

ORIGIN ID:BCBA

SHIP DATE: 01MAR23
ACTWGT: 0.50 LB

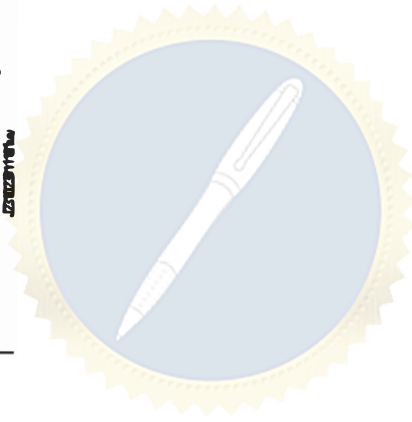
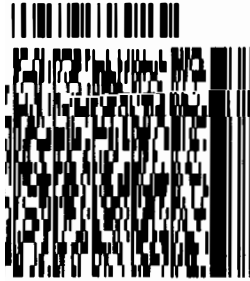
UNITED STATES US

BILL SENDER

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INV:
PO:

DEPT:

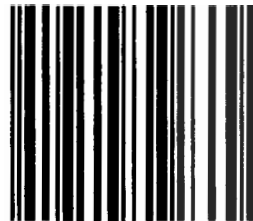


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PRIORITY OVERNIGHT

19 BCB

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File #:
Prepared: 03/01/2023
Settlement Officer:

Property
Buyer

Seller

Lender Wells Fargo Bank, N.A.
P.O. Box 100515
Florence, SC 29502

Settlement Date 03/06/2023
Disbursement Date 03/06/2023

Seller			Buyer	
Debit	Credit		Debit	Credit
		Primary Charges & Credits		
	\$263,900.00	Sales Price of Property	\$263,900.00	
		Deposit		\$1,500.00
		Loan Amount		\$250,705.00
		Prorations/Adjustments		
	\$1,188.91	City/Town Taxes 03/06/2023 to 06/30/2023	\$1,188.91	
		Loan Charges		
		0.375% of Loan Amount (Points)	\$940.14	
		Processing Fee	\$1,333.00	
		Tax Service Fee	\$80.00	
		Appraisal Fee to ServiceLink (\$549.00 POC by Borrower)		
		Credit Report Fee to , LLC (\$18.69 POC by Borrower)		
		Final Appraisal Inspection to (\$145.00 POC by Others)		
		Prepaid Interest (\$45.50 per day from 03/06/2023 to 04/01/2023)	\$1,183.00	
		Impounds		
		Homeowner's insurance \$79.67 per month for 4 mo.	\$318.68	
		Property taxes \$310.89 per month for 6 mo.	\$1,865.34	
		Aggregate adjustment		\$621.78
		Payoffs/Payments		
\$208,254.79		Payoff to PennyMac		
		Principal : \$208,213.06		
		Additional Interest : \$41.73		
		Government Recording and Transfer Charges		
\$55.00		Recording Fees	\$120.00	
		---Deed: \$60.00		
		---Mortgage: \$60.00		
		---Lien Certificate: \$55.00		
\$1,320.50		Recordation Tax (City Deed Taxes) to Director of Finance	\$1,099.50	
\$1,979.25		Transfer Tax (City Deed Taxes) to Director of Finance	\$1,979.25	
\$659.75		Transfer Tax (State Deed Taxes) to Circuit Court for Baltimore City	\$659.75	

Seller			Buyer	
Debit	Credit		Debit	Credit
		Commissions		
\$6,597.50		Listing Agent Commission to		
\$6,597.50		Selling Agent Commission to		
		Title Charges		
		Title - CPL (Lender) to	\$45.00	
		Title - Lender's Title Policy to	\$841.00	
		Title Abstract Fee to	\$204.00	
		Title Binder Fee to	\$25.00	
		Title Deed Preparation Fee to	\$100.00	
		Title Exam Fee to	\$495.00	
		Title Processing Fee	\$40.00	
\$250.00		Title Procurement and Release Fee to		
\$250.00		Title Settlement Fee to	\$250.00	
\$5.00		Title Wire Fee to Title Group	\$5.00	
		Title - Owner's Title Policy to	\$970.00	
		Miscellaneous Charges		
		Debt Payment to	\$24,518.22	
\$195.00		Flat Rate Fee to		
		Flat Rate Fee to	\$695.00	
\$5,800.00		Invoice Due to		
\$2,000.00		Lien Cert Escrow to HOLD		
\$2,954.92		Water Bill Due to Director of Finance		
\$300.00		Water Escrow to Water Escrow		
		Homeowner's Insurance Premium (12 mo.) to Travelers	\$956.00	
Seller			Buyer	
Debit	Credit		Debit	Credit
\$237,219.21	\$265,088.91	Subtotals	\$303,811.79	\$252,826.78
		Due from Buyer		\$50,985.01
\$27,869.70		Due to Seller		
\$265,088.91	\$265,088.91	Totals	\$303,811.79	\$303,811.79

See signature addendum

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Signature Addendum

Acknowledgement

We/I have carefully reviewed the 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 Settlement Statement.
We/I authorize ARCH Title Group to cause the funds to be disbursed in accordance with this statement.

Date

Date

Settlement Agent

Date



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Closing Disclosure

Closing Information

Date Issued 03/03/2023
Closing Date 03/06/2023
Disbursement Date 03/06/2023
Settlement Agent
File #
Property

Sale Price \$263,900.00

Transaction Information

Borrower

Seller

Lender

Summaries of Transactions

SELLER'S TRANSACTION		
M. Due to Seller at Closing		\$265,088.91
01 Sale Price of Property		\$263,900.00
02 Sale Price of Any Personal Property Included in Sale		
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09 City/Town Taxes 03/06/2023 to 06/30/2023	\$1,188.91	
10 County Taxes		
11 Assessments		
12		
13		
14		
15		
16		
N. Due from Seller at Closing		\$237,219.21
01 Excess Deposit		
02 Closing Costs Paid at Closing (J)	\$28,964.42	
03 Existing Loan(s) Assumed or Taken Subject to		
04 Payoff of First Mortgage Loan	\$208,254.79	
05 Payoff of Second Mortgage Loan		
06		
07		
08 Seller Credit		
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14 City/Town Taxes		
15 County Taxes		
16 Assessments		
17		
18		
19		
Calculation		
Total Due to Seller at Closing (M)		\$265,088.91
Total Due from Seller at Closing (N)		-\$237,219.21
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		\$27,869.70

Contact Information

Real Estate Broker (B)
Name
Address
ST License ID
Contact
Contact ST License ID
Email
Phone
Real Estate Broker (S)
Name
Address
ST License ID
Contact
Contact ST License ID
Email
Phone
Settlement Agency
Name
Address
ST License ID
Contact
Contact ST License ID
Email
Phone

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

Closing Cost Details

LOAN COSTS		Seller Paid	
		At Closing	Before Closing
A. Origination Charges			
01	0.375% of Loan Amount (Points)		
02			
03			
B. Services Borrower Did Not Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
C. Services Borrower Did Shop For			
01	Title Procurement and Release Fee to [REDACTED] Group	\$250.00	
02	Title Settlement Fee to [REDACTED] Group	\$250.00	
03	Title Wire Fee to [REDACTED] Group	\$5.00	
04			
05			
06			
07			
08			
09			
10			
OTHER COSTS			
F. Taxes and Other Government Fees			
01	Recording Fees Deed: \$60.00 Mortgage: \$60.00	\$55.00	
02	Recordation Tax (City Deed Taxes) to Director of Finance	\$1,320.50	
03	Transfer Tax (City Deed Taxes) to Director of Finance	\$1,979.25	
04	Transfer Tax (State Deed Taxes) to	\$659.75	
F. Prepays			
01	Homeowner's Insurance Premium to Travelers		
02	Mortgage Insurance Premium		
03	Prepaid Interest		
04	Property Taxes		
05			
G. Initial Escrow Payment at Closing			
01	Homeowner's insurance		
02	Mortgage insurance		
03	Property taxes		
04			
05			
06			
07			
08			
H. Other			
01	Flat Rate Fee to The Real Estate Centre	\$195.00	
02	Invoice Due to	\$5,800.00	
03	Lien Cert Escrow to HOLD	\$2,000.00	
04	Listing Agent Commission to	\$6,597.50	
05	Selling Agent Commission to	\$6,597.50	
06	Water Bill Due to Director of Finance	\$2,954.92	
07	Water Escrow to Water Escrow	\$300.00	
08			
09			
10			
J. TOTAL CLOSING COSTS		\$28,964.42	



Loan Signing System

Date

[Redacted]

SELLER'S AND/OR PURCHASER/BORROWER'S STATEMENT

I have carefully reviewed the Settlement Statement and Closing Disclosure forms and, to the best of my knowledge and belief, they are true and accurate statements of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received copies of the Settlement Statement and Closing Disclosure forms.

Purchaser/Borrowers:

 Date: _____

Sellers:

 Date: _____

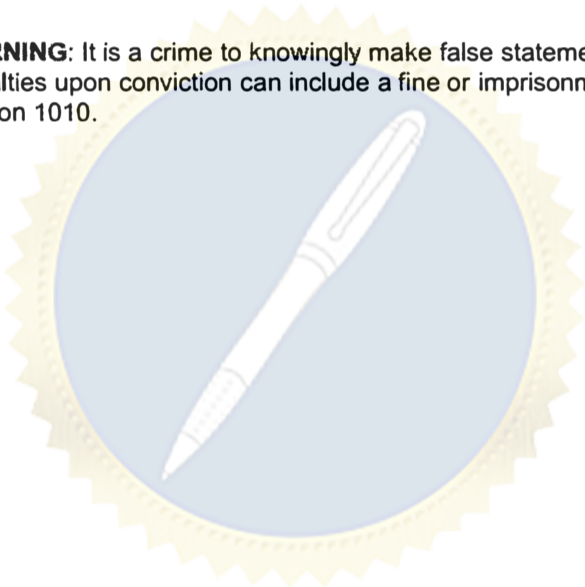
The Settlement Statement and Closing Disclosure forms, which I have prepared, are together a true and accurate account of this transaction, and I have caused or will cause the funds to be disbursed in accordance therewith.

Settlement Agent:

 Group

By _____ Date: _____

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



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ADDENDUM TO ALTA SETTLEMENT STATEMENT:
Case No.

In Reference to the above case, I/we the undersigned agree and understand:

The undersigned hereby acknowledge and agree that [REDACTED] Group is not responsible for the correctness of information furnished by lenders, government bodies, or others not in control of [REDACTED] Group: **that** information furnished or revised by others subsequent to settlement, and/or if items on the Settlement Sheet prove to be incorrect, or if circumstances so dictate, or escrow or other funds prove insufficient, such may require revision of this Statement; **that** payoff figures reflect an estimated payoff date, but Borrower and/or Seller (to whomever payoff belongs) shall be responsible for additional interest through the date of payoff. Borrower and/or Seller agrees to pay and/or reimburse [REDACTED] Group for any amounts due pursuant to the terms of the Settlement Statement of which this page forms a part. Checks returned for insufficient funds will result in a \$100.00 handling charge. In the event that collection action may be necessary to recover money due hereunder, or in the event that any checks are not honored, the party responsible for the payment, contribution, or reimbursement shall pay reasonable collection costs, attorney's fees and service of process fees.

It is understood and agreed that [REDACTED] Group assumes no liability, express or implied, for notices of and/or actual violations of governmental orders, regulations or requirements, if any, issued by any departments, office or other authority of local, State or Federal governments as to the ownership. ●ccupancy, usury, truth-in-lending, use, zoning, and/or similar laws, regulations and/or ordinances or for matters not appearing of record at the time of examination. [REDACTED] Group is an agent of the title insurer and is paid a commission for the issuance of title insurance- pursuant to provisions of the State.

I have carefully reviewed the Alta Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Alta Settlement Statement.

SELLER(S):

PURCHASER(S):

The Alta Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused the funds to be disbursed in accordance with this statement.

SETTLEMENT AGENT

DATE

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

Seller's Forwarding Address

Phone No. _____

Purchaser's Permanent Address If Investment

Phone No. _____

NOT FOR LEGAL PURPOSES

This Deed, made this _____ day of _____, 2023, by and between _____ GRANTOR, and _____ GRANTEEES.

- ***Witnesseth*** -

That in consideration of the sum of TWO HUNDRED SIXTY THREE THOUSAND NINE HUNDRED AND 00/100 (263,900.00), which includes the amount of any outstanding Mortgage or Deed of Trust, if any, the receipt of which is hereby acknowledged, the said Grantor does hereby grant and convey to the said Grantees, as sole owner unto the survivor of them, their heirs and assigns, in fee simple, all that lot of ground situate in the County of Baltimore, State of Maryland and described as follows, that is to say:

Beginning for the same on _____ being known as No. _____ and being particularly known as Lot No. 114 as shown and designated on the Plat of Northway which Plat is recorded among the Land Records

The improvements thereon being known as _____

Tax ID# _____

Being the same property which by deed dated September 28, 2020, and recorded among the Land Records of _____ on January 26, 2021, in Liber 22583, in Folio 23, was granted and conveyed by _____ a single person.

Together with the buildings and improvements thereon erected, made or being; and all and every, the rights, alleys, ways, waters, privileges, appurtenances and advantages thereto belonging, or in anywise appertaining.

To Have and To Hold the said tract of ground and premises above described and mentioned, and hereby intended to be conveyed, together with the rights, privileges, appurtenances and advantages thereto belonging or appertaining unto and to the proper use and benefit of the said Warren Pendergrass, as sole owner, in fee simple.

And the Grantor hereby covenants that it has not done or suffered to be done any act, matter or thing whatsoever, to encumber the property hereby conveyed; that it will warrant Specially the property hereby granted; and that it will execute such further assurances of the same as may be requisite.

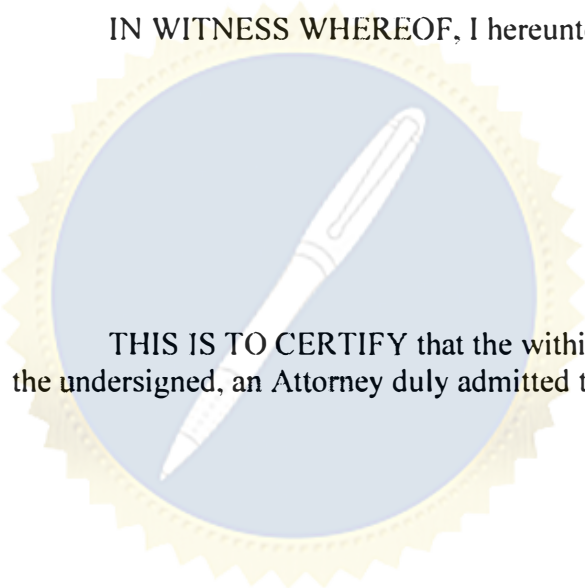
NOT FOR LEGAL PURPOSES

In Witness Whereof, Grantor has caused this Deed to be properly executed and sealed the day and year first above written.

STATE OF _____ } ss
COUNTY OF _____

I hereby certify that on this _____ day of _____, 2023 before me, the subscriber, a Notary Public of the State and County aforesaid, personally appeared _____ known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged the same for the purposes therein contained, and further acknowledged the foregoing Deed to be their act, and in my presence signed and sealed the same, giving oath under penalties of perjury that the consideration recited herein is correct.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.



Notary Public

My Commission Expires: _____

THIS IS TO CERTIFY that the within Deed was prepared by, or under the supervision of the undersigned, an Attorney duly admitted to practice before the Court of Appeals of Maryland.

Based on the certification below, Transferor claims exemption from the tax withholding requirements of §10-912 of the Tax-General Article, Annotated Code of Maryland. Section 10-912 provides that certain tax payments must be withheld and paid when a deed or other instrument that effects a change

in ownership of real property is presented for recordation. The requirements of §10-912 do not apply when a transferor provides a certification of Maryland residence or certification that the transferred property is the transferor's principal residence.

1. Transferor Information

Name of Transferor

2. Description of Property (Street address. If no address is available, include county, district, subdistrict and lot numbers).

3. Reasons for Exemption

Resident Status

☐

As of the date this form is signed, I, Transferor, am a resident of the State of Maryland.

☐

Transferor is a resident entity as defined in Code of Maryland Regulations (COMAR)03.04.12.02B(11), I am an agent of Transferor, and I have authority to sign this document on Transferor's behalf.

Principal Residence

☐

Although I am no longer a resident of the State of Maryland, the Property is my principal residence as defined in IRC 121 (principal residence for 2 (two) of the last 5 (five) years) and is currently recorded as such with the State Department of Assessments and Taxation.

Under penalty of perjury, I certify that I have examined this declaration and that, to the best of my knowledge, it is true, correct, and complete.

3a. Individual Transferors

Witness

Name

**Date

Signature

3b. Entity Transferors

Witness/Attest

Name of Entity

By

Name

**Date

Title

** Form must be dated to be valid.

Note: Form is only valid if it was executed on the date the Property was transferred and is properly recorded with the Clerk of the Court.

To the Clerk of the Court: Only an un-altered Form WH-AR should be considered a valid certification for purposes of Section 10-912.

01/22

First American Title Insurance Company

OWNER'S AFFIDAVIT – STATE OF MARYLAND

Property Address: _____

The undersigned being duly sworn, deposes and says that:

I/We am/are a citizen(s) of the United States and have never been known by any other name other than set out herein:

I/We have been the owner(s) of the property herein being conveyed. My/Our enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my knowledge, nor do I/we know of any facts by reason of which the title to or possession of said property might be disputed or questioned, or by reason of which a claim to any of said property might be asserted adversely to me. There are no easements not shown by the public records.

BANKRUPTCY: No proceedings in bankruptcy have ever been instituted against me, nor has protection under applicable bankruptcy laws been applied for by the undersigned or any party in interest in the property.

JUDGMENTS/LIENS: I/We know of no action or proceeding relating to the said property which is now pending in any state or federal court in the United States nor do I/we know of any state or federal judgment or any federal lien of any kind or nature whatsoever, child support lien or spousal support lien, which now constitutes a lien or charge upon the above described real property.

EQUITY/ADVANCES: I/We know of no equity advances on this property, and I/we have no loans for or purchases secured by this property.

MECHANICS LIENS: There are no unpaid bills or claims for labor or services performed or material furnished or delivered for alterations, repair, work or new construction on the above described property nor are there any contracts for such repairs or improvements. I have no personal knowledge of any mechanics' liens on said property.

DOCUMENTS CONVEYING INTEREST TO THIRD PARTY: There are no agreements or contracts for conveyance, chattel mortgages, financing statements, conditional sales contracts, land installment contracts, security agreements, private mortgages, wrap around mortgages, retention of title agreements or personal property agreements affecting the realty other than in connection with which this Affidavit is given.

BUILDING CODE VIOLATIONS: I/We know of no building code violations or condemnation violations on this property.

POSSESSION: That there are no parties in possession other than the undersigned.

TAXES/WATER/SEWER: That there are no unpaid or delinquent water/sewer bills for said property; nor are there any delinquent real estate taxes or assessments against said property; that the undersigned has/have not received notice or know of any recent or future planned improvements (such as street paving, sidewalks, etc.) that will or might result in a special assessment against this property.

This Affidavit is given to induce First American Title Insurance Company (FATICO) to issue its policy(ies) of title insurance with full knowledge that the Company will rely upon the accuracy of the same. The undersigned do/does hereby jointly and severally agree to indemnify and hold FATICO harmless of and from any and all loss, cost, damage and expense of every kind, including attorney's fees which FATICO shall or may suffer or incur or be liable for under its policy or policies directly or indirectly due to its reliance on the accuracy of the foregoing statements or in connection with the enforcement of its rights under this Agreement.

Subscribed to me and sworn to before me this _____ day of _____, 2023

Notary Public: _____ My commission expires: _____

WATER/SEWER ESCROW AGREEMENT

The undersigned Purchaser(s) and Seller(s), of property known as [REDACTED] (hereinafter the "Property"), do hereby acknowledge and affirm that [REDACTED] will hold in escrow the sum of \$ 300.00 for the purpose of paying the outstanding water and/or sewer charges when a final bill is delivered to [REDACTED] Group. The amount of the escrow being held is strictly an estimate, and is based on the historical water use for the subject property; the last water reading covered the period of time between 1/18/23 and 2/18/23, totaled \$ 2954.92 – including past due amount [REDACTED] and was paid by [REDACTED]. By signing the Settlement Statement and this water/sewer escrow agreement, the parties named herein have expressly agreed that the amount in escrow is sufficient. Any adjustment to the amount held in escrow can only be made by the parties to this agreement, in writing.

Initials: ____/____ The following is the procedure that will be followed to satisfy the final water/sewer charges:

1. The parties to this agreement will ensure that a final water reading is ordered and the final water bill (which includes the date of settlement) is delivered to [REDACTED] Group;
2. [REDACTED] Group will pay the Sellers' adjusted portion of the bill(s) from the water escrow, and the balance of the escrow will then be refunded to the Sellers;
3. In the event the amount of escrow is insufficient to pay the water and/or sewer charges, [REDACTED] Group will: 1) send a copy of the final bill and a check for the full amount being held in escrow to the appropriate billing authority; and 2) [REDACTED] Group will promptly notify the parties of the deficiency;
4. It is expressly agreed that the resolution and final payment for any deficiency will be handled exclusively by the parties to this agreement;
5. The failure of the Sellers to cure a past due amount is a breach of their agreement with the Buyers to deliver clear and marketable title, and the Buyers failure to cure any amount due post-settlement may impact the ability to get their deed and loan documents on record. Therefore, the parties to this agreement have express contractual duties to ensure that they pay their portion of all utility charges;

Initials: ____/____ **NOTE:** If the subject transaction is a short sale or Bank/REO sale (ex. Freddie Mac, Fannie Mae, Lender REO Sale), the Purchasers do hereby acknowledge that they will ultimately be responsible for making adjustments for any outstanding water/sewer charges. Most existing lenders in a short sale/REO Sale prohibit the use of water escrows; therefore, the Purchasers and Sellers named herein agree to take the water bill "as is", and do hereby agree to indemnify and release [REDACTED] the title insurance company, their respective agents and assigns for any outstanding water/sewer charges. In the event past due charges prevent the recordation of the deed/mortgage documents, the Purchasers agree to pay the bill and to seek appropriate compensation from the Sellers outside of closing. **The Purchasers' final title policy will include an exception for any outstanding water/sewer charges.**

NOT FOR LEGAL PURPOSES

For the reasons described herein, the Purchasers and Sellers do hereby agree to indemnify and hold harmless ARCH Title Group, the title insurance company insuring the subject transaction, their respective agents and assigns from any future issues or claims touching and concerning the water/sewer charges. If the escrowed amount, described herein, proves insufficient to pay the final bills when rendered by the billing institution or government, the parties named herein do hereby agree to make the necessary adjustments between themselves - outside of closing. [REDACTED] and the title insurance company, their respective agents and assigns, will not under any circumstances pay for any of the charges or deficiencies described herein. In the event that [REDACTED] Group, its agents or assigns, incur any damages because of the parties failure to pay their portion of any utility bills, the parties named herein do hereby consent to pay for any court costs and reasonable attorney's fees incurred by Home First for any action to collect outstanding charges.

_____/_____**IF WE DO NOT RECEIVE A WATER BILL WITHIN 120 DAYS FROM DATE OF CLOSING, THE WATER ESCROW WILL AUTOMATICALLY BE RELEASED TO THE SELLER AS LONG AS THE NEW DEED HAS BEEN RECORDED.**

Wherever used herein, the singular shall include the plural, the plural shall include the singular as the context requires.

THEREFORE, the foregoing considered and for good and valuable consideration, the parties acknowledge the foregoing recitals.

AS WITNESS our execution hereof this ____ day of _____, 2023.

SELLER:

[REDACTED]

BUYER:

[REDACTED]

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**AFFIDAVIT –
THIRD PARTY UTILITY AND HOA/CONDO ASSOCIATIONS**

We, the undersigned, for and in consideration of closing the loan and/or sale transaction involving property described as [REDACTED], do hereby affirm and acknowledge that we have no knowledge of any private front foot company, private utility company, homeowners' association(s), or condominium association(s) ("Third Party Entities") other than those disclosed in the contract of sale, the HUD-1 Settlement Statement, or any other written document(s) incidental to the closing described herein. The undersigned do hereby acknowledge that although information regarding third party entities is often disclosed in the public records, pertinent information is not always available. It is therefore, incumbent upon the parties to the contract to provide any information they possess regarding third party entities so that proper adjustments and payments (if any) can be made at closing. The undersigned also acknowledge that sometimes a third party entity may stop collecting dues and become "dormant". Although an entity may not be active at the time of settlement, it may eventually become active in the future and begin to collect dues.

In the event that any party to the transaction has knowledge of, and does not disclose the existence of any third party entities, or in the event a dormant entity begins collection post-closing, the undersigned do hereby agree to indemnify and hold harmless both [REDACTED] Group, First American Title Insurance Company, and their respective agents or assigns ("Title Agents"), for any damages incurred due to the failure to disclose the existence of any third party entities. Damages include, but are not limited to: any past or future monies due, any adjustment that could have been made at the closing if proper disclosure had been made, and any injunctive relief being sought by said Third Party Companies (e.g. the power to order the removal or alteration of improvements). The undersigned acknowledge that any payments or adjustments will have to be made outside of closing and that the Title Agents are not responsible for facilitating any agreement or exchange of funds.

PLEASE NOTE THAT THE OWNER'S TITLE INSURANCE POLICY WILL TAKE EXCEPTION TO ANY PRIVATE FRONT FOOT COMPANIES, PRIVATE UTILITY COMPANIES, HOMEOWNERS' ASSOCIATION(S) OR CONDOMINIUM ASSOCIATION(S) NOT DISCLOSED BY THE AFFIANTS NAMED BELOW.

AS WITNESS our execution hereof this _____ day of _____, 2023

SELLER:

[REDACTED]

State Of _____

County of _____

Subscribed and sworn to before me this _____ day of _____, 2023.

Notary Public

My Commission Expires: _____

NOT FOR LEGAL PURPOSES

**CORRECTION AGREEMENT/ LIMITED POWER OF ATTORNEY FOR
CORRECTING
TYPOGRAPHICAL ERRORS**

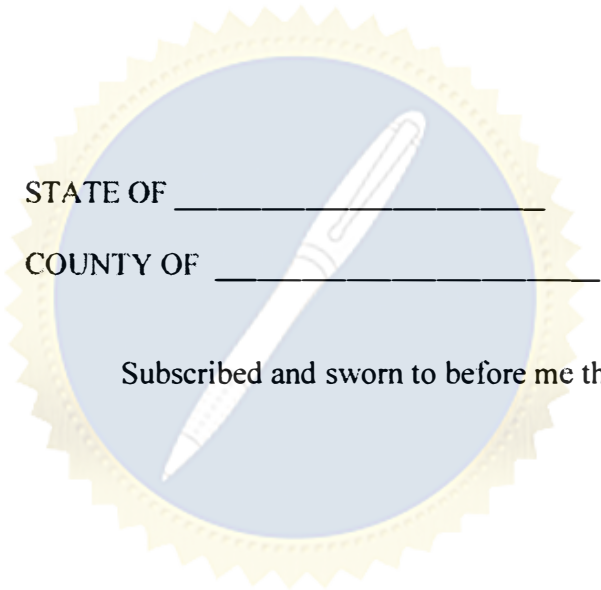
We, the undersigned, for and in consideration of closing the loan and/or sale transaction involving property described as [REDACTED] do hereby appoint [REDACTED] as our attorney-in-fact to correct any TYPOGRAPHICAL ERRORS, to place our initials on documents where changes are made and/or to sign our names to and acknowledge any modification or other documents correcting the typographical error. In the event this procedure is utilized, the party (ies) involved shall receive a corrected copy of the changed document.

This power of attorney shall be irrevocable until the loan, if any, is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof this _____ day of _____, 2023.

SELLERS:

[REDACTED]



Loan
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System

Notary Public
My Commission Expires: _____

RE: Loan / Acct No.:
Borrower(s):
Property:
Our File No.:

Dear Payoff Department:

Date of Deed of Trust:
Registry:
Document or Book/Page #:
Original Beneficiary:

This office recently sent in payment representing payment in full of the above referenced loan.

Please:

Notify this office immediately if the amount you received is insufficient to satisfy the loan in full.

Return, as soon as possible, the original loan documents appropriately marked as paid and satisfied in full and any required documents for releasing the lien of record.

Refund all excess funds, including the balance in the escrow account, if any, directly to the borrower at the forwarding address above.

Refer to our file number with any and all correspondence.

Thank you for your assistance with this matter.
Very truly yours,

 Group

The undersigned hereby authorizes compliance with all requests made herein.



Payoff Letter 1 of 1

NOT FOR LEGAL PURPOSES

1099 INFORMATION SHEET

AS REQUIRED BY TAX REFORM ACT OF 1986, THE FOLLOWING INFORMATION IS REQUESTED:

Issue Separate 1099-S	Soc Security or Tax ID #	Name	Status <i>(i.e., married or corp)</i>	Address <i>(for after closing)</i>
Y/N			Single	
Y/N				
Y/N				
Y/N				

BUYERS' NAMES:

[REDACTED]

PROPERTY ADDRESS OR LEGAL DESCRIPTION:

PURCHASE PRICE: \$ 263,900.00

REAL PROPERTY TAX AMOUNTS REIMB: \$ _____

[REDACTED]

FILE NUMBER:

CLOSING DATE:
March 6, 2023

NOT FOR LEGAL PURPOSES

CORRECTED (if checked)

FILER'S name, street address, city or town, state or province, country, ZIP or foreign postal code, and telephone number United States of America		OMB No. 1545-0997		Proceeds From Real Estate Transactions
		Form 1099-S		
		(Rev. January 2022)		
2 Gross proceeds \$263,900.00		For calendar year 2023		
FILER'S TIN [REDACTED]	TRANSFEROR'S TIN [REDACTED]	3 Address (including city, state, and ZIP code) or legal description [REDACTED]		Copy B For Transferor This is important tax information and is being furnished to the IRS. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.
TRANSFEROR'S name [REDACTED] Street address (including apt. no.) [REDACTED] City or town, state or province, country, and ZIP or foreign postal code [REDACTED] (see instructions)		4 Transferor received or will receive property or services as part of the consideration (if checked) ▶ <input type="checkbox"/>		
		5 If checked, transferor is a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust) ▶ <input type="checkbox"/>		
		6 Buyer's part of real estate tax \$1,188.91		

Dated: _____



Loan
Signing
System

Instructions for Transferor

For sales or exchanges of certain real estate, the person responsible for closing a real estate transaction must report the real estate proceeds to the IRS and must furnish this statement to you. To determine if you have to report the sale or exchange of your main home on your tax return, see the Instructions for Schedule D (Form 1040). If the real estate was not your main home, report the transaction on Form 4797, Form 6252, and/or the Schedule D for the appropriate income tax form. If box 4 is checked and you received or will receive like-kind property, you must file Form 8824.

Federal mortgage subsidy. You may have to recapture (pay back) all or part of a federal mortgage subsidy if all the following apply.

- You received a loan provided from the proceeds of a qualified mortgage bond or you received a mortgage credit certificate.
- Your original mortgage loan was provided after 1990.
- You sold or disposed of your home at a gain during the first 9 years after you received the federal mortgage subsidy.
- Your income for the year you sold or disposed of your home was over a specified amount.

This will increase your tax. See Form 8828 and Pub. 523.

Transferor's taxpayer identification number (TIN). For your protection, this form may show only the last four digits of your TIN (social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN)). However, the issuer has reported your complete TIN to the IRS.

Account number. May show an account or other unique number the filer assigned to distinguish your account.

Box 1. Shows the date of closing.

Box 2. Shows the gross proceeds from a real estate transaction, generally the sales price. Gross proceeds include cash and notes payable to you, notes assumed by the transferee (buyer), and any notes paid off at settlement. Box 2 does not include the value of other property or services you received or will receive. See Box 4.

Box 3. Shows the address or legal description of the property transferred.

Box 4. If checked, shows that you received or will receive services or property (other than cash or notes) as part of the consideration for the property transferred. The value of any services or property (other than cash or notes) is not included in box 2.

Box 5. If checked, shows that you are a foreign person (nonresident alien, foreign partnership, foreign estate, or foreign trust).

Box 6. Shows certain real estate tax on a residence charged to the buyer at settlement. If you have already paid the real estate tax for the period that includes the sale date, subtract the amount in box 6 from the amount already paid to determine your deductible real estate tax. But if you have already deducted the real estate tax in a prior year, generally report this amount as income on the "Other income" line of Schedule 1 (Form 1040). For more information, see Pub. 523, Pub. 525, and Pub. 530.

Future developments. For the latest developments related to Form 1099-S and its instructions, such as legislation enacted after they were published, go to www.irs.gov/Form1099S.

FreeFile. Go to www.irs.gov/FreeFile to see if you qualify for no-cost online federal tax preparation, e-filing, and direct deposit or payment options.



Loan
Signing
System

Settlement Contingency Agreement

Re: _____
File No. _____
Seller: _____

All parties, by their signatures below, do hereby acknowledge and agree that final settlement for the sale/refinance for the property described herein is contingent upon the receipt of the following documents, funds, or other enumerated contingencies being fulfilled:

- Receipt of the following funds, documents or information from the:
 - BUYER: ___ signing documents & receipt of funds
 - SELLER: _____
 - AGENT: _____
 - LENDER: ___ funding

_____ Group will not disburse any funds, deliver any documents to the parties or for recording until the contingencies described herein are fulfilled. In the event any items described are not delivered or fulfilled, settlement cannot occur. All parties named herein do hereby agree to indemnify and hold harmless both _____ Group and First American Title Insurance Company, their agents and assigns, from any form of liability in the event the settlement cannot be consummated.

THEREFORE, the foregoing considered and for a good and valuable consideration, the parties acknowledge the foregoing recitals.

AS WITNESS our execution hereof this _____ day of _____, 2023.

SELLER:

State of _____

County of _____

Subscribed and sworn to before me this _____ day of _____ 2023.

Notary Public
My Commission Expires: _____

NOT FOR LEGAL PURPOSES

OUR FILE NO.:
PROPERTY:
PURCHASERS:
SELLER:

[REDACTED]
[REDACTED]
[REDACTED]

We, the undersigned, do hereby authorize [REDACTED] to wire our proceeds as follows:

\$ _____ to _____

\$ _____ to _____

Bank Name: _____
City and State of Bank _____
Bank Routing Number _____
Account Name _____
Account Number _____
Address on Account _____

Bank Name: _____
City and State of Bank _____
Bank Routing Number _____
Account Name _____
Account Number _____
Address on Account _____

If a wire is returned due to incorrect account information being given, any fees incurred by the bank will be the responsibility of the undersigned parties.

We have set our hands and seals this day, _____

[REDACTED]

STATE OF _____

COUNTY OF _____

SWORN TO AND SUBSCRIBED TO ME THIS _____ DAY OF _____, 2023.

Notary Public
My Commission expires: _____