

Radian Settlement Services Inc.

1000 GSK Drive, Suite 210
Coraopolis, PA 15108
800.646.8258

Florida Wiring Instructions

Bank Name:	BankUnited, National Association 14817 Oak Lane Miami Lakes, FL 33016
ABA Routing Number:	267090594
Beneficiary Account Name:	Radian Settlement Services Inc, Florida Escrow 1000 GSK Drive, Suite 210 Coraopolis, PA 15108
Beneficiary Account Number:	9854579125

We receive a high volume of incoming wires; it is critical that you reference the following information:

Borrower(s):	PAMELA JACKSON HALL
Property Address:	20374 Vera Cruz Lane Boca Raton, FL 33498
Radian File Number:	1280317065
Loan Number:	9785685331

***** BEWARE OF WIRE FRAUD SCHEMES *****

These wiring instructions are the only instructions you will receive from Radian. If you receive any conflicting instructions, please contact Radian or your mortgage lender.

Please note that ACH transfers are not accepted.



FUNDS REQUIRED AT CLOSING ACKNOWLEDGEMENT

In the event that the Borrower(s) needs to bring funds due at the closing, the funds may be delivered to Radian Title Services in a number of manners. If the funds due at closing are equal to or less than \$1,500.00, a personal check from the Borrower(s) is acceptable. Any funds higher than \$1,500.00, must be in the form of Certified Check/Cashier's Check or wire.

Radian Title Services will also accept a wire transfer in any amount from the Borrower(s) for funds due at closing. Radian Title Services **will not** accept an ACH transaction from the Borrower(s) for funds due at closing.

For this closing the funds due at closing are in the amount of _____.

I/We, the Borrower(s), am required to provide funds for closing in the amount listed above. I/We will be providing the funds in the following manner (please put an X next to the manner in which you are providing funds):

- _____ Check (\$1,500.00 or less)
- _____ Certified Check or Cashier's Check (all amounts)
- _____ Wire Transfer (all amounts)

I/We, the Borrower(s), agree that by signing this acknowledgement we have provided the necessary funds due at closing to the Notary/Signing Agent/Attorney. If we have provided a check or cashier's check, we have attached it to this acknowledgement.

Owner/Borrower - signature

Owner/Borrower - signature

MARVIN A HALL

PAMELA JACKSON HALL

Owner/Borrower - print name

Owner/Borrower - print name

I, the Notary/Signing Agent/Attorney, agree that by signing this acknowledgement I have received the necessary funds due at closing from the Borrower(s). If the Borrower has provided a check or cashier's check, I have attached it to this acknowledgement.

Notary/Signing Agent/Attorney

State of _____
County of _____

I hereby certify that on this _____ day of _____, _____, before me, the undersigned, a Notary Public for the jurisdiction aforesaid, personally appeared the within named _____ personally known by me or proved to me by production of a driver's license as identification to be the person whose name is subscribed to the within instrument and, being before me duly sworn, acknowledged the foregoing to be his/her free act, and in my presence signed and sealed same.

Witness my hand and notarial seal.

(Seal)

Notary Public
Printed Name: _____

My Commission Expires: _____



INDEMNITY AGREEMENT

TITLE INSURANCE UNDERWRITER -FIDELITY NATIONAL TITLE INSURANCE COMPANY (the "Company")

PROPERTY 20374 Vera Cruz Lane, Boca Raton, FL 33498 (the "Property")

The Borrower(s) hereby represent(s) that there are no charges, assessments or liens for the Property, which are due and unpaid for the following items (collectively or individually, a "Lien"):

- 1 Service charges or liens for water, sewer or waste;
- 2 Special assessments in favor of any city or county; and
- 3 Assessments (regular or special) in favor of any homeowners' or condominium association.

Indemnity. Borrowers indemnify the Company and agree to hold the Company harmless from any and all loss, costs, damages, attorneys' fees and expenses of every kind and nature, which the Company may suffer, expend or incur by reason of a Lien, including those incurred in actions brought to enforce this Agreement.

Borrowers' Duty to Defend. Borrowers shall provide for the defense at their own expense, on behalf and for protection of the Company and parties insured or who may become insured (but without prejudice to the right of the Company to defend if it so elects), in all litigation or proceedings in which a lien is asserted, established or enforced against all or part of the Property.

Borrowers' Duty to Remove Title Defect. If a Lien is recorded against the Property, Borrower(s) agree(s) to pay, discharge, satisfy or remove it when called upon by the Company after ten (10) days' written notice.

Company's Authority to Settle. Upon failure of Borrower(s) to so act, the Company shall have the right, at any time, when it shall deem it necessary or desirable, in its sole discretion, to pay, discharge, satisfy or remove a lien from the Property. Borrower(s) covenant(s) and agree(s) to reimburse the Company promptly on demand for amounts so expended.

Owner(s)/Borrower(s) Acknowledgement(s):

Owner/Borrower - signature

Owner/Borrower – signature

MARVIN A HALL

PAMELA JACKSON HALL

Owner/Borrower – print name

Owner/Borrower – print name



ERRORS & OMISSIONS / LIMITED POWER OF ATTORNEY

On the ____ day of _____ 20____, the undersigned owner(s)/borrower(s) for and in consideration of the approval, closing and funding of their mortgage, hereby grant the Lender and/or Radian Title Services, Inc., Limited Power of Attorney to correct and/or execute or initial all typographical or clerical errors or omissions discovered in any or all of the documentation required to be executed by the undersigned at settlement. Furthermore, the undersigned agree(s), if requested by the Lender or Radian Title Services, Inc., to fully cooperate and adjust clerical errors on any or all loan closing documentation if deemed necessary in the reasonable discretion of the Lender or Radian Title Services, Inc. The undersigned agree(s) to comply with the above noted request within fifteen (15) days from date of mailing of said request and to assume all costs, including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED’S LOAN, INCREASE THE UNDERSIGNED’S OUTSTANDING BALANCE OR INCREASE THE UNDERSIGNED’S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned. In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. The limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned mortgage loan.

Owner(s)/Borrower(s) Acknowledgement(s):

Owner/Borrower - signature

Owner/Borrower – signature

MARVIN A HALL

PAMELA JACKSON HALL

Owner/Borrower – print name

Owner/Borrower – print name

State of _____

County of _____

I hereby certify that on this _____ day of _____, _____, before me, the undersigned, a Notary Public for the jurisdiction aforesaid, personally appeared the within named

_____ personally known by me or proved to me by production of a driver’s license as identification to be the person whose name is subscribed to the within instrument and, being before me duly sworn, acknowledged the foregoing to be his/her free act, and in my presence signed and sealed same.

Witness my hand and notarial seal.

(Seal)

Notary Public
Printed Name: _____

My Commission Expires: _____



TAX AFFIDAVIT

The undersigned borrower(s) understand as a condition of my (our) refinance transaction that my (our) current City/County/Township property taxes are required by the lender to be paid current and/or estimated figures are being used for the payment of future taxes or to open an escrow account for the payment for my property taxes as required by the lender.

I (we) hold Radian Title Services, Inc. harmless if at a future date I (we) learn that the tax figures used were not sufficient for the payment.

I (we) further understand that if I (we) refuse to allow Radian Title Services, Inc. to collect for any currently due taxes that I may be required to submit payment to the taxing authority upon request from Radian Title Services, Inc. for the purpose of mortgage recording.

Owner(s)/Borrower(s) Acknowledgement(s):

Owner/Borrower - signature

Owner/Borrower – signature

MARVIN A HALL

Owner/Borrower – print name

PAMELA JACKSON HALL

Owner/Borrower – print name

State of _____
County of _____

I hereby certify that on this _____ day of _____, _____, before me, the undersigned, a Notary Public for the jurisdiction aforesaid, personally appeared the within named _____ personally known by me or proved to me by production of a driver’s license as identification to be the person whose name is subscribed to the within instrument and, being before me duly sworn, acknowledged the foregoing to be his/her free act, and in my presence signed and sealed same.

Witness my hand and notarial seal.

(Seal)

Notary Public
Printed Name: _____

My Commission Expires: _____

Verification of Identity

Name: _____

Driver's License # / State: _____ Expiration date: _____

Alternative verification: _____

Name: _____

Driver's License # / State: _____ Expiration date: _____

Alternative verification: _____

Name: _____

Driver's License # / State: _____ Expiration date: _____

Alternative verification: _____

Name: _____

Driver's License # / State: _____ Expiration date: _____

Alternative verification: _____

State of _____

County of _____

I hereby certify that on this _____ day of _____, _____, before me, the undersigned, a Notary Public for the jurisdiction aforesaid, personally appeared the within named _____ personally known by me or proved to me by production of a driver's license as identification to be the person whose name is subscribed to the within instrument and, being before me duly sworn, acknowledged the foregoing to be his/her free act, and in my presence signed and sealed same.

Witness my hand and notarial seal.

(Seal) _____ Notary Public
Printed Name _____

My Commission Expires: _____



AUTHORIZATION TO CLOSE ACCOUNT

Borrower Name: MARVIN A HALL

Date: September 9, 2021

Borrower Name: PAMELA JACKSON HALL

Address: 20374 Vera Cruz Lane

Lender Name: _____

City, State, Zip: Boca Raton, FL 33498

Loan Number: _____

You have, as of this date, received funds to pay the above referenced line of credit in full. These funds are intended to pay the undersigned's line of credit in **FULL and CLOSE IT**. As such, you are hereby instructed to close this line of credit. **Please execute and record your Satisfaction of Mortgage.**

I hereby authorize the closing of this account_

Owner(s)/Borrower(s) Acknowledgement(s):

Owner/Borrower - signature

Owner/Borrower – signature

MARVIN A HALL

PAMELA JACKSON HALL

Owner/Borrower – print name

Owner/Borrower – print name

The Settlement Agent will complete the below section at time of disbursement.

Enclosed please find check no. _____ in the amount of \$_

Or

On _____ a wire transfer of funds was transmitted to your account: Bank

Name: _____

ABA Number: _____

Account No.: _____

Account Name: _____



PRIVACY POLICY NOTICE

PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of ValuAmerica.

We may collect nonpublic personal information about you from the following sources:

- ◆ Information we receive from you such as on applications or other forms.
- ◆ Information about your transactions we secure from our files, or from [our affiliates or] others.
- ◆ Information we receive from a consumer reporting agency.
- ◆ Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- ◆ Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- ◆ Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Customer: Radian Settlement Services,
Inc
Branch: Batch
Reference: 1280317065

Request Date: 8/5/2021
Report Date: 8/5/2021



LOAN INFORMATION

Borrower Name: HALL, PAMELA
Agency Fees: \$0.00
Supplied Address: 20374 Vera Cruz Ln
Boca Raton, FL 33498-6744
Annual Tax: \$6,014.72
Monthly Escrow: \$501.23
Standardized Address: 20374 Vera Cruz Ln
Boca Raton, FL 33498-6744
Purchase Price:
Supplied Parcel:

TAX DETAIL

PALM BEACH COUNTY, AGENCY 1 OF 1

Agency Type: COUNTY
Agency Code: FL0500000
Agency: PALM BEACH COUNTY
301 NORTH OLIVE
AVENUE
3RD FLOOR
WEST PALM BEACH, FL
33401
Pay To: TAX COLLECTOR, PALM
BEACH CO.
Phone: (561) 355-2264
Fax: (561) 355-6879
Bill Release: 10/22
Statutory Dlg Dates: 03/31
Data as of: 8/5/2021

PALM BEACH COUNTY, PARCEL 1 OF 1

Tax ID	Current Year Taxes / Bill Type: Regular / Tax Years 2020-2021					
	Amount	P & I	Balance	Due Date	Dlq Date	Status
00414713100000780	\$6,014.72	\$0.00	\$0.00	3/1/2021	3/31/2021	PAID

Assessments
Values
Land: \$0.00
Improvement: \$323,375.00
Exemptions
Homeowner: \$0.00
Other: \$0.00
Net Taxable: \$323,375.00

Assessed Owner
MARVIN A HALL, PAMELA HALL

Use Code		
	1014 -	
Disc Date	Disc %	Disc Amt
11/30/2020	4%	Exact Disc Amt Not Available
12/31/2020	3%	Exact Disc Amt Not Available
01/31/2021	2%	Exact Disc Amt Not Available
02/28/2021	1%	Exact Disc Amt Not Available

File No./Escrow No.: 1280317065
Print Date & Time: 9/9/2021 12:33:51 PM
Officer/Escrow Officer:

Radian Settlement Services Inc.
1000 GSK Drive
Suite 210
Coraopolis, PA 15108
(800) 646-8258



Property Address: 20374 VERA CRUZ LANE
BOCA RATON, FL 33498 (PALM BEACH)

Buyer: MARVIN A HALL AND PAMELA JACKSON HALL
20374 Vera Cruz Lane
Boca Raton, FL 33498-6744

Lender: CALIBER HOME LOANS, INC. ISAOA
1525 South Belt Line Road, Coppell, TX 75019

Settlement Date: 9/9/2021
Disbursement Date: 9/14/2021

Description	Buyer		
	P.O.C.	Debit	Credit
Payoffs			
Net Payoff to CALIBER HOME LOANS, INC. ISAOA		\$355,883.56	
Principal: \$355,591.28			
Interest, 9/18/2021 to 9/24/2021 @\$48.71/day: \$292.26			
Subtotal of Payoffs		\$355,883.56	
New Loans			
Loan Amount			\$377,500.00
2.4750% of Loan Amount (Points)		\$9,343.13	
Credit Report to CREDCO		\$23.56	
MERS to MERSCORP HOLDINGS INC		\$24.95	
Tax service to CORELOGIC		\$93.89	
Flood certification to CORELOGIC FLOOD		\$10.65	
Prepaid Interest (32.7700 per day from 9/14/2021 to 10/1/2021)		\$557.09	
Homeowner's Insurance \$357.75 per month for 5 mo.		\$1,788.75	
Property Taxes \$501.23 per month for 13 mo.		\$6,515.99	
Aggregate Adjustment		-\$1,431.04	
Subtotal of New Loans		\$16,926.97	\$377,500.00
Title Charges			
Title - Lender's Title Insurance to Radian Settlement Services Inc.		\$1,962.50	
Title - FL 8.1 Environmental Protection Liens Endorsement(s) to Radian Settlement Services Inc.		\$25.00	
Title - FL 9 Restrictions Endorsement(s) to Radian Settlement Services Inc.		\$196.25	
Title - FL 108 Survey Endorsement(s) to Radian Settlement Services Inc.		\$25.00	
Title - FL 5 PUD Endorsement(s) to Radian Settlement Services Inc.		\$25.00	
Title - Settlement or closing fee to Radian Settlement Services Inc.		\$525.00	
Title - Butler Rebate to Radian Settlement Services Inc.		-\$588.75	
Subtotal of Title Charges		\$2,170.00	
Government Recording and Transfer Charges			
Mortgage \$155.10		\$155.10	
State Mortgage Tax/Stamps to Recording Fees		\$1,321.25	
Intangible Tax to Recording Fees \$755.00		\$755.00	
Subtotal of Government Recording and Transfer Charges		\$2,231.35	
	P.O.C.	Debit	Credit
Subtotals	\$0.00	\$377,211.88	\$377,500.00
Due To Buyer		\$288.12	
Totals	\$0.00	\$377,500.00	\$377,500.00

Loan # 9785685331

Acknowledgement

We/I have carefully reviewed the ALTA 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 further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Radian Settlement Services Inc. to cause the funds to be disbursed in accordance with this statement.

BUYER(S)

MARVIN A HALL

PAMELA JACKSON HALL

Please ensure the ORIGINAL SIGNED NOTE is included in the return signed Closing Package to the following address:

**Caliber Home Loans
1525 S Beltline Road
Coppell, TX 75019
Attn: Post Closing Department**

CLOSING INSTRUCTIONS

Attention: Closing Agent

For all Caliber Home Loans, Inc. ("Caliber") loans, the Closing Agent must follow the Closing Instructions below and attached herein. By conducting the closing and having the borrower execute the closing package, Closing Agent confirms that it has complied with all Closing Instructions set forth below and herein. In the event Closing Agent fails to close in accordance with the Closing Instructions and instructions below, Closing Agent will reimburse Caliber for any out of pocket costs resulting therefrom.

IMPORTANT:

- The Lender will provide the Closing Agent with all necessary borrower Closing Disclosures associated with this transaction. The Closing Agent must not provide any other Closing Disclosure, including but not limited to draft versions, to the borrower(s) under any circumstances.
- This loan must close as scheduled or the Closing Agent must contact the Lender for further instructions and updated documents.
- Any revisions to fees, including credits, must be provided to Lender for approval prior to proceeding with consummation.
- For purchase transactions, Closing Agent must provide Lender with a fully-executed Seller Closing Disclosure with the Closing Package.
- **Closing Agent is responsible for confirming borrower does not pay more than the actual government recording costs.**
 - **If the actual recording costs are less than the amounts disclosed on the final Closing Disclosure, the Closing Agent must refund the overcharge to the borrower(s) and provide Caliber with proof of the refund and a final Settlement/Disbursement Statement within 5 business days of the recording date.**
 - **If the recording office does not stamp the recorded documents, the Closing Agent must provide Caliber with an invoice of the actual recording charges within 5 business days of the recording date.**

IMPORTANT ADDRESSES:

ORIGINAL SIGNED CLOSING PACKAGES

Caliber Home Loans, Inc.
1525 S Beltline Rd
Coppell, TX 75019
Attn: Post Closing Department

SECURITY INSTRUMENT/DEED OF TRUST AND FINAL TITLE POLICIES

First American Mortgage Solutions
On Behalf of Caliber Home Loans
1795 International Way
Idaho Falls, ID 83402



CLOSING INSTRUCTIONS

BORROWER INFORMATION

Borrowers: **PAMELA JACKSON HALL**

Vesting: **MARVIN A. HALL AND PAMELA JACKSON HALL, HUSBAND AND WIFE**

Property Address: **20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744**

Property County: **PALM BEACH**

Mailing Address: **20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744**

Lender: CALIBER HOME LOANS, INC. 1525 S. BELT LINE ROAD COPPELL, TX 75019 KRISTINA ELMLAD PHONE: 469-242-1225 FAX: 877-593-6353 EMAIL: SHELLY.WOOD@CALIBERHOMELoANS.COM	Important Dates: DOCUMENT DATE: SEPTEMBER 09, 2021 CLOSING DATE: SEPTEMBER 09, 2021 DISBURSEMENT DATE: SEPTEMBER 14, 2021 RESCISSION DATE: SEPTEMBER 13, 2021 DOCUMENTS EXPIRE OCTOBER 08, 2021 CLOSING DISCLOSURE DELIVERED: SEPTEMBER 09, 2021
Attorney/Closing Agent/Escrow Agent: RADIAN SETTLEMENT SERVICES, INC. 1000 GSK DRIVE, SUITE 210 CORAOPOLIS, PENNSYLVANIA 15108 STEVE STIPITECH CLOSING DEPT. ORDER #: 1280317065 PHONE: 412-494-0400 FAX: 801-869-1487 EMAIL: caliberservice@radian.com	Title Company: RADIAN SETTLEMENT SERVICES, INC. 1000 GSK DRIVE, SUITE 210 CORAOPOLIS, PENNSYLVANIA 15108 STEVE STIPITECH CLOSING DEPT. ORDER #: 1280317065 PHONE: 412-494-0400 FAX: 801-869-1487 EMAIL: caliberservice@radian.com

LOAN INFORMATION

Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA Purpose: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	Occupancy: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Second Home	Property Type: <input checked="" type="checkbox"/> SFR <input type="checkbox"/> Manufactured /Home <input type="checkbox"/> Manufactured/ PUD <input checked="" type="checkbox"/> PUD <input type="checkbox"/> CONDO <input type="checkbox"/> MULTIUNIT <input type="checkbox"/> Cooperative
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LOAN TERMS

Loan Amount: **\$377,500.00**
Sales Price: **\$0.00**
Term (Months): **360**
Interest Rate: **3.125 %** Monthly P & I: **\$ 1,617.12** ARM Loan: Yes No
Product Description: **3200**

First Payment Date: **11-01-2021**
Impounds: Yes No
Cash Back: Yes No

TITLE INSURANCE REQUIREMENTS

- The Name of the insured on the ALTA title policy (the "Title Policy") must read: **CALIBER HOME LOANS, INC. ISAOA 1525 S. BELT LINE ROAD, COPPELL, TX 75019**
- The Title Policy must contain Endorsements **CLTA 116, ALTA 8.1, PUD, ALTA 9** with title insurance coverage in the amount of our loan on property described herein.
- LIABILITY SUBJECT ONLY TO: (General & Specific taxes) Fiscal Year
- Funds may be used for account of the vested, and Closing Agent will record all instruments when Closing Agent complies with the following:
 - Issue said Title Policy showing title vested as shown above in Borrower Information.
 - Issue said Title Policy free from encumbrances except items **NONE** of Preliminary Title Report dated **07-26-2021** ("Title Report").
 - Secondary financing in the amount of \$ **N/A** has been approved.
- The Mortgagee Clause should read: **FIRST AMERICAN MORTGAGE SOLUTIONS
1795 INTERNATIONAL WAY
IDAHO FALLS, ID 83402**
- The title policy shall reflect the date/time or recording date of the insured instrument, whichever is later. The Final Title Policy must be delivered to Lender within 30 days of the Mortgage/Deed of Trust recordation.



CLOSING INSTRUCTIONS

LOAN NAME: PAMELA HALL

LOAN NUMBER: 9785685331

- The legal description contained in the ALTA Title Policy must be the same as the subject property described in the insured Mortgage/Deed of Trust.
- Notwithstanding Closing Agent's failure to execute and return these closing instructions to Lender, the actual recording and filing of the Mortgage/Deed of Trust shall constitute the Title Company's agreement to issue the Title Policy pursuant to and in conformity with these closing instructions and any instructions supplemental hereto.

GENERAL REQUIREMENTS

IF FOR ANY REASON THIS LOAN DOES NOT CLOSE, PLEASE RETURN WIRE AND ALL DOCUMENTS TO LENDER IMMEDIATELY.

1. EXECUTION OF DOCUMENTS:

- Documents cannot be signed prior to Document Date.
- Loan Documents cannot be signed in counterpart. All borrowers must sign the same documents. Notary pages can be in counterpart.
- Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary.
- Non-borrowing spouse must sign Mortgage/Riders, CD and RTC.
- Any correction to loan documents must be approved in advance by the Lender. **No white-out permitted.** Approved Lender corrections should be made by marking a single line through the incorrect verbiage and inserting corrective verbiage as necessary and must be initialed by all Borrower(s).
- Ensure Notary Stamp/Press is visible on the copies of the Mortgage/Deed of Trust.
- When endorsing True and Certified copies ensure that your company name is below the signature line.
- Note: Original must be returned to Lender with 1 Certified copy.
- Deed of Trust/Mortgage: Certify 1 copy. Original must be recorded after execution. After recordation, the instrument must be returned directly to **FIRST AMERICAN MORTGAGE SOLUTIONS ON BEHALF OF CALIBER HOME LOANS, 1795 INTERNATIONAL WAY, IDAHO FALLS, ID 83402**
- Original Note(s) and Signed loan documents must be forwarded to Lender within 1 business day of funding. **Closing Agent will be responsible for actual costs Lender incurs due to delayed return of original signed legal documents.** Please deliver to CALIBER HOME LOANS, INC., ATTN: POST FUNDING, 1525 S BELTLINE RD, COPPELL, TX 75019

2. Right to Cancel (if applicable):

- The Right to Cancel is based on the Document Date. If Signing Date and Document Date are different, please adjust the Right to Cancel Transaction Date and Midnight Date accordingly and have the date correction initialed by each person with a right to cancel.
- If the loan is subject to rescission, each person must be provided 2 copies of their individual Right to Cancel disclosure.

3. POWER OF ATTORNEY (if applicable):

- All Powers Of Attorney must be approved by Lender prior to Borrower(s) signing documents. If approved by Lender, the Power of Attorney must be recorded in the same county(ies) in which the Mortgage/Deed of Trust is recorded. If the documents are signed by Power of Attorney, the signature and the title 'Attorney in Fact' must be above the signature line. It must be notarized a minimum of one day prior to signing the documents.
- If Loan Documents do not reflect POA verbiage under the signature line, please contact the Lender for revised documents.

4. HAZARD AND FLOOD INSURANCE:

- Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage (if the subject property is located in a special flood hazard area).
- Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements and must extend for a term of 1 year.
- The loss payee clause must read:
**CALIBER HOME LOANS, INC.
ISAOA, ATIMA
P. O. BOX 7731
SPRINGFIELD, OH 45501-7731**

5. CLOSING DISCLOSURE and additional supplements:

- Lender requires all loans to close and fund in compliance with TILA-RESPA regulations and applicable law.
- The Lender will provide all necessary Borrower Closing Disclosures associated with this transaction.
- The Closing Agent **must not** provide any other Closing Disclosure to the borrower, including but not limited to draft versions, under any circumstances.
- And revisions to fees, including credits, must be provided to Lender for approval prior to proceeding with consummation. If applicable, the Closing Disclosure will be revised by Lender and Closing Agent will receive the revised document and revised closing date if necessary.
- For purchase transactions, Closing Agent must provide Lender with a fully executed Seller Closing Disclosure.
- Caliber requires documentation to demonstrate disbursement of funds for all funded loans. The documentation provided must reflect the Disbursement Date in one of the following formats: ALTA Settlement Statement, Final Settlement Statement, or Disbursement Ledger.
- Please confirm taxes are current and paid and provide updated impound information. If insurance information has been provided, please ensure the Lender has the information.
- Closing Agent is responsible for confirming borrower does not pay more than the actual government recording costs.
 - If the actual recording costs are less than the amounts disclosed on the final Closing Disclosure, the Closing Agent must refund the overcharge to the borrower(s) and provide Caliber with proof of the refund and a final Settlement/Disbursement Statement within 5 business days of the recording date.
 - If the recording office does not stamp the recorded documents, the Closing Agent must provide Caliber with an invoice of the actual recording charges within 5 business days of the recording date.



CLOSING INSTRUCTIONS

LOAN NAME: PAMELA HALL

LOAN NUMBER: 9785685331

6. CONSUMER REQUESTS

- If the Consumer requests changes to any loan documents, please contact the closer indicated on page one of the Lenders Instructions.
- If the Consumer has questions regarding the loan terms, please have the Consumer contact their Loan Consultant.
- If the Consumer lodges a complaint at any time, please notify customerresolution@caliberhomeloans.com or 1-888-426-7002.
- If after closing, the Consumer requests payment information, please have the Consumer contact Customer Service at 1-800-401-6587. The following options can be used to get to a Customer Service Agent:
 - Authenticate by using their account number or SSN
 - Press "4" for the option, "Account Information"
 - Press "4" for the option, "if you would like to speak to an agent"

7. FUNDING:

- Do not close or fund this loan unless ALL conditions in these closing instructions and any closing instructions supplemental hereto have been satisfied. Lender will hold you liable for any losses resulting from your failure to follow these instructions EXACTLY. These closing instructions can only be modified with Lender's advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify Lender in writing to the contrary within forty-eight(48) hours of your receipt thereof or if you disburse any funds to or for the account of Borrower(s)
- Once the borrower(s) executes the closing documents, CALIBER HOME LOANS, INC. requests Closing Agent to upload specific funding documents as outlined by the Caliber closer. The funding documents are preferred to be uploaded to the Doc Delivery Portal (<https://docs.caliberdirect.com/>), but can also be sent via secure email or faxed. Upon review and approval of all funding document and conditions, the Funder will issue a "funding number" to the Closing Agent for the authorization to disburse funds.
- Closing Agent hereby acknowledges and agrees to notify Lender in writing prior to closing or funding this loan if (i) the title owner of the subject property has changed within the past one hundred eighty (180) days, (ii) the subject property appraised loan value has increased over twenty-five percent (25%) during the same period, if you have received a new Appraisal; (iii) the Closing Agent has knowledge of previous, concurrent or subsequent transactions involving the Borrower(s) or the subject property (iv) its review of both the seller and buyer columns of the Closing disclosures discloses the existence of any uncommon contributions or unusual payouts to individuals or business entities that are not noted as lien holders on the Title Report.
- Closing Agent hereby acknowledges and agrees that it shall only accept Borrower(s)' funds from the specific financial institution(s) and account(s) as listed on Borrower(s)' Uniform Residential Loan Application ("1003").
- CALIBER HOME LOANS, INC. has granted its warehouse provider a security interest in any amounts used to fund this mortgage loan, and has sold to such warehouse provider the mortgage loan funded with those amounts. You must promptly return any amounts advanced by that warehouse provider to purchase the mortgage loan and not used to fund this mortgage loan. You also must immediately return all amounts received from such warehouse provider if this mortgage loan does not close and fund within 1 business day of your receipt of those funds.

8. CLOSING PROTECTION LETTER:

- If you are not the title insurance company issuing Lender's Title Policy and we are sending you our funds for this loan, we must have a valid indemnification letter on file from the title insurance company for you.

ENCLOSED LOAN DOCUMENTS

LENDER ENCLOSES THE FOLLOWING CLOSING DOCUMENTS NECESSARY TO COMPLETE THE ABOVE-CAPTIONED LOAN. IF THE LOAN DOES NOT CLOSE AS SCHEDULED, PLEASE NOTIFY LENDER IMMEDIATELY.

Addendum to Closing Instructions: Right to Cancel Requirements

COVID 19 Response Letter

Closing Disclosure

Closing Disclosure Addendum

Breakdown of Credits to Borrower's Closing Costs

Good Faith Tolerance Comparison

Note

Security Instrument

Planned Unit Development Rider

Exhibit "A"

Notice of Right to Cancel

Notice about Appraisal of Your Property

ECOA

Payment Letter

Notice to Borrower - Impound/Escrow Account

Anti Mortgage Fraud Statement

Appraisal Acknowledgment

Correction Agreement Limited Power of Attorney

Initial Escrow Account Disclosure Statement

Amortization Schedule

Hazard Insurance Transfer Letter

Compliance Agreement

Occupancy Agreement

Mortgagors Affidavit

Also Known As Statement

4506-C IVES Request For Transcript of Tax Return

TAXPAYER CONSENT FORM

SSA Authorization to Release SSN Verification

Tax Information Form

ALL



CLOSING INSTRUCTIONS

LOAN NAME: PAMELA HALL

LOAN NUMBER: 9785685331

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS.
PLEASE REFERENCE CALIBER CLOSING DISCLOSURE FOR DETAILED FEES.
LOAN DOCUMENTS CANNOT BE SIGNED IN COUNTERPART. ALL BORROWERS MUST SIGN THE SAME DOCUMENTS.

TITLE TO INCLUDE "FINAL CLOSING DISCLOSURE" WITH SIGNED CLOSING PACKAGE; OR FINAL CLOSING DISCLOSURE CAN BE EMAILED DIRECT TO CLOSER/FUNDER. CALIBER HOME LOANS, INC. MUST RECEIVE "FINAL CLOSING DISCLOSURE" ON ALL TRANSACTIONS.

CALIBER DOES NOT PERMIT PRIVATE TRANSFER FEES ON ANY LOANS. TITLE AGENT TO CONFIRM PRIVATE TRANSFER FEE, OR SIMILAR FEE IMPOSED BY A COVENANT, RESTRICTION, OR OTHER SIMILAR DOCUMENT, IS NOT ADDED TO CLOSING DISCLOSURE OR CHARGED.

BORROWER(S) TO SIGN PUD RIDER.

3 DAY RIGHT OF RESCISSION

TITLE TO ATTACH LEGAL DESCRIPTION TO DEED OF TRUST AT CLOSING.

THE CLOSING AGENT MUST UPLOAD THE SIGNED DOCUMENTS LISTED BELOW TO CALIBER HOME LOANS DOC DELIVERY SITE (HTTPS://DOCS.CALIBERDIRECT.COM) FOR THE FUNDER TO REVIEW AND ISSUE A FUNDING NUMBER AUTHORIZING THE CLOSING AGENT TO USE CALIBER HOME LOANS WIRE AND DISBURSE. ALL PAGES OF THE SIGNED CLOSING DISCLOSURE, BREAKDOWN OF CREDITS, ITEMIZATION OF FEES, NOTE, SECURITY INSTRUMENT/RIDERS, 1003, RIGHT TO CANCEL, POA, PAYMENT LETTER, ANY ADDITIONAL DOCUMENTS LISTED ON OUR LENDERS INSTRUCTION AND REQUIRED TO BE SIGNED AT CLOSING (I.E. LETTERS OF EXPLANATION, TAX RETURNS, ETC.).

THE ORIGINAL SIGNED CLOSING PACKAGE MUST BE DELIVERED WITHIN 24 HOURS OF SIGNING TO CALIBER HOME LOANS, INC., ATTN: POST FUNDING, 1525 S BELTLINE RD, COPPELL, TX 75019.

BORROWER AND LOAN ORIGINATOR MUST SIGN AND DATE FINAL 1003

CLOSING AGENT/ATTORNEY MUST RETURN THE SIGNED CLOSING DOCUMENTS IN OVERNIGHT MAIL WITHIN 24 HOURS OF THE BORROWER SIGNING TO INSURE TIME FOR CALIBER CLOSER TO REVIEW PRIOR TO FUNDING. IF THIS PACKAGE IS NOT RECEIVED WITHIN THE RESCISSION PERIOD, THIS MAY DELAY FUNDING.

BORROWER AND LOAN OFFICER TO SIGN AND DATE FINAL 1003 AND ALL ADDENDUMS AT CLOSING.

CALIBER MULTI-STATE LOCK/FLOAT AGREEMENT (OR STATE SPECIFIC) EXECUTED BY BORROWER

SIGNED FL STATEMENT OF ANTI-COERCION

TITLE TO PROVIDE A FINAL SETTLEMENT STATEMENT OR DISBURSEMENT LEDGER AT THE TIME OF DISBURSEMENT.

FULLY EXECUTED 4506C, INCLUDING ATTESTATION CHECK BOX REQUIRED FOR EACH BORROWER.

SAME SERVICE PROVIDER LIST HAS BEEN REVIEWED AND ACCURATE SELECTIONS IN THE DOCS > CD FEES SCREEN HAVE BEEN MADE TO ENSURE CORRECT TOLERANCE COMPARISONS.

TITLE COMMITMENT OR TITLE SUPPLEMENT SHOWING ALTA EXTENDED LOAN POLICY AMOUNT MATCHING THE FINAL TOTAL LOAN AMOUNT AND SHOWING OWNERS POLICY AMOUNT MATCHING THE FINAL PURCHASE PRICE (IF APPLICABLE).



LENDER: CALIBER HOME LOANS, INC.
LOAN NO.: 9785685331
DATE: SEPTEMBER 09, 2021

NOTICE TO BORROWER - IMPOUND / ESCROW ACCOUNT

WHAT ARE "IMPOUNDS"?

Funds for the payment of Taxes and Insurance, collected monthly within the monthly loan payment.

As the Lender receives borrower's monthly loan payments, Lender deposits these funds into borrower's trust account (commonly known as an "Impound" or "Escrow" Account); the funds are then said to be "impounded". The Lender then pays borrower's property taxes and the annual insurance premium from these funds when such become due and payable.

The monthly impound amount is collected at a rate of 1/12th the estimated annual tax and insurance cost, considering the prior year's actual tax bill and current insurance cost.

The amounts required to pay taxes and insurance may vary from year to year. To assure that sufficient funds are available to pay these costs when due, the Lender may find it necessary to adjust your monthly payment from year to year. You will be notified when such adjustments are necessary.

IMPORTANT - Please Read Carefully !

You are hereby advised that State law, as it relates to single-family, owner-occupied dwellings only, may prohibit the lender from requiring an impound or escrow account for the payment of taxes, insurance premiums, or other purposes as a condition of the loan except in certain instances. These instances may include:

- 1) Where required by a State or Federal regulatory authority; or
- 2) Where a loan is made, guaranteed, or insured by a State or Federal governmental lending or insuring agency; or
- 3) Upon a failure of the borrower to pay two consecutive tax installments on the property prior to the delinquency date for such payments; or
- 4) Where the original principal amount of such a loan is 80% or more of the sale price, if the property involved is sold, or is or more of the appraised value of the property securing the loan; or
- 5) Where the combined principal balances of all loans (first, second, etc.) exceed 80% of the appraised value of the property securing the loan.

The Deed of Trust or Mortgage provides for the establishment of an impound/escrow account if Lender so requests. However, notwithstanding said provisions, Lender will not require an impound/escrow account as a condition of Lender making a loan where such requirement is prohibited by law.

The law does provide for the establishment of an impound/escrow account for any loan if both parties agree. If you desire voluntarily to establish such an account, you may so indicate in the space provided below.

Whether the establishment of an impound/escrow account is required by Lender or is voluntarily requested by you, all funds received by Lender for such an account will only be accepted on the understanding that as and when required or provided for by law, the Lender will:

- 1) Pay interest on any impound/escrow account funds at the rate required by applicable State law (for example, 2% per annum for any loan that was recorded on or after 1-1-80 in the State of California).
- 2) Report said interest earned to the Franchise Tax Board and Internal Revenue Service.
- 3) Have the right to commingle the impound/escrow account funds with other monies.

PLEASE COMPLETE THE FOLLOWING:

- I/We desire voluntarily to establish an impound/escrow account.
- I/We desire not to establish an impound/escrow account.
- An impound/escrow account is required on this loan.

In the event an impound/escrow account is established, whether at the request of the undersigned or otherwise, it is agreed that I/we assume the tax liability, if any, for the earned interest on such account. Requests to cancel the escrow/impound account after closing are subject to guideline restrictions which may prohibit cancellation under certain conditions. An agreement to voluntarily establish an escrow/impound account may be cancelled upon written request following six months after the date the escrow/impound account is established. This agreement shall apply to all loans and is not limited to loans on single-family, owner-occupied dwellings.

EXECUTED this _____ day of _____.

Borrower - PAMELA JACKSON HALL

Date: ____/____/____



CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

On **SEPTEMBER 09, 2021**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **9785685331**), hereby grant **RADIAN SETTLEMENT SERVICES, INC.** as settlement agent and/or **CALIBER HOME LOANS, INC.** as lender limited power of attorney to correct and/or execute or initial all typographical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE NOR CHANGE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS.

Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year above first referenced.

Borrower - **PAMELA JACKSON HALL**



STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **PAMELA JACKSON HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires:



HAZARD INSURANCE TRANSFER LETTER

SEPTEMBER 09, 2021

To:

Insured: **PAMELA JACKSON HALL**
Address: **20374 VERA CRUZ LN**
BOCA RATON, FLORIDA 33498-6744

Policy
Number: **UHF 1365474 04**

Gentlemen:

Please confirm the information below. If corrections are required, please provide endorsement to **CALIBER HOME LOANS, INC.** at the address stated below.

Mortgagee clause to read:

CALIBER HOME LOANS, INC. ISAOA, ATIMA
P. O. BOX 7731
SPRINGFIELD, OH 45501-7731

Effective Date:

SEPTEMBER 09, 2021

Minimum Coverage:

\$343,000.00

Loan Number:

9785685331

Thank you for your help and cooperation in the above matter.

CALIBER HOME LOANS, INC.
1525 S. BELT LINE ROAD
COPPELL, TX 75019
1 (888) 426-7025

I/We hereby give my/our authorization for the above request.

Borrower - **PAMELA JACKSON HALL**

Date: ____/____/____



ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

LENDER: **CALIBER HOME LOANS, INC.**

BORROWER(S): **PAMELA JACKSON HALL**

PROPERTY ADDRESS: **20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744**

STATE OF FLORIDA
COUNTY OF PALM BEACH

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

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

DATED effective this **9TH** day of **SEPTEMBER, 2021**.

Borrower - **PAMELA JACKSON HALL**

[Space Below This Line For Acknowledgment]



STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **PAMELA JACKSON HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires: _____



CALIBER HOME LOANS, INC.

OCCUPANCY AGREEMENT

Date: **SEPTEMBER 09, 2021**

Loan No. **9785685331**

Borrower: **PAMELA JACKSON HALL**

Property Address: **20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744**

The undersigned Borrower(s) certify that, upon taking title to the real property described above, their occupancy status will be as follows: (Check one box below)

- 1) **Primary Residence:** Occupied by borrower(s) as his/her our principal residence within 60 days after the date of closing as stated in the Mortgage or Deed of Trust I/we executed. I/we will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
- 2) **Secondary Residence:** Occupied by borrower(s) as second home while maintaining principal residence elsewhere.
- 3) **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
- Refinance Only** – I/We the undersigned, certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

If the Borrowers have indicated that the Property is their primary residence, the Borrowers represent that they have no present intent to sell, lease, rent or otherwise dispose of said Property, upon occupancy of the Property they will not have any other permanent and primary residence, and the Property is not to be used for investment purposes. The Borrowers agree to furnish to **CALIBER HOME LOANS, INC.** (the "Lender") upon Lender's request, evidence satisfactory to Lender of their continuing occupancy of the Property as their permanent full time residence.

Borrowers further acknowledge that they understand that it is a crime to knowingly make a false statement in connection with this and any other similar form in connection with the application for this federally-related mortgage loan. Penalties upon conviction can include fine and/or imprisonment, or both. For details, see Title 18 U.S. Code Sections 1001, 1010 and 1014.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGES AND AGREES THAT ANY MISREPRESENTATION OF OCCUPANCY BY BORROWER SHALL CONSTITUTE A DEFAULT UNDER THE NOTE AND SECURITY INSTRUMENT EXECUTED IN CONNECTION WITH SAID LOAN AND, UPON THE OCCURRENCE OF SAID DEFAULT, THE WHOLE SUM OF PRINCIPAL AND INTEREST PAYABLE PURSUANT TO SAID NOTE PLUS COSTS AND FEES SHALL BECOME IMMEDIATELY DUE AT THE OPTION OF THE HOLDER THEREOF. LENDER MAY ADJUST THE INTEREST RATE ON THE NOTE TO THE RATE CHARGED BY LENDER FOR NON-OWNER OCCUPIED LOANS AT THE TIME LENDER EXERCISES ITS OPTION TO SO RAISE THE RATE, OR DEMAND THAT OUTSTANDING PRINCIPAL BALANCE OF THE NOTE BE REDUCED BY THE BORROWER TO A LEVEL (OR MAXIMUM LOAN TO VALUE) NORMALLY REQUIRED BY THE LENDER FOR NON-OWNER OCCUPIED LOANS AT THE TIME LENDER EXERCISES ITS OPTION TO ASK THAT THE LOAN AMOUNT BE REDUCED.

I(We) declare that the foregoing Agreement is true and correct and agree to said terms of Agreement allowing Lender discretion to call loan due and/or adjust the interest rate based upon any misrepresentation of occupancy.

PAMELA JACKSON HALL



STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **PAMELA JACKSON HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires: _____



MORTGAGOR'S AFFIDAVIT

Date: SEPTEMBER 09, 2021

Mortgagors: PAMELA JACKSON HALL

Property Address: 20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744

The undersigned Mortgagor(s) ("Mortgagor"), having been duly sworn, and as an inducement to **CALIBER HOME LOANS, INC.** ("Lender") to make a mortgage loan, and as applicable, as an inducement to the Federal Housing Administration to insure said loan; the Department of Veterans Affairs to guarantee said loan; or a Private Mortgage Insurance Company to insure said loan, upon oath, certifies and agrees as follows:

1. The Property serving as collateral for this loan ("Property") _____ is X is not (*check one*) located in a special flood hazard area.
2. The use of mortgage loan proceeds is:
 - _____ To purchase or construct Property
 - X To refinance prior mortgage loan on Property
 - Other
_____ (specify) _____
3. If this is a purchase transaction, the total purchase price for the Property is \$ N/A.
4. No portion of the down payment was borrowed from any other source; Mortgagor did not incur any debt in connection with this transaction except obligations which are secured by other property or collateral owned by Mortgagor independently of this mortgaged Property; and such obligations have been fully disclosed on the signed application submitted to the Lender prior to loan approval ("Application").
5. Mortgagor has not changed employment since the date of Application, and does not have any present plans to change such employment, nor has there been any reduction in the compensation and benefits being received or to be received by Mortgagor.
6. If the Property is located in a flood hazard area, Mortgagor certifies that flood insurance will be maintained for the amounts required by Lender and applicable law until this Mortgage is paid in full and discharged, and will provide Lender with copies of all renewal certificates, certificates of replacement insurance, and other documentation satisfactory to Lender showing that such flood insurance is in effect and is being maintained. Mortgagor agrees that Mortgagor's failure to continuously maintain such flood insurance coverage throughout the term of this Loan shall constitute a substantial default under the terms of the Mortgage.
7. If the use of the Mortgage proceeds is to purchase or construct the Property, Mortgagor certifies that there have been no modifications to the purchase or construction contract, nor any other agreements with any other parties relating to Mortgagor's purchase or construction of the Property, EXCEPT those which have already been provided to Lender.
8. Mortgagor certifies that there have been no casualty losses or damage to the Property (including but not limited to hail, flood, erosion, settling, fire, or explosion) since the date of the appraisal and inspection of the Property, and no detrimental changes in the condition of the Property (including roof, structural, heating, plumbing, electrical, foundation, drainage, or soil) since the conclusion of the inspection of the Property.
9. Mortgagor represents that there are no toxic wastes or other toxic or hazardous materials on, under or about the Property, and Mortgagor shall at no time permit the same. Mortgagor has not released any such materials on the Property. In the event that any such materials are found on the Property, Mortgagor shall take and pay for all actions necessary to clean up the Property; and Lender shall in no event be liable or responsible for any costs or expenses incurred in so doing. Mortgagor represents that the Property is not subject to any "borderzone" legislation or other restrictions on the construction, sale or occupancy of residential dwellings under any environmental protection laws. Mortgagor shall maintain the Property in compliance with all federal, state and local environmental laws and regulations. Should Mortgagor at any time default on its obligations under this paragraph, Lender shall have the right to perform those obligations, and Mortgagor agrees to pay to Lender, on demand, all costs and expenses incurred by Lender in connection therewith. The obligations and indebtedness of Mortgagor, and the rights of Lender, under this paragraph: (i) shall **not** be secured by the Deed of Trust or other Loan Documents, and shall not be subject to any anti-deficiency laws, and (ii) shall survive any foreclosure.



MORTGAGOR'S AFFIDAVIT - Continued

10. Mortgagor warrants that all of the information submitted to Lender in connection with the Application, including without limitation all financial, employment, and credit information is still accurate and complete as of the date of this Affidavit, and that no lawsuits, claims, state or federal tax audits, or other actions have been made or threatened against Mortgagor, except as previously disclosed in writing to Lender.
11. There have been no changes in street widths adjoining the Property, or in the zoning or permitted uses of the Property, and adjoining properties, nor does Mortgagor know of any other circumstances or matters which could affect Lender's approval of this loan, or Mortgagor's ability to make the scheduled monthly payments on the Loan.
12. **MORTGAGOR UNDERSTANDS AND AGREES THAT ALL OF THE REPRESENTATIONS, WARRANTIES AND COVENANTS IN THIS AFFIDAVIT ARE REQUIRED BY LENDER, AND ARE CONSIDERED BY LENDER TO BE ESSENTIAL TO THE CLOSING AND FUNDING OF THIS LOAN; AND THAT ANY INACCURACY OR OMISSION IN THE STATEMENTS ABOVE, OR ANY FAILURE BY MORTGAGOR TO PERFORM ALL PROMISES SET FORTH ABOVE, SHALL BE CONSIDERED A BREACH AND DEFAULT OF THE LOAN, AND SHALL GIVE RISE TO ALL OF LENDER'S REMEDIES OTHERWISE AVAILABLE IN THE EVENT OF A BREACH OR DEFAULT OF THE LOAN.**

Mortgagor further acknowledges that it is a crime to knowingly make a false statement in connection with this and any other similar form in connection with the application for this federally-related mortgage loan. Penalties upon conviction can include fine and/or imprisonment, or both. For details, see Title 18 U.S. Code Sections 1001, 1010 and 1014.

PAMELA JACKSON HALL



MORTGAGOR'S AFFIDAVIT - Continued

STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **PAMELA JACKSON HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires: _____



NAME AFFIDAVIT

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared **PAMELA JACKSON HALL**, (Affiant), a credible person to me well and truly known, who, having been by me first duly and lawfully sworn upon oath deposes and states:

The Affiant is one and the same as:

- PAMELA D HALL**
- PAMELA D JACKSON**
- PAMELA D JACKSON HALL**
- PAMELA D JACKSON-HALL**
- PAMELA HALL**
- AMELIA JACKSON**
- HALL PAMELA JACKSON**
- PAM HALL**
- PAMELA D JACKSON HALL**
- PAMELA DENEEN JACKSON**

who is purchasing or refinancing a loan secured by the property located at:

**20374 VERA CRUZ LN
BOCA RATON, FLORIDA 33498-6744**

AFTER carefully reading the foregoing affidavit, the Affiant does hereby solemnly swear that the facts set forth herein are true and correct, to witness which Affiant hereunto sets hand and seal this **9TH** day of **SEPTEMBER, 2021**.

PAMELA JACKSON HALL

NOTARY ACKNOWLEDGEMENT



STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **PAMELA JACKSON HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires: _____



NAME AFFIDAVIT

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared **MARVIN A HALL**, (Affiant), a credible person to me well and truly known, who, having been by me first duly and lawfully sworn upon oath deposes and states:

The Affiant is one and the same as:

who is purchasing or refinancing a loan secured by the property located at:

**20374 VERA CRUZ LN
BOCA RATON, FLORIDA 33498-6744**

AFTER carefully reading the foregoing affidavit, the Affiant does hereby solemnly swear that the facts set forth herein are true and correct, to witness which Affiant hereunto sets hand and seal this **9TH** day of **SEPTEMBER, 2021**.

MARVIN A HALL

NOTARY ACKNOWLEDGEMENT



STATE OF **FLORIDA**
COUNTY OF **PALM BEACH**

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this _____ day of _____, _____, by **MARVIN A HALL**.

(Signature of Notary Public - State of Florida) (Seal)

(Print, Type, or Stamp Commissioned Name of Notary Public)

Personally Known _____ OR Produced Identification _____

Type of Identification Produced _____ My Commission Expires: _____



TAX INFORMATION FORM

USE TYPE ONLY

SERVICES: "B" DELINQUENCY REPORT
"C" DELINQUENCY REPORT

Date: **SEPTEMBER 09, 2021**

Lender: **CALIBER HOME LOANS, INC.
1525 S. BELT LINE ROAD
COPPELL, TX 75019**

Branch:

Loan Amount: **\$377,500.00**

Type of Service:

Term of Loan: **360 months**

Fee: \$

Loan Number: **9785685331**

Borrower: **PAMELA JACKSON HALL**

Property Address: **20374 VERA CRUZ LN, BOCA RATON, FLORIDA 33498-6744**

Type of Tax	Taxing Authority	ID #	Next Due Date	Delq Date	Est. Amt Due	Tax Last Paid	Amt. Last Paid
State / County	PALM BEACH COUNTY	00414713100000780	11-30-2021	11-30-2021	\$ 6,014.72	11-17-2020	\$ 5,774.12
City / Town							
School							
Other							

SPECIAL ASSESSMENTS: NO / YES

IF YES, TYPE _____ NUMBER _____ BOOK _____ PAGE _____

WE, THE CLOSING AGENT HAVE WITHHELD \$ _____ TO PAY _____
(Year/Type)

WE, THE CLOSING AGENT HAVE WITHHELD \$ _____ AND HAVE FORWARDED THESE FUNDS TO LENDER FOR ESCROW OF THE _____
(Year/Type)

Closing Agent: **RADIAN SETTLEMENT SERVICES, INC.**

Address: **1000 GSK DRIVE, SUITE 210**
CORAOPOLIS, PENNSYLVANIA 15108

Phone #: **412-494-0400** Escrow/File No.: **1280317065**

Closing Agent Certification:

I hereby certify that the information contained herein is true and accurate.

By: _____

Date Name/Title

PLEASE ATTACH LEGAL DESCRIPTION, PAID RECEIPT OF TAX BILL AND/OR TAX BILL

