a. IVES participant name, ID number, SOR mailbox ID, and address

i. IVES participant name	**ii.** IVES participant ID number	**iii.** SOR mailbox ID	
Xactus, LLC	0000304771		
iv. Street address *(including apt., room, or suite no.)*	**v.** City	**vi.** State	**vii.** ZIP code
370 Reed Road Suite 100	Broomall	PA	19008

5b. Customer file number *(if applicable) (see instructions)*	**5c.** Unique identifier *(if applicable) (see instructions)*

5d. Client name, telephone number, and address *(this field cannot be blank or not applicable (NA))*

i. Client name	**ii.** Telephone number		
ABC Mortgage LLC	(214) 555-0162		
iii. Street address *(including apt., room, or suite no.)*	**iv.** City	**v.** State	**vi.** ZIP code
2750 Capitol Ridge Drive, Suite 400	Dallas	TX	75201

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

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

1040

a. Return Transcript ☐ **b.** Account Transcript ☐ **c.** Record of Account ☒

7. Wage and Income transcript *(W-2, 1098-E, 1099-G, etc.)* ☐

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a ☐ Line 2a ☐

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 / 2025 | 12 / 31 / 2024 | / / | / /

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

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

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

Sign Here

Signature for Line 1a *(see instructions)*	Date	Phone number of taxpayer on line 1a or 2a: (214) 555-0162
☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
Print/Type name: Sam Buyer, Trustee		
Title *(if line 1a above is a corporation, partnership, estate, or trust)*		
Spouse's signature *(required if listed on Line 2a)*	Date	
☐ Form 4506-C was signed by an Authorized Representative	☐ Signatory confirms document was electronically signed	
Print/Type name		

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Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Mortgage Insurance	Interest Paid	Remaining Balance
264	05/01/2048	$2,459.49	$476.20	$1,983.29	$37.79	$380,971.73	$79,651.37
265	06/01/2048	$2,459.49	$464.63	$1,994.86	$28.04	$381,436.36	$77,656.51
266	07/01/2048	$2,459.49	$453.00	$2,006.49	$28.04	$381,889.36	$75,650.02
267	08/01/2048	$2,459.49	$441.29	$2,018.20	$28.04	$382,330.65	$73,631.82
268	09/01/2048	$2,459.49	$429.52	$2,029.97	$28.04	$382,760.17	$71,601.85
269	10/01/2048	$2,459.49	$417.68	$2,041.81	$28.04	$383,177.85	$69,560.04
270	11/01/2048	$2,459.49	$405.77	$2,053.72	$28.04	$383,583.62	$67,506.32
271	12/01/2048	$2,459.49	$393.79	$2,065.70	$28.04	$383,977.41	$65,440.62
272	01/01/2049	$2,459.49	$381.74	$2,077.75	$28.04	$384,359.15	$63,362.87
273	02/01/2049	$2,459.49	$369.62	$2,089.87	$28.04	$384,728.77	$61,273.00
274	03/01/2049	$2,459.49	$357.43	$2,102.06	$28.04	$385,086.20	$59,170.94
275	04/01/2049	$2,459.49	$345.16	$2,114.33	$28.04	$385,431.36	$57,056.61
276	05/01/2049	$2,459.49	$332.83	$2,126.66	$28.04	$385,764.19	$54,929.95
277	06/01/2049	$2,459.49	$320.42	$2,139.07	$17.58	$386,084.61	$52,790.88
278	07/01/2049	$2,459.49	$307.95	$2,151.54	$17.58	$386,392.56	$50,639.34
279	08/01/2049	$2,459.49	$295.40	$2,164.09	$17.58	$386,687.96	$48,475.25
280	09/01/2049	$2,459.49	$282.77	$2,176.72	$17.58	$386,970.73	$46,298.53
281	10/01/2049	$2,459.49	$270.07	$2,189.42	$17.58	$387,240.80	$44,109.11
282	11/01/2049	$2,459.49	$257.30	$2,202.19	$17.58	$387,498.10	$41,906.92
283	12/01/2049	$2,459.49	$244.46	$2,215.03	$17.58	$387,742.56	$39,691.89
284	01/01/2050	$2,459.49	$231.54	$2,227.95	$17.58	$387,974.10	$37,463.94
285	02/01/2050	$2,459.49	$218.54	$2,240.95	$17.58	$388,192.64	$35,222.99
286	03/01/2050	$2,459.49	$205.47	$2,254.02	$17.58	$388,398.11	$32,968.97
287	04/01/2050	$2,459.49	$192.32	$2,267.17	$17.58	$388,590.43	$30,701.80
288	05/01/2050	$2,459.49	$179.09	$2,280.40	$17.58	$388,769.52	$28,421.40
289	06/01/2050	$2,459.49	$165.79	$2,293.70	$6.37	$388,935.31	$26,127.70
290	07/01/2050	$2,459.49	$152.41	$2,307.08	$6.37	$389,087.72	$23,820.62
291	08/01/2050	$2,459.49	$138.95	$2,320.54	$6.37	$389,226.67	$21,500.08
292	09/01/2050	$2,459.49	$125.42	$2,334.07	$6.37	$389,352.09	$19,166.01
293	10/01/2050	$2,459.49	$111.80	$2,347.69	$6.37	$389,463.89	$16,818.32
294	11/01/2050	$2,459.49	$98.11	$2,361.38	$6.37	$389,562.00	$14,456.94
295	12/01/2050	$2,459.49	$84.33	$2,375.16	$6.37	$389,646.33	$12,081.78
296	01/01/2051	$2,459.49	$70.48	$2,389.01	$6.37	$389,716.81	$9,692.77
297	02/01/2051	$2,459.49	$56.54	$2,402.95	$6.37	$389,773.35	$7,289.82
298	03/01/2051	$2,459.49	$42.52	$2,416.97	$6.37	$389,815.87	$4,872.85
299	04/01/2051	$2,459.49	$28.42	$2,431.07	$6.37	$389,844.29	$2,441.78
300	05/01/2051	$2,456.02	$14.24	$2,441.78	$6.37	$389,858.53	$0.00

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.

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_____

- BORROWER - Sam Buyer, Trustee - DATE -

APPRAISAL/VALUATION ACKNOWLEDGMENT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**

Lender: **ABC Mortgage LLC**

Borrower: **Sam Buyer, Trustee**

Property Address: **123 Main Street, Anytown, TX 77001**

You are entitled to receive a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit at least three (3) business days prior to your closing date. A copy of each Valuation Report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the closing date.

If you wish to proceed with your closing, your signature will acknowledge either:

1) Your receipt of each Valuation Report three (3) or more business days prior to your loan closing, or, alternatively,
2) That you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the closing date.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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BRENNAN & WALSH, LLP

PRIVACY NOTICE

Borrower(s): **SAM BUYER, TRUSTEE**

Property Address: **123 MAIN STREET, ANYTOWN, TX 77001**

Brennan & Walsh, LLP is committed to keeping **Nonpublic Personal Information** that we collect confidential and secure. This notice is to inform you of our policies regarding **Nonpublic Personal Information**.

Federal Law and Regulations define Nonpublic Personal Information as:

(i) Personally identifiable financial information; and

(ii) Any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any personally identifiable financial information that is not publicly available.

Under Federal Law and Regulations **Nonpublic Personal Information** does not include:

(i) Publicly available information, except any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any personally identifiable financial information that is not publicly available; or

(ii) Any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived without using any personally identifiable financial information that is not publicly available.

We collect **Nonpublic Personal Information** about you from the following sources:

-Information we receive from you on applications or other forms;
-Information about your transaction with us, our affiliates, or others; and
-Information we receive from a consumer reporting agency.

We do not disclose any **Nonpublic Personal Information** about our customers or former customers to anyone, except as permitted by law.

We restrict access to **Nonpublic Personal Information** about you to our attorneys and employees who need to know that information to provide products or services to you. **We** maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your **Nonpublic Personal Information**.

If you have any questions about this Privacy Notice or our privacy policies, please call 512-555-0183.

The foregoing **Brennan & Walsh, LLP Privacy Notice** was received by the undersigned on the date of the closing of the above referenced loan.

_____ _____

SAM BUYER, TRUSTEE

NOTE TO CLOSING AGENT: Please give the Borrower(s) one copy of this document and retain an imaged copy with the closing file. Thank you.

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PLEASE RETURN TO BRENNAN & WALSH, LLP, AFTER EXECUTION

REPRESENTATION NOTICE

Borrower(s): **SAM BUYER, TRUSTEE**

Lender: **ABC MORTGAGE LLC**
2750 CAPITOL RIDGE DRIVE, SUITE 400, DALLAS, TX 75201

Property Address: **123 MAIN STREET, ANYTOWN, TX 77001**

The undersigned (whether one or more) acknowledge the preparation of certain legal instruments, including, but not limited to, a Warranty Deed with Vendor's Lien and/or a Note and Deed of Trust, and possibly other instruments and documents involved in the loan and transaction covering the Real Property by the following named law firm: Brennan & Walsh, LLP, 3300 Lakeshore Blvd, Suite 450, Austin, Texas 78701 (hereinafter referred to as "Lender's Attorneys"), at the request, and for the benefit, of Lender.

The undersigned further acknowledge that by virtue of requirements of the Lender and/or agreements between the Borrower and the Lender and/or agreements between the undersigned, the undersigned are required, or have agreed to, or have consented to, pay the fees charged by said Lender's Attorneys for the preparation of said instruments and documents.

In this regard, the undersigned acknowledge that Lender's Attorneys have acted only as counsel to the Lender, and have not, in any manner, undertaken to assist or render legal advice to, or protect the legal interests of, the undersigned with respect to the Loan or to the purchase or sale of the Real Property involved or any aspect of the transaction whatsoever, or with respect to the content of or effect of any of the documents or instruments being executed in connection therewith. Furthermore, should Lender's Attorneys be listed as the undersigned's attorneys in the earnest money contract or sales agreement and/or other agreements between the undersigned, the undersigned acknowledge and agree that Lender's Attorneys have not acted as legal counsel for the undersigned in regard to this transaction. In addition, the undersigned agree that any clause in the earnest money contract or sales agreement and/or other agreements between the undersigned designating Lender's Attorneys as the undersigned's attorneys is hereby deleted therefrom and declared null and void. The undersigned further acknowledge that the undersigned are aware of the undersigned's freedom to retain the undersigned's own legal counsel to advise the undersigned regarding the loan or the purchase or sale of the Real Property, or to review and render advice concerning any of the documents or instruments being executed in connection therewith.

BY THE EXECUTION OF THE DEED BY SELLER AND ACCEPTANCE THEREOF BY BORROWER, THEY ACKNOWLEDGE THAT THEY (SELLER AND BORROWER) OR THEIR SELECTED LEGAL ADVISORS, IF ANY, HAS REVIEWED AND APPROVED OF THE CONTENT OF THE DEED AND DETERMINED THAT IT MEETS THE REQUIREMENTS OF THEIR SALES AGREEMENT, ANY MODIFICATIONS OR AMENDMENTS THERETO, AND/OR ANY AGREEMENTS, REPRESENTATIONS AND WARRANTIES AGREED TO BETWEEN SELLER AND BORROWER.

The undersigned further acknowledge the undersigned's agreement with the Lender, or each other, consenting to the payment of the legal fees of the Lender's Attorneys in connection with the preparation of the above mentioned legal instruments and loan documents, by the undersigned's execution hereof and/or by the undersigned making, at the closing, the payments to said Lender's Attorneys set forth in the Closing Statement.

The undersigned hereby acknowledge receiving a copy hereof, and by the undersigned's signature, the undersigned do affirm and acknowledge the accuracy of the statements, acknowledgements, consents and agreements contained herein.

Borrower(s):

SAM BUYER, TRUSTEE **Date**	**Date**

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PLEASE RETURN TO BRENNAN & WALSH, LLP, AFTER EXECUTION

WARRANTY DEED PREPARATION ACKNOWLEDGMENT

Borrower(s): **SAM BUYER, TRUSTEE**

Property Address: **123 MAIN STREET, ANYTOWN, TX 77001**

1. Brennan & Walsh, LLP, has prepared a Warranty Deed with vendor's lien per the Lender's (our client) instruction to retain a vendor's lien, superior title, and to refer to the purchase Deed of Trust.

2. Please review the Warranty Deed for compliance with your Sales Agreement.

3. Notify Brennan & Walsh, LLP, immediately if there are special provisions in the Sales Agreement between Seller and Buyer that need to be reflected in the Warranty Deed, so that either we can make the necessary revisions, or Seller's or Buyer's attorney can re-draft the Warranty Deed for our approval.

No attorney client relationship exists between the Firm and you, nor has the Firm given you legal advice.

YOU ARE HEREBY ADVISED TO SEEK WHATEVER LEGAL COUNSEL YOU CHOOSE, IF ANY, TO REVIEW THE DEED AND NOTE AND TO ADVISE YOU OF THE EFFECT AND CONSEQUENCES OF EACH SUCH DOCUMENT AND YOUR RIGHTS AND OBLIGATIONS THEREUNDER, BEFORE YOU EXECUTE SUCH DOCUMENT. WE ASSUME THAT BY EXECUTING THE DEED YOU ARE EVIDENCING THAT YOU HAVE SOUGHT SUCH LEGAL COUNSEL AS YOU DEEM NECESSARY PRIOR TO YOUR SIGNATURE.

The undersigned acknowledges that I/we have read the above information and agree with all of the statements contained therein. The undersigned confirms that there exists no attorney client relationship between me/us and Brennan & Walsh, LLP and further, that the Firm has not given the undersigned any legal counsel or advice. The undersigned confirms that I/we have sought and obtained such legal counsel and advice which I/we deem necessary before signing the Deed.

Borrower(s):

_____ Dated:_____

SAM BUYER, TRUSTEE

Seller(s):

_____ Dated:_____

PATRICIA A. SELLER

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TEXAS NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

WARNING:
Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed $10,000.00.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our **identity, employment, annual income, and intent to occupy the residential real property** secured by the home loan, are true and correct as of the date of loan closing.

I/We have read and understand this disclosure and acknowledge receipt by signing below.

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_____ _____
SAM BUYER, TRUSTEE **Date** **JANE BUYER** **Date**

STATE OF **TEXAS**
COUNTY OF _____

The instrument was acknowledged before me on _____ by **SAM BUYER, TRUSTEE AND JANE BUYER**.

_____
Notary Public
The State of _____

My commission expires: _____

_____
Notary's typed or printed name

COLLATERAL PROTECTION INSURANCE NOTICE

Pursuant to Tex. Fin. Code Ann. Sec. 307.052 (a)

In connection with your loan on the property located at **123 MAIN STREET, ANYTOWN, TX 77001** (·Property·), you have entered into an agreement that requires you to maintain collateral protection insurance on the Property. **ABC MORTGAGE LLC** ("Lender") is required to provide you the following notice.

You are required to:
(1) keep the Property insured against damage in an amount specified by the Lender;
(2) purchase the insurance from an insurer that is authorized to do business in Texas or an eligible surplus lines insurer;
(3) name Lender as the person to be paid under the policy in the event of a loss; and
(4) if required by Lender, deliver to Lender a copy of the policy and proof of the payment of premiums.

If you fail to meet any requirement listed above, Lender may obtain collateral protection insurance on the Property on your behalf, at your expense. If Lender places collateral protection insurance on the Property on your behalf, then, at that time, Lender will mail you a notice regarding the placement of the insurance to your last known address on file with Lender.

By signing below, you acknowledge receipt of this Collateral Protection Insurance Notice and you further acknowledge you have read and understand the above information.

_____ Dated:_____

SAM BUYER, TRUSTEE

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LOAN AGREEMENT NOTICE

THIS LOAN AGREEMENT NOTICE is incorporated by and into and shall be deemed to amend and supplement any and all documents constituting the "Loan Agreement" as defined by Section 26.02 of the Texas Business & Commerce Code by and between **SAM BUYER, TRUSTEE**, and **ABC MORTGAGE LLC** ("Lender") for the above referenced loan and covering the property located at:

123 MAIN STREET
ANYTOWN, TX 77001

In addition to the covenants made in the Loan Agreement, Borrower and Lender further covenant and agree as follows:

1. The rights and obligations of Borrower and Lender shall be determined solely from the written Loan Agreement and any prior oral agreements between Lender and Borrower are superseded by and merged into the Loan Agreement.
2. The Loan Agreement may not be varied by any oral agreements or discussions that occur before, contemporaneously with, or subsequent to the execution of the Loan Agreement.
3. A Loan Agreement in which the amount involved in the Loan Agreement exceeds $50,000 in value is not enforceable unless the agreement is in writing and signed by the Borrower of the agreement or the Borrower's authorized agent.
4. The following Notice is provided pursuant to Section 26.02 of the Texas Business & Commerce Code:

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

ABC MORTGAGE LLC

_____
By:

_____ _____
Its: Date

_____ _____
SAM BUYER, TRUSTEE **Date** **JANE BUYER** **Date**

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CLOSING DISCLOSURE

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

Closing Information

Date Issued:	April 28, 2026	**Closing Date:**	May 1, 2026
Disbursement Date:	May 1, 2026	**Settlement Agent:**	Lone Star Title Company
File #:	LST-2026-55310	**Property:**	123 Main Street, Anytown, Texas 77001
Sale Price:	$360,000.00	**FHA Case No.:**	512-1234567-703

Transaction Information

Borrower:	Sam Buyer, Trustee of Living Trust of Sam Family dated 11/15/2019	**Lender:**	ABC Mortgage LLC
SSN:	111-11-1111	**Co-Borrower:**	Jane Buyer
Co-Borrower SSN:	222-22-2222	**Loan Term:**	30 years (360 months)
Seller:	Patricia A. Seller	**Product:**	30-Year Fixed Rate
Property:	123 Main Street, Anytown, Texas 77001	**Loan ID #:**	2026-TX-084712
MIN:	100099887766554433	**Purpose / Loan Type:**	Purchase / FHA

Loan Terms

Loan Amount	$347,985.00	**Interest Rate**	7.000%
Monthly Principal & Interest	$2,459.49		See Projected Payments below for your total monthly payment
Prepayment Penalty	NO	**Balloon Payment**	NO

Projected Payments

Payment Calculation	**Years 1–30**
Principal & Interest	$2,459.49
Mortgage Insurance (FHA MIP)	$141.51
Estimated Escrow (hazard insurance $161.59 + property taxes $553.12)	$714.71
Estimated Total Monthly Payment	**$3,315.71**

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Closing Cost Details

A. Origination Charges	
Origination charges (points 1.567%, admin, desk review, processing, tax service)	$7,222.92
B. Services You Cannot Shop For	
Attorney doc prep, credit report, credit verification bundle	$570.00
Up-front FHA mortgage insurance premium (HUD)	$5,985.00
Appraisal fee (paid outside closing — Pinewold Appraisals, Inc.)	$640.00
C. Services You Can Shop For	
Title – Lender's title insurance	$2,005.00
Title – Settlement / closing fee	$400.00
Title – Endorsement / courier / recording service	$256.57
Title – Exam fee / tax certificate / guaranty fee	$3.00
D. TOTAL LOAN COSTS (A + B + C)	
D. Total Loan Costs	$17,082.49
E. Taxes and Other Government Fees	
Recording fees (Deed $29.00 / Deed of Trust $117.00)	$146.00
F. Prepaids	
Homeowner's insurance premium (12 mo.)	$1,939.08
Prepaid interest	$667.32
G. Initial Escrow Payment at Closing	
Initial escrow payment at closing (taxes, hazard insurance)	$7,352.19
H. Other	
HOA: docs order, resale cert, transfer fee, working capital, misc.	$800.95
I. Total Other Costs (E + F + G + H)	
I. Total Other Costs	$10,905.54
Lender Credits	
Lender credit (not for interest rate chosen)	-$3,479.85
J. TOTAL CLOSING COSTS	
J. Total Closing Costs (D + I + Lender Credits)	$24,508.18
Cash to Close	
Sales price of property	$360,000.00
Loan Amount	-$347,985.00
Total Closing Costs (J)	$24,508.18
Closing costs paid before closing (appraisal POC)	-$640.00
Deposit (earnest money)	-$3,800.00
Seller credits	-$6,000.00
Adjustments and other credits (tax prorations, title adj., HOA)	-$8,963.07
CASH TO CLOSE (From Borrower)	$17,120.11

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Additional Information About This Loan

Contact Information

Lender:	ABC Mortgage LLC 2750 Capitol Ridge Drive, Dallas, TX 75201	**Settlement Agent:**	Lone Star Title Company 500 Title Way, Suite 100, Anytown, TX 77001
Loan Officer:	Morgan Lee (NMLS 1234567)	**Contact:**	Alex Rivera info@lonestartitle.com
Real Estate Broker (B):	Buyer Realty Group	**Real Estate Broker (S):**	Seller Realty Partners

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.

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.

Escrow Account. Your lender will hold funds for property taxes and hazard insurance in an escrow account; see the Initial Escrow Account Disclosure Statement in this package.

Late Payment. If your payment is more than 15 days late, your lender will charge a late fee of 4.000% of the overdue payment.

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.

_____ Sam Buyer, Trustee (Borrower)

Date (mm/dd/yyyy): _____

_____ Jane Buyer (Co-Borrower)

Date (mm/dd/yyyy): _____

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SETTLEMENT STATEMENT

(Buyer / Borrower and Seller) — Texas Purchase Transaction

Settlement Agent:	Lone Star Title Company, 500 Title Way, Suite 100, Anytown, TX 77001	**Settlement Date:**	May 1, 2026
Escrow / File No.:	LST-2026-55310	**Disbursement Date:**	May 1, 2026
Buyer / Borrower:	Sam Buyer, Trustee and Jane Buyer	**Lender:**	ABC Mortgage LLC
Seller:	Patricia A. Seller	**Loan No.:**	2026-TX-084712
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Loan Amount:**	$347,985.00

	BUYER / BORROWER		SELLER	
Description	Debit	Credit	Debit	Credit
Contract sales price	360,000.00			360,000.00
Earnest money deposit (held by Settlement Agent)		3,800.00		
Loan amount — ABC Mortgage LLC		347,985.00		
Seller credit to Buyer toward closing costs		6,000.00	6,000.00	
Title premium adjustment		1,905.00		
PRORATIONS / ADJUSTMENTS (01/01/26 to 05/01/26)				
County property taxes		1,993.32	1,993.32	
City property taxes		2,199.12	2,199.12	
ISD (school) property taxes		2,987.04	2,987.04	
HOA dues (05/01/26 to 07/01/26) — Main Street Villas HOA	121.41			
TITLE / SETTLEMENT CHARGES				
Owner's title policy (optional)			159.00	
Lender's title insurance — Lone Star Title Company	2,005.00			
Settlement / closing fee — Lone Star Title Company	400.00		400.00	
Title endorsement / courier / recording service	256.57		80.00	
Title exam fee / tax certificate / TX policy guaranty fee	3.00		171.98	
GOVERNMENT RECORDING & TRANSFER CHARGES				
Recording fees — Deed $29.00 / Deed of Trust $117.00	146.00			
LENDER CHARGES (Buyer paid)				
Origination: points 1.567%, admin, appraisal desk, processing, tax service	7,222.92			
Attorney doc prep, credit report, credit verification bundle	570.00			
Up-front FHA mortgage insurance premium (HUD)	5,985.00			
Prepaids: interim interest, 12 mo. hazard premium	2,606.40			
Initial escrow deposit (taxes, hazard insurance)	7,352.19			
HOA: docs order, resale cert/SOA, transfer fee, working capital, misc.	800.95		279.00	
BROKER COMMISSIONS				
Buyer's agent — Buyer Realty Group (3.0%)			10,800.00	
Seller's agent — Seller Realty Partners (1.5%)			5,400.00	
Deed preparation / HOA account balance			150.00	
PAYOFF				
Payoff of Seller's existing first lien (Seller's lender)			198,450.00	
Lender credit to Buyer (not for interest rate chosen)		3,479.85		
(Appraisal fee $640.00 paid outside closing — Pinewold Appraisals, Inc.)				
SUBTOTALS	387,469.44	370,349.33	229,069.46	360,000.00
CASH FROM BUYER AT CLOSING		17,120.11		
CASH TO SELLER AT CLOSING			130,930.54	

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This Settlement Statement is a practice document built on the sample transaction. Figures are illustrative.

BUYER / BORROWER: I have carefully reviewed this Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, and I have received a copy.

Sam Buyer, Trustee — Buyer _____ Date _____

Jane Buyer — Buyer _____ Date _____

Patricia A. Seller — Seller _____ Date _____

Alex Rivera — Settlement Agent, Lone Star Title Company _____ Date _____

SELLER: I have carefully reviewed this Settlement Statement and approve the disbursement of funds as shown. Seller's signature above acknowledges receipt of a copy. **SETTLEMENT AGENT:** The above figures are in accordance with the funds received and disbursed by the undersigned as part of the settlement of this transaction.

FIRST PAYMENT LETTER

Buyer
Loan #: 2026-TX-084712
MIN: 100099887766554433

May 1, 2026
Property Address: 123 Main Street, Anytown, TX 77001

DEAR BORROWER(S):

We the undersigned, understand our monthly mortgage payment will be $3,315.71 beginning December 1, 2026. This figure is based on the following breakdown:

PRINCIPAL AND INTEREST	$	2,459.49
HOMEOWNER'S INSURANCE	$	161.59
MORTGAGE INSURANCE	$	141.51
PROPERTY TAXES	$	553.12
TOTAL PAYMENT:	**$**	**3,315.71**

We understand that the total monthly payment may change based on the amount of hazard insurance we will carry on the property. We are also aware that the total monthly payment may increase or decrease each year due to increases or decreases in annual taxes and/or insurance premiums, if applicable.

What Happens Next. Prior to your first payment due date, you'll receive an email from ABC Mortgage with one of the following updates:

[redacted]DY **OR** **YOUR LOAN IS TRANSFERRING TO A NEW SERVICER**

Either way, you'll have everything you need to make payments - including when and where. Keep an eye out for emails from ABC Mortgage (we recommend you add it as a safe sender or contact to ensure important updates don't get filtered out).

Need to Make a Payment in the Meantime? You have two options:

By Phone 800-555-0162 -- You'll need your loan number and your bank account and routing numbers.

By Mail: Use the coupons included with your First Payment Letter, write your loan number on your check and mail it to:

ABC Mortgage
PO Box 620162
Dallas, TX 75266-0714

- BORROWER - Sam Buyer, Trustee - DATE -

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ABC MORTGAGE

REGULAR PAYMENT	LATE CHARGE	ACCOUNT NO.	DUE DATE
$3,315.71	$98.37	2026-TX-084712	02/1/27

TOTAL PAID $ _____

ADD'L PRINCIPAL _____

ADD'L ESCROW _____

LATE CHARGE _____

PLEASE RETURN THIS COUPON WITH YOUR PAYMENT

Remember to write your account number on your check or money order to ensure proper credit.

MAIL PAYMENT TO:

ABC Mortgage LLC, PO Box 620162, Dallas, TX 75266-0714

BORROWER:

Sam Buyer, Trustee

TO PAY BY PHONE OR FOR QUESTIONS,

REGULAR PAYMENT	LATE CHARGE	ACCOUNT NO.	DUE DATE
$3,315.71	$98.37	2026-TX-084712	01/1/27

TOTAL PAID $ _____

ADD'L PRINCIPAL _____

ADD'L ESCROW _____

LATE CHARGE _____

PLEASE RETURN THIS COUPON WITH YOUR PAYMENT

Remember to write your account number on your check or money order to ensure proper credit.

MAIL PAYMENT TO:

ABC Mortgage LLC, PO Box 620162, Dallas, TX 75266-0714

BORROWER:

Sam Buyer, Trustee

TO PAY BY PHONE OR FOR QUESTIONS,

REGULAR PAYMENT	LATE CHARGE	ACCOUNT NO.	DUE DATE
$3,315.71	$98.37	2026-TX-084712	12/1/26

TOTAL PAID $ _____

ADD'L PRINCIPAL _____

ADD'L ESCROW _____

LATE CHARGE _____

PLEASE RETURN THIS COUPON WITH YOUR PAYMENT

Remember to write your account number on your check or money order to ensure proper credit.

MAIL PAYMENT TO:

ABC Mortgage LLC, PO Box 620162, Dallas, TX 75266-0714

BORROWER:

Sam Buyer, Trustee

TO PAY BY PHONE OR FOR QUESTIONS,

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YOUR LOAN IS CLOSED.
HERE'S WHAT HAPPENS NEXT

Congratulations on closing your new home loan!

This page is a reference for what to expect leading up to your first payment due date. No action is needed yet.

Prior to your first payment due date, you'll receive an email with one of the following updates:

[redacted]DY

- Make payments securely and set up AutoPay
- View your loan details and statements
- Access your documents anytime
- Choose paperless delivery

OR

YOUR LOAN IS TRANSFERRING TO A NEW SERVICER

- You'll receive contact information and payment instructions for the new servicer.
- There's no change to your loan terms.
- Unless you hear otherwise, any payments due should be made to ABC Mortgage.

Either way, you'll have everything you need to make payments - including when and where.

Keep an eye out for emails from **ABC Mortgage** (we recommend you add it as a safe sender or contact to ensure important updates don't get filtered out).

Find more helpful hints here: https://www.abcmortgage.example/homeowner-guide/

CONSIDERING A LARGE PRINCIPAL PAYMENT OR RECAST?

A Recast may reduce your monthly payment after you make a large principal payment. Eligibility depends on your loan type and investor guidelines.

If you make a large principal payment without requesting a Recast your monthly payment stays the same, you shorten your payoff timeline, and you reduce total interest paid over the life of the loan.

Important: You may request a Recast after your first payment is made and once your long-term servicer is assigned. To request a Recast, contact your loan servicer after your account setup is complete. Processing typically takes 60-90 days.

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINTRAC Professional Services

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

BORROWER(S): **Sam Buyer, Trustee**

PROPERTY ADDRESS: **123 Main Street, Anytown, TX 77001**

LENDER: **ABC Mortgage LLC**

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this **1st** day of **May, 2026**.

_____
- BORROWER - Sam Buyer, Trustee - DATE -

_____
Jane Buyer - DATE -

State of _____

County of _____

This instrument was acknowledged before me on this _____ day of _____, by **Sam Buyer, Trustee, as an individual; and Jane Buyer, as an individual**.

_____
Notary Public for _____

My Commission Expires: _____

For Practice Only
FINNIF Professional Services

Notice to the Home Loan Applicant

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

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

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

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

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

By signing below, the undersigned hereby acknowledges receipt of a copy of this disclosure.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

THE FEDERAL EQUAL CREDIT OPPORTUNITY ACT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Property Address **123 Main Street, Anytown, TX 77001**

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 the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or:

FEDERAL TRADE COMMISSION
CONSUMER RESPONSE CENTER
600 PENNSYLVANIA AVENUE NW
WASHINGTON, DC 20580
(877) 382-4357

ACKNOWLEDGMENT OF RECEIPT

I(we) received a copy of this notice.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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FINNIF Professional Services

SOURCE OF INCOME CERTIFICATION

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

LOAN #: **2026-TX-084712** DATE: **May 1, 2026**

PROPERTY ADDRESS: **123 Main Street**
Anytown, TX 77001

CASE: **512-1234567-703**

I/We, the undersigned borrowers on the captioned property, hereby certify to the following:

1. That his/her earnings in his/her opinion, sufficiently enable him/her to meet monthly obligations.

2. That he/she has not incurred debts that would hinder him/her from repaying the mortgage loan in the monthly installments provided for.

3. That he/she knows of no circumstances that would change his/her ability to meet the obligations mentioned above in the near future.

4. If there has been an employment or source of income change since my/our initial application, I/we have notified the loan officer.

Dated: **May 1, 2026**

_____
- BORROWER - Sam Buyer, Trustee - DATE -

State of _____

County of _____

Signed and sworn to (or affirmed) before me on _____ by **Sam Buyer, Trustee**.

_____
Notary Public

My commission expires: _____

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INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Servicer: **ABC Mortgage LLC**
Address: **PO Box 620162, Dallas, TX 75266-0714**
Telephone: **800-555-0162**

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Your monthly mortgage payment for the coming year will be $**3,315.71** of which $**2,459.49** will be for principal and interest and $**856.22** will go into your escrow account.

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

Starting Balance is: $**7,352.19**

Pymt Date	Deposit	Hazard Insurance	Mortgage Insurance	County Property Tax	Withdrawal	Balance
June	856.22		141.51	6,637.48	6,778.99	1,429.42
January	856.22		141.51		141.51	2,144.13
February	856.22		141.51		141.51	2,858.84
March	856.22		141.51		141.51	3,573.55
April	856.22		141.51		141.51	4,288.26
May	856.22		141.51		141.51	5,002.97
June	856.22		141.51		141.51	5,717.68
January	856.22		141.51		141.51	6,432.39
February	856.22		141.51		141.51	7,147.10
March	856.22		141.51		141.51	7,861.81
April	856.22	1,939.00	141.51		2,080.51	6,637.52
May	856.22		141.51		141.51	7,352.23

(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: $**1,429.42**

Homeowner's Insurance payable to: **Lone Star Insurance Group**

Mortgage Insurance payable to: **HUD**

Property Taxes payable to: **Harris**

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

FACT Act Notice

Notice Regarding Furnishing Negative Information

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**
Lender: **ABC Mortgage LLC**
Borrower(s): **Sam Buyer, Trustee**
Property Address: **123 Main Street, Anytown, TX 77001**

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

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

By signing below, you acknowledge receipt of this Notice.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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FINNIF Professional Services

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI

Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or $1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

18 U.S.C. § 1001 - Statements or entries generally
18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
18 U.S.C. § 1014 - Loan and credit applications generally
18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
18 U.S.C. § 1341 - Frauds and swindles by Mail
18 U.S.C. § 1342 - Fictitious name or address
18 U.S.C. § 1343 - Fraud by wire
18 U.S.C. § 1344 - Bank Fraud
42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

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Signature line(s) appear on the following page(s).

By signing below, you acknowledge receipt of the FBI Mortgage Fraud Warning Notice.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

NOTE

FHA Case No.
512-1234567-703
Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

May 1, 2026	**Anytown**,	**Texas**
[Note Date]	[City]	[State]

123 Main Street, Anytown, TX 77001
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. $**347,985.00** (the "Principal") that I have received from **ABC Mortgage LLC** (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **7.000**%.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my Monthly Payment on the **1st** day of each month beginning on **June 1, 2026**. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on **May 1, 2051**, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at **PO BOX 620162, Dallas, TX 75266-0714** or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. $**2,459.49**. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

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

For Practice Only
Non-Professional Services

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000**% of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note

For Practice Only
FNMF Professional Services

Initials: _____

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

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or

Initials: _____

PRACTICE DOCUMENT · For Training Purposes Only | Loan No. 2026-TX-084712 | May 1, 2026 | Page 38 of 91

demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

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

_____**(SEAL)**
- BORROWER - Sam Buyer, Trustee

[Sign Original Only]

Individual Loan Originator: **Morgan Lee**, NMLSR ID: **1234567**
Loan Originator Organization: **ABC Mortgage LLC**, NMLSR ID: **998877**

Pay to the order of

Without Recourse

ABC Mortgage LLC

By: _____

Name: _____

Title: _____

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PLANNED UNIT DEVELOPMENT RIDER

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**
FHA Case No: **512-1234567-703**

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **1st** day of **May, 2026**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed ("Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Note ("Note") to **ABC Mortgage LLC** ("Lender") of the same date and covering the Property described in the Security Instrument and located at: **123 Main Street, Anytown, TX 77001** [Property Address]. The Property Address is a part of a planned unit development ("PUD") known as **Main Street Villas** [Name of Planned Unit Development].

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

A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term "extended coverage," and loss by flood, to the extent required by the Secretary, then: (i) Lender waives the provision in Paragraph 3 of this Security

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

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

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

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

_____**(SEAL)**
- BORROWER - Sam Buyer, Trustee

_____**(SEAL)**
Jane Buyer

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FINNIF Professional Services

SETTLEMENT CERTIFICATION

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**
Case #: **512-1234567-703**

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

CERTIFICATION OF BUYER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to me (us) or loans that have been or will be assumed by me (us) for purposes of financing this transaction, other than those described in the sales contract dated **April 10, 2026** (including addenda). I certify that I (we) have not been paid or reimbursed for any of the cash downpayment. I certify that I (we) have not and will not receive any payment or reimbursement for any of my (our) closing costs which have not been previously disclosed in the sales contract (including addenda) and/or my application for mortgage insurance submitted to my (our) mortgage lender.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

CERTIFICATION OF SELLER IN AN FHA-INSURED LOAN TRANSACTION

I certify that I have no knowledge of any loans that have been or will be made to the borrower(s), or loans that have been or will be assumed by the borrower(s), for purposes of financing this transaction, other than those described in the sales contract dated **April 10, 2026** (including addenda). I certify that I have not and will not pay or reimburse the borrower(s) for any part of the cash downpayment. I certify that I have not and will not pay or reimburse the borrower(s) for any part of the borrower's closing costs which have not been previously disclosed in the sales contract (including any addenda).

_____

- SELLER - Patricia A. Seller - DATE -

_____

- SELLER - - DATE -

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

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HNNIF Professional Services

CERTIFICATION OF SETTLEMENT AGENT IN AN FHA-INSURED LOAN TRANSACTION

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

_____ _____

Settlement Agent Date

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

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

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Prepared By:

Brennan & Walsh, LLP
3300 Lakeshore Blvd, Ste. 450
Austin, **TX 78701**

After Recording Mail To:
ABC Recording Services
ATTN: **C/O ABC Mortgage LLC**
2750 Capitol Ridge Drive, Suite 400
Dallas, **TX 75201**
800-555-0162

[Space Above This Line For Recording Data]

PURCHASE MONEY DEED OF TRUST

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**
MERS Phone: **1-888-679-6377**
PIN: **123-456-789-0001**
Case #: **512-1234567-703**

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NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 15, 18, 23, and 24. Certain rules regarding the usage of words used in this document are also provided in Section 16.

Parties

(A) "Borrower" is **Sam Buyer, Trustee, joined herein pro forma by his spouse, Jane Buyer** , currently residing at **456 Oak Lane, Otherville, TX 77002** Borrower is the grantor under this Security Instrument.

(B) "Lender" is **ABC Mortgage LLC** . Lender is a **Limited Liability Company** organized and existing under the laws of **Texas** . Lender's address is **2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201**. Lender includes any holder of the Note who is entitled to receive payments under the Note. The term "Lender" includes any successors and assigns of Lender.

(C) "Trustee" is **David R. Trustee**. Trustee's address is **3300 Lakeshore Blvd, Ste. 450**, **Austin**, **TX 78701**. The term "Trustee" includes any substitute/successor Trustee.

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

Documents

(E) "Note" means the promissory note dated **May 1, 2026**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **Three Hundred Forty-Seven Thousand Nine Hundred Eighty-Five And 00/100** Dollars (U.S. $**347,985.00**) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **May 1, 2051**.

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

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

(G) "Security Instrument" means this document, which is dated **May 1, 2026**, together with all Riders to this document.

Additional Definitions

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

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

(J) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 11(e).

(K) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an

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account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

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

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

(N) "Escrow Items" means: (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.

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

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

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

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

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

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

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

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

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

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

(Y) "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.

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

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **COUNTY** of **Harris**:
Legal Description attached hereto and made a part hereof
which currently has the address of **123 Main Street** , **Anytown** , Texas **77001** ("Property Address");

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

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

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

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

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower will pay each Periodic Payment when due. Borrower will also pay any late charges due under the Note, and any other

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

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

2. Acceptance and Application of Payments or Proceeds.

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

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, 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.

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

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

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

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

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic

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

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

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 15; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

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

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

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

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

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

Borrower must promptly discharge any lien that has priority or may attain priority over this Security

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

5. Property Insurance.

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

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

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by

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Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

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

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

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

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless: (1) Lender otherwise agrees in writing, which consent will not be unreasonably withheld; (2) Lender determines that this requirement shall cause undue hardship for the Borrower; or (3) extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines

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pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

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

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

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

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

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

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with

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

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

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

10. Assignment of Rents.

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

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

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

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

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that

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Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

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

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

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

11. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

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

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

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

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Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

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

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

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Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

14. Loan Charges.

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

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

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

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment. To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 15(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 15(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower

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with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

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

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

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

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

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

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

18. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section

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

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

19. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage . 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. This right to reinstate will not apply in the case of acceleration under Section 18.

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

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

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

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

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action.

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

22. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 15) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 22. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 18 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 22.

23. Hazardous Substances.

(a) Definitions. As used in this Section 23: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If

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Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

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

25. 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.

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

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 18 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to bring a court action to deny the existence of a Default or to assert any other defense of Borrower to acceleration and sale.

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

(c) Notice of Sale; Sale of Property. If Lender invokes the power of sale, Lender its designee, or Trustee will give notice of the date, time, place, and terms of sale by posting and filing the notice as provided by Applicable Law. Lender or its designee will mail a copy of the notice to Borrower in the manner

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prescribed by Applicable Law. Sale will be public, occurring between the hours of 10 a.m. and 4 p.m. on a date and at a location permitted by Applicable Law. The time of sale must begin at the time stated in the notice of sale or not later than three hours after that stated time. Borrower authorizes Trustee to sell the Property to the highest bidder for cash in one or more parcels and in any order Trustee determines. Lender or its designee may purchase the Property at any sale.

(d) Trustee's Deed; Proceeds of Sale. Trustee will deliver to the purchaser a Trustee's deed conveying indefeasible title to the Property with covenants of general warranty from Borrower. Borrower covenants and agrees to defend generally the purchaser's title to the Property against all claims and demands. The recitals in the Trustee's deed will be prima facie evidence of the truth of the statements made in that deed. Trustee will apply the proceeds of the sale in the following order: (i) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees and costs; (ii) to all sums secured by this Security Instrument; and (iii) any excess to the person or persons legally entitled to it.

If the Property is sold pursuant to this Section 26, Borrower or any person holding possession of the Property through Borrower will immediately surrender possession of the Property to the purchaser at that sale. If possession is not surrendered, Borrower or such person will be a Tenant at sufferance and may be removed by writ of possession or other court proceeding.

(e) Waiver of Deficiency Statute. To the maximum extent permitted by Applicable Law, Borrower waives all rights, remedies, claims, and defenses based upon or related to Sections 51.003, 51.004, and 51.005 of the Texas Property Code.

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

28. Substitute Trustee; Trustee Liability. All rights, remedies, and duties of Trustee under this Security Instrument may be exercised or performed by one or more trustees acting alone or together. Lender at its option, itself or through the Loan Servicer, and with or without cause, may from time to time, by power of attorney or otherwise, remove or substitute any trustee, add one or more trustees, or appoint a successor trustee to any Trustee without the necessity of any formality other than a designation by Lender in writing. Without any further act or conveyance of the Property the substitute, additional or successor trustee will become vested with the rights, title, remedies, powers, and duties conferred upon Trustee in this Security Instrument and by Applicable Law.

Trustee will not be liable if acting upon any notice, request, consent, demand, statement, or other document believed by Trustee to be correct. Trustee will not be liable for any act or omission unless such act or omission is willful.

29. Subrogation. Any of the proceeds of the Note used to take up outstanding liens against all or any part of the Property have been advanced by Lender at Borrower's request and upon Borrower's representation that such amounts are due and are secured by valid liens against the Property. Lender will be subrogated to any and all rights, superior titles, liens, and equities owned or claimed by any owner or holder of any outstanding liens and debts, regardless of whether said liens or debts are acquired by Lender by assignment or are released by the holder of said liens or debts upon payment, or the lien established by this Security Instrument is held to be invalid. Borrower agrees that any statute of limitations related to a cause of action or right to foreclose based on such subrogated rights, superior title, liens, and equities are tolled to the extent necessary until, at the earliest, a final adjudication by a court of last resort that the lien established by

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this Security Instrument is invalid. Borrower further agrees that Lender will have the same rights and powers provided in Section 26 in connection with any such subrogated rights, superior title, liens, and equities as Lender has in connection with the lien established by this Security Instrument.

30. Partial Invalidity. In the event any portion of the sums intended to be secured by this Security Instrument cannot be lawfully secured, payments in reduction of such sums will be applied first to those portions not secured.

31. Waiver of Consequential, Punitive, and Speculative Damages. Lender and Borrower agree that, in connection with any action, suit, or proceeding relating to or arising out of this Security Instrument or any of the other Loan documents, each mutually waives to the fullest extent permitted by Applicable Law any claim for consequential, punitive, or speculative damages.

32. Purchase Money; Owelty of Partition; Renewal and Extension of Liens Against Homestead Property; Acknowledgment of Cash Advanced Against Non-Homestead Property.

Check box as applicable:

☒ **Purchase Money.**

The funds advanced to Borrower under the Note were used to pay all or part of the purchase price of the Property. The Note also is primarily secured by the vendor's lien retained in the deed of even date with this Security Instrument conveying the Property to Borrower, which vendor's lien has been assigned to Lender, this Security Instrument being additional security for such vendor's lien.

☐ **Owelty of Partition.**

The Note represents funds advanced by Lender at the special instance and request of Borrower for the purpose of acquiring the entire fee simple title to the Property and the existence of an owelty of partition imposed against the entirety of the Property by a court order or by a written agreement of the parties to the partition to secure the payment of the Note is expressly acknowledged, confessed and granted.

☐ **Renewal and Extension of Liens Against Homestead Property.**

The Note is in renewal and extension, but not in extinguishment, of the indebtedness described on the attached Renewal and Extension Exhibit which is incorporated by reference. Lender is expressly subrogated to all rights, liens, and remedies securing the original holder of a note evidencing Borrower's indebtedness and the original liens securing the indebtedness are renewed and extended to the date of maturity of the Note in renewal and extension of the indebtedness.

☐ **Acknowledgment of Cash Advanced Against Non-Homestead Property.**

The Note represents funds advanced to Borrower on this day at Borrower's request and Borrower acknowledges receipt of such funds. Borrower states that Borrower does not now and does not intend ever to reside on, use in any manner, or claim the Property secured by this Security Instrument as a business or residential homestead. Borrower disclaims all homestead rights, interests and exemptions related to the Property.

33. Loan Not a Home Equity Loan. The Loan evidenced by the Note is not an extension of credit as defined by Section 50(a)(6) or Section 50(a)(7), Article XVI, of the Texas Constitution. If the Property is used as Borrower's residence, then Borrower agrees that Borrower will receive no cash from the Loan evidenced by the Note and that any advances not necessary to purchase the Property, extinguish an owelty lien, complete construction, or renew and extend a prior lien against the Property, will be used to reduce the balance evidenced by the Note or such Loan will be modified to evidence the correct Loan balance, at Lender's option. Borrower agrees to execute any documentation necessary to comply with this Section 33.

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

_____**(SEAL)**
- BORROWER - Sam Buyer, Trustee

_____**(SEAL)**
Jane Buyer

[Space Below This Line for Acknowledgment]

State of _____

County of _____

This instrument was acknowledged before me on this _____ day of _____, by **Sam Buyer, Trustee, as an individual; and Jane Buyer, as an individual**.

_____

Notary Public for _____

My Commission Expires: _____

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FINNIF Professional Services

Initials: _____ _____

Individual Loan Originator: **Morgan Lee**, NMLSR ID: **1234567**
Loan Originator Organization: **ABC Mortgage LLC**, NMLSR ID: **998877**

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Page 21 of 21

Initials: _____ _____

HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Sam Buyer, Trustee**

Date: **May 1, 2026**

Loan Number: **2026-TX-084712**

Property Address: **123 Main Street, Anytown, TX 77001**

Lender: **ABC Mortgage LLC**

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 insurable value of the improvements, as established by the property insurer, 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 **Six (6) 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:
    ABC Mortgage LLC
    ISAOA/ATIMA
    P.O. Box 1000

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FINK Professional Services

Dallas, TX 75201-1000

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.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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HUD Addendum to Uniform Residential Loan Application

OMB Approval No. HUD: 2502-0059 (exp. 10/31/26)

Part I - Identifying Information

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

	FHA Case No. (include any suffix) 512-1234567-703	**Mortgagee Case No.** 2026-TX-084712
Mortgagee ID 1234500000	**Sponsor ID** 1234500000	**Agent ID**
Mortgagee Name, Address (include ZIP Code) and Telephone Number ABC Mortgage LLC 2750 Capitol Ridge Drive, Suite 400 Dallas, TX 75201 (214) 555-0162	**Name and Address of Sponsor**	**Name and Address of Agent**
Borrower's Name & Present Address (include ZIP Code) Sam Buyer, Trustee 456 Oak Lane Otherville, TX 77002 United States	**Property Address** (include name of subdivision, lot & block no., & ZIP Code) 123 Main Street Anytown, TX 77001	

Sponsored Originations	**Name of Third-Party Originator**	**NMLS ID of Third-Party Originator**

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 SSN(s) provided on this application.

Borrower's Name:	Sam Buyer, Trustee	Co-Borrower's Name:	
Date of Birth:	03/15/1980	Date of Birth:	
Social Security Number:	123-45-6789	Social Security Number:	

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

Part III - Borrower Notices, Information, and Acknowledgment

Public Reporting Burden

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

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

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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 though the new owners may agree in writing to assume liability for your mortgage payments, this assumption agreement will not relieve you from liability to the holder of the note which you signed when you obtained the loan to buy the property. Unless you are able to sell the property to a buyer who is acceptable to 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

For Practice Only
FINNIP Professional Services

HUD APPRAISED VALUE DISCLOSURE

Buyer
2026-TX-084712
MIN: **100099887766554433**
Case **512-1234567-703**

Borrower(s): **Sam Buyer, Trustee**

Lender: **ABC Mortgage LLC**

Property Address: **123 Main Street, Anytown, TX 77001**

I (We) understand that my (our) application for a FHA-insured mortgage is being processed under the Direct Endorsement (DE) program. The Lender has advised me (us) that the appraiser has assigned a value of $**365,000.00** to the property being purchased. I am (We are) aware that the final determination of value for mortgage insurance purposes will be made by the DE underwriter after he/she reviews the report. It is understood that I (we) may elect to cancel the application or renegotiate with the seller if the DE underwriter reduces the value below the amount set forth in the sales contract or requires additional repairs for which the seller will not be responsible.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

IMPORTANT INFORMATION
UNDISCLOSED DEBT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Disclosure to Applicants

It is extremely important that all loan applicants of **ABC Mortgage LLC** ("Lender") disclose all outstanding debts, obligations and/or liabilities at time of loan application and the Lender urges applicants not to incur any new or additional debts (e.g. car loan, new credit card, installment loan for home furnishings, etc.) prior to closing the mortgage loan.

The Lender relies on the outstanding debts, obligations and/or liabilities disclosed by applicants during the loan application. The information provided is used for loan program qualification purposes.

It is the applicant's responsibility to disclose to the Lender all outstanding debts, obligations and/or liabilities as well as any new or additional liabilities the applicant will incur prior to mortgage loan closing.

If new and/or additional debts or obligations are identified prior to closing the mortgage loan, The Lender may re-underwrite the application to assess loan program qualification requirements are met. The Lender reserves the right to amend or rescind its loan approval based on the re-underwriting results.

Acknowledged by:

_____
- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

MAILING ADDRESS CERTIFICATION

Loan Number **2026-TX-084712** Date: **May 1, 2026**

Borrower(s): **Sam Buyer, Trustee**

Lender: **ABC Mortgage LLC**

PROPERTY ADDRESS: **123 Main Street**
Anytown, TX 77001

☐ Please check and complete if the MAILING ADDRESS for the borrower is different from above:

_____

ACKNOWLEDGMENT

I/We certify that the above information is true and correct and agree to notify Lender, its successors, assigns, or agents immediately by certified mail, return receipt requested, or any changes of address or other change in the above information.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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LENDER: **ABC Mortgage LLC**
BORROWER(S): **Sam Buyer, Trustee**
LOAN AMOUNT: $**347,985.00**
PROPERTY: **123 Main Street, Anytown, TX 77001**
LOAN NO: **2026-TX-084712**
DATE OF LOAN: **May 1, 2026**

MINERAL RIGHTS ACKNOWLEDGMENT AND AGREEMENT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Borrower(s) is executing this Mineral Rights Acknowledgment and Agreement as a material inducement to Lender to make Borrower(s) the above-referenced Loan secured by liens on the above-referenced Property.

Borrower(s) understands that the Property may be subject to mineral development rights, the exercise of which could result in a taking or damage to any or all of the Property. Borrower(s) further understands that the party desiring to exercise its mineral development rights may give notice of its intention to exercise such rights and may be liable to Borrower(s) for reimbursement of any taking or any damage to the Property resulting from its exercise of such mineral development rights.

Borrower(s) hereby agrees to immediately give written notice to Lender, (1) at the Lender's address as set forth in the Deed of Trust securing the above-referenced Loan, or (2) at such other place as any noteholder of the note may direct Borrower(s) in writing, from time to time, of any action or proposed action to be taken in connection with the development of mineral rights in, on or around the Property. Borrower(s) further agrees that if there is (1) any taking or damage to the Property and (2) if any reimbursement or compensation is paid for such taking or damage, then such reimbursement or compensation shall be paid directly to the Lender or noteholder if different from Lender, to reduce the principal balance of the Note evidencing this Loan, and any and all charges accruing thereon including the interest, so long as the above-referenced Loan remains outstanding and unsatisfied.

Further, Borrower(s) agrees that Borrower(s) will neither consent to nor execute any documents to transfer, convey, assign, sell, or lease any mineral development rights on said Property to any person or entity during the term of this Loan, except for documents which include a provision prohibiting mineral development through the surface of the subject property.

Borrower(s) agrees to defend, indemnify and hold harmless Lender, its successors or its assigns from any and all loss, damage or expense arising from or related to the Borrower(s) not giving Lender, its successors or its assigns, proper and timely notice of any exercise or threatened exercise of mineral development rights by any person or entity.

Borrower(s) hereby acknowledges that Borrower(s) have read this Agreement and fully understand its terms and implications and Borrower(s) is executing it the same day as the herein described Note and Deed of Trust, as a material inducement to Lender and noteholder to make the Loan on this Property.

Nothing herein is intended to conflict with any provision of the Note or Deed of Trust, but is to be an amplification thereof.

There is no current surface activity in connection with oil, gas or mineral exploration or production within a distance of 500 feet from any boundary of said Property.

Failure to comply with the terms hereof shall constitute a default of this agreement and the Note and Deed of Trust being executed concurrently herewith.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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SAMPLE Professional Services

THE STATE OF _____ §

COUNTY OF _____ §

This instrument was acknowledged before me on the _____ day of _____, by **Sam Buyer, Trustee**

_____
Notary Public

_____
Notary's Name (Printed)

My Commission Expires: _____

For Practice Only
FINNIF Professional Services

NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION AND RELATED NOTICE INFORMATION

Buyer
2026-TX-084712
MIN: **100099887766554433**

Borrower(s): **Sam Buyer, Trustee**

Property Address: **123 Main Street, Anytown, TX 77001**

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards.

If it is determined that your property is located in a Special Flood Hazard Area (SFHA), either before the closing of your loan or during the term of your loan, you will be notified of the fact and provided with pertinent, related information, including whether the community that your home is located in participates in the National Flood Insurance Program (NFIP).

If flood insurance is required and your home is located in a community that participates in the NFIP:

- You will be required to purchase and maintain flood insurance for the life of the loan either through the NFIP or the company of your choice; (At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP);
- You may be required to pay your flood insurance premiums into an escrow account established for that purpose; and
- If you fail to purchase or renew flood insurance on the property, we are required to purchase flood insurance for you at your expense.

If flood insurance is required and your home is located in a community that does **not** participate in the NFIP:

- Flood insurance coverage under the NFIP is not available; and
- You may not be able to obtain certain types of loans or any loan at all on the property.

You understand and agree that if at any time before the closing of your loan or during the term of your loan it is determined that the above property is located in a Special Flood Hazard Area:

- **You must purchase and maintain flood insurance for the term of the loan;**
- **We may require flood insurance premiums to be escrowed under certain circumstances; and**
- **If you fail to purchase and maintain such insurance, we are required to purchase flood insurance for you at your expense.**

Borrower(s) understand and agree to these terms on the **1st** day of **May, 2026**.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

NOTICE TO BORROWER

Buyer
2026-TX-084712
MIN: **100099887766554433**

ABC Mortgage LLC (Lender) intends to place your loan in a Government National Mortgage Association (GNMA) guaranteed pool of loans. GNMA requires that we inform you that the Lender will not solicit you to refinance your loan unless market rates decline. If the Lender later solicits you for a refinance, it will only offer a new rate which is less than your existing rate by at least the amount of the decline in market rate.

By signing below, I/we acknowledge that I/we received and understand this notice.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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NOTICE TO BORROWER OF PROPERTY
NOT IN A SPECIAL FLOOD HAZARD AREA

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

CERTIFICATE: **1234567890** ISSUE DATE **April 17, 2026**

LENDER: **ABC Mortgage LLC**

BORROWER: **Sam Buyer, Trustee**

PROPERTY: **123 Main Street**
Anytown, TX 77001

The Flood Disaster Protection Act of 1973 and/or the National Flood Insurance Reform Act of 1994 mandate that all federal instrumentalities or lenders that service loans for the Federal National Mortgage Assoc. and Federal Home Loan Mortgage Corp. require borrowers that which are secured by improved real estate or a mobile home that are or will be located in an area designated by the Director of the Federal Emergency Management Agency as in a Special Flood Hazard Area to purchase flood insurance.

Special Flood Hazard Areas are areas delineated on the Flood Insurance Rate Map (FIRM) or, if the FIRM is unavailable, on the Flood Hazard Boundary Map (FEBM) of a given community. These areas have a 1% chance of being flooded within any given year. The risk of exceeding the 1% chance increases with time periods longer than one year. For example, during the life of a 30-year mortgage, a structure located in a special flood hazard area has a 26% chance of being flooded.

A review of the applicable FIRM or FHBM on which the improved real estate or a mobile home securing the above described address is located show that on the date printed above, the security for the subject property **IS NOT** located in a Special Flood Hazard Area and flood insurance **IS NOT** required at this time.

If, during the term of your loan, the subject property is identified as being in a Special Flood Hazard Area, we may, at our option, require that you purchase and maintain flood insurance at your expense. Upon notice, and after failure to comply, will result in flood insurance being forced placed at your expense.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

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

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

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

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

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

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

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

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

_____

- BORROWER - Sam Buyer, Trustee - DATE -

For Practice Only
FINNIF Professional Services

June 2015

Notice to Mortgagor at Loan Closing Regarding Prepayment

Mortgagor: **Sam Buyer, Trustee**	Property Address: **123 Main Street Anytown, TX 77001**	
Date: **May 1, 2026**	Loan Number: **2026-TX-084712**	FHA Number: **512-1234567-703**

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 after the date of the prepayment, the prepayment must be received on the installment due date (the first day of the month).

( ) (1) Otherwise, your payment will be refused until the next installment due date and interest will be charged to that date.

OR

(×) (2) Otherwise, you may be required to pay interest on the amount prepaid through the end of the month.

I/We acknowledge I/we have received this Notice to Mortgagor at Closing Regarding Prepayment. I/We have read this disclosure form, and understand its contents, as evidenced by my/our signature(s) below.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

Mortgagee: **ABC Mortgage LLC**

By: _____

Its: _____

Address **2750 Capitol Ridge Drive, Suite 400**
Dallas, TX 75201
Phone: **(214) 555-0162**

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OCCUPANCY STATEMENT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Property Address: **123 Main Street, Anytown, TX 77001**

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

☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.

☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.

☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

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

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

_____
- BORROWER - Sam Buyer, Trustee - DATE -

State of _____

County of _____

Sworn to and subscribed before me on this _____ day of _____, by **Sam Buyer, Trustee**.

_____
Notary Public for _____

My Commission Expires: _____

For Practice Only
FINNIF Professional Services

Date: **May 1, 2026**

USA Patriot Act Disclosure
Borrower Identification

Buyer
2026-TX-084712
MIN: **100099887766554433**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require one form of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
Jane Buyer

Loan Number: **2026-TX-084712**

Address:
123 Main Street, Anytown, TX 77001

Date of Birth: **July 22, 1982**

Social Security # / Tax ID #[1]: **000-00-0000**

IMPORTANT-Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
☐ State Issued Driver License				
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ US Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

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

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 applicant.

_____ _____
Certifier's Signature Date Certifier's Printed Name and Title

[1] For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

For Practice Only
FNNIF Professional Services

Date: **May 1, 2026**

USA Patriot Act Disclosure
Borrower Identification

Buyer
2026-TX-084712
MIN: **100099887766554433**

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require one form of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:
Sam Buyer, Trustee
Address:
456 Oak Lane
Otherville, TX 77002 United States

Loan Number: **2026-TX-084712**
Date of Birth: **March 15, 1980**
Social Security # / Tax ID #[1]: **123-45-6789**

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
☐ State Issued Driver License				
☐ State Issued ID Card				
☐ Military ID Card				
☐ Passport				
☐ U.S. Alien Registration Card				
☐ Canadian Driver License				

Secondary Forms of Identification - must display Borrower's name

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

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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 applicant.

Certifier's Signature _____ Date _____ Certifier's Printed Name and Title _____

[1] For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

QUALITY CONTROL RELEASE

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Property: **123 Main Street, Anytown, TX 77001**

I/We the undersigned applicant(s), understand that our mortgage application may be selected by the Lender and/or its Assigns or Agent for a Quality Control Review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation and occupancy.

I/We agree to cooperate with the Lender and/or its Agent to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions, credit reporting agency and/or any utility provider (telephone, electric, gas, water, etc.).

I/We authorize the release of any and all information in regards to payment histories and servicing notes pertaining to this loan for the life of the loan regardless of who currently holds the loan for servicing.

Therefore, I/We have signed below authorizing the release of employment, financial, occupancy and loan history information to assist in the Quality Control review process for the duration of the loan.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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HOMEOWNER'S REAL ESTATE TAX AUTHORIZATION

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**
PIN: **123-456-789-0001**

Date: **May 1, 2026** Loan Number: **2026-TX-084712**

Homeowner Name:
Sam Buyer, Trustee, joined herein pro forma by his spouse, Jane Buyer

Address: **123 Main Street**

City & State: **Anytown, TX, 77001**

County: **Harris** Lot:

Block: Tax Parcel #: **123-456-789-0001**

Subdivision: **Legal Description attached hereto and made a part hereof**

Dear Tax Collector:

Please accept this letter as authorization to mail all future real estate tax bills on the above referenced property to:

ABC Mortgage LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

We further authorize that, in the event the mortgage is assigned or another paying agent is established for the payment of property taxes, the tax bills be forwarded to the assignee or paying agent immediately upon receipt of such notification.

Sincerely,

Homeowner Signature(s)

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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SIGNATURE/NAME AFFIDAVIT

Date: **May 1, 2026**

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Non-Borrowing Party: **Jane Buyer**

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

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

_____

_____

_____

_____

Jane Buyer _____

_____ _____
Signature Date
Jane Buyer

State of _____

County of _____

Sworn to and subscribed before me on this _____ day of _____, by **Jane Buyer**.

_____
Notary Public for _____

My Commission Expires: _____

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SIGNATURE/NAME AFFIDAVIT

Date: **May 1, 2026**
Lender: **ABC Mortgage LLC**
Borrower(s): **Sam Buyer, Trustee**

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

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

I hereby certify that:
SAM BUYER
SAMUEL BUYER
S. BUYER
SAM A. BUYER
SAM BUYER TRUSTEE OF LIVING TRUST OF SAM FAMILY DATED 11/15/2019

are one and the same person.

Sam Buyer, Trustee
(Print or Type Name)

Signature
Sam Buyer, Trustee

Date

State of _____

County of _____

Sworn to and subscribed before me on this _____ day of _____, by **Sam Buyer, Trustee**.

Notary Public for _____

My Commission Expires: _____

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Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification

Printed Name:	Date of Birth:	Social Security Number:
Sam Buyer, Trustee	**03/15/1980**	**123-45-6789**

Reason for authorizing consent: (Please select one)

☒ To apply for a mortgage ☐ To apply for a loan ☐ To meet a licensing requirement
☐ To open a bank account ☐ To open a retirement account ☐ Other
☐ To apply for a credit card ☐ To apply for a job

With the following company ("the Company"):

Company Name: **ABC Mortgage LLC**

Company Address: **2750 Capitol Ridge Drive, Ste 400, Dallas, TX 75201**

The name and address of the Company's Agent (if applicable):

Agent's Name: **IDVerify Services, 100 Agent Way, Dallas, TX 75201**

Agent's Address:

I authorize the Social Security Administration to verify my SSN (to match my name, SSN, and date of birth with information in SSA records and provide the results of the match) to the Company or Company's Agent, if applicable, for the purpose I identified. I also authorize SSA to disclose the basis for a no-match to the Company and/or Company Agent, when it is a Permitted Entity as defined by section 215 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. I am the individual to whom the SSN was issued or the parent or legal guardian of a minor or legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to $5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature:	Date Signed:

Relationship (if not the individual to whom the SSN was issued):

Privacy Act Statement Collection and Use of Personal Information Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information, which we will use to verify your Social Security Number to a company or company's agent. Providing this information is voluntary, but not providing such may prevent us from assisting you with the request. As law permits, we may use and share the information you submit, including with other Federal agencies, contractors, and others, as outlined in the routine uses within System of Records Notice 60-0058, available at www.ssa.gov/privacy. The information you submit may also be used in computer matching programs for Federal benefits eligibility and to recoup debts under these programs.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. ***Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to:*** SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

TEAR OFF

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf.

For Practice Only
Not for Professional Purposes

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

By signing below, I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) 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.

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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TEXAS COLLATERAL PROTECTION ACT NOTICE

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

Date: **May 1, 2026**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Property Address: **123 Main Street, Anytown, TX 77001**

Your lender requires that you maintain collateral protection insurance on your home as part of the loan agreement.

You are required to:

- Keep the collateral insured against damage in the amount your lender specifies.
- Purchase the insurance from an insurer that is authorized to do business in this state or an eligible surplus lines insurer.
- Name your lender as the person to be paid under the policy in the event of a loss.
- You must, if additionally required by your lender, deliver to your lender a copy of the policy and proof of the payment of premiums.

If you fail to meet any of the above requirements, your lender may obtain collateral protection insurance on your behalf at your expense. If your lender has to purchase collateral protection insurance on your loan, you will be notified by mail at your last known address.

Tex. Fin. Code Ann. §307.052(a)

By signing below, you acknowledge receipt of this Disclosure.

_____
- BORROWER - Sam Buyer, Trustee - DATE -

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LOAN AGREEMENT NOTICE

DATE: **May 1, 2026**

LOAN #: **2026-TX-084712**

Lender: **ABC Mortgage LLC**

Borrower(s): **Sam Buyer, Trustee**

Property Address: **123 Main Street, Anytown, TX 77001**

Tex. Bus. & Com. Code Ann. § 26.02(b) states that:

> A loan agreement (as defined in Tex. Bus. & Com. Code Ann. § 26.02[a][2]) in which the amount involved in the loan agreement exceeds $50,000 in value is not enforceable unless the agreement is in writing and signed by the party to be bound or by that party's authorized representative.

Tex. Bus. & Com. Code Ann. § 26.02(c) also states that:

> The rights and obligations of the parties to an agreement subject to Subsection (b) of this section shall be determined solely from the written loan agreement, and any prior oral agreements between the parties are superseded by and merged into the loan agreement.

You are hereby notified, in accordance with Tex. Bus. & Com. Code Ann. § 26.02(e), of the following:

THE WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS, OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

ABC Mortgage LLC

By: **Morgan Lee** _____ **05/01/2026**
Date

Its: **Loan Officer**

_____

- BORROWER - Sam Buyer, Trustee - DATE -

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FINNIE Professional Services

NOTICE OF PENALTIES FOR MAKING A FALSE OR MISLEADING STATEMENT

Buyer
Loan #: **2026-TX-084712**
MIN: **100099887766554433**

WARNING:
Intentionally or knowingly making a materially false or misleading written statement to obtain property or credit, including a mortgage loan, is a violation of Section 32.32, of the Texas Penal Code, and, depending on the amount of the loan or value of the property, is punishable by imprisonment for a term of 2 years to 99 years and a fine not to exceed $10,000.

I/we, the undersigned home loan applicant(s), represent that I/we have received, read, and understand this notice of penalties for making a materially false or misleading written statement to obtain a home loan.

I/we represent that all statements and representations contained in my/our written home loan application, including statements or representations regarding my/our **identity, employment, annual income, and intent to occupy the residential real property** secured by the home loan, are true and correct as of the date of loan closing.

_____
- BORROWER - Sam Buyer, Trustee - DATE -

State of _____

County of _____

This instrument was acknowledged before me on this _____ day of _____, by **Sam Buyer, Trustee, as an individual**.

_____
Notary Public for _____

My Commission Expires: _____

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Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

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

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type. See *Specific Instructions* on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

Sam Buyer, Trustee

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only **one** of the following seven boxes.

☒ Individual/sole proprietor ☐ C corporation ☐ S corporation ☐ Partnership ☐ Trust/estate

☐ LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . .

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

☐ Other (see instructions)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . ☐

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any)

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any)

(Applies to accounts maintained outside the United States.)

5 Address (number, street, and apt. or suite no.). See instructions.

456 Oak Lane

6 City, state, and ZIP code

Otherville, TX 77002 US

Requester's name and address (optional)

ABC Mortgage LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

7 List account number(s) here (optional)

2026-TX-084712

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. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

123-45-6789

or

Employer identification number

__-_____

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	**Signature of U.S. person**	**Date** May 1, 2026

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General Instructions

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

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

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they