LOAN SIGNING AGENT PRACTICE PACKAGE

Refinance (Texas Home Equity, 1st Lien) – Document Index & Notarization Guide

Borrower:	Sam Buyer	**Co-Borrower:**	Jane Buyer (by Sam Buyer, Attorney-In-Fact)
Property:	123 Main Street, Anytown, TX 77001	**Settlement Agent:**	Lone Star Title Company
Lender:	ABC Mortgage LLC	**Loan No.:**	2026-TX-084712
Closing Date:	May 1, 2026	**Loan Amount:**	$226,000.00

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#	Document Name	Pages	Notary?
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12 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, lender, title company, attorney and property information is fictitious. Not legally operative; do not record or submit to any agency or institution.

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ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

1. **The Original Note + ANY ADDENDUMS, Recorded Deed of Trust, and the Final Lender's Title insurance Policy is required to be delivered to ABC MORTGAGE AFTERFunding:**

   - ABC MORTGAGE, 2750 CAPITOL RIDGE DRIVE, SUITE 400, Dallas, TX 75201

2. **ABC MORTGAGE WILL NOT FUND OR RELEASE THE WIRE WITHOUT RECEIPT OF THE ORIGINAL NOTE. (DOES NOT APPLY TO WET STATES)**

3. **E-signature or DocuSign is NOT authorized on the lender's loan documents.**

4. **All documents relating to Escrow & Settlement Agent MUST be filled out completely.**

5. **Please send ALL escrow documents with the signed loan docs to expedite file reviews and minimize issued conditions.**

   - **Send ALL escrow documents and additional documents in a separate attachment.**

   - **Do NOT add any additional documents in the executed lender doc package.**

   - **Please include the following for review:**
     *** Fully Executed Seller's CD with all dates filled in on page 1.**
     *** Fully Executed Warranty Deed.**
     *** Final Funds Receipt**
     *** Airbill Tracking Info for the Original Note to our office. (FUNDING AUTHORIZATION WILL NOT BE GIVEN UNTIL TRACKING FOR THE ORIGINAL NOTE IS RECEIVED.)**

6. **Please keep the doc order as it was initially released in order to expedite funding review. PLEASE DO NOT SHUFFLE THE DOCS.**

7. **Docs cannot be executed as counterparts. All borrowers must sign ONE set of docs.**

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DISCLOSURE OF LENDER'S COUNSEL
BRENNAN & WALSH, LLP

BUYER
Loan Number: 2026-TX-084712
MIN:100099887766554433

Words used in this Disclosure are defined below. Words in the singular mean and include the plural and vice versa.

"Parties" are **SAM BUYER AND JANE BUYER.**

"Lender" is **ABC MORTGAGE LLC,** and its successors and assigns.

"Loan" means the debt evidenced by the Note and all sums due under the Security Instrument.

"Note" means the promissory note in the original principal amount of **$226,000.00,** in favor of Lender.

"Property" means the property commonly known as **123 MAIN STREET, ANYTOWN, TEXAS 77001.**

"Security Instrument" means the deed of trust/mortgage/security deed/security instrument in favor of Lender, securing payment of the Note.

LOAN DOCUMENTATION The legal instruments involved in the Loan have been prepared for Lender by BRENNAN & WALSH, LLP, using information supplied by Lender and other third parties. Parties acknowledge that BRENNAN & WALSH, LLP has acted only on behalf of Lender. Lender and BRENNAN & WALSH, LLP have not assisted or rendered legal advice to Parties with respect to the Loan or the Property securing it or the documents executed in connection with it. **Parties further acknowledge and understand that the Parties may retain independent counsel to represent the Parties' individual interests in the referenced transaction.**

DESCRIPTION OF LEGAL SERVICES PERFORMED Services performed by BRENNAN & WALSH, LLP for the benefit of Lender include the review of certain information, such as title commitments and surveys, in some cases deed restrictions, and easements and other documents affecting title, and the preparation of all or part of the following legal instruments affecting title to the Property as part of the standard closing documents: a Deed (if required), Note, Security Instrument, and Assignment or Release of Lien (if required). In addition, BRENNAN & WALSH, LLP may have been requested to prepare other documents affecting title to the Property such as, for example, Private Road Maintenance Agreements, Heirship Affidavits, or Subordination Agreements to facilitate the transaction.

DISCLAIMER OF REPRESENTATION OR WARRANTY Parties understand that BRENNAN & WALSH, LLP has not conducted a title search on the Property and makes no representation or warranty about the condition of the title, access to the Property, or any other matters that might be revealed from an examination by Parties of a survey or the Property itself. **Parties are cautioned to make sure the Deed conveys the Parties' intentions in the transaction.**

DATA SUPPLIED BY LENDER. The disclosure calculations and fee data have been supplied by Lender. No representation is made by BRENNAN & WALSH, LLP regarding the value of the Property, conformance with any limitations on fees, waiting periods, or any other matters outside the control of BRENNAN & WALSH, LLP

RESPONSIBILITY FOR PAYMENT OF FEES. The undersigned acknowledge that they are obligated to pay certain legal fees for the preparation of legal documentation by BRENNAN & WALSH, LLP as determined by the provisions of the contract, loan application, or other documents previously signed and as required by Lender.

BASIS FOR FEE The document preparation fee for standard closing documents charged by BRENNAN & WALSH, LLP is based on a per transaction charge rather than an hourly fee. The document preparation fees charged for any additional documents prepared by Gregg & Walsh, LLP are based on a fee schedule rather than an hourly fee. These fees are intended to provide fair compensation for the above-described services by taking into consideration the time and labor required, the complexities of the questions involved, and the skill required to perform the services. Other considerations include the expertise of BRENNAN & WALSH, LLP in the complexities of the real estate practice, the necessary overhead associated with the rendering of the services, and the assumption of risk by Gregg & Walsh, LLP in the rendering of the services. Except in instances where a borrower may be charged lawfully for the preparation or distribution of a particular disclosure, there has been no charge made for the preparation or distribution of any federal disclosures or information required by the Real Estate Settlement and Procedures Act, the Truth-in-Lending Act, the Homeowner's Protection Act,

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or any other disclosure required by state and/or federal law. Lender has prepared or caused to be prepared all such federal and state disclosures at its own cost and without charge to borrower.

NOTICE TO PARTIES REGARDING DEED PREPARATION If BRENNAN & WALSH, LLP has prepared a Deed for this transaction, it has been at the request of Lender and payment must be made for the preparation of the Deed or the review by BRENNAN & WALSH, LLP of a Deed prepared by another if the Deed prepared by BRENNAN & WALSH, LLP is not used. BRENNAN & WALSH, LLP represents Lender and only Lender in this transaction. Parties are advised to consult their own legal counsel and advise BRENNAN & WALSH, LLP to send the draft Deed to that attorney. BRENNAN & WALSH, LLP has provided the Deed as a convenience to the Parties. If this Deed is not used, any other Deed must be reviewed and approved by BRENNAN & WALSH, LLP prior to its execution in order to verify certain items, including, without limitation, the date of the Deed, borrower's name, the legal description of the Property, and the creation and transfer of a vendor's lien to Lender.

Parties hereby acknowledge receiving and reading a copy of this Disclosure and affirm the accuracy of the statements contained herein.

SAM BUYER

Jane Buyer by Sam Buyer, as Agent

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BUYER
Loan Number: 2026-TX-084712
MIN:100099887766554433

HOLD HARMLESS AGREEMENT
GENERAL PROPERTY CONDITION, SURVEY, TITLE INSURANCE

Lender: **ABC MORTGAGE LLC**
Property Address: **123 MAIN STREET, ANYTOWN, TEXAS 77001**

TO WHOM IT MAY CONCERN:

I acknowledge herewith that if an appraisal was obtained on the above referenced property, the Lender did so for lending purposes only. Said report was required solely for the purpose of underwriting my loan application and is not to be considered suitable for any other use.

I further acknowledge that the Lender (including any successor, assignee, servicer or investor) does not (1) warrant, guarantee or represent the condition of the improvements, the operability of the equipment, the amount of the assessed/appraised value or code compliance with applicable laws and regulations; and (2) will not assume any responsibility for the condition of the subject property or the correction of any defects now existing or that may develop at any time during or after the term of my mortgage obligation.

I acknowledge that as property's owner, I am aware of property's current condition and am willing to close this transaction based on property's current condition. I understand that Lender is not responsible for my satisfaction with property in any respect.

If a survey was required in connection with this transaction and if I have received a copy of that survey, I acknowledge that I have reviewed the survey and am aware of the indicated encroachments, protrusions, easements, limitations, access, dimensions, and/or other conditions shown on the survey.

If I have received a copy of a commitment for title insurance, I acknowledge that I have reviewed the commitment and consent to the exceptions to title that will appear in any owner's title policy that may be issued in this transaction.

In consideration of Lender making a loan to me, I hereby indemnify and hold Lender (including any successor, assignee, servicer, or investor) harmless from any claims, costs, damages, causes of action, and expenses, including attorney fees, arising as a result of the current and future condition of the property, encroachments or other matters shown by the survey (if a survey was used), and exceptions stated in the commitment for title insurance and owner's title insurance policy.

Date: **MAY 1, 2026**

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_____
SAM BUYER

BUYER
Loan Number: 2026-TX-084712
MIN:100099887766554433

DATE: **MAY 1, 2026**
BORROWER: **SAM BUYER AND JANE BUYER**
LOAN #: **2026-TX-084712**
PROPERTY ADDRESS: **123 MAIN STREET, ANYTOWN, TEXAS 77001**

RENEWAL AND EXTENSION EXHIBIT

This Renewal and Extension Exhibit is incorporated into and shall amend and supplement the Security Instrument of even date herewith. The Note is in renewal and extension, but not in extinguishment, of the indebtedness, whether one or more, described as follows:

VENDOR'S LIEN RETAINED IN DEED DATED MARCH 15, 2021, AND DEED OF TRUST OF EVEN DATE THEREWITH EXECUTED BY JANE BUYER AND SAM BUYER, FOR THE BENEFIT OF MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), A DELAWARE CORPORATION, AS NOMINEE FOR LONE STAR FUNDING CORP, FILED FOR RECORD UNDER HARRIS COUNTY CLERK·S FILE NO. 2021045512, OFFICIAL PUBLIC RECORDS OF HARRIS COUNTY, TEXAS, BOTH LIENS SECURING PROMISSORY NOTE OF EVEN DATE THEREWITH IN THE ORIGINAL PRINCIPAL SUM OF $276,000.00.

Lender is expressly subrogated to all rights, liens, equities and remedies securing the original holder(s) of the above debt(s) and the original lien(s) securing the same are renewed and extended to the date of maturity of the Note secured by the Security Instrument in renewal and extension of the indebtedness. Borrower acknowledges that the lien(s) securing the prior debt(s) is valid, that the lien(s) subsists against the Property, and that by this instrument it is renewed and extended in full force until the Note is paid, even if the original lien(s) is released and not assigned to Lender.

This renewal and extension is not a refinance of a debt any portion of which is an extension of credit as defined by Section 50(a) (6) or Section 50(a) (7), Article XVI, of the Texas Constitution.

In addition to the refinance of principal and any interest, if Lender is advancing all or a portion of the costs necessary to refinance debt on the Property, Borrower acknowledges that these costs are reasonable and necessary costs to refinance such debt. Borrower has received no funds from this Loan, but only the benefit of those sums advanced for the payment of 1) principal and any interest on loans being refinanced, 2) any reasonable and necessary closing costs, and 3) any refund to Borrower of closing costs escrowed in connection with the Loan advanced by Borrower. If any portion of the Loan secures a debt for work or material used in constructing improvements on the Property, Borrower understands that funds not used in such construction, if any, must first be used to reduce the unpaid principal of the Loan or, at Lender's option, the Note must be modified to evidence the actual funds advanced.

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_____ _____

(Borrower)
SAM BUYER

(Borrower)
Jane Buyer by Sam Buyer, as Agent

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ASSIGNMENT OF LIEN

BUYER
Loan Number: 2026-TX-084712
MIN:100099887766554433

THE STATE OF TEXAS §
§ KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF **HARRIS** §

THAT **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), A DELAWARE CORPORATION, AS NOMINEE FOR LONE STAR FUNDING CORP** , hereinafter called "Assignor," for and in consideration of the sum of Ten and No/100 Dollars ($10.00), together with other good and valuable consideration to Assignor paid by **ABC MORTGAGE LLC MORTGAGE LLC**, hereinafter called "Assignee", the receipt of which is hereby acknowledged, has SOLD, ASSIGNED, TRANSFERRED and CONVEYED, and by these presents does SELL, ASSIGN, TRANSFER and CONVEY unto Assignee the indebtedness(es) described on Assignment Exhibit attached hereto and made a part hereof for all purposes, together with all lien(s) held by Assignor securing payment thereof, and covering the following described lot, tract or parcel of land situated in **HARRIS** County, Texas, to-wit:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

TO HAVE AND TO HOLD unto Assignee, its successors and assigns, the indebtedness(es) described on Assignment Exhibit and hereby assigned, together with all and singular the contract lien, rights, equities, title and interest in the afore described real property, including the superior title and all improvements thereon which Assignor has by virtue of being the present legal owner and holder of said indebtedness(es).

EXECUTED this _____ day of _____, 20_____.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), A DELAWARE CORPORATION, AS NOMINEE FOR LONE STAR FUNDING CORP

By: _____

Name: _____

Title: _____

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STATE OF TEXAS

COUNTY OF _____

This instrument was acknowledged before me this _____ by _____(NAME), _____(TITLE) of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., (MERS), A DELAWARE CORPORATION, AS NOMINEE FOR LONE STAR FUNDING CORP, a CORPORATION.

_____
Notary Public

PLEASE RETURN TO:
ABC MORTGAGE
2750 CAPITOL RIDGE DRIVE, SUITE 400
DALLAS, TEXAS 75201

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LENDER: **ABC MORTGAGE LLC**

BORROWER: **SAM BUYER**

PROPERTY: **123 MAIN STREET, ANYTOWN, TEXAS 77001**

LOAN NO.: **2026-TX-084712**

DATE: **MAY 1, 2026**

MINERAL RIGHTS ACKNOWLEDGMENT AND AGREEMENT

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

Borrower 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 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 for reimbursement of any taking or any damage to the Property resulting from its exercise of such mineral development rights.

Borrower 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 note holder of the Note may direct Borrower 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 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 note holder 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 agrees that Borrower will not consent to or 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.

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

Borrower hereby acknowledge that Borrower has read this Agreement and fully understand its terms and implications and Borrower is executing it the same day as the herein described Note and Deed of Trust, as a material inducement to Lender and note holder to make the Loan on this Property.

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

_____

(Borrower)
SAM BUYER

STATE OF TEXAS

COUNTY OF _____

This instrument was acknowledged before me this _____ by SAM BUYER.

_____
Notary Public

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FROM: ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201
Phone: (214) 555-0162

TO: LONE STAR TITLE COMPANY
500 Title Way, Suite 100
ANYTOWN, TEXAS 77001
Phone: (214) 555-0101

ATTN: ALEX RIVERA

RE: Borrower(s): SAM BUYER

Property Address: 123 Main Street, Anytown, Texas 77001

Document Date: MAY 1, 2026

Closing Date: MAY 1, 2026

Disbursement: May 6, 2026

Case No.:

Loan No.: 2026-TX-084712

App. No.:

Order No.:

Escrow No.: LST-2026-55310

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

(X) Note
(X) Deed of Trust
(X) Planned Unit Dev. Rider
(X) Certification
(X) ABN
(X) Borrowers Cert.
(X) Consumer Credit Score Disclosure
(X) Rescission Notice
(X) Hazard Ins. Req.
(X) Payment Letter
(X) Affidavit and Agreement
(X) Notices
(X) Worksheets
SEE ATTACHED SUPPLEMENTAL CLOSING INSTRUCTIONS

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement or Closing Disclosure (as applicable) to **each** Borrower.

LOAN TERMS:

Loan Amount: 226,000.00
Initial Advance:
Sales Price:
Term (Months): 360
Interest Rate: 7.250 %
Initial Payment: 1,541.72
First Payment Date: 07/01/26
Last Payment Date: 06/01/56

ARM Loan: ( ) Yes (X) No
Index:
Margin:
Periodic Rate Cap:
Lifetime Rate Cap:
Lifetime Rate Floor:
Interest Change Date:
Payment Change Date:
Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or Closing Disclosure (as applicable) or provide other satisfactory evidence of payoff:
TO: LONE STAR FUNDING CORP 220,303.85

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: JANE BUYER AND SAM BUYER, HUSBAND AND WIFE
3. Title Policy must contain the following endorsements (or their equivalents): 8.1, 100, 116, 100.12, 103.1, 103.5, 115.2, T-17, T-19, T-30, T-36
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable: (Paid in Full)
;
(iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated April 10, 2026: 1-10

SECONDARY FINANCING:

Secondary financing in the amount of $ NONE has been approved.

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ESTIMATE OF FEES AND COSTS:

ITEM	AMOUNT	POC	PAID BY
Processing fee to: ABC MORTGAGE LLC	750.00	0.00	Borrower
Underwriting fee to: ABC MORTGAGE LLC	1,395.00	0.00	Borrower
Appraisal fee to: Pinewold Appraisals, Inc. Inc.	625.00	625.00	Borrower
Credit report to: ABC MORTGAGE LLC C/O Credit Partners Solutions	1.62	0.00	Borrower
TITLE - Closing/Escrow fee to: Lone Star Title COMPANY	300.00	0.00	Borrower
TITLE - Lender's title insurance to: Lone Star TITLE COMPANY	1,402.00	0.00	Borrower
Deed recording fee to: COUNTY RECORDER	39.00	0.00	Borrower
Mortgage recording fee to: COUNTY RECORDER	107.00	0.00	Borrower
Appraisal Review Fee to: ABC MORTGAGE LLC	175.00	0.00	Borrower
Attorney review fee to: Brennan & Walsh, LLP	150.00	0.00	Borrower
TITLE - Courier Fee to: Lone Star Title COMPANY	80.00	0.00	Borrower

Subtotal of Estimated Fees and Costs: $ 4,888.02

PER DIEM INTEREST:

From: 05/06/2026 To:06/01/26
(Anticipated Closing Date)

26 days at $ 45.5139 per day Subtotal of Per Diem Interest: $ 1,183.36

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable).

_____	_____	month(s)	at $ _____	per Month	= $	_____
_____	_____	month(s)	at $ _____	per Month	= $	_____
_____	_____	month(s)	at $ _____	per Month	= $	_____
_____	_____	month(s)	at $ _____	per Month	= $	_____
_____	_____	month(s)	at $ _____	per Month	= $	_____
_____	_____	month(s)	at $ _____	per Month	= $	_____

Aggregate Escrow Adjustment: $ _____

* Interest paid by: Borrower

Impound Subtotal: $ 0.00
Mortgage Ins. Premium: $ _____
TOTAL OF FEES AND COSTS: $ 6,071.38

HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE:

The **final** HUD-1 Settlement Statement or Closing Disclosure (as applicable) must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to ABC MORTGAGE LLC Attention: .

Send the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to us at the following address within 24 hours of settlement: 2750 CAPITOL RIDGE DRIVE, SUITE 400, DALLAS, TEXAS 75201

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.
If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400, DALLAS, TEXAS 75201

If you have any questions regarding any of these instructions, please contact ABC MORTGAGE LLC at (214) 555-0162 .

BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

Borrower SAM BUYER Date

ACKNOWLEDGED AND AGREED:

Settlement Agent Date
ALEX RIVERA

PRACTICE DOCUMENT · For Training Purposes Only | Loan No. 2026-TX-084712 | May 1, 2026 | Page 14 of 100

FROM: ABC MORTGAGE 2750 CAPITOL RIDGE DRIVE, SUITE 400 DALLAS, TEXAS 75201 Phone: (214) 555-0162 Fax: (214) 555-0164	Document Date: MAY 1, 2026
TO: LONE STAR TITLE COMPANY 500 Title Way, Suite 100 ANYTOWN, TEXAS 77001 (214) 555-0101	Closing Date: MAY 1, 2026
ATTN: ALEX RIVERA	Disbursement: May 6, 2026
	Case No.:
	Loan No.: 2026-TX-084712
	App. No.:
	Order No.:
RE: Borrower(s): SAM BUYER	Escrow No.: LST-2026-55310
Property Address: 123 Main Street Anytown, Texas 77001	

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GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 24 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within 48 HOURS of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.

2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers. No corrections or deletions to the Closing Disclosure are permitted.

3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given a Notice of Right to Cancel must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notice of Right to Cancel to each person entitled to receive it and obtain an acknowledgment of receipt will delay this closing.

2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.

3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

4. Provide to each Borrower and each person having any ownership interest in the security property a Closing Disclosure, and obtain an acknowledgment of receipt executed by each borrower and person. Your failure to properly provide the Closing Disclosure to each person entitled to receive it and obtain an acknowledgement of receipt will delay this closing.

SURVEYS

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.

2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.

2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or months after the closing date for refinance transactions.

3. Loss payee/mortgagee clause to read: ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201
Loan Number: 2026-TX-084712

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ACKNOWLEDGED AND AGREED:

Settlement Agent ALEX RIVERA

MIN: 100099887766554433 Loan Number: 2026-TX-084712

NOTE

MAY 1, 2026 [Note Date] | ANYTOWN [City] | TEXAS [State]

123 Main Street, Anytown, Texas 77001

[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. $226,000.00 (the "Principal") that I have received from ABC MORTGAGE LLC, A LIMITED LIABILITY COMPANY (CFL # 60DBO-000123) (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 7.250 %.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my Monthly Payment on the 1st day of each month beginning on July 1, 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 June 1, 2056, 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 2750 CAPITOL RIDGE DRIVE, SUITE 400, DALLAS, TEXAS 75201 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. $ 1,541.72. 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.

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

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

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

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(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

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

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

_____ (Seal)
SAM BUYER -Borrower

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Loan Originator: Morgan Lee, NMLSR ID 1234567
Loan Originator Organization: ABC MORTGAGE LLC, NMLSR ID 998877

[Sign Original Only]

After Recording Return To:
ABC MORTGAGE
2750 CAPITOL RIDGE DRIVE, SUITE 400
DALLAS, TEXAS 75201
Loan Number: 2026-TX-084712

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN: 100099887766554433 **MERS Phone: 888-679-6377**

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, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "Borrower" is JANE BUYER AND SAM BUYER, HUSBAND AND WIFE

,

currently residing at 123 Main Street, Anytown, Texas 77001

.

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, TEXAS 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.

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(C) "Trustee" is DAVID R. TRUSTEE

.

Trustee's address is 3300 Lakeshore Blvd, Suite 450, Austin, Texas 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 TWO HUNDRED TWENTY-SIX THOUSAND AND 00/100 Dollars (U.S. $ 226,000.00) 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 June 1, 2056 .

(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
☐ 1-4 Family Rider	☒ Planned Unit Development Rider
☐ Second Home 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

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Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

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

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

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

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

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

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

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

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

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of 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.

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

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

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

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

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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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[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

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)	_____ (Seal)
SAM BUYER -Borrower	JANE BUYER BY SAM BUYER, -Borrower
_____	_____
Witness	Witness

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[Space Below This Line For Acknowledgment]

The State of TEXAS ,

County of _____ ,

Before me, _____ ,
(here insert the name and character of the notarizing officer)

on this day personally appeared SAM BUYER AND JANE BUYER BY SAM BUYER,

ATTORNEY-IN-FACT

_____ ,

known to me (or proved to me on the oath of _____

or through _____)
(description of identity card or other document)

to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this _____ day of _____ .

_____
(Notary Public Signature)

(SEAL)

Loan Originator: Morgan Lee, NMLSR ID 1234567
Loan Originator Organization: ABC MORTGAGE LLC, NMLSR ID 998877

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PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 6th day of May, 2026, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to ABC MORTGAGE LLC, A LIMITED LIABILITY COMPANY

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

123 Main Street, Anytown, Texas 77001

[Property Address]

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

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

MAIN STREET VILLAS, SECTION 1

[Name of Planned Unit Development]

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

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

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

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B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 3 for the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property, and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

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

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

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

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

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

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

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

_____ (Seal)	_____ (Seal)
SAM BUYER -Borrower	JANE BUYER BY SAM BUYER, -Borrower

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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	**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 [X] Own [ ] 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	$510,000.00	**Status: Sold, Pending Sale, or Retained**	Retained
Intended Occupancy	Primary Residence	**Monthly Insurance, Taxes, Assoc. Dues, etc.**	$1,272.74

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	$226,000.00	**Loan Purpose**	[ ] Purchase [X] Refinance [ ] Other
Property Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / County	Anytown | TX | 77001 | Harris		
Number of Units	1	**Property Value**	$510,000.00
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

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	**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

Date (mm/dd/yyyy): _____

Co-Borrower Signature

_____

Jane Buyer

Date (mm/dd/yyyy): _____

Borrower Name: Sam Buyer | 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, Suite 400, 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**	(214) 555-0163

Loan Originator Signature

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

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

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

BORROWER'S CERTIFICATION AND AUTHORIZATION

CERTIFICATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from ABC MORTGAGE LLC ("Lender"). In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. I/We further authorize Lender to order a consumer credit report and verify other credit information.

4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.

5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is: N/A

Borrower SAM BUYER	Date	111-11-1111	Number
Borrower	Date	Social Security Number	
Borrower	Date	Social Security Number	
Borrower	Date	Social Security Number	
Borrower	Date	Social Security Number	
Borrower	Date	Social Security Number	

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CERTIFICATE OF LOANS TO ONE BORROWER

Loan Number: 2026-TX-084712

Borrower(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

The undersigned Borrower hereby certifies and represents to ABC MORTGAGE LLC ("Lender") that the total of all loans made by said Lender to the undersigned Borrower, including the loan hereby applied for, and to all other persons and entities which are required to be included in computing said total is as follows:

(1) This loan $ 226,000.00

(2) IF NO OTHER LOANS APPLIED FOR OR MADE, YOU MUST CHECK HERE ☐

NAME OF BORROWER	LOAN NUMBER	LOAN AMOUNT
_____	_____	$ _____
_____	_____	$ _____
_____	_____	$ _____
_____	_____	$ _____

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I/We understand that the persons and entities which are required to be included are as follows:

(1) Any person or entity that is, or that upon making of a loan will become, obligor on a loan on the security of real estate;

(2) Nominees of such obligor;

(3) All persons, trusts, partnerships, syndicates and corporations of which such obligor is a nominee or a beneficiary, partner, member, or record or beneficial stockholder owning ten percent or more of the capital stock, or a nominee of any of these persons;

(4) If such obligor is a trust, partnership, syndicate or corporation, all trusts, partnerships, syndicates and corporations of which any beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock, is also a beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock of such obligor and;

(5) Members of the immediate family of any borrower.

Each of the undersigned, including, where the borrower is a corporation or partnership, each of the persons executing this certificate on behalf of such corporation or partnership, hereby certifies under penalty of perjury that the foregoing is true and correct.

Executed at LONE STAR TITLE COMPANY
500 Title Way, Suite 100
ANYTOWN, TEXAS 77001

.

_____

SAM BUYER

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HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

Escrow Number: LST-2026-55310

Escrow Company: LONE STAR TITLE COMPANY

Provided By: ABC MORTGAGE LLC (NMLS # 998877)

Borrower's Name(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

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Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

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 at least 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 an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this 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 "HO2" form.

4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.

5. Policy must provide coverage for a term of at least one year. 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 required by applicable law.

6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.

7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.

8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.

9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE 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. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201
Loan Number: 2026-TX-084712

11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).

12. The Lender's loan number must appear on the policy and on any subsequent endorsements.

13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.

14. Please notify your agent to forward future premium notices directly to you.

15. If the security property is a condominium, the Master Policy must contain a minimum of $1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to 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 or any assignees, for as long as this loan remains on the subject property.

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Borrower SAM BUYER Date

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

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) _____

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)

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 ---------- ☐

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

6 City, state, and ZIP code
Anytown, Texas 77001

Requester's name and address (optional)
ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
ANYTOWN, TX 75201

7 List account number(s) here (optional)
2026-TX-084712

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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.

Social security number
111-11-1111

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**

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.)
JANE BUYER

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) _____

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)

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 ---------- ☐

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

6 City, state, and ZIP code
Anytown, Texas 77001

Requester's name and address (optional)
ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
ANYTOWN, TX 75201

7 List account number(s) here (optional)
2026-TX-084712

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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.

Social security number

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**

ACKNOWLEDGMENT OF ENCROACHMENT AND HOLD HARMLESS AGREEMENT

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

The undersigned is/are purchasing the real property described as follows, to-wit:
See Exhibit "A" Attached Hereto and Made A Part Hereof
A.P.N.: 0010-020-003-0001

I/We acknowledge that I/we have received a Blue Line Survey of the above property and am/are aware of the following conditions and/or exceptions:

By my/our execution of this Agreement I/we state that I/we will hold ABC MORTGAGE LLC its successors and/or assigns harmless for any loss and/or damages that I/we may incur because of above said encroachments.

EXECUTED THIS day of .

SAM BUYER

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FINNIF Professional Services

[Space Below This Line For Acknowledgment]

The State of TEXAS ,

County of _____ ,

Before me, _____ ,
(here insert the name and character of the notarizing officer)

on this day personally appeared SAM BUYER

_____

_____ ,

known to me (or proved to me on the oath of _____

or through _____)
(description of identity card or other document)

to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this _____ day of _____ .

_____
(Notary Public Signature)

(SEAL)

Loan Originator: Morgan Lee, NMLSR ID 1234567
Loan Originator Organization: ABC MORTGAGE LLC, NMLSR ID 998877

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ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower: SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, your signature will acknowledge either:

- Your receipt of the appraisals or other written valuations developed in connection with your loan, no later than three days prior to consummation, or
- You previously waived your right to review the appraisal or other written valuation three days prior to consummation

Borrower SAM BUYER Date

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AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT NOTICE

Date: MAY 1, 2026

To: SAM BUYER

From: ABC MORTGAGE LLC

Property: 123 Main Street, Anytown, Texas 77001

This is to give you notice that

has a business relationship with

.

Because of this business relationship, the referral may provide

a financial or other benefit.

A. Set forth below is the estimated charges or range of charges for the following settlement services listed. You are NOT required to use the listed provider(s) as a condition for:

☐ settlement of your loan or ☐ purchase or sale of the subject property

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

N/A	$ N/A
	$
	$
	$
	$
	$

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B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interests in the transaction.

_____	$ _____
_____	$ _____
_____	$ _____
_____	$ _____
_____	$ _____
_____	$ _____

ACKNOWLEDGMENT

I/We have read this disclosure form, and understand that:

is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

_____

Signature SAM BUYER Date

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Form **SSA-89** (05-2025)
Discontinue Prior Editions
Social Security Administration OMB No. 0960-0760

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

Printed Name:	Date of Birth:	Social Security Number:
SAM BUYER	January 15, 1980	111-11-1111

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, SUITE 400, DALLAS, TEXAS 75201

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

Agent's Name: Verify Solutions Corp.

Agent's Address: 100 Verify Way, Dallas, TX 75201

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 90 **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.**

Practice Only
Not Professional Forms

Loan Number: 2026-TX-084712

BORROWER CONTACT CONSENT FORM

To insure that we have the correct contact information for the purpose of servicing your loan, please provide the following information.

By signing I authorize my mortgage servicer (its transfers and/or assigns) to contact me regarding the servicing of my loan using the following contact information.

Mailing address for your mortgage statements and other correspondence:

☐ Same as the subject property

☒ Please use this mailing address instead:

123 Main Street

Anytown, Texas 77001

Cell phone number:

I understand that by providing a cell phone number and by signing this form, I am giving the holder of my mortgage Note and its billing servicer permission to use the cell phone number to contact me regarding my loan.

Borrower (713) 555-0200

Co-Borrower

Email address:

I understand that by providing an email address, I am giving the holder of my mortgage Note and its billing servicer permission to use this email to contact me regarding my loan.

Borrower SAM.BUYER@EMAIL.COM

Co-Borrower

Signature(s)

Borrower

SAM BUYER Date

Co-Borrower

Date

For Practice Only
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Loan Number: 2026-TX-084712

BORROWER CONTACT CONSENT FORM

To insure that we have the correct contact information for the purpose of servicing your loan, please provide the following information.

By signing I authorize my mortgage servicer (its transfers and/or assigns) to contact me regarding the servicing of my loan using the following contact information.

Mailing address for your mortgage statements and other correspondence:

☐ Same as the subject property

☒ Please use this mailing address instead:

123 Main Street

Anytown, Texas 77001

Cell phone number:

I understand that by providing a cell phone number and by signing this form, I am giving the holder of my mortgage Note and its billing servicer permission to use the cell phone number to contact me regarding my loan.

Borrower _____

Co-Borrower _____

Email address:

I understand that by providing an email address, I am giving the holder of my mortgage Note and its billing servicer permission to use this email to contact me regarding my loan.

Borrower _____

Co-Borrower _____

Signature(s)

Borrower _____

Date

Co-Borrower _____

Date

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CLOSING DISCLOSURE

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

Closing Information

Date Issued:	April 28, 2026	**Closing Date:**	May 1, 2026
Disbursement Date:	May 6, 2026	**Settlement Agent:**	Lone Star Title Company
File #:	LST-2026-55310	**Property:**	123 Main Street, Anytown, Texas 77001
Appraised Prop. Value:	$510,000.00	**MIN:**	100099887766554433

Transaction Information

Borrower:	Sam Buyer Jane Buyer 123 Main Street, Anytown, TX 77001	**Lender:**	ABC Mortgage LLC
Loan Term:	30 years	**Purpose:**	Refinance (Texas Home Equity – Art. XVI, §50(a)(6))
Product:	Fixed Rate	**Loan Type:**	Conventional
Loan ID #:	2026-TX-084712	**Property:**	123 Main Street, Anytown, Texas 77001

Loan Terms

Loan Amount	$226,000	**Can this amount increase after closing?**	NO
Interest Rate	7.250%	**Can this amount increase after closing?**	NO
Monthly Principal & Interest	$1,541.72	**Can this amount increase after closing?**	NO
Prepayment Penalty	NO	**Balloon Payment**	NO

Projected Payments

Payment Calculation	**Years 1–30**
Principal & Interest	$1,541.72
Mortgage Insurance	$0.00
Estimated Escrow	$0.00
Estimated Total Monthly Payment	**$1,541.72**
Estimated Taxes, Insurance & Assessments (property taxes, homeowner's insurance, HOA dues – not in escrow)	$1,272.74 a month

Costs at Closing

Closing Costs	$6,696.38 (includes $5,367.02 in Loan Costs + $1,329.36 in Other Costs, $0.00 in Lender Credits)
Cash to Close	$375.23 – FROM Borrower (see Calculating Cash to Close, page 2)

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Closing Cost Details

A. Origination Charges	
Appraisal review fee – ABC Mortgage LLC	$175.00
Processing fee – ABC Mortgage LLC	$750.00
Underwriting fee – ABC Mortgage LLC	$1,395.00
Total Origination Charges	$2,320.00
B. Services Borrower Did Not Shop For	
Appraisal fee – Pinewold Appraisals, Inc. (paid outside closing)	$625.00
Attorney review fee – Brennan & Walsh, LLP	$150.00
Credit report – ABC Mortgage LLC c/o Credit Partners Solutions	$1.62
Title – Closing/escrow fee – Lone Star Title Company	$300.00
Title – Courier fee – Lone Star Title Company	$80.00
Title – eRecording fee – Lone Star Title Company	$21.32
Title – Examination fee – Lone Star Title Company	$85.00
Title – HOA documents – Lone Star Title Company	$50.00
Title – HOA processing fee – Lone Star Title Company	$100.00
Title – Lender's title insurance – Lone Star Title Company	$1,402.00
Title – Tax certificate fee – Lone Star Title Company	$83.98
Title – Texas policy guaranty fee – Lone Star Title Company	$3.00
Title – TLTA endorsements T-17, T-19, T-3, T-30, T-36 – Lone Star Title Company	$145.10
Total Services Borrower Did Not Shop For	$3,047.02
D. TOTAL LOAN COSTS (A + B + C)	
D. Total Loan Costs (Borrower-Paid)	$5,367.02
E. Taxes and Other Government Fees	
Recording fees (Deed of Trust $107.00 / Release $39.00)	$146.00
F. Prepaids	
Prepaid interest ($45.51 per day from 05/06/26 to 06/01/26, 26 days)	$1,183.36
I. TOTAL OTHER COSTS (E + F + G + H)	
I. Total Other Costs (Borrower-Paid)	$1,329.36
J. TOTAL CLOSING COSTS	
J. Total Closing Costs (D + I) – $625.00 paid before closing	$6,696.38
K. Payoffs and Payments	
Payoff to Lone Star Funding Corp for Mortgage Loan	$220,303.85
K. Total Payoffs and Payments	$220,303.85
Calculating Cash to Close	
Loan Amount	$226,000.00
Total Closing Costs (J)	-$6,696.38
Closing Costs Paid Before Closing	$625.00
Total Payoffs and Payments (K)	-$220,303.85
CASH TO CLOSE – FROM Borrower	$375.23

Closing costs financed (paid from your loan amount): $5,696.15

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Additional Information About This Loan

Contact Information

Lender:	ABC Mortgage LLC 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201	**Settlement Agent:**	Lone Star Title Company 500 Title Way, Suite 100, Anytown, TX 77001
NMLS ID:	998877	**TX License ID:**	3000001
Contact:	Morgan Lee (NMLS 1234567)	**Contact:**	Alex Rivera
Email:	mlee@abcmortgage.co	**Email:**	info@lonestartitle.com
Phone:	(214) 555-0163	**Phone:**	(214) 555-0101

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.

Liability after Foreclosure. State law does not protect you from liability for the unpaid balance.

Escrow Account. Your lender will not hold funds for property taxes and homeowner's insurance in an escrow account; you must pay these costs directly (see Escrow Waiver in this package).

Late Payment. If your payment is more than 15 days late, your lender will charge a late fee of 5% of the overdue payment.

Right to Cancel. This loan is secured by your homestead; you have the right to cancel within three business days (see Notice of Right to Cancel).

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 (Borrower)

Date (mm/dd/yyyy): _____

Jane Buyer By Sam Buyer, Attorney-In-Fact

Date (mm/dd/yyyy): _____

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SETTLEMENT STATEMENT

(Borrower) — Texas Home Equity Refinance 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 6, 2026
Borrower:	Sam Buyer and Jane Buyer	**Lender:**	ABC Mortgage LLC
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Loan No.:**	2026-TX-084712
Existing Lien:	Lone Star Funding Corp (payoff)	**Loan Amount:**	$226,000.00

	BORROWER	
Description	Debit	Credit
Loan amount — ABC Mortgage LLC		226,000.00
PAYOFF		
Payoff of existing first lien — Lone Star Funding Corp	220,303.85	
LENDER / ORIGINATION CHARGES		
Appraisal review fee – ABC Mortgage LLC	175.00	
Processing fee – ABC Mortgage LLC	750.00	
Underwriting fee – ABC Mortgage LLC	1,395.00	
SERVICES / TITLE / ATTORNEY		
Appraisal fee – Pinewold Appraisals, Inc. (paid outside closing)	625.00	
Attorney review fee – Brennan & Walsh, LLP	150.00	
Credit report – ABC Mortgage LLC c/o Credit Partners Solutions	1.62	
Title – Closing/escrow fee – Lone Star Title Company	300.00	
Title – Courier fee – Lone Star Title Company	80.00	
Title – eRecording fee – Lone Star Title Company	21.32	
Title – Examination fee – Lone Star Title Company	85.00	
Title – HOA documents – Lone Star Title Company	50.00	
Title – HOA processing fee – Lone Star Title Company	100.00	
Title – Lender's title insurance – Lone Star Title Company	1,402.00	
Title – Tax certificate fee – Lone Star Title Company	83.98	
Title – Texas policy guaranty fee – Lone Star Title Company	3.00	
Title – TLTA endorsements T-17, T-19, T-3, T-30, T-36 – Lone Star Title Company	145.10	
(Appraisal fee $625.00 paid outside closing — credit to Borrower)		625.00
GOVERNMENT RECORDING CHARGES		
Recording fees (Deed of Trust $107.00 / Release $39.00)	146.00	
PREPAIDS		
Prepaid interest ($45.51 per day from 05/06/26 to 06/01/26, 26 days)	1,183.36	
SUBTOTALS	227,000.23	226,625.00
CASH FROM BORROWER AT CLOSING		375.23

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This Settlement Statement is a practice document built on the sample transaction. Figures are illustrative and tie to the Closing Disclosure.

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 — Borrower Date Jane Buyer By Sam Buyer, Attorney-In-Fact — Borrower Date

_____ _____

Alex Rivera — Settlement Agent, Lone Star Title Company Date

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.

COMPLIANCE AGREEMENT

Loan Number: 2026-TX-084712

Seller(s): N/A

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower(s): SAM BUYER, JANE BUYER

Property Address: 123 Main Street, Anytown, Texas 77001

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Administration, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 30 day time period.

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

Dated effective MAY 1, 2026.

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SAM BUYER

JANE BUYER BY SAM BUYER,

State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

SAM BUYER AND JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT (name of principal signer).

_____

Notary Public Signature

(SEAL)

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FINNIF Professional Services

Lender: ABC MORTGAGE LLC (NMLS # 998877)

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

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

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

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

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

Borrower's Name: SAM BUYER Date of Birth: January 15, 1980

☐ Residential or ☐ Business Address:* 123 Main Street
Anytown, Texas 77001

Taxpayer Identification Number (SSN):** 111-11-1111

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
☐ State/Foreign Driver's License					☐ Yes ☐ No
☐ State/Foreign ID Card					☐ Yes ☐ No
☐ U.S./Foreign Passport					☐ Yes ☐ No
☐ Military ID					☐ Yes ☐ No
☐ Resident Alien Card					☐ Yes ☐ No
☐ Other:					☐ Yes ☐ No
☐ Other:					☐ Yes ☐ No

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

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

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ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

_____

_____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

_____

Signature Date

_____

Name and Title

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FINNIF Professional Services

ERRORS AND OMISSIONS STATEMENT

The undersigned hereby certify and agree that they shall, if requested by Lender or Lender's successor in interest, fully cooperate in the re-execution of any or all closing documentation in case of any typographical or clerical errors which may be found on these documents.

Failure or refusal of Borrower(s) to execute the required additional documents, or to correct those already executed, shall constitute a default under the terms of the loan documents and shall give Lender the option of declaring all sums secured by the loan documents immediately due and payable.

The undersigned further certify and agree that they shall give their prompt attention to compliance with all such requests.

In witness whereof, the Errors and Omissions Statement is executed this 6th day of May, 2026 .

Property Address:
123 Main Street
Anytown, Texas 77001

SAM BUYER

Borrower SAM BUYER	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

For Practice Only
FINNIF Professional Services

ESCROW WAIVER

Loan Number: 2026-TX-084712

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower: SAM BUYER

Property: 123 Main Street, Anytown, Texas 77001

ABC MORTGAGE LLC ("Lender")
hereby waives its normal requirement providing for the escrow of, among other things, and to the extent applicable, taxes, insurance, ground rents and assessments.

Borrower hereby agrees to pay these items promptly when due and to provide receipts to Lender upon request as proof of payment. Failure to pay such items when due or to make mortgage payments as agreed shall give Lender the right to reinstate the requirement that these items be paid to Lender to be placed in escrow and paid monthly for the remaining term of the loan.

Borrower hereby acknowledges and understands that the consequences of not establishing an escrow account may include, without limitation, the following:

(1) Borrower may incur fees associated with this escrow waiver;

(2) In most cases, Borrower may contact Borrower's servicer to set up an escrow account if the Borrower decides to do so even after the closing of Borrower's mortgage loan;

(3) Borrower is responsible for personally and directly paying the non-escrowed items in addition to paying the mortgage loan payment; and

(4) If Borrower fails to pay non-escrowed items, Lender may obtain the required insurance on Borrower's behalf at a potentially higher cost (which may include any potential commission payments to the Lender), and/or there could be reduced coverage for Borrower of the insurance Lender obtains.

The undersigned hereby agrees to these terms and conditions.

Borrower SAM BUYER Date

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FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

Provided By: ABC MORTGAGE LLC (NMLS # 998877)

Borrower(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 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:

Federal Trade Commission, Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580

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By signing below, I/we acknowledge that I/we have read and received a copy of this document.

Borrower SAM BUYER Date

FLOOD HAZARD DETERMINATION

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

Borrower(s) Name(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

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

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

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

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Borrower SAM BUYER Date

Important Ability-to-Repay Notice

Date: MAY 1, 2026 Application No.: _____

This Important Ability-to-Repay Notice is being provided to each borrower prior to the signing of the loan documents, but after federal Truth in Lending disclosures have been provided.

In reviewing your credit application, ABC MORTGAGE LLC has considered and verified the following information as it relates to your ability to repay this loan according to its terms as required by applicable law: (1) your current and reasonably expected income and/or assets (other than the value of the dwelling and any attached real property); (2) your current employment status (to the extent that employment income is relied on to determine repayment ability); (3) the monthly payment for principal and interest on the loan; (4) the monthly payment on any simultaneous loan that ABC MORTGAGE LLC knows or has reason to know will be made; (5) the monthly payment for mortgage-related obligations (*e.g.*, property taxes, certain insurance premiums, fees and special assessments for condominiums, and homeowners association, ground rent, and leasehold payments); (6) your current debt obligations, alimony, and child support; (7) your monthly debt-to-income ratio and/or residual income; and (8) your credit history.

Below and in the attached Application Form (Uniform Residential Loan Application on Fannie Mae Form 1003) is the information that ABC MORTGAGE LLC has been used and considered in making this loan, as required by applicable law:

Employment and Income
Current Monthly Income: 12,000.00 Current Monthly Income from Assets: _____

Housing Expenses

Principal and Interest Payment	$1,541.72
Real Estate Taxes	$902.88
Homeowner's Insurance	$249.03
Association Dues	$120.83
Other	
Total Housing Payment	$2,814.46

Debts
Installment and Revolving monthly debt payments $40.00
Other Obligations (including alimony and child support payments) $6,225.00
Total Monthly Other Debts $6,265.00

The information listed above and in the Attachment, was provided by you in your application and interview, and/or in third-party records and other documents (such as credit reports and tax records). Based on its consideration of this information, ABC MORTGAGE LLC has made a reasonable and good faith determination that you have the reasonable ability to repay this loan according to its terms.

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ABC MORTGAGE LLC wants to make sure that the information listed above is correct and complete. ABC MORTGAGE LLC is in the business of making loans and collecting loan payments - it has no desire to make a loan that cannot be repaid under the terms of the agreement.

By your signature(s) below, you are confirming that:

(1) You have read and understand this Important Ability-to-Repay Notice, and the information listed above is correct and complete;

(2) Your current or reasonably expected income or assets (other than the value of the dwelling and any attached real property) is/are consistent with the information listed above;

(3) Your current employment status is consistent with the information listed above and/or attached;

(4) Your current housing expenses, debts, and other obligations (including alimony and child support payments) are consistent with the information listed above;

(5) You have not applied for or opened any new credit accounts, defaulted on any credit accounts, filed for bankruptcy, or had any judgments entered against you by a court;

(6) You have not experienced any other changes from the time you signed or otherwise completed the information listed above and in the attached Uniform Residential Loan Application (Form 1003) that would reduce your reasonable ability to repay this loan according to its terms.

Borrower(s):

Signature SAM BUYER Date

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NON-APPLICANT AFFIDAVIT

Loan Number: 2026-TX-084712

Lender: ABC MORTGAGE LLC

Property: 123 Main Street
Anytown, Texas 77001

The undersigned hereby acknowledges, understands and affirms that with regard to any loan (and loan-related) documentation that Lender requires the undersigned to sign in connection with, or relating to, the above-referenced loan, the undersigned, as a non-applicant, will sign as "Borrower" solely for the purpose of pledging any and all interest of the undersigned in the collateral securing the loan, without personal obligation for payment of any sums secured by the Security Instrument.

Dated: _____

_____
Borrower, as Non-Applicant
JANE BUYER BY SAM BUYER,

STATE OF TEXAS)
) ss:
COUNTY OF _____)

On _____ before me, _____ ,

personally appeared JANE BUYER

_____

_____ ,

known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

_____
Notary Public

(Seal)

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NOTICE CONCERNING THE FURNISHING OF NEGATIVE INFORMATION TO CONSUMER REPORTING AGENCY

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower: SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS.

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

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

Borrower SAM BUYER Date

NOTICE OF RIGHT TO CANCEL

Borrower(s): SAM BUYER, JANE BUYER Loan Number: 2026-TX-084712

Property Address: 123 Main Street, Anytown, Texas 77001

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is MAY 1, 2026 ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at

ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of May 5, 2026 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____

Consumer's Signature Date

SAM BUYER

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

_____

SAM BUYER Date

NOTICE OF RIGHT TO CANCEL/RESCISSION MODEL FORM H-8 (GENERAL)
15 U.S.C. 1635(a); 12 CFR 1026.23; Model Form H-8
NORTC.MSC 06/05/26

For Practice Only
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NOTICE OF RIGHT TO CANCEL

Borrower(s): SAM BUYER, JANE BUYER Loan Number: 2026-TX-084712

Property Address: 123 Main Street, Anytown, Texas 77001

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is MAY 1, 2026 ; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at

ABC MORTGAGE LLC
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of May 5, 2026 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____
Consumer's Signature Date
JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

_____
JANE BUYER BY SAM BUYER, Date
ATTORNEY-IN-FACT

NOTICE OF RIGHT TO CANCEL/RESCISSION MODEL FORM H-8 (GENERAL)
15 U.S.C. 1635(a); 12 CFR 1026.23; Model Form H-8
NORTC.MSC 06/05/26

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Loan Number: 2026-TX-084712

OCCUPANCY CERTIFICATION

Borrower: SAM BUYER

Co-Borrower(s): _____

Property Address: 123 Main Street, Anytown, Texas 77001

I/We the undersigned certify that:

X — Primary Residence - I/we will occupy the Property as my/our principal residence within Sixty (60) days after the date of closing as stated in the Mortgage or Deed of Trust I/we executed. I/we will continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Seller otherwise agrees in writing.

_____ — Second Home - I/we will occupy the Property as a second home (vacation, etc.) while maintaining a principal residence elsewhere.

_____ — Investment Property - I/we will not occupy the Property as a principal resident or second home. I/we will not occupy the Property for more than 14 days in any calendar year. The Property is an investment to be held or rented rather than for household or personal use.

REFINANCE ONLY (the following **must** be completed on a refinance transaction)

X — I/We the undersigned, certify that the property referenced above is **NOT** currently listed for sale or under contract to be listed for sale.

I/We understand that it is illegal to provide false information in an application for a mortgage loan. Mortgage fraud is punishable by up to thirty (30) years in federal prison or a fine of up to $1,000,000, or both under the provisions of Title 18, United States Code, Sec. 1001, *et seq.*

I/We understand that failure to comply with the requirements in the Mortgage or Deed of Trust regarding occupancy of the property will entitle the Seller to exercise its remedies for breach of covenant under the Mortgage or Deed of Trust. Such remedies include, without limitation, requiring immediate payment in full of the remaining indebtedness under the Loan together with all other sums secured by the Mortgage or Deed of Trust, and exercise of power of sale or other applicable foreclosure remedies, to the extent permitted by the Mortgage or Deed of Trust.

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Borrower SAM BUYER Date

PAYMENT LETTER TO BORROWER

FROM: ABC MORTGAGE LLC (NMLS # 998877)
2750 CAPITOL RIDGE DRIVE, SUITE 400,
DALLAS, TEXAS 75201

RE: Loan Number: 2026-TX-084712
Property Address: 123 Main Street, Anytown, Texas 77001

TO: SAM BUYER
123 Main Street
Anytown, Texas 77001

Dear Borrower:

The monthly payments on the above referred to loan are to begin on July 1, 2026 , and will continue monthly until June 1, 2056 .

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	$ 1,541.72
MMI/PMI INSURANCE	
ESCROW FOR TAXES	0.00
ESCROW FOR INSURANCE	0.00
ESCROW FOR FLOOD INSURANCE	0.00
TOTAL MONTHLY PAYMENTS	$ 1,541.72

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You are to make your payments to:
ABC MORTGAGE
2750 CAPITOL RIDGE DRIVE, SUITE 400
DALLAS, TEXAS 75201

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

SAM BUYER Date

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FACTS

WHAT DOES ABC MORTGAGE LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security number and income ▪ Account balances and payment history ▪ Credit history and credit scores When you are *no longer* our customer, we continue to share your information as described in this notice.
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons ABC MORTGAGE LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does ABC MORTGAGE LLC MORT C share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes - to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes - information about your transactions and experiences		
For our affiliates' everyday business purposes - information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		

Questions?	Call (214) 555-0162 or go to

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PRIVACY FORM - NO OPT OUT
15 U.S.C. 6801 et seq.; 12 CFR 1016 Appendix A

Who we are	
Who is providing this notice?	ABC MORTGAGE LLC

What we do	
How does ABC MORTGAGE LLC **protect my personal information?**	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does ABC MORTGAGE LLC **collect my personal information?**	We collect your personal information, for example, when you: ▪ or deposit money ▪ pay your bills or apply for a loan ▪ use your credit or debit card ▪ ▪ We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Your choices will apply to everyone on your account -unless you tell us otherwise.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪

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PRIVACY FORM - NO OPT OUT
15 U.S.C. 6801 et seq.; 12 CFR 1016 Appendix A

RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

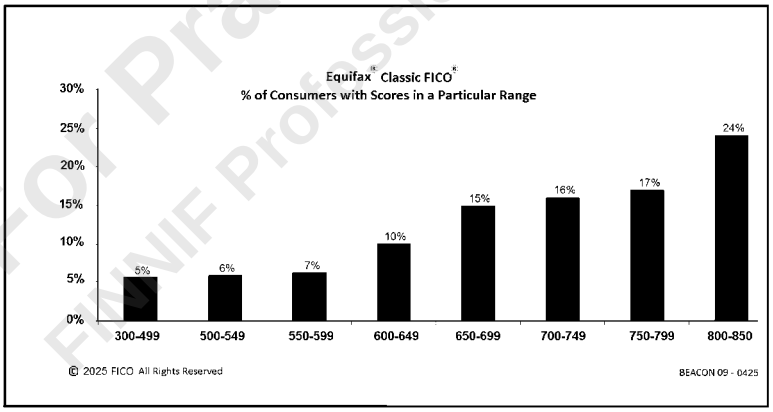
Borrower: SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

ABC MORTGAGE LLC

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	768 Source: Equifax Date: 04/10/2026

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 280 to a high of 850 . Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	
Key factors that adversely affected your credit score	LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH

Initial: _____

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Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report: *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

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NOTICE TO THE HOME LOAN APPLICANT

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

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

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

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

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

Initial: _____

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided below:

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

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FINNIF Professional Services

Initial: _____

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, SAM BUYER ,
certify that this is my true and correct signature:

SAM BUYER
Borrower

Sample Signature

AKA STATEMENT

I, SAM BUYER ,
further certify that I am also known as:

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

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State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

SAM BUYER (name of principal signer).

_____

Notary Public Signature

(SEAL)

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FINNIF Professional Services

SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, JANE BUYER ,
certify that this is my true and correct signature:

JANE BUYER
Borrower

Sample Signature

AKA STATEMENT

I, JANE BUYER ,
further certify that I am also known as:

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

Name Variation (Print) Sample Signature (Variation)

For Practice Only
FINNIF Professional Services

State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

JANE BUYER (name of principal signer).

_____

Notary Public Signature

(SEAL)

For Practice Only
FINNIF Professional Services

TEXAS COLLATERAL PROTECTION INSURANCE NOTICE

Loan Number: 2026-TX-084712

Date: MAY 1, 2026

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

You, the above-named Borrower(s), have entered into a credit transaction with the above-named Lender ("we", "us" and "our") for which a credit agreement exists; the credit agreement requires you to maintain insurance on the collateral securing repayment of your obligation.

You are required to:
(i) keep the collateral insured against damage in the amount we specify;
(ii) purchase the insurance from an insurer that is authorized to do business in this state or an eligible surplus lines insurer; and
(iii) name us as the person to be paid under the policy in the event of a loss.

If you fail to meet any requirement listed above, or if we require you to deliver to us a copy of the policy and proof of payment of premiums and you fail to do so, **we may, but are not required to, obtain collateral protection insurance on your behalf and at your expense.**

"Collateral protection insurance" is insurance coverage that: (1) is purchased by a creditor after the date of a credit agreement; (2) provides monetary protection against loss of or damage to the collateral or against liability arising out of the ownership or use of the collateral; and (3) is purchased according to the terms of a credit agreement as a result of a debtor's failure to provide evidence of insurance or failure to obtain or maintain insurance covering the collateral, with the costs of the collateral protection insurance, including interest and any other charges incurred by the creditor in connection with the placement of collateral protection insurance, payable by a debtor. Collateral protection insurance includes insurance coverage that is purchased to protect only the interest of the creditor, or both the interest of the creditor and some or all of the interest of a debtor.

By signing below, you acknowledge that you have read and understand the contents of this notice.

Borrower SAM BUYER Date

For Practice Only
FINNIFI Professional Services

Loan Number: 2026-TX-084712

DESIGNATION OF HOMESTEAD AFFIDAVIT

AFFIANT, AFTER BEING DULY SWORN, HEREBY DEPOSES AND SAYS:

1. Affiant has personal, first-hand knowledge of the facts stated herein and is competent to provide testimony thereto.

2. Affiant makes the following declarations under Section 41.005 of the Texas Property Code and Article 16, Section 50 of the Texas Constitution. Affiant executes this document to set apart and designate Property as a Homestead. The Property described in this Affidavit is the Homestead of Affiant's family or is the Homestead of a single adult person not otherwise entitled to claim a Homestead. The Property is entitled to exemption from forced sale under the Texas Constitution and other laws of the State of Texas.

3. Affiant is familiar with the following provisions of Texas Law:

(a) If a rural Homestead of a family is part of one or more parcels containing a total of more than 200 acres, the head of the family and, if married, that person's spouse may voluntarily designate not more than 200 acres of the Property as the Homestead. If a rural Homestead of a single adult person, not otherwise entitled to a Homestead, is part of one or more parcels containing a total of more than 100 acres, the person may voluntarily designate not more than 100 acres of the Property as the Homestead.

(b) If an urban Homestead of a family, or an urban Homestead of a single adult person not otherwise entitled to a Homestead, is part of one or more contiguous lots containing a total of more than 10 acres, the head of the family and, if married, that person's spouse or the single adult person, as applicable, may voluntarily designate not more than 10 acres of the Property as the Homestead.

4. The Affiant states that he/she owns the Homestead Property, which is more particularly described as:
See Exhibit "A" Attached Hereto and Made A Part Hereof
A.P.N.: 0010-020-003-0001

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5. The Property is improved with a dwelling house, is amply sufficient as a residence Homestead, and the fee simple title to such Property is vested in the Affiant. The Affiant intends to continually reside upon, use and claim such Property as the only Homestead of the hereafter, and the undersigned does not intend to abandon the Property as a Homestead.

6. Affiant is also the current record titleholder of the Property. The full and complete name of Affiant, the current record titleholder, is as follows:
SAM BUYER, JANE BUYER
123 Main Street, Anytown, Texas 77001

7. CHECK IF APPLICABLE:

☐ Affiant asserts that the Property is listed as his/her residence Homestead on the most recent appraisal roll for the appraisal district established for the County in which the Property is located. Property on which a person receives an exemption from taxation under the Tax Code is considered to have been designated as the person's Homestead if the Property is listed as the person's residence Homestead on the most recent appraisal roll for the appraisal District established for the County in which the Property is located.

8. CHECK IF APPLICABLE:

☐ The Homestead is a rural Homestead. Affiant designates acres of the rural Homestead as Homestead Property. If there is more than one survey in the rural Homestead, Affiant designates below the number of acres in each survey as Homestead Property:

9. CHECK IF APPLICABLE:

☐ The Homestead is an urban Homestead. The Homestead is part of one or more contiguous lots containing a total of more than 10 acres. It is the urban Homestead of a family, or an urban Homestead of a single adult person not otherwise entitled to a Homestead. Affiant designates acres of the Property as Homestead.

Further Affiant sayeth not.

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Owner SAM BUYER

Owner JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT

Owner

Owner

State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

SAM BUYER AND JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT (name of principal signer).

_____
Notary Public Signature

(SEAL)

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Texas Disclosure

Form T-64

This form provides additional disclosures and acknowledgments required in Texas. It is used with the federal Closing Disclosure form.

Closing Information	Transaction Information
Closing Disclosure **Issued Date:** MAY 1, 2026 **Closing Date:** MAY 1, 2026 **GF #:** **Sales Price:** **Loan Amount:** 226,000.00	**Property:** 123 Main Street, Anytown, Texas 77001 **Borrower(s):** SAM BUYER **Address(es):** 123 Main Street, Anytown, Texas 77001 **Seller(s):** **Address(es):**

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Lender and Settlement Agent

Lender: ABC MORTGAGE LLC

Address: 2750 CAPITOL RIDGE DR STE 400, DALLAS, TEXAS 75201

Settlement Agent: LONE STAR TITLE COMPANY

Address: 500 Title Way, Suite 100, ANYTOWN, TEXAS 77001

Title Insurance Premiums

If you are buying both an owner's policy and a loan policy, the title insurance premiums on this form might be different than the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the loan policy premium will probably be higher. If you add the two policies' premiums on the Closing Disclosure together, however, the total should be the same as the total of the two premiums on this form.

The premiums are different on the two forms because the Closing Disclosure is governed by federal law, while this form is governed by Texas law. The owner's policy and loan policy premiums are set by the Texas commissioner of insurance. When you buy both an owner's policy and a loan policy in the same transaction, you are charged the full premium for the owner's policy but receive a discount on the loan policy premium. Federal and Texas law differ on where the discount is shown. Texas law requires the discount to be reflected in the loan policy premium, while federal law requires the discount to be reflected in the owner's policy premium.

Texas Disclosure

Form T-64

This form provides additional disclosures and acknowledgments required in Texas. It is used with the federal Closing Disclosure form.

The Closing Disclosure was assembled from the best information available from other sources. The Settlement Agent cannot guarantee the accuracy of that information.

Tax and insurance prorations and reserves were based on figures for the preceding year or supplied by others, or are estimates for current year. If there is any change for the current year, all necessary adjustments must be made directly between Seller and Borrower, if applicable.

I (We) acknowledge receiving this Texas Disclosure and the Closing Disclosure. I (We) authorize the Settlement Agent to make the expenditures and disbursements on the Closing Disclosure and I (we) approve those payments. If I am (we are) the Borrower(s), I (we) acknowledge receiving the Loan Funds, if applicable, in the amount on the Closing Disclosure.

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Borrower SAM BUYER Date

Seller Date

Seller Date

Settlement Agent: LONE STAR TITLE COMPANY

By: _____
Escrow Officer

TEXAS HOME EQUITY
RECEIPT OF COPIES

I acknowledge that the lender, the lender's representative or a settlement agent acting on behalf of lender, at the time the extension of credit was made, provided each owner of the homestead property a copy of the owner's final loan application and all executed documents signed by said owner at closing related to the extension of credit including the following:

1. **Notice Concerning Extensions of Credit Defined by Section 50(a)(6), Article XVI of the Texas Constitution**

2. **Acknowledgment as to the Fair Market Value of Homestead Property**

3. **Texas Home Equity Note**

4. **Texas Home Equity Security Instrument (and any attached Riders)**

5. **Federal Notice of Right to Cancel**

6. **All other documents required by Lender**
   (Copy of signed documents containing no blanks for substantive terms of agreement left to be filled in.)

7. **All documents required by any settlement agent, Settlement Disclosure, Affidavit of Debts and Liens**
   (Copy of signed documents containing no blanks for substantive terms of agreement left to be filled in.)

8. **All documents required by any other person**
   (Copy of signed documents containing no blanks for substantive terms of agreement left to be filled in.)

[YOU MUST RECEIVE A COPY OF THIS DOCUMENT AFTER YOU HAVE SIGNED IT.]

[YOU ARE ENTITLED TO A COPY OF THIS FORM.]

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SAM BUYER Date

JANE BUYER BY SAM BUYER, Date

LOAN AGREEMENT ADDENDUM

THIS LOAN AGREEMENT ADDENDUM is made this 6th day of May, 2026, and 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

("Borrower") and

ABC MORTGAGE LLC, A LIMITED LIABILITY COMPANY

("Lender")

of the same date and covering the property located at: 123 Main Street, Anytown, Texas 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.

LENDER: ABC MORTGAGE LLC

_____

By: _____

_____

Its: _____

_____

Borrower SAM BUYER Date

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Loan Number: 2026-TX-084712

MORTGAGE BANKER DISCLOSURE REGARDING LOAN SERVICING

Mortgage Banker: ABC MORTGAGE LLC

NMLS ID: 998877

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

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Applicant SAM BUYER Date

Mortgage Banker Signature Date

Morgan Lee
Print Name

TEXAS MORTGAGE BANKER DISCLOSURE REGARDING LOAN SERVICING
Tex. Fin. Code Ann. § 157.0021(b)
TXMBDRLS.MSC 12/23/24

NOTICE CONCERNING EXTENSIONS OF CREDIT DEFINED BY SECTION 50(a)(6), ARTICLE XVI, TEXAS CONSTITUTION:

Date: MAY 1, 2026

Lender: ABC MORTGAGE LLC (NMLS # 998877)

Borrower Name(s): SAM BUYER, JANE BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

SECTION 50(a)(6), ARTICLE XVI OF THE TEXAS CONSTITUTION ALLOWS CERTAIN LOANS TO BE SECURED AGAINST THE EQUITY IN YOUR HOME. SUCH LOANS ARE COMMONLY KNOWN AS EQUITY LOANS. IF YOU DO NOT REPAY THE LOAN OR IF YOU FAIL TO MEET THE TERMS OF THE LOAN, THE LENDER MAY FORECLOSE AND SELL YOUR HOME. THE CONSTITUTION PROVIDES THAT:

(A) THE LOAN MUST BE VOLUNTARILY CREATED WITH THE CONSENT OF EACH OWNER OF YOUR HOME AND EACH OWNER'S SPOUSE;

(B) THE PRINCIPAL LOAN AMOUNT AT THE TIME THE LOAN IS MADE MUST NOT EXCEED AN AMOUNT THAT, WHEN ADDED TO THE PRINCIPAL BALANCES OF ALL OTHER LIENS AGAINST YOUR HOME, IS MORE THAN 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME;

(C) THE LOAN MUST BE WITHOUT RECOURSE FOR PERSONAL LIABILITY AGAINST YOU AND YOUR SPOUSE UNLESS YOU OR YOUR SPOUSE OBTAINED THIS EXTENSION OF CREDIT BY ACTUAL FRAUD;

(D) THE LIEN SECURING THE LOAN MAY BE FORECLOSED UPON ONLY WITH A COURT ORDER;

(E) FEES AND CHARGES TO MAKE THE LOAN MAY NOT EXCEED 2 PERCENT OF THE LOAN AMOUNT, EXCEPT FOR A FEE OR CHARGE FOR AN APPRAISAL PERFORMED BY A THIRD PARTY APPRAISER, A PROPERTY SURVEY PERFORMED BY A STATE REGISTERED OR LICENSED SURVEYOR, A STATE BASE PREMIUM FOR A MORTGAGEE POLICY OF TITLE INSURANCE WITH ENDORSEMENTS, OR A TITLE EXAMINATION REPORT;

(F) THE LOAN MAY NOT BE AN OPEN-END ACCOUNT THAT MAY BE DEBITED FROM TIME TO TIME OR UNDER WHICH CREDIT MAY BE EXTENDED FROM TIME TO TIME UNLESS IT IS A HOME EQUITY LINE OF CREDIT;

(G) YOU MAY PREPAY THE LOAN WITHOUT PENALTY OR CHARGE;

(H) NO ADDITIONAL COLLATERAL MAY BE SECURITY FOR THE LOAN;

(I) (repealed);

(J) YOU ARE NOT REQUIRED TO REPAY THE LOAN EARLIER THAN AGREED SOLELY BECAUSE THE FAIR MARKET VALUE OF YOUR HOME DECREASES OR BECAUSE YOU DEFAULT ON ANOTHER LOAN THAT IS NOT SECURED BY YOUR HOME;

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(10) PROVIDE THAT THE LENDER WILL FORFEIT ALL PRINCIPAL AND INTEREST IF THE LENDER FAILS TO COMPLY WITH THE LENDER'S OBLIGATIONS UNLESS THE LENDER CURES THE FAILURE TO COMPLY AS PROVIDED BY SECTION 50(a)(6)(Q)(x), ARTICLE XVI, OF THE TEXAS CONSTITUTION; AND

(R) IF THE LOAN IS A HOME EQUITY LINE OF CREDIT:

(1) YOU MAY REQUEST ADVANCES, REPAY MONEY, AND REBORROW MONEY UNDER THE LINE OF CREDIT;

(2) EACH ADVANCE UNDER THE LINE OF CREDIT MUST BE IN AN AMOUNT OF AT LEAST $4,000;

(3) YOU MAY NOT USE A CREDIT CARD, DEBIT CARD, OR SIMILAR DEVICE, OR PREPRINTED CHECK THAT YOU DID NOT SOLICIT, TO OBTAIN ADVANCES UNDER THE LINE OF CREDIT;

(4) ANY FEES THE LENDER CHARGES MAY BE CHARGED AND COLLECTED ONLY AT THE TIME THE LINE OF CREDIT IS ESTABLISHED AND THE LENDER MAY NOT CHARGE A FEE IN CONNECTION WITH ANY ADVANCE;

(5) THE MAXIMUM PRINCIPAL AMOUNT THAT MAY BE EXTENDED, WHEN ADDED TO ALL OTHER DEBTS SECURED BY YOUR HOME, MAY NOT EXCEED 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME ON THE DATE THE LINE OF CREDIT IS ESTABLISHED;

(6) IF THE PRINCIPAL BALANCE UNDER THE LINE OF CREDIT AT ANY TIME EXCEEDS 80 PERCENT OF THE FAIR MARKET VALUE OF YOUR HOME, AS DETERMINED ON THE DATE THE LINE OF CREDIT IS ESTABLISHED, YOU MAY NOT CONTINUE TO REQUEST ADVANCES UNDER THE LINE OF CREDIT UNTIL THE BALANCE IS LESS THAN 80 PERCENT OF THE FAIR MARKET VALUE; AND

(7) THE LENDER MAY NOT UNILATERALLY AMEND THE TERMS OF THE LINE OF CREDIT.

THIS NOTICE IS ONLY A SUMMARY OF YOUR RIGHTS UNDER THE TEXAS CONSTITUTION. YOUR RIGHTS ARE GOVERNED BY SECTION 50, ARTICLE XVI, OF THE TEXAS CONSTITUTION, AND NOT BY THIS NOTICE.

By signing below, you acknowledge that you have received a copy of this Notice at least 12 days prior to signing your loan documents.

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Borrower SAM BUYER Date

Borrower JANE BUYER BY SAM BUYER, ATTOR Date

NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

Date: MAY 1, 2026

Provided By: ABC MORTGAGE LLC (NMLS # 998877)

Borrower(s): SAM BUYER

Property Address: 123 Main Street
Anytown, Texas 77001

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.

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Applicant SAM BUYER Date

[Space Below This Line For Acknowledgment]

The State of TEXAS ,

County of _____ ,

Before me, _____ ,
(here insert the name and character of the notarizing officer)

on this day personally appeared SAM BUYER

_____

_____ ,

known to me (or proved to me on the oath of _____

or through _____)
(description of identity card or other document)

to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this _____ day of _____ .

_____
(Notary Public Signature)

(SEAL)

Loan Originator: Morgan Lee, NMLSR ID 1234567
Loan Originator Organization: ABC MORTGAGE LLC, NMLSR ID 998877

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TEXAS NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT
TX Finance Code 343.105
TX FINANCE CODE S 343.105
TXNOP.MSC 10/30/18

OWNER'S AFFIDAVIT ACKNOWLEDGING LENDER'S COMPLIANCE WITH CONSTITUTIONAL REQUIREMENT TO PROVIDE OWNER WITH COPY OF LOAN APPLICATION, IF NOT PREVIOUSLY PROVIDED, AND FINAL ITEMIZED DISCLOSURE OF ACTUAL FEES AND CHARGES

[Section 50(a)(6)(M)(ii), Article XVI, Texas Constitution]

BEFORE ME, the undersigned authority, on this day personally appeared the undersigned person(s), being all the owner(s) of the homestead property securing this loan and referred to herein as Borrower, whether one or more, who, first being duly sworn according to law, upon oath deposes and says:

1. Borrower understands that the Texas Constitution provides that a home equity loan may not be closed before one business day after the date that the homestead owner receives a copy of the loan application if not previously provided and a final itemized disclosure of the actual fees, points, interest, costs, and charges that will be charged at closing.

2. On or before April 30, 2026 , Borrower received from the Lender, or from a title insurance company or agent acting as settlement agent for this Loan, a copy of the loan application if not previously provided and a form of HUD-1 Settlement Statement or Closing Disclosure (as applicable) itemizing the actual fees, points, interest, costs, and charges to be charged at closing of this Loan; and

3. Borrower has since examined and signed at closing of this Loan on MAY 1, 2026 , the HUD-1 Settlement Statement or Closing Disclosure (as applicable) prepared by the settlement agent that itemizes the fees, points, interest, costs, and charges actually charged by the Lender and third parties at closing of this Loan, and the amounts of all such fees and charges are identical to the amounts earlier disclosed.

When the Borrower is more than one person, this instrument shall read as though pertinent verbs, nouns and pronouns were changed to correspond.

CAUTION: THIS IS A SWORN STATEMENT. DO NOT SIGN THIS AFFIDAVIT UNLESS YOU HAVE READ IT AND, ON OATH, YOU BELIEVE IT TO BE TRUE AND CORRECT. IF THE FEES AND CHARGES DISCLOSED TO YOU AT CLOSING TODAY DIFFER IN ANY WAY FROM THE FEES AND CHARGES EARLIER DISCLOSED TO YOU BEFORE THE DATE OF CLOSING, YOU MUST NOT SIGN THIS AFFIDAVIT AND YOU SHOULD ADVISE THE SETTLEMENT AGENT THAT YOU CANNOT SIGN IT.

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Borrower SAM BUYER Date

Borrower JANE BUYER BY SAM BUYER, ATTOR Date

State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

SAM BUYER AND JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT (name of principal signer).

_____

Notary Public Signature

(SEAL)

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OWNER'S AFFIDAVIT
REGARDING ADVANCE OF ADDITIONAL FUNDS
[Section 50(e), Article XVI, Texas Constitution]

Loan No.: Loan Number: 2026-TX-084712

Lender: ABC MORTGAGE LLC

Borrower: SAM BUYER, JANE BUYER

Property Address (Homestead): 123 Main Street, Anytown, Texas 77001

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BEFORE ME, the undersigned authority, on this day personally appeared the undersigned person(s), being all of the owner(s) of the homestead property securing this loan and referred to herein as Borrower, whether one or more, who, first being duly sworn according to law, upon oath, deposes and says:

1. Borrower understands that the Texas Constitution provides that a refinance of debt secured by a homestead and described by any subsection under Subsections (a)(1)-(a)(5) of Article XVI of the Texas Constitution that includes the advance of additional funds may not be secured by a valid lien against the homestead unless:

   (1) the refinance of the debt is an extension of credit described by Subsection (a)(6) of this section; or

   (2) the advance of all the additional funds is for reasonable costs necessary to refinance such debt or for a purpose described by Subsection (a)(2), (a)(3), or (a)(5) of this section.

2. The following purposes described by Subsection (a)(2), (a)(3), and (a)(5), in this order, are:

   (a) For the payment of taxes due on the homestead;

   (b) For 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, including a debt of one spouse in favor of the other spouse resulting from a division or an award of a family homestead in a divorce proceeding; or

   (c) For the payment of work and material used in constructing new improvements on the homestead, if contracted for in writing, or work and material used to repair or renovate existing improvements thereon if:

      (1) the work and material are contracted for in writing, with the consent of both spouses, in the case of a family homestead, given in the same manner as is required in making a sale and conveyance of the homestead;

      (2) the contract for the work and material is not executed by the owner or the owner's spouse before the fifth day after the owner makes written application for any extension of credit for the work and material, unless the work and material are necessary to complete immediate repairs to conditions on the homestead property that materially affect the health or safety of the owner or person residing in the homestead and the owner of the homestead acknowledges such in writing;

State of TEXAS

County of _____

Sworn to and subscribed before me on the _____ day of _____ , by

SAM BUYER AND JANE BUYER BY SAM BUYER, ATTORNEY-IN-FACT (name of principal signer).

_____
Notary Public Signature

(SEAL)

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TEXAS/HOMESTEAD OWNER'S PRE-CLOSING FEE DISCLOSURE AFFIDAVIT

DEFINED BY SECTION 50(A)(6)(M)(ii), ARTICLE XVI, TEXAS CONSTITUTION

Pursuant to the above requirement, the undersigned person(s), being all the owners of the homestead property securing this loan and referred to herein as Borrower, whether one or more, who, acknowledges the following:

1. Borrower understands that the Texas Constitution provides that a home equity loan may not be closed before one business day after the date that the homestead owner receives a final itemized disclosure of the actual fees, points, interest, costs, and charges that will be charged at closing;

2. On or before April 30, 2026 , Borrower received from the Lender, or from a title insurance company or agent acting as settlement agent for this Loan, a Settlement Statement Itemizing the actual fees, points, interest, costs, and charges to be charged at the closing of this Loan; and

3. Borrower has examined and received this statement prepared by the settlement agent that itemizes the fees, points, interest, costs, and charges actually charged by the Lender and third parties.

When the Borrower is more than one person, this Instrument shall read as though pertinent verbs, nouns and pronouns were changed to correspond.

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Borrower SAM BUYER Date

Borrower JANE BUYER BY SAM BUYER, ATTOR Date