LOAN SIGNING AGENT PRACTICE PACKAGE

Construction Loan (Texas) – Document Index & Notarization Guide

Borrower:	Sam Buyer	**Contractor:**	Sample Homes LLC dba Acme Construction
Property:	123 Main Street, Anytown, TX 77001	**Settlement Agent:**	Lone Star Title Company
Lender:	ABC Mortgage LLC	**Loan No.:**	2026-TX-084714
Closing Date:	May 1, 2026	**Loan Amount:**	$366,000.00

IMPORTANT – CONSTRUCTION LOAN SIGNING WARNING: The Borrower is **NOT** to sign the **Affidavit of Commencement**, the **All Bills Paid Affidavit**, an Affidavit of Completion and Acceptance, final lien releases or any similar completion document at this closing. These are signed (and notarized) **only after construction has begun / is complete** and are returned to the Lender before the next or final draw. At closing the Borrower signs the Affidavit of Non-Commencement (no work has begun) and the other documents listed below.

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8 documents require notarization (highlighted; the two marked in red are signed only after construction). Page numbers refer to this package. Initial lines are on every Deed of Trust and Promissory Note page. The Deed of Trust and Settlement Statement are legal-size pages.

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

For Practice Only
EINNIF Professional Services

AGREEMENT OF GENERAL CONTRACTOR

THIS **AGREEMENT** OF GENERAL CONTRACTOR (this "**Agreement**") is executed effective the _ ___ day of May 2026 (the "**Effective Date**"), by **SAMPLE HOMES LLC dba ACME CONSTRUCTION,** whose address for purposes of notice hereunder is 1500 **BUILDER WAY, ANYTOWN, TEXAS 77001** ("**Contractor**") in favor of **ABC MORTGAGE, LLC,** whose address is PO Box 620162, Dallas, Texas 75201 ("**Lender**").

RECITALS

A. Lender, pursuant to the terms and conditions of the **Construction Loan Agreement** dated on or about the Effective Date, among **SAM BUYER an individual**, whose address is 456 Oak Lane, **Anytown, Texas 77001** ("**Owner**"), Contractor, Borrower, and Guarantor as described therein, and Lender (the "**Loan Agreement**"), will be providing financing for the construction of improvements as set forth in the Contract (as defined below) (the "**Project**") on the following described **123 Main Street, Anytown,** Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes** (the "**Property**") and for other business purposes; and

B. Contractor and Owner have entered into a contract (the "**Contract**") for the construction of the Project on the Property; and

C. Contractor or a qualified Architect has prepared the plans and specifications (the "**Plans and Specifications**") for use in connection with the construction of the Project; and

D. It is a condition to Lender making the loan described in the Loan Agreement (the "**Loan**") that Contractor enter into this Agreement, upon which Agreement Lender will be relying in advancing the Loan pursuant to the Loan Agreement.

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AGREEMENT

In consideration of the premises contained herein and intending to be legally bound hereby, the parties hereto agree as follows:

1. Construction Contract and Consent to Assignment. Contractor represents and warrants that: (i) the Project, upon completion in accordance with the Plans and Specifications, and its contemplated use will comply with all applicable building, environmental, landmark, health and handicap access, subdivision and zoning codes, laws, ordinances and regulations imposed by all governmental authorities having jurisdiction over the Project and the Property, and will comply with all covenants, conditions, easements and restrictions affecting the Property; (ii) all permits, licenses and other approvals (with the exception of certificates of occupancy) required for the construction and operation of the Project in accordance with the Plans and Specifications have

has no knowledge of the existence of any material and mechanic's liens on the Property related to the Project, nor does Contractor, any subcontractor or materialmen have the right to file a lien affidavit claiming a material and mechanic's lien on the Property related to the Project as of the Effective Date.

9. Miscellaneous Provisions. Contractor agrees to the following: (i) the provisions hereof shall be binding upon and inure to the benefit of Contractor and Lender and their respective heirs, personal representatives, successors and assigns; (ii) any notices, demands or requests shall be sufficiently given to Contractor, if in writing and mailed or delivered to the address of Contractor shown above or to another address as provided herein, and to Lender, if in writing and mailed or delivered to Lender at the address set forth above, or such other address as Lender may specify from time to time, and in the event that Contractor changes Contractor's address, the Contractor shall promptly give written notice of such change of address by registered or certified mail, return receipt requested, all charges prepaid. Notices to Lender must include the mail code; (iii) this Agreement may not be changed, terminated or modified orally or in any manner other than by an instrument in writing signed by the parties hereto; (iv) the captions or headings at the beginning of each paragraph hereof are for the convenience of the parties and are not a part of this Agreement; (v) this Agreement shall be governed by and construed under the laws of the jurisdiction where the Property is located; and (vi) Contractor by execution and Lender by acceptance of this Agreement agree to be bound by the terms and provisions hereof.

IN WITNESS WHEREOF, Contractor has signed this agreement effective as of the day and year first above written.

CONTRACTOR:

SAMPLE HOMES LLC dba ACME CONSTRUCTION, a Texas limited liability company

By: _____

PAT BUILDER, Managing Member

For Practice Only
FINNE Professional Services

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

ASSIGNMENT OF CONSTRUCTION CONTRACTS

THIS ASSIGNMENT made as of the _____ day of May 2026 by **SAM BUYER, an individual ("Assignor"), SAMPLE HOMES LLC dba ACME CONSTRUCTION, a Texas limited liability company ("Contractor")** to **ABC MORTGAGE LLC ("Lender")**.

W I T N E S S E T H:

WHEREAS, Lender has agreed to fund a loan in the aggregate amount **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)** to **SAM BUYER an individual ("Borrower"),** which loan is evidenced by a promissory note executed by Borrower, payable to the order of Lender as provided therein; and

WHEREAS, one of the purposes of such loan is to provide funds for the cost of constructing improvements on the Premises located at **123 Main Street, Anytown,** Harris County **Texas** 77001 as more particularly described on **Exhibit "A"** attached hereto and incorporated herein for all purposes, in accordance with a Construction Contract with **SAMPLE HOMES LLC dba ACME CONSTRUCTION ("Contractor")**; and

WHEREAS, Borrower and Lender entered into a Construction Loan Agreement for the Note and construction of the improvements; and

WHEREAS, Borrower and Contractor entered into a Construction Contract for the construction of the improvements ("**Improvements**");

WHEREAS, the Note is secured by a Deed of Trust (the "Mortgage") dated as of approximate even date herewith, from **Grantors,** the trustees of **THE BUYER FAMILY LIVING TRUST**, to **CHRIS TRUSTEE JR., Trustee, to Lender**, covering the Premises and the to be constructed Improvements; and

WHEREAS, the execution and delivery of this instrument is a condition to Lender's obligations to make loan advances;

NOW, THEREFORE, Assignor, in consideration of the premises and for other good and valuable consideration, receipt of which is hereby acknowledged, hereby **GRANTS, TRANSFERS and ASSIGNS** to Lender the entire owner's interest in and to any construction contracts, all being contracts relating to the construction of the Improvements on the Premises pursuant to certain Plans and any and all subsequent contracts between Assignor and any original contractor relating to the Improvements or any other improvements being or to be erected on the Premises (the "Contracts"), together with all the owner's rights, title, and interest in and to and arising from said Contracts and renewals thereof and, at the option of Lender, from all construction contracts relating to the Improvements or the Premises which may be executed in the future during the term of this Assignment.

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ENNU Professional Services

6. The term "Contracts" or "said Contracts" as used herein means the Contracts hereby assigned or, at the option of Lender, any extension or renewal thereof and any Contracts subsequently executed by Assignor or its successors or assigns during the term of this Assignment affecting or relating to the Improvements or other improvements to be erected on the Premises.

7. Nothing contained in this Assignment and no act done or omitted by Lender pursuant to the powers and rights granted it hereunder shall be deemed to be a waiver by Lender of its rights and remedies under the Agreement, Note or Mortgage or otherwise, and this Assignment is made and accepted without prejudice to any of the rights and remedies possessed by Lender under the terms of said Agreement, Note or Mortgage or otherwise; and this Assignment is made and accepted without prejudice to any of the rights and remedies possessed by Lender under the terms of said Agreement, Note or Mortgage or otherwise. The right of Lender to collect said principal sum, interest and indebtedness and to enforce any principal sum, interest and indebtedness and to enforce any other security therefor held by it may be exercised by Lender either prior to, simultaneously with, or subsequent to any action taken by Lender hereunder.

This Assignment, together with the covenants and warranties therein contained, shall inure to the benefit of Lender, its successors and assigns, and shall be binding upon Assignor, its successors and assigns and any subsequent owner of the Premises.

EXECUTED as of the above date.

"BORROWER":

_____

SAM BUYER, Individually

"CONTRACTOR":

SAMPLE HOMES LLC dba ACME CONSTRUCTION, a Texas limited liability company

By: _____
PAT BUILDER, Managing Member

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

PRACTICE DOCUMENT · For Training Purposes Only | Loan No. 2026-TX-084714 | May 1, 2026 | Page 5 of 61

ASSIGNMENT OF SOIL REPORTS,
ENGINEERING REPORTS AND SURVEY

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

FOR GOOD AND VALUABLE CONSIDERATION, receipt of which is hereby acknowledged, the undersigned, **SAM BUYER an individual** ("**Owner**"), as additional security for the obligations incurred and to be incurred as represented by a note of even date herewith, in the principal sum of **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)** executed by Owner and payable to **ABC MORTGAGE, LLC** ("**Lender**"), hereby assigns and transfers to Lender, its successors and assigns, all of the Owner's right in and to:

All Soil Reports, all Engineering Reports and Survey(s) now or hereafter prepared, pertaining to the Property and Improvements pertaining to that certain property described on **EXHIBIT "A"** attached hereto and made a part hereof for all purposes.

Upon payment in full of the indebtedness referenced hereinabove by Owner, all rights hereby assigned to Lender shall automatically revert to Owner, and Owner shall have the exclusive right of enforcement of any claims arising from such previously assigned rights and interest.

The Owner certifies that it has full power and authority to execute this assignment and further agrees to indemnify and hold Lender harmless from any and all costs incurred by Owner in the preparation of such Soil Reports, Engineering Reports and Survey(s).

EXECUTED this _____ day of May 2026

"OWNER":

_____
SAM BUYER, an individual

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FNNIF Professional Services

ACKNOWLEDGMENT

THE STATE OF TEXAS §
§
COUNTY OF _____ §

This instrument was acknowledged before me on this _____ day of May 2026 by **SAM BUYER** **an individual.**

(Seal)

_____
Notary Public in and for
The State of Texas

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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FINNIF Professional Services

CONSTRUCTION LOAN AGREEMENT

THIS CONSTRUCTION LOAN AGREEMENT (this "**Agreement**") dated May _____, 2026 **(the "Effective Date")**, is made by and between **ABC MORTGAGE, LLC,** whose address for notice is **PO Box 620162,** Anytown, Texas 75201 ("**Lender**"); and **SAM BUYER an individual** ("**Borrower**"), whose address is 456 Oak Lane, **Anytown, Texas 77001** and is joined by **SAMPLE HOMES LLC dba ACME CONSTRUCTION,** whose address **1500 Builder Way, Anytown, Texas 77001** ("**Contractor**"); which relates to the manner of disbursement of the proceeds of a loan from Lender for the benefit of Borrower in the maximum amount of **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)**, for the purpose of construction of improvements on the property located **123 Main Street, Anytown,** Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes** (the "**Property**").

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TWNN Professional Services

ARTICLE I
DEFINITIONS

For purposes of this Agreement, the following terms shall have the respective meanings assigned to them.

1.01 Advance. The term "Advance" shall mean a disbursement by Lender of any of the proceeds of the Loan and/or Borrower's Deposit.

1.02 Affidavit of Borrower. The term "Affidavit of Borrower" shall mean a sworn affidavit of Borrower (and such other parties as Lender may require) to the effect that all statements, invoices, bills, and other expenses incident to the construction of the Improvements incurred to a specified date, whether or not specified in the Approved Budget, have been paid in full, except for (a) amounts retained pursuant to the Contract and related documents, and (b) items to be paid from the proceeds of an Advance then being requested or in another manner satisfactory to Lender.

1.03 Affidavit of Commencement. The term "Affidavit of Commencement" shall mean an affidavit executed by Borrower and Contractor, which meets the requirements set forth in Texas Property Code Section 53.124 as approved by Lender.

1.04 Affidavit of Completion and Acceptance. The term "Affidavit of Completion and Acceptance" shall mean an affidavit executed by Borrower as approved by Lender.

1.05 Application for Advance. The term "Application for Advance" shall mean a written application by Borrower (and such other parties as Lender may require) to Lender specifying by name, current address, and amount all parties to whom Borrower is obligated for labor, materials, or services supplied for the construction of the Improvements and all other permitted expenses incident to the Loan, the Property, and the construction of the Improvements whether or not specified in the Approved Budget, and for Collateral purchases or other permitted purposes,

EXECUTED AND DELIVERED as of the Effective Date.

"BORROWER":

_____

SAM BUYER, Individually

"LENDER":

ABC MORTGAGE LLC

BY: _____

NAME: MORGAN LEE

TITLE: SENIOR VICE PRESIDENT

"ACCEPTED":

SAMPLE HOMES LLC dba ACME CONSTRUCTION, joins in this Agreement for the purpose of acknowledging and ratifying the terms and conditions of this Agreement and the Security Instruments, and to agree and acknowledge that any conflicts occurring between any agreements entered into between Contractor and Borrower for the construction of Improvements on the Property shall be governed by this Agreement.

SAMPLE HOMES LLC dba ACME CONSTRUCTION, a Texas limited liability company

By: _____

PAT BUILDER, Managing Member

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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FNNF Professional Services

CONTRACTOR'S AFFIDAVIT AND SUBORDINATION AGREEMENT

STATE OF TEXAS §
§ KNOW ALL MEN BY THESE PRESENTS:
COUNTY OF _____ §

BEFORE ME, the undersigned authority, on this day personally appeared **PAT BUILDER Managing Member of SAMPLE HOMES LLC dba ACME CONSTRUCTION** ("**Contractor**"), personally known to me to be the person whose name is subscribed hereto, and who, after being first duly sworn according to law, upon his oath deposed and said as follows:

1. Contractor has agreed to act as General Contractor and supply materials and perform labor in connection with the construction of improvements upon that certain real property owned by **THE BUYER FAMILY LIVING TRUST** ("**Owner**"); said Property being at 123 **Main Street,** Anytown, Harris County **Texas** 77001 as more particularly described on **Exhibit "A"** attached hereto and incorporated herein for all purposes.

2. That a true and correct copy of all agreements between Contractor and **SAM BUYER an individual** ("**Borrower**") for the construction of improvements upon the Property (hereinafter referred to as the "**Construction Contract**") have been furnished and all amendments will continue to be submitted to **ABC MORTGAGE LLC, NATIONAL ASSOCIATION ("Lender").**

3. Contractor does hereby guarantee that if for any reason a lien or liens are filed for materials or labor against the Property by virtue of its participation in the erection or construction of said improvements or that of any subcontractor, it will immediately obtain a settlement of such lien or liens and obtain and furnish Owner a release thereof unless Contractor is contesting said lien or liens in good faith, in which case, Contractor will submit to Owner a payment bond to cover all lien amounts owed, for the benefit of Owner and Lender, to indemnify against said lien or liens.

4. As an inducement to Lender, to make advances to Borrower for the costs of construction of improvements upon the Property in accordance with that certain Note dated **May __, 2026** executed by **Borrower**, and payable to the order of Lender, in the original principal sum of **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00),** (the "**Note**"), Contractor hereby agrees that any and all liens, rights and interest, (whether choate or inchoate and including, without limitation, all mechanic's and materialman's liens under the Construction Contract and the Constitution or statutes of the State of Texas) owned, claimed or held, or to be owned, claimed or held by Contractor in and to the Property and the improvements now or hereafter constructed thereon, are and shall be in all things subordinate and inferior to the liens and security interests created for the benefit of Lender, its successors and assigns, and securing the repayment of the Note and including, without limitation, those created under and by virtue of that certain Construction Loan Agreement and all other documents executed in connection with such Construction Loan Agreement of even date with the Note executed by Borrower, and all renewals, modifications, and extensions thereof. In the event of foreclosure of

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improvements, together with a statement as to the status of each of such subcontracts or agreements and the respective amounts, if any, owed by Contractor hereunder.

8. Contractor acknowledges that Borrower, pursuant to that one certain Construction Loan Agreement with Lender, executed the same date herewith, has assigned all its rights and interests in the Construction Contract to Lender as additional security for Lender's loan to Borrower. In the event that Lender exercises any of its various default remedies and forecloses on the Property then Lender, at its discretion, may elect to exercise the Construction Contract assignment rights, identified herein, from Borrower or proceed with another general contractor. Contractor hereby consents to the assignment and further acknowledges that Borrower has appointed Lender, as Borrower's attorney-in-fact to enforce all of Borrower's rights under the Construction Contract and further acknowledges the rights and options of Lender as set forth hereof.

9. That Contractor has executed this Contractor's Affidavit and Subordination Agreement (this "**Agreement**") for the purpose of inducing Lender to advance sums to Borrower under the Note and with full knowledge and intent that Lender shall rely upon the recitals contained in this Agreement, as to Contractor, and for those recitals contained in the Construction Loan Agreement and all other related loan documents, as to the Borrower and executed by the Borrower, and that but for this Assignment and the recital of facts herein contained and those recitals contained in the Construction Loan Agreement and all other related loan documents by the Borrower, Lender would not take such actions.

EXECUTED this _ _ __ day of May 2026

CONTRACTOR:

SAMPLE HOMES LLC dba ACME CONSTRUCTION, a Texas limited liability company

By: _____
PAT BUILDER, Managing Member

For Practice Only
FINNE Professional Services

JURAT

STATE OF TEXAS §
§
COUNTY OF _____ §

SWORN TO AND SUBSCRIBED before me on this _____ day of May 2026 by **PAT BUILDER as Managing Member of SAMPLE HOMES LLC dba ACME CONSTRUCTION.**

(Seal)

_____
Notary Public in and for
The State of Texas

"AGREED TO BY":

BORROWER:

_____
SAM BUYER, Individually

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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DEED OF TRUST

NOTICE OF CONFIDENTIALITY RIGHTS:

IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM THIS INSTRUMENT BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

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

THIS DEED OF TRUST (this "**Deed of Trust**"), dated this _____ day of May 2026 (the "**Effective Date**"), is made by **Sam Buyer and Jane Buyer as Trustees of The Buyer Family Living Trust ("Grantor"),** whose address is **456 Oak** Lane, Anytown, **Texas** 77001 to **CHRIS TRUSTEE JR.,** an individual ("**Trustee**"), for the benefit of **ABC MORTGAGE LLC** ("**Lender**"), whose address is PO Box 620162, Dallas, Texas 75201

W I T N E S S E T H:

ARTICLE 1
DEFINITIONS

Section 1.1 Definitions. As used herein, the following terms shall have the following meanings:

"Anti-Terrorism Laws": Any and all present and future judicial decisions, statutes, rulings, rules, regulations, permits, certificates, orders and ordinances of any Governmental Authority relating to terrorism or money laundering, including, without limiting the generality of the foregoing, the Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2001 (Pub. L. No. 107-56); the Trading with the Enemy Act (50 U.S.C.A. App. 1 et seq.); the International Emergency Economic Powers Act (50 U.S.C.A. § 1701-06); Executive Order No. 13224 on Terrorist Financing, effective September 24, 2001 (relating to "Blocking Property and Prohibiting Transactions With Persons Who Commit, Threaten to Commit, or Support Terrorism") and the United States Treasury Department's Office of Foreign Assets Control list of "Specifically Designated National and Blocked Persons."

"Bankruptcy Code": The United States Bankruptcy Code, 11 U.S.C. §§ 101 *et seq.*, as amended from time to time.

"Borrower": SAM BUYER an individual

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PRACTICE DOCUMENT · For Training Purposes Only | Loan No. 2026-TX-084714 | May 1, 2026 | Page 13 of 61

in order to fully secure Lender and obligate each of Borrower or Grantor to the terms of this instrument.

Section 11.24 Flood Insurance Escrow Payment. An escrow account shall be established to pay for flood insurance at the time of closing. This escrow account shall be based on the price of premiums quoted from the Borrower's insurance agent. The Borrower's initial estimated escrow payment will be $461.33 in addition to the Borrower's monthly interest only payment and will continue when the loan converts to principal and interest payments. Coverage must cover at least the loan amount for fire and windswtorm; flood insurance is based on the Borrower's loan amount with a maximum of $250,000 for residential coverage or $500,000 for commercial. When construction in completed, Borrower will be required to provide Lender with invoices for Borrower or Grantor's property insurance. The premiums will be paid from the escrow account. An escrow analysis will be performed on Borrower's escrow account on the anniversary of the loan to recalculate the escrow payment and determine if there is a surplus or definciency in the account. If a surplus is in excess of $50.00, Lender will refund Borrower. If a shortage, Lender will request payment of the shortage within 20 days or the new monthly escrow payment will be increased to cover the shortfall.

EXECUTED as of the Effective Date.

"GRANTOR":

_____

Sam Buyer, Trustee of The Buyer Family Living Trust

_____

Jane Buyer, Trustee of The Buyer Family Living Trust

ACKNOWLEDGMENT

THE STATE OF TEXAS §
§
COUNTY OF ___ §

This instrument was acknowledged before me on _____ 2026 by **Sam Buyer** as **Trustee of The Buyer Family Living Trust**.

(Seal)

_____
Notary Public in and for
The State of Texas

For Practice Only
FINNT Professional Services

ACKNOWLEDGMENT

THE STATE OF TEXAS §
§
COUNTY OF _____ §

This instrument was acknowledged before me on _____ 2026 by Jane Buyer as **Trustee of The Buyer Family Living Trust**.

(Seal)

_____
Notary Public in and for
The State of Texas

AFTER RECORDING RETURN TO:
ABC Mortgage LLC
PO Box 620162,
Dallas, Texas 75201
Attn: Loan Operations

PREPARED BY THE LAW FIRM OF:
Brennan & Walsh LLP
3300 Lakeshore Blvd, Suite 450
Austin, Texas 78701
(512) 555-0142

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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EXHIBIT "A"
LEGAL DESCRIPTION

Lot Twelve (12), Block Three (3), of SAMPLE HEIGHTS, a Subdivision located in Harris County, Texas, according to the map or plat thereof, recorded in Volume 100, Page 25, of the Map Records of Harris County, Texas.

For Practice Only
FINNIF Professional Services

DOCUMENT CORRECTION AGREEMENT

LENDER: **ABC MORTGAGE LLC**

BORROWER: **SAM BUYER** **an individual**

LOAN: **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)**

DATE: **May** _____, 2026

GUARANTORS: **N/A**

PROPERTY: **the real property located at 123 Main Street, Anytown,** Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes.**

For Practice Only
Not Title Insurance

AGREEMENT TO CORRECT MISSTATED DOCUMENTATION OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of Lender disbursing funds for the closing of the Loan secured by the Property and any additional property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, Borrower and Guarantor agree as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of Lender, Borrower and Guarantor will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the loss, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, Lender hereby indemnifies Borrower against any loss associated with a demand on the original note. All documents Lender requests of Borrower and Guarantor shall be referred to as "Replacement Documents." Borrower and Guarantor agree to deliver the Replacement Documents within ten (10) days after receipt by Borrower and Guarantor of a written request for such Replacement Documents. Borrower and Guarantor also agree that upon request, Borrower and Guarantor will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower and Guarantor as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

REQUEST BY LENDER: Any request under this Agreement may be made by Lender (including assignees and persons acting on behalf of Lender), or Settlement Agent, and shall be prima facie evidence of the necessity of same. A written statement addressed to Borrower and Guarantor at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

FAILURE TO DELIVER REPLACEMENT DOCUMENTS SHALL CONSTITUTE DEFAULT: The failure or refusal of Borrower and Guarantor to comply with the terms of the correction request shall constitute a default under the note/and or deed of trust and shall give

Lender the option of declaring all sums secured by the loan documents immediately due and payable.

BORROWER'S AND GUARANTOR'S LIABILITY: If Borrower and Guarantor fail or refuse to execute, acknowledge, initial and deliver the Replacement Documents or provide the additional documents or fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower and Guarantor agree to be liable for any and all loss or damage which Lender reasonably sustains thereby, including but not limited to all reasonable attorney's fees and costs incurred by Lender.

This Agreement shall survive the closing of the Loan and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower and Guarantor.

"BORROWER":

_____

SAM BUYER, Individually

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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ENVIRONMENTAL INDEMNITY AGREEMENT

THIS ENVIRONMENTAL INDEMNITY AGREEMENT (this "**Indemnity**"), dated as of this _____ day of May 2026 is made by **SAM BUYER an individual ("Borrower")**, whose address is 456 Oak Lane, Anytown, Texas 77001 together with **Sam Buyer and Jane Buyer as Trustees of The Buyer Family Living Trust ("Grantors")** (each of Borrower and Grantors, individually, "**Indemnitor**", and collectively, "**Indemnitors**"),to and for the benefit of **ABC MORTGAGE LLC,** whose address is PO Box 620162, Dallas, Texas 75201 ("**Lender**"). If this Indemnity is made by only one Indemnitor, then all references in this Indemnity to "Indemnitors," "each Indemnitor," "any Indemnitor" or any similar reference shall be deemed to mean solely Indemnitor executing this Indemnity.

RECITALS

A. Borrower has executed that certain Note in the principal amount of **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)** dated as of even date herewith in favor of Lender (as amended, modified or supplemented from time to time, the "**Note**").

B. Pursuant to the Loan Documents, Lender has agreed to make the Loan to Borrower in an amount not to exceed the amounts set forth in the Note.

C. Indemnitors provide this Indemnity to the Indemnified Parties as an express requirement condition precedent to the advance of the sums evidenced by the Note.

D. Each Indemnitor (other than Borrower) has a direct or indirect financial and ownership interest in Borrower and will benefit from the making of the Loan by Lender.

For good and valuable consideration, the receipt and adequacy of which are hereby acknowledged, Indemnitors hereby jointly and severally represent, warrant, covenant and agree for the benefit of Lender as follows:

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Article I
Definitions

1.1 Definition of Certain Terms

As used herein, the following terms shall have the following meanings:

"Deed of Trust" shall mean the Deed of Trust of even date herewith granting to **CHRIS TRUSTEE JR., Trustee**, for the benefit of Lender, a security interest in the Property, executed and delivered by Grantor in Trust securing the payment of the Note and the payment and performance of all obligations specified in the Deed of Trust and this Indemnity, and evidencing a valid and enforceable lien on the Property.

"**Environmental Claim**" shall mean any investigation, notice, notice of violation, claim,

Any of the Indemnified Parties may bring an action against any Indemnitor under or in connection with this Indemnity, whether or not any action is brought against the other Indemnitors; and

b) Each Indemnitor agrees that any release that may be given by any Indemnified Party to any other Indemnitor(s) will not release such Indemnitor from such Indemnitor's obligations under this Indemnity.

8.8 Rules of Interpretation

Where the identity of the parties to this Indemnity or the circumstances make it appropriate, the masculine gender includes the feminine and/or neuter, and the singular number includes the plural. Article and Section headings in this Indemnity are included for convenience of reference only and shall not constitute a part of this Indemnity for any other purpose or be given any substantive effect. The recitals to this Indemnity are incorporated herein and made a part hereof. Indemnitors and Lender have each had an opportunity to review and negotiate the terms of this Indemnity; accordingly, the rule requiring that language be construed against the drafting party shall not be applicable to this Indemnity.

8.9 Separate Obligations

Indemnitors' obligations hereunder shall survive the sale or other transfer of the Property by Borrower. The rights of each Indemnified Party under this Indemnity shall be in addition to any other rights and remedies of such Indemnified Party against any Indemnitor under any other document or instrument now or hereafter executed by such Indemnitor, or at law or in equity (including, without limitation, any right of reimbursement or contribution pursuant to CERCLA), and shall not in any way be deemed a waiver of any of such rights. Each Indemnitor (except Borrower) agrees that such Indemnitor shall have no right of contribution (including, without limitation, any right of contribution under CERCLA) or subrogation against Borrower hereunder or against any of the Property or any other collateral, and each Indemnitor hereby waives any and all rights of contribution (including, without limitation, any right of contribution pursuant to CERCLA) or subrogation that such Indemnitor may now or hereafter have against Borrower hereunder and against the Property or any other collateral. Each Indemnitor further agrees that, to the extent that the waiver of such Indemnitor's rights of subrogation and contribution as set forth herein is found by a court of competent jurisdiction to be void or voidable for any reason, any rights of subrogation or contribution such Indemnitor may have shall be junior and subordinate to the rights of each Indemnified Party against each Indemnitor hereunder.

The parties hereto have executed this Indemnity as of the date first written above.

INDEMNITORS:

_____

SAM BUYER, an individual

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_____

Sam Buyer, Trustee of The Buyer Family Living Trust

_____

Jane Buyer, Trustee of The Buyer Family Living Trust

ACKNOWLEDGMENT

THE STATE OF TEXAS §
§
COUNTY OF _____ §

This instrument was acknowledged before me on _____ 2026 by **Sam Buyer** **individually,** and as **Trustee of The Buyer Family Living Trust**.

_____
Notary Public in and for
The State of Texas

(Seal)

ACKNOWLEDGMENT

THE STATE OF TEXAS §
§
COUNTY OF _____ §

This instrument was acknowledged before me on _____ 2026 by Jane Buyer as **Trustee of The Buyer Family Living Trust**.

(Seal)

_____
Notary Public in and for
The State of Texas

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Borrower(s) Name and Address	Lender/Servicer Name and Address
Sam Buyer **123 Main Street** **Anytown, TX 77001**	**ABC MORTGAGE LLC** **PO BOX 620162, DALLAS, TX 75201** **Phone:** (214) 555-0163
Loan # 2026-TX-084714	**Mortgage Insurance/Case Number**

Your first payment with escrow contribution is due June 1, 2026 and will be $461.33 plus accrued interest on the amount outstanding, and $461.33 will go into your escrow account. The terms of your loan may result in changes to the payments during the year.

This is an estimate of activity in your escrow account during the next 12 months based on payments anticipated to be made from your account.

MONTH	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	ESCROW ACCT. BALANCE
Escrow Computation Year Beginning Balance:				**922.66**
Jun 2026	461.33	0.00		1,383.99
Jul 2026	461.33	0.00		1,845.32
Aug 2026	461.33	0.00		2,306.65
Sep 2026	461.33	0.00		2,767.98
Oct 2026	461.33	0.00		3,229.31
Nov 2026	461.33	0.00		3,690.64
Dec 2026	461.33	0.00		4,151.97
Jan 2027	461.33	0.00		4,613.30
Feb 2027	461.33	0.00		5,074.63
Mar 2027	461.33	0.00		5,535.96
Apr 2027	461.33	0.00		5,997.29
May 2027	461.33	5,536.00	Flood Insurance	922.62

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: $922.66

By signing below, I/we acknowledge receipt of a copy of this Initial Escrow Account Disclosure Statement.

Signature _____ Date _____

Sam Buyer

[Sign Originals Only]

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Initial Escrow Disclosure

Lender: **ABC MORTGAGE LLC**
Borrower: **Sam Buyer**
Property: **123 Main Street** **Anytown,** Texas 77001

First Payment Letter and Mailing Address Certification

Loan # 2026-TX-084714

To assure proper credit on your account, please include your loan number as indicated above on all of your loan payment checks. Unless otherwise indicated in your promissory note, each loan payment is due on the 1st day of the month. Each payment should be mailed early enough for it to reach the holder of the note on or before that date. Payments received after that date are DELINQUENT and could affect your credit rating. Unless otherwise indicated in your note, payments received after the end of the **11th** day of the month due are subject to late charges. Your Payment is itemized below. The payment may change due to changes in any of the components of the Payment (including a possible interest rate change if the loan contains a variable rate feature). New payment coupons (including any adjusted amounts) will be mailed to you at your last known address.

If you do not receive your payment coupons before the date the **FIRST PAYMENT IS DUE AND WE DO NOT NOTIFY YOU TO MAIL SAID PAYMENT DIRECTLY TO US, WHICH WE EXPRESSLY RESERVE THE RIGHT TO DO**, please mail your check along with the temporary payment coupon enclosed.

Your Payment amount is **$3,009.96**, totaled from these payment elements:

First Payment Due: **June 1, 2026**

Description	**Amount**
Principal and Interest:	$2,548.63
Flood Insurance:	$461.33
Total:	**$3,009.96**

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For the purpose of providing payment coupons and additional correspondence, please indicate whether your preferred mailing address is the same as the address of the Property:

Yes, my mailing address and the address of the Property are the same _____
No, my mailing address and the address of the Property are different _____

If you answered no above, Lender requests the following information:

Present Mailing Address: _____
City, State & ZIP Code: _____
Present Telephone Number (include area code): _____
Anticipated Moving Date: _____
New Mailing Address: _____
City, State & ZIP Code: _____
New Telephone Number (including area code)(if known): _____

If you desire the mailing address to be different than the address of the Property indicated on the survey, you must provide the correct mailing address above. By signing below, you certify the above mailing information to be true and correct and further agree to notify the holder or servicer of the note immediately of any change of address by certified mail, return receipt requested, to the address stipulated in the Mortgage/Deed of Trust as being the address where Loan payments are to be mailed. No other knowledge, whether actual or constructive, by the holder of the note or any of its agents or employees, will be sufficient to put the holder of the note on notice of any change of your mailing address and/or telephone number.

Signature Date

Sam Buyer

[Sign Originals Only]

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Lender: **ABC MORTGAGE LLC**
Borrower: **Sam Buyer**
Property: **123 Main Street** **Anytown, Texas** 77001

No Attorney Representation Notice

Loan # 2026-TX-084714

This No Attorney Representation Notice ("Notice") is provided by **ABC Docs, Inc.** ("We", "our" or "us") and Sam Buyer ("you" or "your" whether one or more), herein referred to as "Borrower".

LOAN DOCUMENTATION. Attorneys working for us have prepared or reviewed the legal instruments involved in this loan using information supplied by the Lender and other third parties. They have acted only on behalf of the Lender. Neither we, our attorneys, nor the Lender have assisted or rendered legal advice to Borrower with respect to the loan or the Property securing it or the documents executed in connection with it. If Borrower has any questions about the meaning of any document or Borrower's legal rights, Borrower should retain personal legal counsel for advice in this transaction.

DESCRIPTION OF SERVICES PERFORMED. Our attorneys may have prepared or reviewed all or part of the following loan instruments affecting title to the Property: Deed (if a purchase transaction), Note, Security Instrument and Assignment of Lien (if requested).

DISCLAIMER OF REPRESENTATION OR WARRANTY. Neither we nor our attorneys have conducted a title search on the Property, and make no representation or warranty about condition of the title, access to the Property or any other matters that might be revealed from Borrower's examination of a survey, title information, or the Property itself. **Borrower is cautioned to make sure the Deed delivered to Borrower conveys what Borrower has contracted to purchase.**

DATA SUPPLIED BY LENDER. The disclosure calculations and fee data have been supplied by the Lender. We make no representations regarding the value of the Property, conformance with any limitations on fees, waiting periods or any other matters outside our control.

RESPONSIBILITY FOR PAYMENT OF FEES. As part of Borrower's obligation to pay the expenses of the Lender in connection with the preparation of the loan documentation, Borrower agrees to pay directly to us at loan closing, the amount indicated on our Invoice, unless Lender has noted otherwise in their closing instructions.

BASIS FOR FEE. The document preparation fee charged by us is based on a per transaction charge rather than an hourly fee. This fee is intended to provide fair compensation for our services, 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 our expertise in the complexities of the real estate practice, the necessary overhead associated with the rendering of the services and our assumption of risk in the rendering of the services. There has been no charge made for any disclosures or information required by the Real Estate Settlement and Procedures Act, the Truth-in-Lending Act or the Homeowners' Protection Act.

NOTICE TO BORROWER REGARDING DEED PREPARATION. If our attorneys have prepared a draft deed, it has been at the request of Lender. Borrower is advised to consult its legal counsel with any questions before signing the draft deed. We have provided the draft deed as a convenience. IF THE DRAFT DEED WE PREPARED IS USED, BORROWER (OR ITS ATTORNEY) SHOULD REVIEW AND AMEND IT, IF NECESSARY, TO MAKE CERTAIN THAT IT IS CONSISTENT WITH THE SALES CONTRACT AND CORRECTLY REFLECTS THE CONDITION OF TITLE FOR THE PROPERTY AND THE OBLIGATIONS OF THE PARTIES TRANSFERRING RIGHTS TO REAL PROPERTY, AND IF APPLICABLE RESERVING

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CERTAIN RIGHTS, FOR EXAMPLE MINERAL INTEREST, IS AN INHERENTLY COMPLEX MATTER AND CONTEMPLATES THE INVOLVEMENT OF ATTORNEYS. IF APPLICABLE, THE DEED SHOULD BE AMENDED TO REFLECT ANY MINERAL OR OTHER RESERVATION. BE CERTAIN THAT THE DEED EXPRESSES THE INTENT OF SELLER AND BORROWER.

Borrower hereby acknowledges receiving and reading a copy of this Notice.

BORROWER(S):

_____ _____

Signature Date

Sam Buyer

[Sign Originals Only]

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ABC MORTGAGE LLC

2750 Capitol Ridge Drive, Suite 400 · Dallas, Texas 75201 · (214) 555-0163 · Fax (214) 555-0164

May 1, 2026

Sam Buyer
456 Oak Lane
Anytown, TX 77001

RE: Loan # 2026-TX-084714 from ABC Mortgage LLC ("Bank") in the original principal amount of $366,000.00("Loan") secured in part by property known as 123 Main Street, Anytown, TX 77001

Dear Mr. Buyer

In connection with the referenced Loan, you have executed a Deed of Trust calling for monthly payments of principal and accrued interest ("Installment Payments") payable to Bank, said note in the original principal amount of $366,000.00 ("Note"). The Deed of Trust provides, among other things, for your payment into escrow for flood insurance on the above described property.

This will inform you that the Bank will be escrowing for flood insurance under the Deed of Trust.

This will also inform you that you must pay **$461.33** each month in addition to and along with your Installment Payment under the Note, for the escrow for flood insurance on the collateral property. You understand that these amounts are subject to change with changes in the amount of insurance premiums actually to become due on the collateral property, and you agree to pay same upon request of the Bank.

Please sign this letter to indicate your agreement with everything contained herein.

Sincerely,

ABC MORTGAGE LLC

By: Taylor Reed
RE Loan Processor

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ACCEPTED, ACKNOWLEDGED AND AGREED:

_____

Sam Buyer

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INFORMATIONAL STATEMENT
FEES OF ATTORNEY FOR ABC MORTGAGE LLC
TO BE PAID BY BORROWER

LENDER:	**ABC MORTGAGE LLC**
BORROWER:	**SAM BUYER an individual**
LOAN:	**THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)**
DATE:	**MAY** _ ___, 2026
GUARANTORS:	**N/A**
GRANTORS:	**SAM BUYER AND JANE BUYER AS TRUSTEES OF THE BUYER FAMILY LIVING TRUST**
PROPERTY:	**the real property located at 123 Main Street, Anytown,** Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes.**

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I. STATUS OF BRENNAN & WALSH LLP

Legal instruments and loan documentation involved in the above referenced loan and real property transaction have been prepared for the Lender, ABC MORTGAGE LLC, by the law firm of BRENNAN & WALSH LLP The undersigned acknowledge that BRENNAN & WALSH LLP has acted only as counsel to the Lender, ABC MORTGAGE LLC, and has not, in any manner, undertaken to assist or render legal advice to the undersigned, with respect to the loan or the purchase (or sale) of the real property described in the above referenced loan, or with respect to any of the documents or instruments being executed in connection therewith. The undersigned further acknowledge that they are aware that they are free to retain their own counsel to advise them regarding the loan or purchase (or sale) of the real property, or to review and render advice concerning any of the documents or instruments being executed in connection therewith.

II. BORROWER'S RESPONSIBILITY FOR PAYMENT OF FEES

Borrower acknowledges Borrower's obligation to fulfill its agreement with the Lender to pay the legal fees of the Lender incurred in connection with the preparation of legal instruments and loan documentation by making, at the loan closing or on demand, a payment in the amount set forth in the Settlement Statement.

III. DESCRIPTION OF LEGAL SERVICES PERFORMED

In connection with the preparation of the legal instruments and loan documentation, an examination was made of a title commitment, the Lender's Commitment Letter, and documents related to both the Borrower and Guarantors. The documentation which has been prepared includes one or more of the following: Agreement of General Contractor; Assignment of Construction Contracts; Assignment of Soil, Engineering Reports & Survey; Company Resolution - Borrower; Construction Loan Agreement; Contractor's Affidavit and Subordination Agreement; Deed of Trust; Document Correction Agreement; Environmental Indemnity Agreement; Exhibit A – Legal Description; Informational Statement; Legal Invoice; Mineral Rights Acknowledgment and Agreement; Promissory Note; Retainage Notice; and other associated documentation required by **ABC MORTGAGE LLC.**

IV. BASIS FOR FEE AND AMOUNT OF FEE

The fee is intended to provide fair compensation for the above-described services taking into consideration the time and labor required, the complexities of the questions involved, and the skill required to perform said services. Other considerations include the expertise of the law firm in the complexities of the real estate practice, the necessary overhead associated with the rendering of the said services and the assumption of risk by the firm in the rendering of said services. The fee established for the above-described legal services is **$1,550.00.**

V. WHAT SIGNING MEANS

Borrower hereby acknowledges receiving and reading a copy of this statement, and by their signature, thereby affirms that you have read all of the above statements, you understand them, and you acknowledge that what has been stated in this disclosure is accurate and truthful.

"BORROWER":

_____

SAM BUYER, Individually

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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MINERAL RIGHTS ACKNOWLEDGMENT AND AGREEMENT

LENDER: **ABC MORTGAGE LLC**

BORROWER: **SAM BUYER an individual**

LOAN: **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)**

DATE: **MAY** _____, 2026

GUARANTORS: **N/A**

GRANTORS: **SAM BUYER AND JANE BUYER AS TRUSTEES OF THE BUYER FAMILY LIVING TRUST**

PROPERTY: **the real property located at 123 Main Street,** Anytown, Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes.**

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Borrower is executing this Mineral Rights Acknowledgment and Agreement (this "**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 of even date herewith executed by Borrower for the benefit of Lender (the "**Security Instrument**") securing the above-referenced Loan or (2) at such other place as any holder of the Loan 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 Lender, or holder of the Loan if different from Lender, to reduce the principal balance of the 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 the Property to any person or

entity during the term of the Loan.

Borrower agrees to indemnify Lender, its successors or its assigns 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 or threatened exercise of mineral development rights by any person or entity.

Borrower hereby acknowledges that Borrower has read this Agreement and fully understands its terms and implications and Borrower is executing it the same day as the herein described Security Instrument, as a material inducement to Lender to make the Loan on the Property.

Nothing herein is intended to conflict with any provision of any Loan Document (as defined in the Security Instrument), but is to be an amplification thereof.

"BORROWER":

SAM BUYER, Individually

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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PROMISSORY NOTE

$366,000.00 **MAY _____, 2026**

For value received, **SAM BUYER** **an individual,** as Maker or Borrower, promises to pay to the order of **ABC MORTGAGE LLC** as Lender or Payee, in the City of Anytown, Harris County Texas, the principal sum of **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)** in legal and lawful money of the United States of America, with interest thereon from date hereof until maturity, payable monthly as it accrues.

1. **Interest Rate.** The unpaid principal balance of this Note shall bear interest until past due as follows: For the first one hundred eighty (180) months at a fixed rate of **6.8%** per annum. Thereafter, beginning on the one hundred eighty-first (181st) month and adjusting on every annual anniversary thereafter, the unpaid principal balance of this Note shall bear interest until past due at a variable rate per annum, adjusted every twelve months ("**Variable Rate**"), which shall be equal to the lesser of **(a)** the sum of the rate of interest per annum then most recently established by the Wall Street Journal, as its Prime Rate (as hereinafter defined), **plus One Percent (1.00%)** each such change in the rate of interest charged hereunder to become effective every twelve months, computed on the basis of a year of 365 days and for the actual number of days elapsed (including the first day but excluding the last date), or **(b)** the Maximum Rate (as hereinafter defined). On each interest rate adjustment date, the interest rate on this Note will be changed without further documentation or notice to an adjusted per annum rate of interest that is equal to the average prime lending rate of large money center commercial banks as published in the Wall Street Journal on the first business day following the thirtieth calendar (30th) day prior to such interest rate adjustment date; provided, however, the minimum interest rate that may be charged over the life of this Note is 5.00% (Floor). Each change in the rate of interest herein shall become effective as of the applicable interest rate adjustment date and this Note shall thereafter bear interest at such adjusted rate until changed in accordance with the terms of this Note. As used herein the term "Maximum Rate" shall mean the Maximum Rate of non-usurious interest permitted from day to day by applicable law, including Finance Code, Chapter 302, Vernon's Texas Codes Annotated (and as the same may be incorporated by reference in other Texas statutes), but otherwise without limitation, that rate based upon the "indicated rate ceiling". The maximum rate of interest shall never exceed 18% per annum.

2. **Default Rate.** Any principal or interest which is not paid when due shall (to the extent permitted by applicable law) bear interest at a varying rate per annum equal to the "Maximum Rate" from the date due and payable until paid. "Maximum Rate" means the maximum non-usurious rate of interest per annum permitted by whichever of applicable United Stated federal law or Texas law permits the higher interest rate, including to the extent permitted by applicable law, any amendments thereof hereafter or any new law hereafter coming into effect to the extent a higher Maximum Rate is permitted thereby. However, if applicable United States federal law specifies no maximum permitted interest rate, then the Maximum Rate for these purposes shall mean eighteen percent (18%). The Maximum Rate shall be applied by taking into account all amounts characterized by applicable law as interest on the debt evidenced by this Note so that the

Initials: _____

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aggregate of all interest does not exceed the maximum non-usurious amount permitted by applicable law.

3. **Fluctuation of Maximum Rate.** Without notice to Maker or anyone else, the Maximum Rate shall automatically fluctuate upward and downward as and in the amount such rate or rates of interest permitted by applicable law, respectively, fluctuate.

4. **Payment Terms.** Interest only payments, shall be due and payable monthly, beginning on **June** __ _, 2026 and continuing regularly and monthly thereafter on the same day of each and every calendar month for **twelve (12) months** until and including **May** _____, 2027 Thereafter, principal payments of **$2,387.23,** shall be due and payable monthly, beginning on **June** _____, 2027 and continuing regularly and monthly thereafter on the same day of each and every calendar month for **one hundred sixty-eight (168) months** until and included May __, 2041 when the monthly payment amount shall be adjusted annually pursuant to paragraph 1. This Note shall be payable in full on the **maturity date of May** _ _, 2057 when the entire balance hereof, principal, interest and all related loan expenses, shall be fully and finally due. All payments under this Note made to Lender shall be made in immediately available funds at **PO BOX 620162, Dallas, Texas 75201** (or at such other place, or by electronic funds transfer or debiting agreement, as Lender, in Lender's sole discretion, may establish by delivery of written notice thereof to Borrower from time to time), without offset, in lawful money of the United States of America.

5. **Application of Payments.** All amounts paid hereunder shall be applied first to all interest then accrued and unpaid hereunder, and the balance, if any, to principal. Any check, draft, money order or other instrument given in payment of all or any portion thereof may be accepted by the holder hereof and handled in collection in the customary manner, but the same shall not constitute payment hereunder or diminish any rights of the holder hereof except to the extent that actual cash proceeds of such instruments are unconditionally received by the holder and applied to this indebtedness in the manner herein provided.

6. **Late Charges.** In the event any installment shall become overdue for a period in excess of ten (10) days, the holder hereof, for the purpose of defraying the expense incident to handling such delinquent payments, may charge a late fee of five percent (5%) for each installment so overdue.

7. **Prepayment Penalty**. Maker reserves the privilege to prepay this Note in whole or in part at any time and from time to time without penalty.

8. **Usury Savings Clause.** It is the intention of the parties to comply with all applicable State and Federal usury laws; accordingly, it is agreed that notwithstanding any provisions to the contrary, in this Note, or in any of the documents securing the payment hereof, or otherwise relating hereto, no such provision shall require the payment or permit the collection of interest in excess of the maximum permitted by law. If any excess of interest in such respect is provided for, or shall be adjudicated to be so provided for, in this Note or in any of the documents securing the payment hereof or otherwise relating hereto, then in such event (i) the provisions of

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Not for Actual Services

the Borrower pursuant to the Code of Federal Regulations:

THIS LOAN IS PAYABLE IN FULL ON May __, 2057 YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE NOTE HOLDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL THEREFORE BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER WILLING TO LEND YOU THE MONEY AT PREVAILING MARKET RATES, WHICH MAY BE CONSIDERABLY HIGHER OR LOWER THAN THE INTEREST RATE ON THIS LOAN. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN, EVEN IF YOU OBTAIN REFINANCING FROM THE NOTE HOLDER.

24. **Waiver of Jury Trial. BORROWER, TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, HEREBY KNOWINGLY, INTENTIONALLY, IRREVOCABLY, UNCONDITIONALLY AND VOLUNTARILY, WITH AND UPON THE ADVICE OR ABILITY TO OBTAIN THE ADVICE OF COMPETENT COUNSEL, WAIVES, RELINQUISHES AND FOREVER FORGOES THE RIGHT TO A TRIAL BY JURY IN ANY ACTION OR PROCEEDING BASED UPON, ARISING OUT OF, OR IN ANY WAY RELATING TO THIS NOTE OR ANY CONDUCT, ACT OR OMISSION OF LENDER OR BORROWER, OR ANY OF THEIR DIRECTORS, OFFICERS, PARTNERS, MEMBERS, EMPLOYEES, AGENTS OR ATTORNEYS, OR ANY OTHER PERSONS AFFILIATED WITH LENDER OR BORROWER IN EACH OF THE FOREGOING CASES, WHETHER SOUNDING IN CONTRACT, TORT OR OTHERWISE.**

"MAKER":

_____

SAM BUYER, Individually

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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RETAINAGE NOTICE

LENDER: **ABC MORTGAGE LLC**

BORROWER: **SAM BUYER** **an individual**

LOAN: **THREE HUNDRED SIXTY-SIX THOUSAND AND 00/100 DOLLARS ($366,000.00)**

DATE: **MAY** _____, 2026

GUARANTORS: **N/A**

PROPERTY: **the real property located at 123 Main Street, Anytown,** Harris County **Texas** 77001 **as more particularly described on Exhibit "A" attached hereto and incorporated herein for all purposes.**

IMPROVEMENTS: Construction of residential investment property

The final advance on the Loan, including all retainage, will not be made by Lender until at least 31 days after final completion of the construction of the Improvements and Lender's receipt of each of the following: (1) evidence that all governmental requirements have been satisfied, including delivery to Lender of certificates of occupancy permitting the Improvements to be legally occupied, if any; (2) evidence that no mechanic's or materialmen's liens or other encumbrances have been filed and remain in effect against the Property; (3) the Affidavit of Completion and Acceptance executed by Borrower, which shall be in the form required by Section 53.106 of the Texas Property Code, sent to the original contractor and other lien claimants as described therein and filed with the county clerk of the county where the Property is located, and (4) final lien releases or waivers, by any contractor, and all subcontractors, materialmen, and other parties who have supplied labor, materials, or services for the renovation of the Improvements, or who otherwise might be entitled to claim a contractual, statutory, or constitutional lien against the Property.

The rights and obligations of Borrower and Lender with respect to the final advance of retainage on the Loan for the Improvements shall be determined solely from the terms of this Retainage Notice, and any prior oral agreements or any conflicting provision of any other document related to the Loan are superseded by and merged into this Retainage Notice to the extent of any such inconsistency.

"BORROWER":

_____

SAM BUYER, Individually

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"LENDER":

ABC MORTGAGE LLC

BY: _____

NAME: MORGAN LEE

TITLE: SENIOR VICE PRESIDENT

Loan origination organization: ABC MORTGAGE LLC
NMLS ID: 998877
Loan Originator: Morgan Lee
NMLS ID 1234567

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Affidavit of Commencement

(Owner and Contractor to complete #5 after commencement and return signed notarized original to Lender before next draw.)

LO Company NMLS ID 998877
LO NMLS ID 1234567

THE STATE OF **Texas**
COUNTY OF **Harris**

BEFORE ME, the undersigned authority, on this day personally appeared **Sam Buyer and wife, Jane Buyer** ("Owner") and **SAMPLE HOMES LLC**, ("Original Contractor"), known to me to be the persons whose names are subscribed below, and who, being by me first duly sworn, did each on his or her oath state as follows:

1. **Sam Buyer and Jane Buyer** is/are the Owner(s) (herein so called) of the real property (the "Land") situated in **Harris** County, **Texas**, more particularly described as follows:

Lot Twelve (12), Block Three (3), of SAMPLE HEIGHTS, a Subdivision located in Harris County, Texas, according to the map or plat thereof, recorded in Volume 100, Page 25, of the Map Records of Harris County, Texas.

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on which Improvements (herein so called), generally described as follows, are being constructed or will be constructed:

Construction or repair/renovation of a single family residence

2. The address of Owner is:
123 Main Street
Anytown, TX 77001

3. The address of Original Contractor is:
1500 Builder Way _____
Anytown, Texas 77001 _____

4. The name and address of each original contractor, presently known, after diligent inquiry, to the Affiants, the Owner or to the Original Contractor, that is furnishing, or will furnish, labor, service, or materials, for the construction of the Improvements, and the nature of such labor, service or materials, is as follows:

SAMPLE HOMES LLC
1500 Builder Way
Anytown, Texas 77001

5. Work on the Improvements actually commenced on _____, 20___ at _____ o'clock __.m.

6. This affidavit has been jointly made by Owner and Original Contractor by and through an authorized representative of each, the same being the undersigned affiants, and may be recorded by any person with the county clerk of the county in which the Land is located, whereupon it shall be deemed to have been jointly filed by Owner and Original Contractor.

_____ _____

Signature Date Signature Date

Sam Buyer **Jane Buyer**

[Sign Originals Only]

SAMPLE HOMES LLC

_____

By: _____

STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by **Sam Buyer and Jane Buyer.**

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

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STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by
_____ of SAMPLE HOMES LLC, on behalf of said entity.

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

MLO Org.: ABC Mortgage LLC (ID: 998877) | MLO Indv: Morgan Lee (ID: 1234567)

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Affidavit of Non-Commencement

LO Company NMLS ID 998877
LO NMLS ID 1234567

THE STATE OF **Texas**
COUNTY OF **Harris**

BEFORE ME, the undersigned authority, on this day personally appeared **Sam Buyer and wife, Jane Buyer** and **SAMPLE HOMES LLC**, ("Affiant(s)"), known to me to be the person(s) whose name(s) are subscribed below, and who, being by me first duly sworn, did each on his or her oath state as follows:

1. **Sam Buyer and wife, Jane Buyer** has inspected the real property (the "Property") situated in **Harris** County, **Texas**, more particularly described as follows:

Lot Twelve (12), Block Three (3), of SAMPLE HEIGHTS, a Subdivision located in Harris County, Texas, according to the map or plat thereof, recorded in Volume 100, Page 25, of the Map Records of Harris County, Texas.

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on which Improvements (herein so called), will be constructed.

2. Affiant(s) hereby certify that no work has begun and no materials have been delivered to or were located upon said Property as of the signing of this Affidavit and the related loan documents.

3. This affidavit has been made by and through an authorized representative of Affiant, and may be recorded by any person with the county clerk of the county in which the Property is located.

EXECUTED this **First** day of **May**, **2026**.

_____ _____

Signature Date Signature Date

Sam Buyer **Jane Buyer**

[Sign Originals Only]

SAMPLE HOMES LLC

_____

By: _____

STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by **Sam Buyer and Jane Buyer.**

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by
_____ of SAMPLE HOMES LLC, on behalf of said entity.

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

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MLO Org.: ABC Mortgage LLC (ID: 998877) | MLO Indv: Morgan Lee (ID: 1234567)

Lender: **ABC Mortgage LLC**
Borrower: **Sam Buyer and Jane Buyer**
Property: **123 Main Street, Anytown, Texas 77001**

Insurance Agreement

LO Company NMLS ID 998877
LO NMLS ID 1234567
Loan # 2026-TX-084714

In reference to the above-described loan transaction, a Builder's Risk Insurance Binder is to be submitted with this closing package, and the undersigned agrees to furnish said Insurance Policy to Lender prior to the first construction draw.

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Signature	Date	Signature	Date
Sam Buyer		**Jane Buyer**	

[Sign Originals Only]

All Bills Paid Affidavit

LO Company NMLS ID 998877
LO NMLS ID 1234567

THE STATE OF **TX**

KNOW ALL MEN BY THESE PRESENTS

COUNTY OF **Harris**

1. **Description of Transaction:** Owner **Sam Buyer and wife, Jane Buyer** borrowed money from "**ABC Mortgage LLC** " the "Lender" to construct improvements on:

123 Main Street
Anytown, TX 77001

Lot Twelve (12), Block Three (3), of SAMPLE HEIGHTS, a Subdivision located in Harris County, Texas, according to the map or plat thereof, recorded in Volume 100, Page 25, of the Map Records of Harris County, Texas.

("the Property").

Owner owns the property. Owner entered into a Contract for Improvements with Contractor **SAMPLE HOMES LLC** to construct improvements on the Property on **May 1, 2026** in the amount of **$368,000.00**. Lender would not have made the Loan without Owner's and Contractor's agreement to sign this Affidavit. The signatures on this Affidavit are genuine and the person or entity named has authority to sign this Affidavit.

2. **Contractor's and Owner's Statement as to Debts or Liens**: Contractor and Owner state that all of the funds that Lender has advanced before the date of this Affidavit have been used to pay for the labor and materials which have created the improvements on the Property. Contractor and Owner state that there are no disputes with, or debts owed to, any mechanics, materialmen, or subcontractors for the labor or materials furnished. There are no security interests or liens encumbering the Property other than those created in favor of Lender. The only exceptions to this paragraph are:

Existing Creditor or Lienholder:	Approximate Amount:
Lender	Loan Amt.

3. **Funds Disbursed:** All of the funds available under the Loan to improve the Property have been disbursed by Lender.

4. **Improvements Completed:** The improvements on the Property have been completed according

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to the plans and specifications (as and if modified). The Property is ready to be occupied and used for the purposes for which the improvements were built.

5. **Final Draw(s) Held By Lender:** By executing this Affidavit, Owner and Contractor agree that Lender is authorized to disburse any remaining draws.

6. **Release:** Owner and Contractor have made a final inspection of the Property and hereby release and forever discharge Lender from any and all claims and actions which the Owner or Contractor have or may have, whether known or unknown, past, present or future, arising from or based upon (1) the loan or (2) the construction of the improvements now located on the Property or (3) from any express or implied warranties relating to the improvements, including any implied warranties of merchantability, habitability, fitness for a particular purpose, or other warranties.

7. **Bankruptcy**: There is no pending bankruptcy proceeding naming Contractor or Owner as a party. Neither Owner nor Contractor has made any assignment for the benefit of creditors. Owner and Contractor acknowledge that bankruptcy of the persons or entities that sign this Affidavit will not discharge any liability owed to Lender which arises out of false statements made in this affidavit.

8. **Execution of Affidavit:** This Affidavit has been jointly made by Owner and Contractor by and through an authorized representative of each, the same being the undersigned affiant, and may be recorded by any person with the county clerk of the county in which the Property is located, whereupon it shall be deemed to have been jointly filed by Owner and Contractor.

9. **Liability for False Statements**: In consideration of the funding by Lender of advances to pay all or a portion of the Contract Price stated in the Contract for Improvements to the Original Contractor, Owner and Original Contractor understand that the Lender and third parties may rely on the statements in this affidavit.

EXECUTED this _____ day of _____**, 20**_____.

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_____ _____

Signature Date Signature Date

Sam Buyer **Jane Buyer**

[Sign Originals Only]

SAMPLE HOMES LLC

_____

By: _____

STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by **Sam Buyer and Jane Buyer.**

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

STATE OF TEXAS
COUNTY OF _____

SUBSCRIBED AND SWORN TO BEFORE ME on the_____ day of _____, 20____ by
_____ of SAMPLE HOMES LLC, on behalf of said entity.

_____
Notary Public
Printed Name of Notary:

_____
Identifying Number:_____
My Commission Expires:_____

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MLO Org.: ABC Mortgage LLC (ID: 998877) | MLO Indv: Morgan Lee (ID: 1234567)

Lender: **ABC Mortgage LLC**
Borrower: **Sam Buyer and Jane Buyer**
Property: **123 Main Street, Anytown, Texas 77001**
Date: **May 1, 2026**

Appraisal Receipt

LO Company NMLS ID 998877
LO NMLS ID 1234567
Loan # 2026-TX-084714

The Equal Credit Opportunity Act (15 USC 1691(e)) and the Fannie Mae and Freddie Mac (FNMA/FHLMC) Appraiser Independence Requirements require that:

The lender shall ensure that the borrower is provided a copy of any appraisal report and other written valuation developed in connection with an application for credit that is to be secured by a first lien on a dwelling. The lender shall provide a copy of each such appraisal or other written valuation, at no additional cost to the borrower, promptly upon completion, or no less than three business days prior to the closing of the loan, whichever is earlier. The borrower may waive this three business day requirement. The lender may require the borrower to reimburse the lender for the cost of the appraisal or other valuation performed, unless otherwise provided by law.

☒ By signing this document, Borrower acknowledges receipt of the completed appraisal report at least three business days prior to closing of the loan.

☐ By signing this document, Borrower acknowledges and agrees that at least three days prior to closing of the loan, Borrower waived the requirement that the completed appraisal report be delivered to Borrower at least three business days prior to the closing of the loan, and consented to delivery of the completed appraisal report at or before closing.

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ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of this Appraisal Report Disclosure and further acknowledge that I understand its provisions. Words used in this document mean and include the plural and vice versa.

Signature	Date	Signature	Date
Sam Buyer		**Jane Buyer**	

[Sign Originals Only]

Borrower(s) Acknowledgement Regarding Payment of and Escrow for Taxes and Insurance in a One Time Closing

(Deliver All Items Described Below Upon Completion and Prior to Move-In)

LO Company NMLS ID 998877
LO NMLS ID 1234567
Loan # 2026-TX-084714

We, the undersigned, understand that taxes, insurance and, if applicable, mortgage insurance impounds are a requirement of obtaining a loan with **ABC Mortgage LLC** (herein "Lender").

At the earlier of 1) the end of the construction period dated **5/1/2027**, 2) the day the Work shall be deemed completed and the Property is ready for occupancy, or 3) THE DATE I MOVE INTO THE PROPERTY, the undersigned will deliver a hazard insurance policy acceptable to Lender, and if applicable, flood insurance application reflecting the correct property address and proof of any taxes paid up to and including the current year, if due and payable. In addition, the undersigned agrees to pay and initialize any escrow impounds required by Lender for appropriate improved property taxes, insurance, and mortgage insurance. In establishing this escrow account, we understand the following:

1. My escrow account will be re-analyzed on at least an annual basis. At that time I will receive a copy of the calculations used to determine my new payment. My mortgage payment will be adjusted to reflect changes in the amount of my property taxes and insurance premiums.

2. If an insurance or tax bill is mistakenly sent to me, I will forward it to Lender. I understand that my paying an insurance or tax bill may result in double payment. Consequently, I may have to wait several months for a taxing authority or insurance company to refund the overpayment.

3. If I am requested to forward my tax bill to the Lender because my taxing authority did not send it to them and I fail to forward the tax bill promptly, I am liable for any and all resulting tax penalties.

4. In the event the servicing of my loan is assigned by the Lender to another Lender, I will be subject to the escrow policies of that new servicer.

5. I will not receive interest on the balance of my escrow account unless required by state law.

6. My escrow account is required by the Lender until my loan is paid in full.

7. The Lender and all subsequent servicers maintain a policy of using all reasonable efforts to assure that taxes are paid prior to the end of the calendar year, however, delays by taxing authorities may make such payment impossible and the Lender and subsequent servicers do not guarantee that taxes will be paid prior to December 31 of each year.

Thank you for your cooperation in this matter. Please acknowledge receipt of the information contained herein by signing below.

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

Correction Instrument

Date: **May 1, 2026**

Person Executing Correction Instrument: Sam Buyer as Trustee of **The Buyer Family** Living Trust; and

Jane Buyer as Trustee of The BUYER **Family** Living Trust

Conveyance Being Corrected

Date: April 27, 2018

Grantor: Chris Seller and Dana Seller

Grantee: **The Buyer Family** Living Trust

Recording information: Harris County Clerk File No. 2018012345

Error Being Corrected: Style of Grantee's name

Correction: Grantee: Sam Buyer and Jane Buyer as Trustees of **The Buyer Family** Living Trust

Facts Relevant to the Correction: This Deed was conveyed to the Trust itself, rather than to the Trustees of the Trust.

Basis for Personal Knowledge of Facts Relevant to the Correction: Lender received notice from Title company of the error in stylization in the Grantee's name.

Person Executing Correction Instrument changes the Conveyance by this Correction Instrument.

Person Executing Correction Instrument has personal knowledge of the Facts Relevant to the Correction.

I certify that I have given notice of this Correction Instrument to each party to the original instrument in accordance with provisions of section 5.028(d)(2) of the Texas Property Code.

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_____

Sam Buyer, Trustee of The Buyer Family Living Trust

_____

Jane Buyer trustee of The Buyer Family Living Trust

STATE OF TEXAS)

COUNTY OF _____)

This instrument was acknowledged before me on _____ 2026 by **Sam** Buyer as trustee of **The Buyer** Family Living Trust.

_____

(Seal) Notary Public, State of Texas
My commission expires: _____

STATE OF TEXAS)

COUNTY OF _____)

This instrument was acknowledged before me on _____ 2026 by Jane Buyer as trustee of The Buyer Family Living Trust.

_____

(Seal) Notary Public, State of Texas
My commission expires: _____

PREPARED IN THE OFFICE OF:
Brennan & Walsh LLP
3300 Lakeshore Blvd, Ste. 450
Austin, TX 78701

AFTER RECORDING RETURN TO:

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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-084714 | 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 [ ] Own [X] Rent ($____/month)

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

1b. Current Employment/Self-Employment and Income [ ] Does not apply			
Employer or Business Name	Buyer Industries LLC	**Phone**	(713) 555-0300
Street	500 Commerce Blvd	**Unit #**	—
City / State / ZIP / Country	Houston | TX | 77001 | UNITED STATES		

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

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

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

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

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

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

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

Section 2: Financial Information – Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month.

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

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

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

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

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

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

Section 3: Financial Information – Real Estate. This section asks you to list all properties you currently own and what you owe on them.

[ ] I do not own any real estate

3a. Property You Own (If you are refinancing, list the property you are refinancing FIRST.)			
Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / Country	Anytown | TX | 77001 | UNITED STATES		
Property Value	$520,000.00	**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	$366,000.00	**Loan Purpose**	[ ] Purchase [ ] Refinance [X] Other (Construction)
Property Address Street	123 Main Street	**Unit #**	—
City / State / ZIP / County	Anytown | TX | 77001 | Harris		
Number of Units	1	**Property Value**	$520,000.00
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): _____ / _____ / _____

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-2026-55312	**Property:**	123 Main Street, Anytown, Texas 77001
Estimated Prop. Value:	$520,000	**MIN:**	100099887766554455

Transaction Information

Borrower:	Sam Buyer 123 Main Street, Anytown, TX 77001	**Lender:**	ABC Mortgage LLC
Loan Term:	31 years	**Purpose:**	Construction
Product:	1 Year Interest Only, 15/1 Adjustable Rate	**Loan Type:**	Conventional
Loan ID #:	2026-TX-084714	**Property:**	123 Main Street, Anytown, Texas 77001

Loan Terms

Loan Amount	$366,000	**Can this amount increase after closing?**	NO
Interest Rate	6.8%	**Can this amount increase after closing?**	YES – adjusts every 1 year starting in year 16; can go as high as 18%
Monthly Principal & Interest	$2,074.00 (interest only, year 1)	**Can this amount increase after closing?**	YES – adjusts starting in year 2; can go as high as $4,439
Prepayment Penalty	NO	**Balloon Payment**	NO

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Projected Payments

Payment Calculation	Year 1	Years 2–15	Years 16–31
Principal & Interest	$2,074.00 (interest only)	$2,387.23	$2,113 min – $4,439 max
Mortgage Insurance	+ $0	+ $0	+ $0
Estimated Escrow	+ $461.33	+ $461.33	+ $461.33
Estimated Total Monthly Payment	**$2,535.33**	**$2,848.56**	**$2,574 – $4,900**
Estimated Taxes, Insurance & Assessments (property taxes, homeowner's/windstorm insurance, HOA dues – not in escrow)	$1,457.96 a month		

Costs at Closing

Closing Costs	$14,199.52 (includes $7,290.86 in Loan Costs + $6,908.66 in Other Costs, $0.00 in Lender Credits)
Cash to Close	$8,577.52 – FROM Borrower (see Calculating Cash to Close, page 3)

Closing Cost Details

A. Origination Charges	
Administrative fee – ABC Mortgage LLC	$200.00
Loan origination fee – ABC Mortgage LLC	$1,830.00
Total Origination Charges	$2,030.00
B. Services Borrower Did Not Shop For	
Appraisal fee – Pinewold Appraisals, Inc. (paid before closing)	$550.00
Construction document prep fee – Brennan & Walsh LLP	$1,550.00
Total Services Borrower Did Not Shop For	$2,100.00
C. Services Borrower Did Shop For	
Title – Closing fee – Lone Star Title Company	$400.00
Title – Courier fee – Lone Star Title Company	$80.00
Title – eRecording fee – Lone Star Title Company	$21.32
Title – Endorsement T-19 – Lone Star Title Company	$111.70
Title – Exam fee – Lone Star Title Company	$85.00
Title – Lender's title insurance – Lone Star Title Company	$2,234.00
Title – T-3 – Lone Star Title Company	$100.00
Title – Tax certificate – Lone Star Title Company	$81.84
Title – TX policy guaranty fee – Texas Title Ins. Guaranty Assn.	$2.00
Title – T-33 endorsement – Lone Star Title Company	$20.00
Title – T-36 endorsement – Lone Star Title Company	$25.00
Total Services Borrower Did Shop For	$3,160.86
D. TOTAL LOAN COSTS (A + B + C)	
D. Total Loan Costs (Borrower-Paid)	$7,290.86
E. Taxes and Other Government Fees	
Recording fees (Deed $29.00 / Mortgage $133.00)	$162.00
F. Prepaids	
Flood insurance premium – Cornerstone Insurance Agency (paid before closing)	$3,677.00
Windstorm insurance – Cornerstone Insurance Agency (paid before closing)	$1,945.00
G. Initial Escrow Payment at Closing	
Flood insurance escrow $461.33 per month for 2 months	$922.66
H. Other	
HOA transfer fee – Sample Heights POA	$100.00
Title – Owner's title insurance (optional) – Lone Star Title Company	$100.00
Title – State title insurance fee – Lone Star Title Company	$2.00
I. TOTAL OTHER COSTS (E + F + G + H)	
I. Total Other Costs (Borrower-Paid)	$6,908.66
J. TOTAL CLOSING COSTS	
J. Total Closing Costs (D + I) – $5,622.00 paid before closing	$14,199.52

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Payoffs and Payments

K. Payoffs and Payments	
Construction Contract #1 – Sample Homes LLC dba Acme Construction	$368,000.00
Held for draws (from loan)	$0.00
Deposit made on contract	-$2,000.00
K. Total Payoffs and Payments	$366,000.00

Calculating Cash to Close	
Loan Amount	$366,000.00
Total Closing Costs (J)	-$14,199.52
Closing Costs Paid Before Closing	$5,622.00
Total Payoffs and Payments (K)	-$366,000.00
CASH TO CLOSE – FROM Borrower	-$8,577.52

Closing costs financed (paid from your loan amount): $0.00

Additional 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

Escrow Account. Your loan will have an escrow account for flood insurance: escrowed costs over year 1 $5,535.96 ($461.33 per month); non-escrowed property costs over year 1 $11,959.56 (property taxes, homeowner's insurance, HOA dues, windstorm insurance). Initial escrow payment $922.66.

Late Payment. If your payment is more than 10 days late, your lender will charge a late fee of 5.000% of the monthly principal and interest payment.

Loan Calculations. Total of Payments $926,655.03; Finance Charge $555,815.49; Amount Financed $363,548.68; APR 7.136%; TIP 150.468%.

Security Interest. You are granting a security interest in 123 Main Street, Anytown, TX 77001. You may lose this property if you do not make your payments.

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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)

SETTLEMENT STATEMENT

(Borrower) — Texas Construction Loan Transaction

Settlement Agent:	Lone Star Title Company, 500 Title Way, Suite 100, Anytown, TX 77001	**Settlement Date:**	May 1, 2026
Escrow / File No.:	LST-2026-55312	**Disbursement Date:**	May 6, 2026
Borrower:	Sam Buyer	**Lender:**	ABC Mortgage LLC
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Loan No.:**	2026-TX-084714
Contractor:	Sample Homes LLC dba Acme Construction	**Loan Amount:**	$366,000.00

	BORROWER	
Description	Debit	Credit
Loan amount — ABC Mortgage LLC		366,000.00
CONSTRUCTION CONTRACT		
Construction contract #1 – Sample Homes LLC dba Acme Construction	368,000.00	
Deposit already paid on contract		2,000.00
LENDER / ORIGINATION CHARGES		
Administrative fee – ABC Mortgage LLC	200.00	
Loan origination fee – ABC Mortgage LLC	1,830.00	
SERVICES / TITLE / ATTORNEY		
Appraisal fee – Pinewold Appraisals, Inc. (paid before closing)	550.00	
Construction document prep fee – Brennan & Walsh LLP	1,550.00	
Title – Closing fee – Lone Star Title Company	400.00	
Title – Courier fee – Lone Star Title Company	80.00	
Title – eRecording fee – Lone Star Title Company	21.32	
Title – Endorsement T-19 – Lone Star Title Company	111.70	
Title – Exam fee – Lone Star Title Company	85.00	
Title – Lender's title insurance – Lone Star Title Company	2,234.00	
Title – T-3 – Lone Star Title Company	100.00	
Title – Tax certificate – Lone Star Title Company	81.84	
Title – TX policy guaranty fee – Texas Title Ins. Guaranty Assn.	2.00	
Title – T-33 endorsement – Lone Star Title Company	20.00	
Title – T-36 endorsement – Lone Star Title Company	25.00	
GOVERNMENT RECORDING CHARGES		
Recording fees (Deed $29.00 / Mortgage $133.00)	162.00	
PREPAIDS / ESCROW / OTHER		
Flood insurance premium – Cornerstone Insurance Agency (paid before closing)	3,677.00	
Windstorm insurance – Cornerstone Insurance Agency (paid before closing)	1,945.00	
Flood insurance escrow $461.33 per month for 2 months	922.66	
HOA transfer fee – Sample Heights POA	100.00	
Title – Owner's title insurance (optional) – Lone Star Title Company	100.00	
Title – State title insurance fee – Lone Star Title Company	2.00	
Closing costs paid before closing (appraisal, flood and windstorm premiums) – credit to Borrower		5,622.00
SUBTOTALS	382,199.52	373,622.00
CASH FROM BORROWER AT CLOSING		8,577.52

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Practice document. Construction loan proceeds ($366,000.00) are held by Lender and disbursed to the contractor by draw; figures 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

_____ _____

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.