



SEPTEMBER 25, 2018

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

JACIE TEST VETERAN
20717 ALIGATOR DRIVE
COASTAL, FL 33345

Dear JACIE TEST VETERAN,

Thank you for taking time out of your busy day to speak with me about your loan application. I look forward to delivering great service and earning your business.

We realize nobody does high-fives when they hear about document requirements, but we will need some important information to move forward with approving your loan. That's why we've enclosed this Disclosure Package, along with your Uniform Residential Loan Application that is updated with the information you've provided so far.

Here are some important items to look for in your Disclosure Package:

- Uniform Residential Loan Application
- Proof of Identity and Address Information
- Hazard Insurance Information Letter
- Loan Estimate
- Voluntary Escrow Account Payment Form (VPPE)
- Intent to Proceed Form

If there's one thing we aim to be at Pulte Mortgage, it's buttoned up. Our goal is to keep the process moving and avoid unnecessary delays. But we can't do this without your help - so we need you to sign and return these documents within fifteen days.

There also may be some upfront fees that you'll need to pay before we can continue with your application. These fees are typically for a credit report and appraisal. The details are in the enclosed Advance Fee/Application Agreement. Yes, I know that fees aren't thrilling, but the easiest way to pay them is to put your bank routing information in the disclosures and authorize the amount of \$400.00. We don't actually collect this money from your account until after you receive a loan estimate and indicate your intent to proceed with the loan. That way, as soon as it's time to evaluate the value of your house, we can order your appraisal right away. If you don't want to have the money come directly out of your checking account, you can contact me to pay or mail us a paper check once you tell us that you intend to proceed.

The good news is that these fees will be behind you and you won't have to worry about paying them at closing. You will also receive a copy of the appraisal prior to your closing.

Once we receive the disclosure documents, an initial preliminary decision from our underwriters should take about a week. We'll then schedule a call with your loan processor, who will review the package and the conditions, and let you know what documents are required for verified credit approval.

The basic documents you'll need to provide for all borrowers on the loan application are:

- Most recent pay stubs - last 30 days
- Complete bank or investment account statements - most recent 2 months or last quarter
- A copy of your valid photo ID
- Most recent W-2
- Any pension and disability statements



I appreciate your business and will work hard to ensure you're satisfied. If you have any questions, please do not hesitate to contact me directly by phone at **(866) 668-8871 EXT. 2036**, fax at **(303) 493-4666** or email at **JSAWYER@PULTEMORTGAGELLC.COM**.

Sincerely,

CAROLINE CHAMPAGNE, NMLS ID: 987654
LOAN CONSULTANT

Review



Disclosure Information Transmittal

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

LENDER NAME: PULTE MORTGAGE LLC

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

Dear Applicant(s):

In connection with your recent mortgage application, the following documents are included in your electronic disclosure package for review. Where indicated, please sign the documents electronically within 15 days of receipt. A signed copy must be received in order to complete the mortgage process.

You are receiving these documents for the following reason: Primary Disclosure Reason is

Mortgage Loan Application Introduction Letter
Disclosure Information Transmittal
TRID (TILA-RESPA Integrated Disclosure) Disclaimer
Notice of Privacy
1003 Uniform Residential Loan Application (Jacie Test Veteran)
1003 Demographic Information Addendum (Jacie Test Veteran)
HUD/VA Addendum to Uniform Residential Loan Application (Jacie Test Veteran)
Itemization of Settlement Charges
Loan Estimate (Jacie Test Veteran)
Floating Rate Letter
Certification and Authorization
FBI Fraud Warning
Identity and Address Information Request
Notice of Change in Mortgage Terms
Affiliated Business Arrangement Disclosure Statement: Homeowner's Insurance
Five Great Reasons to Obtain your Homeowners Insurance with Pulte Insurance Agency, Inc.
Equal Credit Opportunity Act / Fair Lending Notice
Notice to the Home Loan Applicant
Notice Regarding IRS Tax Return Transcript Request (4506-T)
Agreement for Advance Fees
Authorization to Pay Advance Fees
CA Credit Score Notice
Addendum to Loan Application (Jacie Test Veteran)
CA Fair Lending Notice
CA Impound Account Statement
CA Comparison of Sample Mortgage Features
CA Title Insurance Disclosure
Beware of Wire Fraud and Other Cyber Crimes
New Construction Consumer Disclosure for Voluntary Escrow Account Payment (VPPE)
Appraisal Delivery Waiver
Buydown Agreement
Request for a Certificate of Eligibility for VA Home Loan Benefits (Jacie Test Veteran)

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

21052.21

Page 1 of 2



DT0-008-825

Verification of VA Benefit-Related Indebtedness (Jacie Test Veteran)
Counseling Checklist for Military Homebuyers
VA Applicant Status
Lien Supported Assessment Certification
VA Debt Questionnaire (Jacie Test Veteran)
VA Amendment to Sales Contract
Explanation of Mortgage Insurance
Notice of Required Flood Insurance
Hazard Insurance Information
List of Homeownership Counseling Organizations
Key Facts Every Customer Should Know
Occupancy Statement

The following booklets are enclosed. These booklets contain important information pertaining to your loan transaction and should be reviewed carefully.

- Your Home Loan Toolkit

If you should have any questions regarding these forms, please feel free to call us.

Sincerely,

CAROLINE CHAMPAGNE, NMLS ID: 987654
LOAN CONSULTANT

Acknowledgment

By signing below, I/we acknowledge receipt of this disclosure information transmittal and the enclosed documents listed above.

- BORROWER - **JACIE TEST VETERAN** - DATE -



TILA-RESPA Integrated Disclosure Disclaimer

VETERAN
Loan #: **UAT. 72-107407A**
MIN: **100057400002127514**

Date: **SEPTEMBER 25, 2018**

Lender: **PULTE MORTGAGE LLC**

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Within your loan package, there are many different documents which are required under various laws and regulations - and the language of some of these documents are specifically prescribed by such laws.

These documents may reference other documents which were once required under the Federal Truth-in-Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA), but which have now been replaced by other documents. Due to legal restrictions, we are unable to update some of your documents to refer to these new documents.

However, a list of the old documents and the ones which replace them is provided below. **If one of your documents refers to an older document, please refer to this table to see which document you should refer to instead.**

Old Document	New Document
Good Faith Estimate (GFE)	Loan Estimate (LE)
HUD-1 Settlement Statement (HUD-1 or HUD-1/A)	Closing Disclosure (CD)
Settlement Costs Booklet	Your home loan toolkit
Truth-in-Lending Disclosure (TIL)	Loan Estimate (LE) Closing Disclosure (CD)



NOTICE OF PRIVACY

Date: **SEPTEMBER 25, 2018**

Loan #: **UAT.72-107407A**

Applicant(s):

JACIE TEST VETERAN

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Lender/Broker: **PULTE MORTGAGE LLC**

Your Privacy Is Important to Us

PULTE MORTGAGE LLC ("Lender") respects your privacy and is committed to treating information about you responsibly. Lender understands the need to safeguard sensitive information that you have provided and appreciates that you expect privacy and security for your personal and financial affairs. Lender attempts to minimize the information it collects to that which it reasonably believes is necessary in processing or administering a mortgage or home equity loan or providing products, services and other opportunities that may be of interest to you.

Information Collected by Lender

Personal and financial data that you submit to Lender as part of the mortgage application and/or servicing process is segregated and used solely for the purposes of providing mortgage or related financial products or services. To the fullest extent practicable, only those Lender employees who need to know information about you to provide products or services to you will have access to that information. Personal and financial data will not be disclosed by Lender, except as described in the following paragraphs.

When you submit a loan application to Lender, you should know that as part of processing your application and/or servicing your loan, Lender collects personal and financial information about you from the following sources:

- Information it receives from you on applications or other related forms
- Information about your transactions with Lender, Lender's affiliates or others
- Information Lender receives from consumer reporting agencies. This additional information is needed as part of the mortgage process.

Lender recognizes the sensitivity of the above information and, as such, will not share personal and financial information with its affiliates (an "affiliate" is a company that Lender owns or controls, or that is commonly owned or controlled by Lender's parent holding company), except as permitted by you, or as necessary to complete the mortgage lending process. Lender's affiliates include financial service providers, such as title insurance agencies, and non-financial companies, such as PulteGroup homebuilders.

Lender will not share your personal and financial information with non-affiliated companies or third parties, except as permitted by you, or as necessary to complete the mortgage lending process. Lender may disclose personal information about you to other financial institutions with whom Lender may have joint marketing agreements, but Lender will not share income or asset information with those financial institutions.

Lender may also share personal and financial information about you (as described above) with either affiliates or non-affiliates as otherwise permitted by law. Such instances could include (but are not limited to) reports filed with certain government agencies or documents produced in response to a court order or subpoena.

Lender maintains physical, electronic, and procedural safeguards to comply with federal standards to safeguard personal and financial information about you.

Lender has established procedures designed to ensure that personal information about you is as accurate and complete as possible, in accordance with reasonable commercial standards. If you believe that any information about you is inaccurate or incomplete, please notify Lender. Lender will take commercially reasonable steps to investigate your concerns and correct inaccurate information in a timely manner.

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)

20626.5

Page 1 of 2



DT0-008-825

Former Customers

After you are no longer an active PulteGroup or Lender customer, PulteGroup and/or Lender will continue to treat information you have provided as if you were still a customer.

Cookies

Lender's website, www.pultemortgage.com, uses cookies to better serve you. In order for Lender to consistently and securely identify you during your session we require cookies to be enabled for our site. The cookie is cleared after your session expires automatically, as well as allowing you to 'Sign Out' to remove the cookie yourself.

JavaScript

Lender's website, www.pultemortgage.com, uses JavaScript to serve your needs. To provide you with a more pleasant, efficient, and accurate user experience, we require that JavaScript be enabled while accessing our site. Without enabling JavaScript, our site will not view correctly.

Questions

If you have any questions or comments regarding this Privacy Policy please feel free to contact:

Pulte Mortgage LLC Privacy Officer
Pulte Mortgage LLC
7390 S Iola Street
Englewood, Colorado 80112
privacy@pulte.com
(877) 295-0952



Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower	Co-Borrower				
I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input checked="" type="checkbox"/> VA <input type="checkbox"/> FHA	<input type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other: (explain)	Agency Case Number	Lender Case Number UAT 72-107407A
Amount \$400,000.00	Interest Rate 5.500%	No. of Months 360	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):	<input type="checkbox"/> ARM (type):
II. PROPERTY INFORMATION AND PURPOSE OF LOAN					
Subject Property Address (street, city, state & ZIP) 478 GREENWAY CIR, ALAMO, CA 94507					No. of Units 1
Legal Description of Subject Property (attach description if necessary) LINDEN RIDGE					Year Built 2017
Purpose of Loan			Property will be:		
<input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance			<input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent		<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost \$	Amount Existing Liens \$	(a) Present Value of Lot \$	(b) Cost of Improvements \$	Total (a + b) \$
<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost \$	Amount Existing Liens \$	Purpose of Refinance	Describe Improvements <input type="checkbox"/> made <input type="checkbox"/> to be made Cost: \$	
Title will be held in what Name(s) JACIE TEST VETERAN, A SINGLE WOMAN			Manner in which Title will be held INDIVIDUAL		Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain) CHECKING/SAVINGS					

Borrower				III. BORROWER INFORMATION				Co-Borrower							
Borrower's Name (include Jr. or Sr. if applicable) JACIE TEST VETERAN								Co-Borrower's Name (include Jr. or Sr. if applicable)							
Social Security Number 879-84-6513	Home Phone (incl. area code) (654) 652-1321	DOB (mm/dd/yyyy) 02/07/1985	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School								
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower) no. 0 ages N/A		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower) no. _____ ages _____									
Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input checked="" type="checkbox"/> Rent 2.55 No. Yrs. 20717 ALIGATOR DRIVE, COASTAL, FL 33345				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.											
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address											
<i>If residing at present address for less than two years, complete the following:</i>															
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.						Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.									

Borrower				IV. EMPLOYMENT INFORMATION				Co-Borrower			
Name & Address of Employer <input type="checkbox"/> Self Employed CRIME SCENE INVESTIGATIONS 8798 POLICE PLAZA COASTAL, FL 33345			Yrs. on this job 5.61	Name & Address of Employer <input type="checkbox"/> Self Employed			Yrs. on this job				
			Yrs. employed in this line of work/profession 6				Yrs. employed in this line of work/profession				
Position/Title/Type of Business QUALITY AUDIT/GOVERNMENT		Business Phone (incl. area code) (324) 324-1654		Position/Title/Type of Business			Business Phone (incl. area code)				

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 9898989897, NMLS #: 987654)

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)
4193.757

rd20180314
Fannie Mae Form 1003 7/05 (rev. 6/09)



Borrower		IV. EMPLOYMENT INFORMATION (cont'd)		Co-Borrower	
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income		Monthly Income		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)
Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer <input type="checkbox"/> Self Employed	Dates (from-to)
	Monthly Income		Monthly Income		Monthly Income
Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)	Position/Title/Type of Business	Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$10,000.00		\$10,000.00	Rent	\$0.00	\$1,796.18
Overtime	\$0.00		\$0.00	First Mortgage (P&I)	\$0.00	\$0.00
Bonuses	\$0.00		\$0.00	Other Financing (P&I)	\$0.00	\$0.00
Commissions	\$0.00		\$0.00	Hazard Insurance	\$0.00	\$0.00
Dividends/Interest	\$0.00		\$0.00	Real Estate Taxes	\$0.00	\$0.00
Net Rental Income	\$0.00		\$0.00	Mortgage Insurance	\$0.00	\$0.00
Other (before completing, see the notice in "describe other income," below)	\$0.00		\$0.00	Homeowner Assn. Dues	\$0.00	\$0.00
				Other:	\$0.00	\$0.00
Total	\$10,000.00		\$10,000.00	Total	\$0.00	\$1,796.18

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income *Notice:* Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed Jointly Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's name, address, and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
Description Cash Deposit toward purchase held by: PULTE HOMES (\$50,000.00 EXCLUDED)	\$0.00	
<i>List checking and savings accounts below</i>		
Name and address of Bank, S&L, or Credit Union COASTAL BANK		
Acct. no.	\$1,500,000.00	
Name and address of Bank, S&L, or Credit Union		
Acct. no.		
Name and address of Bank, S&L, or Credit Union		
Acct. no.		

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 9898989897, NMLS #: 987654)

Uniform Residential Loan Application
Freddie Mac Form 65 7/05 (rev. 6/09)
4193.757

rd20180314
Fannie Mae Form 1003 7/05 (rev. 6/09)



VI. ASSETS AND LIABILITIES (cont'd)

Name and address of Bank, S&L, or Credit Union	Name and address of Company	\$ Payment/Months	
Acct. no.	Acct. no.	/	
Stocks & Bonds (Company name/ number & description)	Name and address of Company	\$ Payment/Months	
		/	
	Acct. no.		
Life insurance net cash value	Name and address of Company	\$ Payment/Months	
Face amount:		/	
Subtotal Liquid Assets	\$1,500,000.00		
Real estate owned (enter market value from schedule of real estate owned)	Acct. no.		
Vested interest in retirement fund	Name and address of Company	\$ Payment/Months	
Net worth of business(es) owned (attach financial statement)		/	
Automobiles owned (make and year)	Acct. no.		
	Alimony/Child Support/Separate Maintenance Payments Owed to:		
Other Assets (itemize)	Job-Related Expense (child care, union dues, etc.)		
	Total Monthly Payments	\$0.00	
Total Assets a.	\$1,500,000.00	Net Worth (a minus b)	\$1,500,000.00
		Total Liabilities b.	\$0.00

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
	Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	\$400,000.00
b. Alterations, improvements, repairs	\$0.00
c. Land (if acquired separately)	\$0.00
d. Refinance (incl. debts to be paid off)	\$0.00
e. Estimated prepaid items	\$1,229.15
f. Estimated closing costs	\$16,841.75
g. PMI, MIP, Funding Fee	\$0.00
h. Discount (if Borrower will pay)	\$5,500.00
i. Total cost(s) (add items a through h)	\$423,570.90

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name, and address of Lender, FHA or VA case number, if any, and reasons for the action.)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.757

rd20180314
 Fannie Mae Form 1003 7/05 (rev. 6/09)



VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS					
j. Subordinate financing	\$0.00	If you answer "Yes" to any questions a through i, please use continuation sheet for explanation. f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes" give details as described in the preceding question. g. Are you obligated to pay alimony, child support, or separate maintenance?		Borrower		Co-Borrower	
k. Borrower's closing costs paid by Seller	\$9,173.07			Yes	No	Yes	No
l. Other Credits (explain) CASH DEPOSIT	\$50,000.00	h. Is any part of the down payment borrowed? i. Are you a co-maker or endorser on a note? ----- j. Are you a U.S. citizen? k. Are you a permanent resident alien?		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	\$400,000.00			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. PMI, MIP, Funding Fee financed	\$0.00	l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below. m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Loan amount (add m & n)	\$400,000.00			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Cash from/to Borrower (subtract j, k, l, & o from i)	\$-35,602.17			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

Loan Originator's Signature	Date 09/25/2018	
X	Loan Originator's Name (print or type) CAROLINE CHAMPAGNE	Loan Originator's Phone Number (including area code) (866) 668-8871 EXT. 2036
Loan Originator's Name (print or type) CAROLINE CHAMPAGNE	Loan Originator Identifier 98989899897 NMLS: 987654	
Loan Origination Company's Name PULTE MORTGAGE LLC	Loan Origination Company Identifier 4130135 NMLS: 1791	Loan Origination Company's Address 7390 SOUTH IOLA, ENGLEWOOD, CO 80112

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

Uniform Residential Loan Application
 Freddie Mac Form 65 7/05 (rev. 6/09)
 4193.757

Fannie Mae Form 1003 7/05 (rev. 6/09) rd20180314



CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark **B** for Borrower or **C** for Co-Borrower.

Borrower:
JACIE TEST VETERAN
 Co-Borrower:

Agency Case Number:
 Lender Case Number:
UAT.72-107407A

Review

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)



Demographic Information Addendum. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 - Mexican
 - Puerto Rican
 - Cuban
 - Other Hispanic or Latino - *Print origin:*

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
- I do not wish to provide this information

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - *Print name of enrolled or principal tribe:*

- Asian
 - Asian Indian
 - Chinese
 - Filipino
 - Japanese
 - Korean
 - Vietnamese
 - Other Asian - *Print race:*

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian
 - Guamanian or Chamorro
 - Samoan
 - Other Pacific Islander - *Print race:*

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
- Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

Borrower Name: JACIE TEST VETERAN

Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Revised 09/2017

20787.25



HUD/VA Addendum to Uniform Residential Loan Application

OMB Approval No. VA: 2900-0144 (exp. 02/29/2020)
 HUD: 2502-0059 (exp. 03/31/2019)

Part I - Identifying Information (mark the type of application) <input checked="" type="checkbox"/> VA Application for Home Loan Guaranty <input type="checkbox"/> HUD / FHA Application for Insurance under the National Housing Act		2. Agency Case No. (include any suffix)	3. Lender/Mortgagee Case No. UAT-72-107407A	4. Section of the Act (for HUD cases)
5. Borrower's Name & Present Address (Include zip code) JACIE TEST VETERAN 20717 ALIGATOR DRIVE COASTAL, FL 33345		7. Loan Amount (include the UFMP if for HUD or Funding Fee if for VA) \$400,000.00	8. Interest Rate 5.500%	9. Proposed Maturity 30 yrs. 0 mos.
6. Property Address (including name of subdivision, lot & block no. & zip code) 478 GREENWAY CIR ALAMO, CA 94507 LINDEN RIDGE		10. Discount Amount (only if borrower is permitted to pay) \$5,500.00	11. Amount of Up Front Premium \$0.00	12a. Amount of Monthly Premium \$0.00 /mo.
		12b. Term of Monthly Premium 0 mos.	13. Lender/Mortgagee I.D. Code 23-5244-0000-2	
15. Lender/Mortgagee Name & Address (include zip code) PULTE MORTGAGE LLC 7390 SOUTH IOLA ENGLEWOOD, CO 80112		16. Name & Address of Sponsor/Agent		
Type or Print all entries clearly		17. Lender/Mortgagee Telephone Number (866) 668-8871 EXT. 2036		

FHA Sponsored Originations	Name of Loan Origination Company	Tax ID of Loan Origination Company	NMLS ID of Loan Origination Company
-----------------------------------	----------------------------------	------------------------------------	-------------------------------------

VA: The veteran and the lender hereby apply to the Secretary of Veterans Affairs for Guaranty of the loan described here under Section 3710, Chapter 37, Title 38, United States Code, to the full extent permitted by the veteran's entitlement and severally agree that the Regulations promulgated pursuant to Chapter 37, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties.

18. First Time Homebuyer? a. <input checked="" type="checkbox"/> Yes b. <input type="checkbox"/> No	19. VA Only Title will be Vested in: <input checked="" type="checkbox"/> Veteran <input type="checkbox"/> Veteran & Spouse <input type="checkbox"/> Other (Specify)	20. Purpose of Loan (blocks 9-12 are for VA loans only) 1) <input type="checkbox"/> Purchase Existing Home Previously Occupied 2) <input checked="" type="checkbox"/> Purchase Existing Home Not Previously Occupied 3) <input type="checkbox"/> Finance Improvements to Existing Property 4) <input type="checkbox"/> Refinance (Refi.) 5) <input type="checkbox"/> Purchase New Condo. Unit 6) <input type="checkbox"/> Purchase Existing Condo. Unit 7) <input type="checkbox"/> Construct Home (proceeds to be paid out during construction) 8) <input type="checkbox"/> Finance Co-op Purchase 9) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home 10) <input type="checkbox"/> Purchase Permanently Sited Manufactured Home & Lot 11) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home to Buy Lot 12) <input type="checkbox"/> Refi. Permanently Sited Manufactured Home/Lot Loan
---	---	--

HUD Instructions: The capitalized terms used in this form refer to those terms as used in the relevant sections of the current version of Single Family Housing Policy Handbook, HUD 4000.1.

Part II - Lender/Mortgagee Certification

21. The undersigned lender/mortgagee makes the following certifications to induce the Department of Veterans Affairs to issue a certificate of commitment to guarantee the subject loan or a Loan Guaranty Certificate under Title 38, U.S. Code, or to induce the Department of Housing and Urban Development - Federal Housing Commissioner to issue a firm commitment for mortgage insurance or a Mortgage Insurance Certificate under the National Housing Act.

A. The loan terms furnished in the final Uniform Residential Loan Application and this Addendum are true, accurate and complete.

B. (1) The information contained in the **initial** Uniform Residential Loan Application and this Addendum was obtained from the Borrower by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date the Borrower provided the information to the undersigned lender/mortgagee or its duly authorized agent.

(2) The information contained in the **final** Uniform Residential Loan Application, which was signed by the Borrower at the time of settlement, was obtained by an employee of the undersigned lender/mortgagee or its duly authorized agent and to the best of lender/mortgagee's knowledge is complete and accurately represents the information obtained by the lender/mortgagee as of the date verified by the lender/mortgagee.

C. The credit report submitted on the subject Borrower (and Co-Borrower, if any) was ordered by the undersigned lender/mortgagee or its duly authorized agent from the credit agency which prepared the report and was received directly from said credit agency.

D. The Verifications of Employment, Deposit, Rent and Mortgage, as applicable, were requested and received by the lender/mortgagee or its duly authorized agent without passing through the hands of the Borrower or any Interested Third Party and are to the best of lender/mortgagee's knowledge accurate.

E. To the best of my knowledge, neither I nor any other Participant (as that term is clarified in HUD Handbook 4000.1, II.A.1.b.ii.(B)) in this Covered Transaction (as that term is clarified at 2 C.F.R. § 180.200) is suspended, debarred, under a limited denial of participation, or otherwise restricted under 2 C.F.R. part 2424 or 24 C.F.R. part 25, or under similar procedures of any other federal agency.

Items "F" through "H" are to be completed as applicable for VA loans only.

F. The names and functions of any duly authorized agents who developed on behalf of the lender/mortgagee any of the information or supporting credit data submitted are as follows:

Name & Address	Function (e.g., obtained information on the Uniform Residential Loan Application, ordered credit report, verifications of employment, deposits, etc.)
PULTE MORTGAGE LLC 7390 SOUTH IOLA, ENGLEWOOD, CO 80112	LOAN CONSULTANT

If no agent is shown above, the undersigned lender/mortgagee affirmatively certifies that all information and supporting credit data were obtained directly by the lender/mortgagee.

G. The undersigned lender/mortgagee understands and agrees that it is responsible for the omissions, errors, or acts of agents identified in item F as to the functions with which they are identified.

H. The proposed loan conforms otherwise with the applicable provisions of Title 38, U.S. Code, and of the regulations concerning guaranty or insurance of loans to veterans.

Signature of Officer of Lender/Mortgagee	Title of Officer of Lender/Mortgagee LOAN CONSULTANT	Date (mm/dd/yyyy) 09/25/2018
--	--	--

WARNING: This warning applies to all certifications made in this document.
 The knowing submission of a false, fictitious, or fraudulent certification may be subject to criminal and civil penalties, including confinement for up to 5 years, fines, and civil penalties. 18 U.S.C. §§ 287, 1001 and 31 U.S.C. § 3729



Part III Notices to Borrowers

Public reporting burden for this collection of information is estimated to average 6 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

Part IV - Borrower Consent for Social Security Administration to Verify Social Security Number

I authorize the Social Security Administration to verify my Social Security number to the Mortgagee identified in this document and HUD/FHA, through a computer match conducted by HUD/FHA.

Read consent carefully. Review accuracy of social security number(s) and birth dates provided on this application.

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

Part V - Borrower Certification

22. Complete the following for a HUD/FHA Mortgage.

22 a. Do you own or have you sold other real estate within the past 60 months on which there was a HUD/FHA mortgage? 22 b. Sales Price 22 c. Original Mortgage Amt

23. Complete for VA-Guaranteed Mortgage. Have you ever had a VA home Loan?

IMPORTANT: If you are certifying that you are married for the purpose of VA benefits, your marriage must be recognized by the place where you and/ or your spouse resided at the time of marriage...

24. Applicable for Both VA & HUD. As a home loan borrower, you will be legally obligated to make the mortgage payments called for by your mortgage loan contract.

25. I, the Undersigned Borrower(s) Certify that:

- (1) I have read and understand the foregoing concerning my liability on the loan and Part III Notices to Borrowers. (2) Occupancy: HUD Only (CHECK APPLICABLE BOX) (a) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time...

Signature(s) of Borrower(s) - Do not sign unless this application is fully completed. Read the certifications carefully and review accuracy of this application.

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



Itemization of Settlement Charges

This itemization of settlement charges is provided solely for your information to: (1) itemize the expected charges that the Seller may pay at the time of closing in connection with your loan; (2) reflect any fees that you have paid up front; and (3) to disclose any aggregate adjustment that may be applied at closing. Lender reserves the right to recalculate such payments at closing. The Seller contribution is subject to change. You are receiving this document for the following reason: Primary Disclosure Reason is

Please refer to your Loan Estimate for further details.

LENDER / BROKER: **PULTE MORTGAGE LLC**
 7390 SOUTH IOLA, ENGLEWOOD, CO 80112
 (866) 668-8871 EXT. 2036

DATE: **SEPTEMBER 25, 2018**

APPLICANT: **JACIE TEST VETERAN**

PROPERTY ADDRESS: **478 GREENWAY CIR**
ALAMO, CA 94507

Sales Price:	\$400,000.00	Interest Rate:	5.500%
Loan Amount:	\$400,000.00	Product Code:	V09 - VA 20 OR 30 YEAR FIXED
Earnest Money Deposit:	\$50,000.00	Product Type:	VA Fixed
Seller Paid Closing Costs and Credits:	\$9,173.00	Term:	30 Years

Transaction Summary

Estimated Cash to Close from Loan Estimate:	\$-36,771.00
Escrow Aggregate:	\$0.00
Upfront Fees and Misc. Credits:	\$0.00
Estimated Cash to Close (Borrower):	\$-36,771.00

Estimated Monthly Payment

Principal and Interest:	\$1,796.18
Homeowner's Insurance Escrow:	\$0.00
Mortgage Insurance Escrow:	\$0.00
Property Taxes Escrow:	\$0.00
Other:	\$0.00
Total Monthly Mortgage Payment:	\$1,796.18

Monthly HOA Dues:	\$0.00
Combined Monthly Housing Expense:	\$1,796.18

The Estimated Monthly Payment appearing above may vary slightly from the Projected Payments table on Page 1 of your Loan Estimate. The amounts for Mortgage Insurance, Estimated Escrow and the Estimated Total Monthly Payment on your Loan Estimate reflect amounts which are rounded as required by CFR §1026.37.



Closing Cost Details					
Loan Costs	Borrower	Seller	Lender	3rd Party	Total
A. Origination Charges (See Section A and J of the Loan Estimate)	\$9,511.95	\$8,832.80	\$0.00	\$0.00	\$18,344.75
1.375% OF LOAN AMOUNT (POINTS) ^ *	\$5,500.00				\$5,500.00
MERS FEE *	\$11.95				\$11.95
ORIGINATION FEE *	\$4,000.00				\$4,000.00
POST CLOSE HOLDBACK ADMIN. *		\$200.00			\$200.00
TEMPORARY BUYDOWN FEE *		\$8,632.80			\$8,632.80
B. Services You Cannot Shop For	\$431.00	\$0.00	\$0.00	\$0.00	\$431.00
APPRAISAL FEE	\$400.00				\$400.00
CREDIT REPORT FEE	\$18.00				\$18.00
FLOOD CERTIFICATION FEE *	\$13.00				\$13.00
C. Services You Can Shop For	\$1,054.00	\$275.00	\$0.00	\$0.00	\$1,329.00
TITLE - ABSTRACT/TITLE SEARCH	\$90.00				\$90.00
TITLE - DOCUMENT PREPARATION	\$24.00				\$24.00
TITLE - EXAMINATION/BINDER FEE	\$130.00				\$130.00
TITLE - LENDER'S TITLE AGENT	\$50.00				\$50.00
TITLE - LENDER'S TITLE UW	\$750.00				\$750.00
TITLE - SETTLEMENT/CLOSING FEE *		\$275.00			\$275.00
TITLE - TITLE COURIER FEE *	\$10.00				\$10.00
D. Total Loan Costs (A+B+C)	\$10,996.95	\$9,107.80	\$0.00	\$0.00	\$20,104.75
Closing Cost Details					
Other Costs	Borrower	Seller	Lender	3rd Party	Total
E. Taxes & Other Government Fees	\$1,057.00	\$5.00	\$0.00	\$0.00	\$1,062.00
RECORDING FEE MORTGAGE	\$92.00				\$92.00
CITY/COUNTY TAX/STAMPS	\$960.00				\$960.00
TAX TRANSFER FEE	\$5.00	\$5.00			\$10.00
F. Prepays	\$0.00	\$60.27	\$0.00	\$0.00	\$60.27
PREPAID INTEREST + *		\$60.27			\$60.27
G. Initial Escrow Payment At Closing (See Section G of the Loan Estimate plus the Escrow Aggregate credit)	\$1,168.88	\$0.00	\$0.00	\$0.00	\$1,168.88
Homeowner's Insurance \$0.00 per month for 0 mo. +					
Mortgage Insurance \$0.00 per month for 0 mo. +					
Property Taxes \$0.00 per month for 0 mo. +					
Escrow Aggregate (The Escrow Aggregate represents the reduction of the initial escrow deposit estimate to meet escrow balance guidelines at closing and is not included on the Loan Estimate) +					



H. Other	\$1,175.00	\$0.00	\$0.00	\$0.00	\$1,175.00
TITLE - OWNER'S TITLE AGT. (OPTIONAL)	\$925.00				\$925.00
TITLE - OWNER'S TITLE UW (OPTIONAL)	\$250.00				\$250.00
I. Total Other Costs (E+F+G+H)	\$3,400.88	\$65.27	\$0.00	\$0.00	\$3,466.15
J. Total Closing Costs	\$14,397.83	\$9,173.07	\$0.00	\$0.00	\$23,570.90
Closing Costs Subtotals (D + I)	\$14,397.83	\$9,173.07	\$0.00	\$0.00	\$23,570.90
Lender Credits					

^ Your credit or charge (points) for the specific interest rate chosen may change at any time until you lock the interest rate or if the terms of your loan change.

+ Pre-Paid Items

* Items included in APR calculation.

The following fees are refundable under the following terms and conditions:

Appraisal Fee: The amount paid prior to closing will be applied towards the total cost of the appraisal, which may exceed the amount collected prior to closing. The amount paid up-front is refundable only if the loan is denied or withdrawn prior to the Lender ordering the appraisal.

Credit Report Fee: The amount paid prior to closing will be applied towards the total cost of the credit report, which may exceed the amount collected prior to closing. The amount paid up-front is refundable only if the loan is denied or withdrawn prior the Lender ordering the credit report.

Rate Lock Fee: This fee may be refunded if the loan application is declined by the Lender or if the loan is closed pursuant to the terms and conditions of the Financing Agreement.

All other fees are nonrefundable. Nonrefundable fees are subject to applicable limitations of state and/or federal law.

The amounts for the Lender's Title Policy and Owner's Title Policy premiums appearing above reflect the estimate of the actual premiums being charged. However, federal rules require that the Lender disclose in the Loan Estimate and Closing Disclosure, the single-issue Lender's Title Policy premium and the incremental amount for the Owner's Title Policy assuming a simultaneous issue rate. As a result, the actual charge for the Lender's Title Policy may be lower than what appeared in the Loan Estimate and Closing Disclosure and the Owner's Title Policy may be higher.

This Itemization of Settlement Charges is provided for your information based on the expected charges at settlement in connection with your loan. Please refer to your Loan Estimate for further details.

CAROLINE CHAMPAGNE
Mortgage Loan Originator
NMLS Unique ID #: **987654**

By signing below, the undersigned acknowledges receipt of the Itemization of Settlement Charges.

- BORROWER - JACIE TEST VETERAN - DATE -



Loan Estimate

DATE ISSUED 09/25/2018
APPLICANTS JACIE TEST VETERAN
 20717 ALIGATOR DRIVE
 COASTAL, FL 33345
PROPERTY 478 GREENWAY CIR
 ALAMO, CA 94507
SALE PRICE \$400,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT FIXED RATE
LOAN TYPE Conventional FHA VA _____
LOAN ID# UAT.72-107407A
RATE LOCK NO YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 10/06/2018 5:00PM MDT

Loan Terms		Can this amount increase after closing?
Loan Amount	\$400,000	NO
Interest Rate	5.500%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,796.18	YES <ul style="list-style-type: none"> Adjusts every year starting in year 2 Goes as high as \$2,271 in year 3
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments			
Payment Calculation	Year 1	Year 2	Years 3-30
Principal & Interest	\$1,796.18	\$2,026.74	\$2,271.16
Mortgage Insurance	+ 0	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$1,796.18	\$2,026.74	\$2,271.16

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$0 a month	This estimate includes <input type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i>	In escrow?
---	----------------	--	-------------------

Costs at Closing	
Estimated Closing Costs	\$22,402 Includes \$20,105 in Loan Costs + \$2,297 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	-\$36,771 Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i>

Closing Cost Details

Loan Costs	
A. Origination Charges	\$18,345
1.375% of Loan Amount (Points)	\$5,500
MERS FEE	\$12
ORIGINATION FEE	\$4,000
POST CLOSE HOLDBACK ADMIN.	\$200
TEMPORARY BUYDOWN FEE	\$8,633

B. Services You Cannot Shop For	\$431
APPRAISAL FEE	\$400
CREDIT REPORT FEE	\$18
FLOOD CERTIFICATION FEE	\$13

C. Services You Can Shop For	\$1,329
TITLE – ABSTRACT/TITLE SEARCH	\$90
TITLE – DOCUMENT PREPARATION	\$24
TITLE – EXAMINATION/BINDER FEE	\$130
TITLE – LENDER'S TITLE AGENT	\$50
TITLE – LENDER'S TITLE UW	\$750
TITLE – SETTLEMENT/CLOSING FEE	\$275
TITLE – TITLE COURIER FEE	\$10

D. TOTAL LOAN COSTS (A + B + C)	\$20,105
--	-----------------

Adjustable Payment (AP) Table	
Interest Only Payments?	NO
Optional Payments?	NO
Step Payments?	YES for your first 24 payments
Seasonal Payments?	NO
Monthly Principal and Interest Payments	
First Change/Amount	\$2,027 at 13TH payment
Subsequent Changes	Every year
Maximum Payment	\$2,271 starting at 25TH payment

Other Costs	
E. Taxes and Other Government Fees	\$1,062
Recording Fees and Other Taxes	\$92
Transfer Taxes	\$970
F. Prepaids	\$60
Homeowner's Insurance Premium (months)	
Mortgage Insurance Premium (months)	
Prepaid Interest (\$60.27 per day for 1 days @ 5.500%)	\$60
Property Taxes (months)	

G. Initial Escrow Payment at Closing			
Homeowner's Insurance	per month for	mo.	
Mortgage Insurance	per month for	mo.	
Property Taxes	per month for	mo.	

H. Other	\$1,175
TITLE – OWNER'S TITLE AGT. (OPTIONAL)	\$925
TITLE – OWNER'S TITLE UW (OPTIONAL)	\$250

I. TOTAL OTHER COSTS (E + F + G + H)	\$2,297
---	----------------

J. TOTAL CLOSING COSTS	\$22,402
-------------------------------	-----------------

D + I	\$22,402
Lender Credits	

Calculating Cash to Close	
Total Closing Costs (J)	\$22,402
Closing Costs Financed (Paid from your Loan Amount)	\$0
Down Payment/Funds from Borrower	\$0
Deposit	-\$50,000
Funds for Borrower	\$0
Seller Credits	-\$9,173
Adjustments and Other Credits	\$0
Estimated Cash to Close	-\$36,771

Additional Information About This Loan

LENDER
NMLS / ___ LICENSE ID
LOAN OFFICER
NMLS / ___ LICENSE ID
EMAIL
PHONE

PULTE MORTGAGE LLC
1791
CAROLINE CHAMPAGNE
987654
JSAWYER@PULTEMORTGAGELLC.COM
(866) 668-8871 EXT. 2036

MORTGAGE BROKER
NMLS / ___ LICENSE ID
LOAN OFFICER
NMLS / ___ LICENSE ID
EMAIL
PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$147,802	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$30,158	Principal you will have paid off.
Annual Percentage Rate (APR)	5.528%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	101.436%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

You may receive a revised Loan Estimate at any time prior to 60 days before consummation.

- Appraisal** We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
- Assumption** If you sell or transfer this property to another person, we
 will allow, under certain conditions, this person to assume this loan on the original terms.
 will not allow assumption of this loan on the original terms.
- Homeowner's Insurance** This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
- Late Payment** If your payment is more than 15 days late, we will charge a late fee of 4% of the overdue monthly payment, unless such amount exceeds the maximum amount allowed by applicable state law, in which case we may collect the maximum amount allowed by such law.
- Loan Acceptance** You do not have to accept this loan because you have received this form or signed a loan application.
- Refinance** Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
- Servicing** We intend
 to service your loan. If so, you will make your payments to us.
 to transfer servicing of your loan.

FLOATING RATE LETTER

VETERAN
Loan #: **UAT.72-107407A**
MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

BORROWER NAME: JACIE TEST VETERAN ("Applicant")

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507 ("Property")

Loan Type: V09 - VA 20 OR 30 YEAR FIXED RATE BD ("Loan Type")

Loan Term: 360 months ("Term")

Loan Amount: \$400,000.00 ("Amount")

Dear Loan Applicant:

PULTE MORTGAGE LLC ("Lender") hereby acknowledges receipt of your application for the mortgage loan specified above ("Loan") to be secured by the Property.

APPLICANT ACKNOWLEDGES THAT THE INTEREST RATE AND DISCOUNT POINTS (OR DISCOUNT CREDIT) ARE FLOATING AND **SUBJECT TO CHANGE** UNTIL SUCH TIME AS THE APPLICANT LOCKS THE LOAN.

APPLICANT MAY REQUEST TO LOCK THE LOAN'S INTEREST RATE AND DISCOUNT POINTS (OR DISCOUNT CREDIT) BY CONTACTING THE LOAN CONSULTANT WHO IS HANDLING THE LOAN APPLICATION, SUBJECT TO THE LENDER'S LOCK-IN RATES, PRICING AND POLICIES IN EFFECT ON THAT DATE. APPLICANT MUST EXECUTE A LOCK-IN AGREEMENT IN ORDER TO LOCK THE LOAN.

Loans must be locked no later than fourteen (14) calendar days prior to the closing of the Loan. If Applicant has not established pricing for the loan by this date, the Lender will establish pricing, at par rate, fourteen (14) calendar days prior to the scheduled closing date of the loan.

It is the Applicant's sole responsibility to monitor the Lender's interest rates and pricing in order to determine when to lock the interest rate and discount points (or discount credit) for the Loan. The Lender is not responsible for notifying the Applicant of any changes to pricing that may occur.

Lender does not guarantee the availability or the characteristics of the Loan.

No representative of the Lender, nor any other party, is authorized to vary the written terms of this Letter by oral representations or statements and Applicant should not rely on any oral representation or statement if such representation or statement varies from the written terms of the Letter.

This Letter does not constitute a commitment by the Lender to fund the Loan or an approval of Applicant's Loan application.



The terms and conditions of this Letter shall remain in force and effect until the earlier of (i) a written rate-lock agreement between Applicant and the Lender as to the pricing for the Loan, including interest rate and discount points (or discount credit), (ii) the Loan is disbursed, (iii) the Loan application is declined by the Lender, or (iv) Applicant withdraws the application.

Sincerely,
PULTE MORTGAGE LLC

BY: _____
CAROLINE CHAMPAGNE NMLS: 987654

The undersigned Applicant(s) hereby acknowledge that they have received and read a copy of this Letter, and agree to its contents.

- BORROWER - JACIE TEST VETERAN - DATE -

Review



Borrower's Certification & Authorization

VETERAN

Loan #: UAT. 72-107407A

MIN: 100057400002127514

Date: **SEPTEMBER 25, 2018**

Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **PULTE MORTGAGE LLC**. In applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, **PULTE MORTGAGE LLC** reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PULTE MORTGAGE LLC**.
5. I further authorize **PULTE MORTGAGE LLC** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **PULTE MORTGAGE LLC**. I understand that the purpose for this order is for **PULTE MORTGAGE LLC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **PULTE MORTGAGE LLC**. As part of the application process, **PULTE MORTGAGE LLC** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **PULTE MORTGAGE LLC**, and to any investor to whom **PULTE MORTGAGE LLC** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. **PULTE MORTGAGE LLC** or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **PULTE MORTGAGE LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.

Authorization to Release Information to Government Agency

I, having read the explanation of my rights as set forth below, hereby authorize **PULTE MORTGAGE LLC** to disclose my loan application and other documents required in connection with processing and making my loan including, but not limited to, copies of paystubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Defense/Department of Veteran's Affairs, to any investors to whom **PULTE MORTGAGE LLC** may sell my loan, and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating, processing, underwriting, or closing mortgage lending practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

Statement of Customer Rights Under the Right to Financial Privacy Act of 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA without further notice or authorization but will not be disclosed or released by this institution to another Government



Agency or Department without your consent except as required or permitted by law.

Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

- BORROWER - JACIE TEST VETERAN - DATE -

Review



MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



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

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

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

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

- BORROWER - JACIE TEST VETERAN - DATE -



IDENTITY AND ADDRESS INFORMATION REQUEST

DATE: SEPTEMBER 25, 2018

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

LENDER/BROKER: PULTE MORTGAGE LLC

Your Privacy Is Important To Us

Privacy and security are taken very seriously at Pulte Mortgage. All non-public information will be protected by our Privacy Policy and by Federal Law. We are committed to protecting your information and thank you in advance for your assistance in providing the documents below.

Requirements

If you have not already done so, please provide a legible copy of ONE OF THE FOLLOWING DOCUMENTS and YOUR CURRENT ADDRESS to your Loan Consultant. This document must not be expired.

- Valid Driver's License
- Valid Passport
- Other valid government issued form of photo identification

(Pulte Mortgage may also request additional information or documentation that will assist in verifying identity and address accuracy.)

How We Use This Information

Identity Validation: The USA Patriot Act requires lenders to validate the identity of their customers. This validation supports the detection and prevention of money laundering, terrorist financing, identity theft and other forms of fraud.

Address Validation: The Fair and Accurate Credit Transaction Act of 2003 (FACT ACT) requires lenders to validate address discrepancies when receiving information from a consumer reporting agency.



Notice of Change in Mortgage Terms

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

DATE: **SEPTEMBER 25, 2018**

BORROWER NAME: **JACIE TEST VETERAN**

PROPERTY ADDRESS: **478 GREENWAY CIR, ALAMO, CA 94507**

You are hereby notified that there has been a material change in the terms of the residential mortgage loan that **PULTE MORTGAGE LLC** is able to originate on your behalf. The terms have changed in the following way(s) as set forth below.

Reason for Change: Primary Disclosure Reason is _____

Type of loan from **VA FIXED RATE** to **VA FIXED RATE**

Term of loan from **360** to **360**

* Interest Rate from **5.125%** to **5.500%**

* Total monthly Principal and Interest payment from **\$2,177.95** to **\$1,796.18**

Total escrow deposit from **\$1,168.88** to **\$1,168.88**

Requirement for Mortgage Insurance (PMI/MIP) or VA Funding Fee (VAFF) from **NONE** to **NONE**

Up Front Mortgage Insurance (PMI/MIP) or VA funding Fee (VAFF) from **\$0.00** to **\$0.00**

Monthly Mortgage Insurance (PMI/MIP) from **\$0.00** to **\$0.00**

* Total origination charges from **\$10,211.95** to **\$18,344.75**

* Item has changed



AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE STATEMENT HOMEOWNER'S INSURANCE

VETERAN
Loan #: UAT.72-107407A
MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

BORROWER NAME: JACIE TEST VETERAN ("Applicant")

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

The purpose of this Disclosure Statement is to provide Applicant notice that **PULTE MORTGAGE LLC** has a business relationship with Pulte Insurance Agency, Inc. (Agency). The Agency is a wholly owned subsidiary of **PULTE MORTGAGE LLC**. **PULTE MORTGAGE LLC** and Agency are both wholly owned affiliates of PulteGroup, Inc. Because of this relationship, this referral may provide **PULTE MORTGAGE LLC** a financial or other benefit.

The Agency is an insurance agent which provides, among other products, homeowner's and flood insurance. Applicant may receive an insurance quote on the Property from the Agency. Set forth below is an estimated range of charges for the settlement services listed. Applicant is NOT required to use Pulte Insurance Agency, Inc. as a condition for the settlement of your loan on the Property. **THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. APPLICANT IS FREE TO SHOP AROUND TO DETERMINE THAT APPLICANT IS RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.**

Settlement Service	Estimated Range of Charges - Annual Premium
Hazard Insurance	0.2% - 2.5% of Home Price
Flood Insurance	0.1% - 1.0% of Home Price

NOTE: The cost of Applicant's homeowner's and flood insurance may vary due to many factors including the size, location, and cost of the Property. Actual quote and acceptance by Agency is subject to application of the Agency's underwriting guidelines. If enhancements to the policy such as increased limits, scheduled articles, or earthquake coverage are required, then the premium may increase.

This Disclosure Statement is provided to Applicant pursuant to 12 CFR Section 1024.

ACKNOWLEDGMENT: Applicant has read this Disclosure Statement and understands that **PULTE MORTGAGE LLC** is referring Applicant to purchase the settlement services described above from Agency and that **PULTE MORTGAGE LLC** may receive a financial or other benefit as the result of this referral.

- BORROWER - JACIE TEST VETERAN - DATE -



PulteInsurance Agency™

VETERAN
Loan #: UAT. 72-107407A
MIN: 100057400002127514

Five Great Reasons to Obtain your Homeowners Insurance with Pulte Insurance Agency, Inc.

1. Partnership with Pulte Homes and Pulte Mortgage LLC

Pulte Insurance Agency, Inc. is part of the PulteGroup family of companies. Our sole focus is ensuring outstanding service to all PulteGroup customers.

2. Competitive Rates

Pulte Insurance Agency, Inc. shops up to 20 insurance companies to provide you with comprehensive coverage at a great rate. We are also able to offer discounts for new homes that are not generally available to the public.

3. Full Service

We are a full service agency offering a wide array of products, such as: auto, flood, umbrella, personal property schedules.

4. Confidence in Coverage Quoted

We already have answers to essential underwriting questions to provide an accurate, upfront quote.

5. Over 37,000 Satisfied Customers

We provide outstanding customer service during the home buying process and subsequent years. In fact, over 87% of our clients stay with us year-after-year.

**Your experience with, and confidence in, Pulte Insurance Agency, Inc. is
our #1 priority, both now and for years to come.**

National Sales Center

888-214-9899

PulteInsuranceAgency@InsuranceMail.com



EQUAL CREDIT OPPORTUNITY ACT / FAIR LENDING NOTICE

VETERAN
Loan #: **UAT.72-107407A**
MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

LENDER/BROKER: PULTE MORTGAGE LLC
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

The Federal Equal Credit Opportunity Act (ECOA) is designed to prevent creditors from discriminating against creditworthy applicants on the basis of the applicant's race, color, religion, national origin, sex, marital status, age, (provided that the applicant has the capacity to enter into a binding contract), the fact that a person derives all or part of his or her income from public assistance programs, or the fact that the person previously exercised his or her rights under the Consumer Credit Protection Act.

The Fair Housing Act prohibits discrimination against persons because of their race, color, religion, sex, familial status, disability, or national origin, it does so by prohibiting such discrimination in the making or purchasing of a mortgage loan.

If you believe you have been discriminated against, you should send a complaint to:

Office of Fair Housing and Equal Opportunity
Department of Housing and Urban Development
Room 5204
451 Seventh St. SW
Washington, DC 20410-2000

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

- BORROWER - JACIE TEST VETERAN - DATE -



Notice to the Home Loan Applicant

VETERAN

Loan #: **UAT. 72-107407A**

MIN: **100057400002127514**

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

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

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

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

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

One or more of the following consumer reporting agencies will provide the credit score:

Experian

701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/reportaccess

Equifax Mortgage Services

P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111
www.equifax.com

TransUnion Consumer Disclosure Center

P.O. Box 2000
Chester, PA 19022
1-800-916-8800
www.transunion.com

Credco

12395 First American Way
Poway, CA 92064
1-800-523-0233

Your acknowledgment below signifies that this written notice was provided to you.

— BORROWER — JACIE TEST VETERAN — DATE —



**NOTICE REGARDING
IRS TAX RETURN TRANSCRIPT REQUEST (4506-T)**

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

DATE: SEPTEMBER 25, 2018

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

To Be Signed At Time Of Loan Application

PULTE MORTGAGE LLC requires Borrower(s) to execute a "Request for Copy of Transcript of Tax Returns" (IRS Form 4506-T). **PULTE MORTGAGE LLC** uses this form to request tax return information from the IRS, if required for the product you select. By signing below, Borrower(s) acknowledges that Borrower(s) will be required to sign IRS Form 4506-T either prior to closing and/or at closing. **PULTE MORTGAGE LLC** will use the IRS Form 4506-T to obtain information regarding the Borrower(s) tax returns from the IRS and to validate information in Borrower(s) loan file.

- BORROWER - JACIE TEST VETERAN - DATE -



PULTE MORTGAGE LLC
NMLS Unique ID: 1791
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
Telephone: (866) 668-8871 EXT. 2036

AGREEMENT FOR ADVANCE FEES

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

This Agreement for Advance Fees ("Agreement") is made on **SEPTEMBER 25, 2018** between **PULTE MORTGAGE LLC** ("Lender") and **JACIE TEST VETERAN** ("Applicant")

Recitals

- A. Applicant has applied for a mortgage loan through Lender.
- B. Lender requires the payment of money by Applicant after the Applicant has expressed an intent to proceed with the application.
- C. The money paid by Applicant does not guarantee approval of the loan application or acceptance into a particular loan program.
- D. The money paid by Applicant for Application Fee and/or Processing Fee is non-refundable.
- E. The money paid by Applicant to compensate third parties for services rendered during the mortgage loan process include, but are not limited to, appraisers, credit reporting agencies, couriers, overnight mail delivery services, and flood zone determination services.
 - 1. If the actual charge of the third party service is less, the excess will be refunded at time of settlement. If the actual charge is more, additional amounts will be due at time of settlement.
 - 2. If you provide Lender with a written notice of your withdrawal of your loan application prior to our ordering the credit report and/or appraisal, the applicable amount of money will be refunded to you.
 - 3. These fees are refundable only if the services to which the fee relates have not been ordered.
- F. Other fees not shown here may be payable later and are shown on the Loan Estimate.
- G. We estimate that within thirty (30) days of Lender's receipt of your loan application, we will issue you a decision as to whether we can approve your loan application.
- H. By signing the form below, Applicant has expressed an intent to proceed with the loan transaction set forth in the Loan Estimate.

The parties hereby agree as follows:

- 1. Concurrent with the execution of this Agreement, Applicant will provide to Lender an amount of money equal to **\$400.00**. This money will be utilized by Lender to pay for the following services, as follows:

Name of Fee	Amount Requested	Amount Received
Credit Report	\$ <u>0.00</u>	\$ <u>0.00</u>
Appraisal	\$ <u>400.00</u>	\$ <u>0.00</u>
Application Fee	\$ <u>0.00</u>	\$ <u>0.00</u>

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)




2. We have assigned a representative of Lender to work with you during this application process who will keep you updated as to the status of your application and should be able to answer your questions. However, you may also address written questions, comments, or complaints to Lender, Attention: **CAROLINE CHAMPAGNE, LOAN CONSULTANT** (NMLS ID: **987654**).

Applicant hereby acknowledges that Applicant intends to proceed with the loan transaction set forth in the Loan Estimate and acknowledges receipt of this Agreement for Advance Fees prior to paying application fee, processing fee, appraisal fee, credit report fee, or any other fee listed above.

- BORROWER - JACIE TEST VETERAN - DATE -

Review

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)

 20989.10

Page 2 of 2



DT0-008-825

AUTHORIZATION TO PAY ADVANCE FEES

VETERAN
Loan #: **UAT.72-107407A**
MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

This disclosure provides information regarding the payment of advance fees associated with your loan application. Although this disclosure gives you an opportunity to provide bank account information, you are not required to authorize the collection of fees until you tell us in writing that you intend to proceed with this transaction. Providing the information requested on this form is **VOLUNTARY** and is included in this package as a convenience to you. **PULTE MORTGAGE LLC** will not request the collection of advance fees (i.e. credit report, appraisal) until you have accepted the **Loan Estimate** included in this package by executing the **Notice of Intent to Proceed and Agreement for Advance Fees**. If you have questions regarding the collection of advance fees, please contact your Loan Consultant.

There are three (3) options available to pay **PULTE MORTGAGE LLC** any advance fees. For amount due please refer to the Agreement for Advance Fees:

- Electronic Check (Most Convenient):** I authorize **PULTE MORTGAGE LLC** to process payment, in the amount authorized below, from my bank account, via electronic check.
- Paper Check:** I will discuss my disclosures with my Loan Consultant and will send a check payable to Pulte Mortgage LLC to pay advanced fees after the call. Please make check payable to Pulte Mortgage LLC after you have reviewed your disclosures with your Loan Consultant.
- Verbal Payment Processing:** I will discuss payment options with my Loan Consultant, including check-by-phone, credit card or debit card.

For Electronic Check, please complete entire section below:

9-9876543231	0301
DATE _____	
PAY TO THE ORDER OF _____	\$ _____
	DOLLARS
YOUR FINANCIAL INSTITUTION Anytown, USA	
FOR _____	
:123456789:	1234567890:
	0301

ABA Routing #*	Account #*	Voided Check #*

Name of Bank* _____

Name(s) on Account* _____

Address on Check* _____

Amount authorized* \$_____ If no fees are due, enter \$0.

(*) Required Field for Electronic Check Processing

I authorize Pulte Mortgage LLC to proceed with my payment option selected above.

- BORROWER - JACIE TEST VETERAN - DATE -



CALIFORNIA - NOTICE TO THE HOME LOAN APPLICANT

VETERAN
Loan #: **UAT. 72-107407A**
MIN: **100057400002127514**

Date: **SEPTEMBER 25, 2018**

Lender: **PULTE MORTGAGE LLC**

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

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

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

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

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

Equifax Mortgage Services
www.equifax.com
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

TransUnion Consumer Disclosure Center
www.transunion.com
P.O. Box 1000
Chester, PA 19022
1-800-916-8800

Experian
www.experian.com
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

If you have any questions concerning the terms of the loan, contact the lender at:

PULTE MORTGAGE LLC
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

Cal. Civ. Code §1785.20.2(d)

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

- BORROWER - JACIE TEST VETERAN - DATE -



ADDENDUM TO RESIDENTIAL MORTGAGE LOAN APPLICATION

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

Date: **SEPTEMBER 25, 2018**

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Persons who enter into a Civil Union or Domestic Partnership may have all the same rights, obligations, and responsibilities of spouses in a marriage. As a result, Lender may require that Civil Union partners or Domestic Partners sign the security instrument to ensure enforceability of the Lender's lien.

Also, non-borrowing spouses may be required to sign the security instrument to ensure the enforceability of the Lender's lien as well.

You should consult an attorney for specific legal advice regarding your property rights and benefits, protections, and responsibilities.

Borrower: Are you in a Civil Union or a Domestic Partnership, or do you have a non-borrowing spouse, or are you a party to a Designated Beneficiary Agreement?

NO

YES

- BORROWER - JACIE TEST VETERAN - DATE -

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

Addendum to Loan Application

13441.189

Page 1 of 1



DT0-008-825

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE FOR FINANCE LENDER

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

Date: SEPTEMBER 25, 2018

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
2. RACE, COLOR, RELIGION, SEX, GENDER, GENDER IDENTITY, GENDER EXPRESSION, SEXUAL ORIENTATION, MARITAL STATUS, DOMESTIC PARTNERSHIP, NATIONAL ORIGIN, ANCESTRY, FAMILIAL STATUS, SOURCE OF INCOME, DISABILITY, OR GENETIC INFORMATION.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS, OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THE FINANCIAL INSTITUTION OR:

Department of Business Oversight
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344

ACKNOWLEDGMENT OF RECEIPT

I/WE RECEIVED A COPY OF THIS NOTICE.

- BORROWER - JACIE TEST VETERAN - DATE -



CALIFORNIA - IMPOUND ACCOUNT STATEMENT

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

Date: **SEPTEMBER 25, 2018**

Lender: **PULTE MORTGAGE LLC**

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Under certain conditions borrowers may be required to establish an impound account to ensure the payment of taxes on the property, insurance premiums or other purposes relating to the property. An impound may be required when:

1. required by a state or federal regulatory authority;
2. a loan is made, guaranteed, or insured by a state or federal governmental lending or insuring agency;
3. the purchaser or borrower fails to pay two consecutive tax installments on the property prior to the delinquency date for such payments;
4. the original principal amount of such a loan is (i) 90 percent or more of the sale price, if the property involved is sold, or (ii) 90 percent or more of the appraised value of the property securing the loan;
5. the combined principal amount of all loans secured by the real property exceeds 80 percent of the appraised value of the property securing the loans;
6. a loan is made in compliance with the requirements for higher priced mortgage loans established in Regulation Z, whether or not the loan is a higher priced mortgage loan; or
7. a loan is refinanced or modified in connection with a lender's homeownership preservation program or a lender's participation in such a program sponsored by a federal, state, or local government authority or a nonprofit organization.

If none of the above conditions apply to your loan request, the lender may not require the establishment of an impound account. However, you **may** elect to establish an impound account. If you do so, the lender is required to pay two percent simple interest per annum on the impound account. The interest will be credited to the impound account annually or upon termination of the account, whichever is earlier.

Cal. Civ. Code §2954(a)

BORROWER'S SELECTION

Establish an impound account which will provide for monthly payments used for the payment of property taxes, hazard insurance premiums and other applicable charges related to the Property. I/We understand that the types of charges that will be collected are limited to the terms mutually agreed to by applicable parties to the loan and that this election does not necessarily extend to all charges, such as supplemental taxes, for which I/We may be responsible for paying directly.

Pay all property taxes, insurance premiums and other applicable charges directly.

I/We hereby acknowledge receipt of this Impound Account Statement, and further acknowledge that I/we understand its provisions.

- BORROWER - JACIE TEST VETERAN - DATE -



CALIFORNIA DEPARTMENT OF BUSINESS OVERSIGHT
COMPARISON OF SAMPLE MORTGAGE FEATURES: TYPICAL MORTGAGE TRANSACTION
THIS IS NOT A LOAN COMMITMENT

(NOTE TO BORROWER: The mortgage comparison information below provides only an estimate and samples of loan payment and loan balance scenarios. Borrower should carefully review all loan documents to confirm the actual amount, rate, and scenario of the loan selected.)

Proposed Mortgage Loan for: JACIE TEST VETERAN			MORTGAGE COMPARISON (not actual loans available)							
Current Payment Scenario*			Comparison Payment Scenarios							
			Traditional Fixed Rate Mortgage*		5/1 ARM*		Simultaneous Second-Lien Loan*		Simultaneous Second-Lien Loan*	
					Fixed for 5-years rate 3.125%; max rate 8.125%		California Housing Finance Agency (CalHFA)		Home Equity Line of Credit (HELOC)	
Product:	V09 - VA 20 OR 30 YEAR FIXED RATE BD		Product:	C02 - 25 or 30 Year Fixed Rate	Product:	C55 - 5/1 Libor ARM	Product:	DPC - Bond Second w/Balloon Payment	Product:	CBH - Brokered Conventional HELOC
Loan Amount:	\$ 400,000.00		Loan Amount:	\$ 250,000.00	Loan Amount:	\$ 250,000.00	Loan Amount:	\$ 7,500.00	Loan Amount:	\$ 25,000.00
LTV:	100.000%		LTV:	80.000%	LTV:	80.000%	LTV:	3.000%	LTV:	10.000%
Term:	360 Months		Term:	360 Months	Term:	360 Months	Term:	360 Months	Term:	360 Months
Interest Rate:	5.500%		Interest Rate:	5.000%	Interest Rate Years 1-5:	3.125%	Interest Rate:	3.251%	Interest Rate:	5.250%
Estimated Monthly Payment	\$2,271.16			\$1,342.06		\$1,070.94		\$20.32		\$109.38
Maximum Monthly Payment During First 5 years	\$2,271.16			\$1,342.06		\$1,737.86		\$20.32		\$109.38
Maximum Monthly Payment Ever	\$2,271.16			\$1,342.06		\$1,737.86		\$20.32		\$213.54
LOAN BALANCE SCENARIOS (EFFECT ON LOAN BALANCE AND HOME EQUITY)										
After 5 years, how much will you owe?	\$369,842.14			\$229,185.91		\$222,539.99		\$7,500.00		\$25,000.00
After 5 years of payments, how much home equity do you have?	\$30,157.86			\$20,814.09		\$27,460.01		\$0.00		\$0.00

Current Estimated Monthly Payment (Escrows not included if waived)		*The payment scenarios reflect the amount of the Principal and Interest payments. These do not include taxes, insurance or any other payments required to be paid monthly.	
1st Lien Principal and Interest	\$ 1,796.18	Traditional Fixed Rate Mortgages:	are fully amortizing loans with Principal and Interest calculated based on a 30 year term. The interest rate is fixed for the term of the loan.
2nd Lien Principal and Interest	\$ 0.00	5/1 ARM Mortgages:	are fully amortizing loans with Principal and Interest calculated based on 30 year term. The interest rate is fixed for 5 years and will adjust annually when the fixed period has expired.
Hazard Insurance Escrow	\$ 0.00	2nd Lien California Housing Finance Agency (CalHFA):	are interest only loans with a balloon payment based on a 30 year term. The interest rate is fixed for the term of the loan and the principal amount is due in full at the end of the term.
Mortgage Insurance Escrow	\$ 0.00	2nd Lien Home Equity Line of Credit (HELOC):	are interest only loans with Principal and Interest calculated based on a 30 year term. The interest rate is the index plus margin and will adjust monthly. Payments for the first 10 years are Interest Only. Principal and Interest payments are required for years 11-30 based on the loan balance at the end of the 10th year.
Real Estate Taxes Escrow	\$ 0.00		
Total Monthly Mortgage Payment	\$ 1,796.18		

CALIFORNIA - TITLE INSURANCE DISCLOSURE

VETERAN

Loan #: **UAT.72-107407A**

MIN: **100057400002127514**

Date: **SEPTEMBER 25, 2018**

Lender: **PULTE MORTGAGE LLC**

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Important Notice About Title Insurance

IMPORTANT: IN A PURCHASE OR EXCHANGE OF REAL PROPERTY, IT MAY BE ADVISABLE TO OBTAIN TITLE INSURANCE IN CONNECTION WITH THE CLOSE OF ESCROW SINCE THERE MAY BE PRIOR RECORDED LIENS AND ENCUMBRANCES WHICH AFFECT YOUR INTEREST IN THE PROPERTY BEING ACQUIRED. A NEW POLICY OF TITLE INSURANCE SHOULD BE OBTAINED IN ORDER TO ENSURE YOUR INTEREST IN THE PROPERTY THAT YOU ARE ACQUIRING.

Cal. Civ. Code §1057.6

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

- BORROWER - JACIE TEST VETERAN - DATE -

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)

2799.17

Page 1 of 1



DT0-008-825

Homebuyers

Beware of Wire Fraud and Other Cyber Crimes

DATE: SEPTEMBER 25, 2018

LENDER: PULTE MORTGAGE LLC

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR
ALAMO, CA 94507

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

Buying a home is an exciting time so it is important to be careful not to let cyber criminals turn your dream experience into a nightmare.

We have all seen headlines about cybercrime and companies and individuals who have been hacked. Like many industries, the real estate industry has seen a significant increase in cybercrime. The risk is growing as criminals find new ways to obtain information pertaining to real property transactions in an effort to divert and steal funds through malicious wire fraud schemes.

Cyber criminals typically begin their fraudulent schemes long before the attempted theft occurs. They often begin with a common technique called "phishing". This can take the form of email messages, fake websites or phone calls to fraudulently obtain your private information. Through a seemingly harmless communication, criminals trick people into inputting their information or clicking a link that allows hackers to steal computer or email logins and passwords.

Once hackers gain access to an email account, they will monitor messages to find someone in the process of buying a home. The hackers may be experts in real estate transactions. The criminals may hack various parties involved in the home buying transaction, including homebuyers, real estate agents, lenders, title companies or attorneys. Then, around the time the homebuyer is supposed to wire funds for their home purchase, the homebuyer receives what seems like a perfectly normal email apparently from a professional associated with the transaction. This email will include wiring instructions for wiring funds to a fraudulent account. If you take the bait and wire funds to a fraudulent account, your money could be stolen.

Please take precautions so you won't become a victim of cybercrime. Be careful to protect your personal information and passwords. Do not send sensitive information using unsecure email. Do not click on links or attachments in unsolicited emails.

Here are some tips from the Federal Bureau of Investigation (FBI) to protect against wire fraud and other cybercrimes:

1. **Call, don't email:** Confirm by phone all wiring instructions you receive before transferring funds. Use a phone number for the title company that you obtain from a trusted source.
2. **Be suspicious:** Carefully scrutinize all email requests for information or transfers of funds to determine if the emails appear out of the ordinary. It's not common for title companies to change wiring instructions and payment information.
3. **Confirm everything:** Ask your bank to confirm not just the account number but also the name on the account before sending a wire transfer.
4. **Verify immediately:** You should call the title company or your real estate agent to verify your funds were received by the title company or other proper party. Detecting that you sent money to a wrong account within 24 hours may give you the best chance of recovering your money.
5. **Forward, don't reply:** When responding to an email, hit forward instead of reply and then start typing in the person's email address. Criminals use email addresses that are very similar to the real one for a company. By typing in email addresses, you will ensure the intended recipient's correct email address is used.

If you discover that you have been a victim of wire fraud or another cybercrime, immediately contact your financial institution and notify the FBI or other law enforcement authorities. If the fraud or crime involves a real estate transaction, be sure to contact the title company, settlement agent, escrow agent or attorney handling the transaction.



**CONSUMER DISCLOSURE FOR VOLUNTARY
ESCROW ACCOUNT PAYMENT (VPPE)**

DATE: SEPTEMBER 25, 2018

VETERAN
Loan #: **UAT. 72-107407A**
MIN: **100057400002127514**

LENDER/BROKER: PULTE MORTGAGE LLC
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

The annual Property Taxes on the fully assessed value of your new home are currently estimated to be **\$0.00**.

The annual tax amount that is used to calculate your monthly tax payment and closing costs for tax reserves is strictly an estimate that may change between now and closing. Various factors may impact the estimated annual tax amount, including changes to sales price, lot size, amenities, upgrades, tax rates, assessments, construction status or completion date, the timing of closing, tax payments made at or before closing and the possibility of supplemental tax bills due after closing.

If your home is new or recently constructed, some or all of the Property Taxes paid during the first year *may* be based on an assessed value that reflects only the unimproved or partially improved property. Property Taxes will be higher once a reassessment is completed by the municipality to reflect the fully-assessed value of the property. This reassessment typically occurs sometime during the first or second year of homeownership. Also, regardless of the age of the home, at or prior to closing, payment may be made on one or more tax installments that would normally be paid from your escrow account in the first year. Under normal escrow practices, your monthly escrow payment in the second year could be much higher than in the first to cover increased Property Taxes as well as any shortage in the escrow account.

In order to reduce the possibility of a shortage or payment increase, you may voluntarily choose to make higher monthly payments to your escrow account based on the above estimated fully assessed amount.

Please make your selection below:

- Yes, I/we **elect** to pay monthly tax escrow payments based on the estimated fully assessed tax amount.
- No, I/we **do not elect** to pay monthly tax escrow payments based on the estimated fully assessed tax amount. I/we acknowledge that this election will likely result in an escrow shortage and significant increase in the monthly payments if a higher tax amount is paid in the first or second year. I/we also acknowledge that I/we will be required to pay any future escrow account shortage resulting from this lower payment election.

I/we acknowledge the monthly escrow payments and closing reserves will be based on the election identified above, unless:

- No election is made; the monthly escrow payments and closing reserves will be based on the lower estimate of property tax disbursements that are expected to occur in the first year.
- The property is or will be fully assessed and all installments will be paid from the escrow account in the first year; the escrow payments and reserves will be based on the estimated fully assessed amount at closing.



If you have any questions regarding your monthly escrow payment, please contact:

Name: **CAROLINE CHAMPAGNE**

Phone: **(866) 668-8871 EXT. 2036**

- BORROWER - JACIE TEST VETERAN - DATE -

This signed form must be returned to Lender in order to issue your closing figures.

Review



**Election Regarding Waiver of Right to Receive Copies
of Appraisals/Valuations Three Days Before Closing**

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

DATE: SEPTEMBER 25, 2018

LENDER NAME: PULTE MORTGAGE LLC

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

You are entitled to receive a copy of all appraisals and/or other written valuations developed in connection with your mortgage loan application for the above subject property, promptly upon completion or 3 business days before the closing of your loan, whichever is earlier.

The timing for obtaining a valid appraisal/valuation is dependent on many factors, especially when your home is being constructed. Pulte Mortgage strives to obtain all required appraisals/valuations so as to ensure timely delivery of appraisal/valuation documents. Pulte Mortgage sends all property appraisal/valuations after completed review which is typically 3 or more days before closing. However, there are rare circumstances that could cause an appraisal to not be available until right before your closing date.

Because of these circumstances, you have the option to waive the requirement to receive the appraisal/valuation at least 3 business days before closing to avoid any potential closing delays. If you waive this timing requirement, you will still receive your property appraisal/valuation upon completed review and Pulte Mortgage LLC will always provide a copy of the reviewed appraisal/valuation at or before closing.

You are **not** required to waive the timing requirement. If you choose not to waive it at this time, Pulte Mortgage may ask for such waiver from you in the future, if we believe that circumstances don't allow for delivery of the appraisal/valuation 3 days before closing. If we do ask again, we will submit a request for the waiver to you at least 3 business days before the scheduled closing date. Also, the option to waive the timing requirement does not apply if your application is for a "higher-priced mortgage loan" (as defined under the Truth in Lending Act).

Waiver Election

I have read the above Notice and make the following election:

- Yes, to accommodate my scheduled closing date should the appraisal/valuation not be available 3 business days prior to closing, I hereby elect to waive the timing requirement to receive a copy of any and all appraisal reports and written valuations concerning the subject property listed above at least 3 business days before the closing of the loan. I understand that I will always receive copies of all appraisals/valuations from Pulte Mortgage at or before the closing of my loan.
- No, I do not elect to waive the timing requirement. I understand that this could delay my closing date, if Pulte Mortgage does not have sufficient time to deliver the appraisal/valuation to me at least 3 business days before my scheduled date. (Please note that whether the closing may be delayed may be subject to the terms of your home purchase agreement.)

If you have any questions, please contact your Loan Consultant or Loan Processor.

- BORROWER - JACIE TEST VETERAN - DATE -



BUYDOWN AGREEMENT

VETERAN
Loan #: UAT. 72-107407A
MIN: 100057400002127514

BORROWER: **JACIE TEST VETERAN**

BUILDER/SELLER:

PROPERTY ADDRESS: **478 GREENWAY CIR, ALAMO, CA 94507**

LOAN AMOUNT: **\$400,000.00**

NOTE INTEREST RATE: **5.500%**

The purpose of this agreement is to explain certain aspects of the Buydown Mortgage Loan for which you, as Borrower, have applied.

THIS AGREEMENT amends and is made part of the credit agreement between Borrower and Lender and sets forth certain aspects of the "buydown" mortgage loan ("Mortgage") which the borrower is obtaining from Lender in connection with Borrower's purchase of real estate, the address of which is listed above as "Property Address".

BUYDOWN SCHEDULE

NUMBER OF PAYMENTS	BORROWERS NEW INTEREST RATE	BORROWERS PORTION OF PRINCIPAL AND INTEREST	BUYDOWN AMOUNT	TOTAL PRINCIPAL AND INTEREST PAYMENT
12	3.500%	\$1,796.18	\$474.98	\$2,271.16
12	4.500%	\$2,026.74	\$244.42	\$2,271.16

TOTAL BUYDOWN FUND = **\$8,632.80**

In order to comply with FNMA/FHLMC/VA guidelines and protect the availability of the buydown funds, these funds shall be held in an escrow account with a financial institution which is not the original or servicing mortgagee and is supervised by a Federal or State agency. The escrow shall pay over the buydown funds as required by agreement to **PULTE MORTGAGE LLC** and/or its assigns. However, if, for some unforeseen reason, the escrow payments are not forthcoming, it is the Borrower's responsibility to make the total payment set forth in the mortgage note.

The buydown funds may not be used to pay past due payments of the Borrower. The buydown funds will be automatically applied during each payment period to reduce the periodic payment of principal and interest to the extent provided for in this agreement.

If the property is sold by Borrower and the mortgage is prepaid in full during the buydown period, the nondisbursed and available buydown funds shall be credited to the unpaid principal balance of the mortgage.

If the ownership of the property securing this buydown mortgage is sold or transferred during the buydown period and the terms of the buydown mortgage are assumed by the purchaser, any remaining buydown funds are to be used to reduce the mortgage payments of the purchaser in accordance with the buydown schedule.

In the event of a foreclosure of the mortgage, the balance of the buydown funds remaining on deposit with escrow shall be paid to the mortgagee acquiring title to the property and the claim for mortgage insurance benefits must be reduced by the amount in the buydown escrow account.

Except as otherwise provided in this agreement, the buydown funds are not refundable. The Borrower's only interest in the buydown funds is to have them paid over and applied to payments due under the Note along with payments made by Borrower.

The sole responsibility of **PULTE MORTGAGE LLC** and/or its assigns and escrow under this agreement, shall be limited to the holding and application of the buydown funds as set forth in this agreement. Such responsibility will terminate upon the depletion of such funds or the application of the funds to the unpaid principal balance of the mortgage as provided for in this agreement.



The parties hereby acknowledge that they have read, undersigned and agree to the above:

- SELLER - _____ - DATE -

- LENDER - PULTE MORTGAGE LLC - DATE -

- BORROWER - JACIE TEST VETERAN - DATE -

Review





FOR VA USE ONLY
COE REF. NO.

MAIL COMPLETED APPLICATION TO THE REGIONAL LOAN CENTER OF JURISDICTION. SEE PAGE 3 FOR REGIONAL LOAN CENTER ADDRESSES.

REQUEST FOR A CERTIFICATE OF ELIGIBILITY

IMPORTANT: For faster processing, VA encourages you to visit the eBenefits portal at www.ebenefits.va.gov for your Certificate of Eligibility, or contact the lender of your choice to submit an application electronically. In most cases, an eligibility determination can be made instantly.

NOTE: Please read information on page 2 before completing this form. If additional space is required, attach a separate sheet.

1. NAME OF VETERAN (First, Middle, Last) JACIE TEST VETERAN		2. DATE OF BIRTH 02/07/1985	3. SOCIAL SECURITY NUMBER 879-84-6513
4A. DID YOU SERVE UNDER ANOTHER NAME? <input type="checkbox"/> YES <input type="checkbox"/> NO (If "Yes," complete Item 4B)		4B. NAME(S) USED DURING MILITARY SERVICE (If different from name in Item 1)	
5. DAYTIME TELEPHONE NUMBER (Include Area Code) (654) 652-1321		6. EMAIL ADDRESS (If applicable) JACIE.LAROU@PULTE.COM	
7. ADDRESS (Number and street or rural route, city or P.O., State and ZIP Code) 20717 ALIGATOR DRIVE COASTAL, FL 33345			
8A. WERE YOU DISCHARGED, RETIRED, OR SEPARATED FROM SERVICE BECAUSE OF DISABILITY? <input type="checkbox"/> YES <input type="checkbox"/> NO			8B. VA CLAIM NUMBER (If known)

MILITARY SERVICE (SEE INSTRUCTIONS FOR PROOF OF SERVICE ON THE NEXT PAGE)

9A. ARE YOU CURRENTLY ON ACTIVE DUTY? (If you currently serving on active duty, leave the "Date Separated" field blank.)
 YES NO

IMPORTANT: Please provide your dates of service. In many cases eligibility can be established based on data in VA systems. However, it is recommended that proof of service be provided, if readily available. Proof of service is required for persons who entered service after September 7, 1980 and were discharged after serving less than 2 years.

	BRANCH OF SERVICE	DATE ENTERED	DATE SEPARATED	OFFICER OR ENLISTED	SERVICE NUMBER (if different from Social Security Number)
9B. ACTIVE SERVICE - Do not include any periods of Active Duty for Training or Active Guard Reserve service. Do include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized)					
9C. RESERVE OR NATIONAL GUARD SERVICE Include any periods of Active Duty for Training (ADT) or Active Guard Reserve service. Do not include any activation for duty under Title 10 U.S.C. (e.g. Reserve or Guard unit mobilized)					

PREVIOUS VA LOANS (SEE INSTRUCTIONS ON THE NEXT PAGE - Attach a separate sheet if information for all homes will not fit in Item 10)

10A. DO YOU NOW OWN ANY HOME(S) PURCHASED OR REFINANCED WITH A VA-GUARANTEED LOAN? <input type="radio"/> YES (If "Yes," complete Items 10B through 10D) <input type="radio"/> NO (If "No," skip to Item 14)	10B. DATE OF LOAN (Month and Year)	10C. STREET ADDRESS	10D. CITY AND STATE
<input type="radio"/> NOT APPLICABLE (NA) - I HAVE NEVER OBTAINED A VA-GUARANTEED HOME LOAN (If "NA," skip to Item 14)			
11A. ARE YOU APPLYING FOR THE ONE-TIME ONLY RESTORATION OF ENTITLEMENT TO PURCHASE ANOTHER HOME? <input type="radio"/> YES <input type="radio"/> NO (If "Yes," complete Items 11B through 11D)	11B. DATE OF LOAN (Month and Year)	11C. STREET ADDRESS	11D. CITY AND STATE
12A. ARE YOU APPLYING FOR A RESTORATION OF ENTITLEMENT TO OBTAIN A REGULAR (CASH-OUT) REFINANCE ON YOUR CURRENT HOME? <input type="radio"/> YES <input type="radio"/> NO (If "Yes," complete Items 12B through 12D)	12B. DATE OF LOAN (Month and Year)	12C. STREET ADDRESS	12D. CITY AND STATE
13A. ARE YOU REFINANCING AN EXISTING VA LOAN TO OBTAIN A LOWER INTEREST RATE WITHOUT RECEIVING ANY CASH PROCEEDS (IRRL)? <input type="radio"/> YES <input type="radio"/> NO (If "Yes," complete Items 13B through 13D)	13B. DATE OF LOAN (Month and Year)	13C. STREET ADDRESS	13D. CITY AND STATE

I CERTIFY THAT the statements in this document are true and complete to the best of my knowledge.

14A. SIGNATURE OF VETERAN (Do NOT print)	14B. DATE SIGNED
--	------------------

FEDERAL STATUTES PROVIDE SEVERE PENALTIES FOR FRAUD, INTENTIONAL MISREPRESENTATION, CRIMINAL CONNIVANCE OR CONSPIRACY PURPOSED TO INFLUENCE THE ISSUANCE OF ANY GUARANTY OR INSURANCE BY THE SECRETARY OF VETERANS AFFAIRS

FOR VA USE ONLY (Please do not write below this line)	DATE RETURNED
REASON(S) FOR RETURN	

VA FORM **26-1880**
 DEC 2016

SUPERSEDES VA FORM 26-1880, NOV 2014,
 WHICH WILL NOT BE USED.

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

3957.123

Page 1 of 3



DT0-008-825

INSTRUCTIONS FOR VA FORM 26-1880

PRIVACY ACT NOTICE - VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (for example: the authorized release of information to Congress when requested for statistical purposes) identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records, and Vendee Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is required in order to determine the qualifications for a loan. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by Federal Statute of law in effect prior to January 1, 1975, and still in effect.

RESPONDENT BURDEN - This information is needed to help determine a veteran's qualifications for a VA guaranteed home loan. Title 38, U.S.C., section 3702, authorizes collection of this information. We estimate that you will need an average of 15 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

A. YOUR IDENTIFYING INFORMATION

Item 1 - Tell us your complete name, *as you would like it to appear on your Certificate of Eligibility (COE)*.

Item 4B - If you served under another name, provide the name as it appears on your discharge certificate (DD Form 214).

Item 8B - In most cases, your VA claim number is the same as your Social Security Number. If you are not sure of your VA claim number, leave this field blank.

B. MILITARY SERVICE

Item 9 - **NOTE** - Cases involving other than honorable discharges will usually require further development by VA. This is necessary to determine if the service was under other than dishonorable conditions.

Item 9A - If you are currently serving on regular active duty, eligibility can usually be established based on data in VA systems. However, in some situations you may be asked to provide a statement of service signed by, or by direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters. The statement may be in any format; usually a standard or bulleted memo is sufficient. It should identify you by name and social security number, and provide: (1) your date of entry on your current active duty period and (2) the duration of any time lost (or a statement noting there has been no lost time). Generally this should be on military letterhead.

Item 9B - **Active Service** (not including Active Duty Training or Active Guard Reserve service) - the best evidence to show your service is your discharge certificate (DD Form 214) showing active duty dates and type of discharge. If you were separated after October 1, 1979, the DD214 was issued in several parts (copies). We are required to have a copy showing the character of service (Item 24) and the narrative reason for separation (Item 28). We prefer the MEMBER-4 copy, however, we can accept any copy that contains these items. The copy number is shown on the bottom right of the form. We don't need the original; a photocopy is acceptable. Any Veterans Services Representative in the nearest Department of Veterans Affairs office or center will assist you in securing necessary proof of military service.

Item 9C - **National Guard Service:** You may submit NGB Form 22, Report of Separation and Record of Service, or NGB Form 23, Retirement Points Accounting, or their equivalent. We are required to have a copy showing character of service.

Selected Reserve Service (Including Active Duty Training and Active Guard Reserve) - You may submit a copy of your latest annual retirement points statement and evidence of honorable service. There is no single form used by the Reserves similar to the DD Form 214 or NGB Form 22. The following forms are commonly used, but others may be acceptable:

Army Reserve	DA FORM 5016
Naval Reserve	NRPC 1070-124
Air Force Reserve	AF 526
Marine Corps Reserve	NA VMC 798
Coast Guard Reserve	CG 4174 or 4175

If you are still serving in the Selected Reserves or the National Guard, you must include an original statement of service signed by, or by the direction of, the adjutant, personnel officer, or commander of your unit or higher headquarters showing your date of entry and the length of time that you have been a member of the Selected Reserves. At least 6 years of honorable service must be documented.

C. PREVIOUS LOANS

Items 10 through 14. Your eligibility is reusable depending on the circumstances. Normally, if you have paid off your prior VA loan and no longer own the home, you can have your used eligibility restored for additional use. Also, on a one-time only basis, you may have your eligibility restored if your prior VA loan has been paid in full but you still own the home. Normally VA receives notification that a loan has been paid. In some instances, it may be necessary to include evidence that a previous VA loan has been paid in full. Evidence can be in the form of a paid-in-full statement from the former lender, a satisfaction of mortgage from the clerk of court in the county where the home is located, or a copy of the HUD-1 or Closing Disclosure settlement statement completed in connection with a sale of the home or refinance of the prior loan. Many counties post public documents (like the satisfaction of mortgage) online.

Item 11A. **One-Time Restoration.** If you have paid off your VA loan, but still own the home purchased with that loan, you may apply for a one-time only restoration of your entitlement in order to purchase another home that will be your primary residence. Once you have used your one-time restoration, you must sell all homes before any other entitlement can be restored.

Item 12A. **Regular (cash-out) Refinance.** You may refinance your current VA or non-VA loan in order to pay off the mortgage and/or other liens of record on the home. This type of refinance requires an appraisal and credit qualifying.

Item 13A. **Interest Rate Reduction Refinancing Loan (IRRRL).** You may refinance the balance of your current VA loan in order to obtain a lower interest rate, or convert a VA adjustable rate mortgage to a fixed rate. The new loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees and closing costs, including VA funding fee and up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. **A certificate of eligibility is not required for IRRRL.** Instead, a Prior Loan Validation, obtained through our online system WebLGY can be used in lieu of COE. Presently, this application is only available to lenders. In WebLGY, a lender can select Eligibility from the toolbar and then Prior Loan Validation. Enter the veteran's Social Security Number and Last Name. The system will then, in most cases, pull up the veteran's active loan information. Print the prior Loan Validation screen and use it in lieu of the COE.

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 9898989897, NMLS #: 987654)



If you live in:	Please send your completed application to:
Georgia, North Carolina, South Carolina, Tennessee	Department of Veterans Affairs Atlanta Regional Loan Center P.O. Box 100023 Decatur, GA 30031-7023
Connecticut, Delaware, Indiana, Maine, Massachusetts, Michigan, New Hampshire, New Jersey, New York, Ohio, Pennsylvania, Rhode Island, Vermont	Department of Veterans Affairs Cleveland Regional Loan Center 1240 East Ninth Street Cleveland, OH 44199
Alaska, Colorado, Idaho, Montana, Oregon, Utah, Washington, Wyoming	Department of Veterans Affairs Denver Regional Loan Center Box 25126 Denver, CO 80225
Hawaii, Guam, American Samoa Commonwealth of the Northern Marianas	Department of Veterans Affairs VA Regional Office Loan Guaranty Division (26) 459 Patterson Road Honolulu, HI 96819
Arkansas, Louisiana, Oklahoma, Texas	Department of Veterans Affairs Houston Regional Loan Center 6900 Almeda Road Houston, TX 77030-4200
Arizona, California, New Mexico, Nevada	Department of Veterans Affairs Phoenix Regional Loan Center 3333 N. Central Avenue Phoenix, AZ 85012-2402
District of Columbia, Kentucky, Maryland, Virginia, West Virginia	Department of Veterans Affairs Roanoke Regional Loan Center 210 Franklin Road, S.W. Roanoke, VA 24011
Illinois, Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota, Wisconsin	Department of Veterans Affairs St. Paul Regional Loan Center 1 Federal Drive, Ft. Snelling St. Paul, MN 55111-4050
Alabama, Florida, Mississippi, Puerto Rico, U.S. Virgin Islands	Department of Veterans Affairs St. Petersburg Regional Loan Center 9500 Bay Pines Blvd. St. Petersburg, FL 33744





VERIFICATION OF VA BENEFITS

PRIVACY ACT NOTICE: The VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 5, Code of Federal Regulations 1.576 for routine uses (i.e., information concerning a veteran's indebtedness to the United States by virtue of a person's participation in a benefits program administered by VA may be disclosed to any third party, except consumer reporting agencies) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendeo Loan Applicant Records - VA, and published in the Federal Register. Your obligation to respond is required to obtain or retain benefits. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. The VA will not deny an individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

TO: NAME AND ADDRESS OF LENDER (Complete mailing address including ZIP Code)
PULTE MORTGAGE LLC
7390 SOUTH IOLA
ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

INSTRUCTIONS TO LENDER

Complete this form ONLY if the veteran/applicant:

- is receiving VA disability payments; or
- has received VA disability payments; or
- would receive VA disability payments but for receipt of retired pay; or
- is surviving spouse of a veteran and in receipt of DIC payments
- has filed a claim for VA disability benefits prior to discharge from active duty service

Complete Items 1 through 10. Send the completed form to the appropriate VA Regional Loan Center where it will be processed and returned to the Lender. The completed form must be retained as part of the lender's loan origination package.

1. NAME OF VETERAN (First, middle, last) JACIE TEST VETERAN		2. CURRENT ADDRESS OF VETERAN 20717 ALIGATOR DRIVE COASTAL, FL 33345	
3. DATE OF BIRTH 02/07/1985		5. SOCIAL SECURITY NUMBER 879-84-6513	
4. VA CLAIM FOLDER NUMBER (C-File No., if known)		6. SERVICE NUMBER (If different from Social Security Number)	
7. I HEREBY CERTIFY THAT I <input type="checkbox"/> DO <input type="checkbox"/> DO NOT have a VA benefit-related indebtedness to my knowledge. I authorize VA to furnish the information listed below.			
8. I HEREBY CERTIFY THAT I <input type="checkbox"/> HAVE <input type="checkbox"/> HAVE NOT filed a claim for VA disability benefits prior to discharge from active duty service (I am presently still on active duty.)			
9. SIGNATURE OF VETERAN (Sign in ink)		10. DATE SIGNED	

FOR VA USE ONLY (Complete in ink)

- The above named veteran does not have a VA benefit-related indebtedness
 The veteran has the following VA benefit-related indebtedness

VA BENEFIT-RELATED INDEBTEDNESS (If any)

TYPE OF DEBT(S)	AMOUNT OF DEBT(S)

TERM OF REPAYMENT PLAN (If any)

- Veteran is exempt from funding fee due to receipt of service-connected disability compensation of \$_____ monthly. (Unless checked, the funding fee receipt must be remitted to VA with VA Form 26-1820, Report and Certification of Loan Disbursement)
- Veteran is exempt from funding fee due to entitlement to VA compensation benefits upon discharge from service.
- Veteran is not exempt from funding fee due to receipt of nonservice-connected pension of \$_____ monthly. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Veteran has been rated incompetent by VA. LOAN APPLICATION WILL REQUIRE PRIOR APPROVAL PROCESSING BY VA.
- Insufficient information. VA cannot identify the veteran with the information given. Please furnish more complete information, or a copy of a DD Form 214 or discharge papers. If on active duty, furnish a statement of service written on official government letterhead, signed by the adjutant, personnel officer, or commanding officer. The statement should include name, birth date, service number, entry date and time lost.

SIGNATURE OF AUTHORIZED AGENT (Sign in ink)	DATE SIGNED
---	-------------

RESPONDENT BURDEN: We need this information to determine, establish, or verify your eligibility for VA Loan Guaranty Benefits and to determine if you are exempt from paying the VA Funding Fee. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 5 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

PULTE MORTGAGE LLC (NMLS #: 1791) | **CAROLINE CHAMPAGNE** (License #: 98989899897, NMLS #: 987654)

VA FORM **26-8937**
 JUN 2016

SUPERSEDES VA FORM 26-8937, JAN 2013, WHICH WILL NOT BE USED.

3952.114



COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss must be repaid before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value.
3. It is possible that you may encounter difficulty in selling your house, recovering your investment or making any profit, particularly if there is an active new home market in the area.
4. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
5. "Letting the house go back" is **NOT** an acceptable option. A decision to do so may be considered "bad faith". A foreclosure will result in a bad credit record, a possible debt you will owe the government and difficulty in getting more credit in the future.
6. If unexpected circumstances lead to difficulty in making your payments, contact your mortgage company promptly. It will be easier to resolve any problems if you act quickly and be open and honest with the mortgage company.
7. **YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA OR YOUR LENDER.**
8. **DO NOT BE MISLED!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA guarantees only the **LOAN**. You may talk to many people when you are in the process of buying a house. Particularly with a previously occupied house, you may pick up the impression along the way that you need not be overly concerned about any needed repairs or hidden defects since VA will be sure to find them and require them to be repaired. This is **NOT TRUE!** In every case, ultimately, it is your responsibility to be an informed buyer and to assure yourself that what you are buying is satisfactory to you in all respects. Remember, VA guarantees only the loan - **NOT** the condition.
9. If you have any doubts about the condition of the house which you are buying, it is in your best interest to seek expert advice before you legally commit yourself in a purchase agreement. Particularly with a previously occupied house, most sellers and their real estate agents are willing to permit you, at your expense, to arrange for an inspection by a qualified residential inspection service. Also, most sellers and agents are willing to negotiate with you concerning what repairs are to be included in the purchase agreement. Steps of this kind can prevent many later problems, disagreements, and major disappointments.
10. Proper maintenance is the best way to protect your home and improve the chance that its value will increase.
11. If you are buying a previously owned house, you should look into making energy efficient improvements. You can add up to \$6,000 to your VA loan to have energy efficient improvements installed. Consult your lender or the local VA office.



I HEREBY CERTIFY THAT the lender has counseled me and I fully understand the counseling items set forth above.

- BORROWER - JACIE TEST VETERAN - DATE -

I HEREBY CERTIFY THAT the borrower has been counseled regarding the counseling items set forth above.

CAROLINE CHAMPAGNE

Review

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

VA Form 26-0592

EXISTING STOCK OF VA FORM 26-0592, JUL 1990, WILL BE USED.

JUN 1995

3521.105



VA APPLICANT STATUS

VETERAN

Loan #: **UAT.72-107407A**

MIN: 100057400002127514

DATE: **SEPTEMBER 25, 2018**

LENDER / BROKER: **PULTE MORTGAGE LLC**
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

BORROWER NAME: **JACIE TEST VETERAN**

PROPERTY ADDRESS: **478 GREENWAY CIR, ALAMO, CA 94507**

VA Loan Number:

VA Case Number:

Lender Loan Number: **UAT.72-107407A**

I certify that:

I am NOT a member of the Reserves or National Guard.

I am a member of the Reserves or National Guard.

My Reserve or Guard Unit has has NOT been mobilized.

JACIE TEST VETERAN

Printed Name of Veteran

Signature of Veteran

Date: _____



LIEN SUPPORTED ASSESSMENT CERTIFICATION

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

Date: SEPTEMBER 25, 2018

Borrower's Name(s): JACIE TEST VETERAN

Property Address: 478 GREENWAY CIR, ALAMO, CA 94507

I certify that I understand and am aware that the property is subject to a lien supported assessment with mandatory membership in a homeowner's association.

- BORROWER - JACIE TEST VETERAN - DATE -

Review



1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGMENT? *(This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)*

YES NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT *(e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)*?

YES NO *(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)*

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.

3. SIGNATURE OF VETERAN	4. DATE
5. SIGNATURE OF CO-BORROWER	6. DATE

JACIE TEST VETERAN



VA AMENDMENT TO SALES CONTRACT

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**
Case #:

Borrower(s): **JACIE TEST VETERAN**

Seller(s):

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

Date: **SEPTEMBER 25, 2018**

VA AMENDATORY/ESCAPE CLAUSE

It is expressly agreed that, notwithstanding any other provisions of this contract, the purchaser shall not incur any penalty by forfeiture of earnest money or otherwise or be obligated to complete the purchase of the property described herein, if the contract purchase price or cost exceeds the reasonable value of the property established by the Department of Veterans Affairs. The purchaser shall, however, have the privilege and option of proceeding with the consummation of this contract without regard to the amount of the reasonable value established by the Department of Veterans Affairs. (Authority: 38 U.S.C. 501, 3703(c)(1))

- BORROWER - JACIE TEST VETERAN - DATE -

The purchase agreement must include, or is amended to include, the above statement if the purchase agreement was signed by the Veteran/Applicant prior to his/her receiving notice of the reasonable value of the subject property.



EXPLANATION OF MORTGAGE INSURANCE

VETERAN

Loan #: UAT. 72-107407A

MIN: 100057400002127514

DATE: SEPTEMBER 25, 2018

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

Various loan programs require mortgage insurance that protects the mortgage lender against loss incurred by a mortgage default, thus enabling the lender to lend a higher percentage of the sales price. Mortgage insurance is not to be confused with hazard insurance which protects the homeowner against loss to the property. The following is a brief description of the different types of mortgage insurance required.

FHA LOAN ON SINGLE FAMILY OR CONDOMINIUM PROPERTY

You have applied for an FHA loan on a single family or condominium property from Lender. You will be required to pay an up front FHA insurance premium at closing which can be as much as one and three-quarters percent (1.75%) of the loan amount for a 30 year loan. Additionally, FHA requires the Lender to collect the annual premium from you on a monthly basis. You will be required to pay an annual FHA insurance premium for approximately one and one-half percent (1.50%) of the loan balance. Your monthly payment to the Lender will include 1/12 of the annual premium which the Lender will pay once a year to FHA on your behalf.

FHA HOME EQUITY CONVERSION MORTGAGE (HECM) LOAN ON SINGLE FAMILY OR CONDOMINIUM PROPERTY

You have applied for an FHA Home Equity Conversion Mortgage (HECM) loan on an owner-occupied single family or condominium property from Lender. You will be required to pay an up front FHA insurance premium at closing which can be as much as two percent (2.00%) of the loan amount. You will also be required to pay a monthly servicing fee of up to \$35 per month. The fee is established at closing as a monthly figure, and the amount necessary to pay this fee throughout the life of the loan is calculated and set aside from the principal limit at closing. Additionally, FHA requires the Lender to set aside the annual premium from you on a monthly basis. You will be required to pay an annual FHA insurance premium for approximately one and one-quarter percent (1.25%) of the loan balance. Your monthly payment to the Lender will include 1/12 of the annual premium which the Lender will pay once a year to FHA on your behalf.

X VA LOAN

You have applied for a Veterans Administration (VA) loan from Lender. You will be required to pay a VA Funding Fee at closing which, based on the down payment, previous use of VA entitlement, and duration of military service as determined by VA, may range from zero percent (0.00%) to three point three percent (3.30%) of the loan amount for a 30 year loan. In certain circumstances you will be able to finance all or a portion of the VA Funding Fee.

CONVENTIONAL LOAN

You have applied for a Conventional loan from Lender. Private Mortgage Insurance (PMI) is required on conventional loans with a down payment of less than 20%. The type of mortgage insurance and the premium amount will vary based on the down payment, loan term, and loan type (i.e. fixed rate vs. ARM), etc. The terms and conditions for cancellation and/or termination only apply to conventional loans secured by owner-occupied single family residences. The information below describes the different mortgage insurance (MI) options that may be available:

- 1) **Borrower-Paid Mortgage Insurance (BPMI)**- payment to Lender will include a pre-determined amount for PMI.

PULTE MORTGAGE LLC (NMLS #: 1791) | CAROLINE CHAMPAGNE (License #: 98989899897, NMLS #: 987654)

20867.5

Page 1 of 2



DT0-008-825

- a) Monthly BPMI - You pay a monthly MI premium in addition to your monthly payment. The first premium will be collected at closing.
- b) Single Premium (One-Time) Cash BPMI - You pay one PMI premium in cash at closing.
- c) Single Premium (One-Time) Financed BPMI - You pay one PMI premium from the loan proceeds at closing.

You may request cancellation when the loan to value ratio is scheduled to reach 80% of the property's "original value." You must submit a written request, have a "good payment history" and, if required by the holder, evidence the property has not declined in value or been encumbered by a subordinate lien. A "good payment history" means no payment 60 or more days past due within 2 years and no payments 30 or more days past due within one year of the cancellation date. **This applies to single family, one unit, principal residences only.**

PMI is automatically terminated when the loan to value ratio is scheduled to reach 78% of the property's "original value", provided that the borrower is "current" on the loan. **This applies to single family, one unit, principal residences only.**

- 2) **Lender-Paid Mortgage Insurance (LPMI)**- Your loan has a higher interest rate and the lender pays for the MI. LPMI cannot be cancelled and will not terminate until the loan is refinanced or paid in full.

New York Residents (BPMI and LPMI): If your PMI is not cancelled or terminated as described in this section, it will be cancelled when your loan is paid down to 75% of the appraised value of the property at the time the loan was made.

For questions regarding mortgage insurance please contact:

Phone Number: 1-800-488-0053

PULTE MORTGAGE LLC
7390 SOUTH IOLA
ENGLEWOOD, CO 80112
 Attn: Customer Care

- BORROWER - JACIE TEST VETERAN - DATE -



**NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION
AND RELATED NOTICE INFORMATION**

VETERAN
Loan #: **UAT. 72-107407A**
MIN: **100057400002127514**

Lender / Broker: **PULTE MORTGAGE LLC**
7390 SOUTH IOLA, ENGLEWOOD, CO 80112
(866) 668-8871 EXT. 2036

Borrower(s): **JACIE TEST VETERAN**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards. **As of the time of this notice, the flood hazard determination has not been finalized or can not be made due to the unavailability of information on the property.**

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

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

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

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

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

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

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

Borrower(s) understand and agree to these terms on the **25TH** day of **SEPTEMBER, 2018**.

- BORROWER - **JACIE TEST VETERAN** - DATE -



HAZARD INSURANCE INFORMATION

DATE: SEPTEMBER 25, 2018

VETERAN

Loan #: UAT.72-107407A

MIN: 100057400002127514

BORROWER NAME: JACIE TEST VETERAN

PROPERTY ADDRESS: 478 GREENWAY CIR, ALAMO, CA 94507

Hazard insurance, also commonly called homeowner's insurance, is coverage that is required to protect both you and **PULTE MORTGAGE LLC** against physical loss due to fire and other natural causes. To ensure the correct coverage and documentation are in place, please provide a copy of this letter to your insurance agent.

Proof of Coverage

You will need to provide the following at or prior to closing:

- ✓ **A Hazard Insurance Policy.** The original document - completed and signed.
- ✓ **An Endorsement** and a copy of the **Policy/Certificate** if you are refinancing an existing loan. (If the existing loan is serviced by us, an Endorsement containing the Policy/Certificate number is sufficient.)
- ✓ If applicable, a **Short Form Certificate of Insurance.** This is for select carriers - your **PULTE MORTGAGE LLC** representative can tell you which ones.
- ✓ If applicable, a **Condominium Certificate of Insurance.**
- ✓ If applicable, a **copy of the Homeowners Association Master Policy** should also be provided.
- ✓ **A Binder,** in lieu of a Policy. This option is only available in certain states. Your **PULTE MORTGAGE LLC** representative can tell you if this is appropriate for you and what documentation must be provided.
- **The "mortgagee clause" in the Hazard Insurance document,** whether that's a Policy, Certificate, Endorsement, or Binder, must read as follows:
 - PULTE MORTGAGE LLC**
Its Successors and/or Assigns
P.O. Box 3048
Englewood, Colorado 80155
 - The document must show the insurance agent's name and telephone number as well as an exact description of the insured property/or insurance policy.
- **A valid receipt** showing the first year's premium paid in full. In lieu of a paid receipt, we can arrange for the premium to be paid at closing.

Acceptable Insurance Companies

Your choice of insurer will not affect our credit decision or our credit terms in any way. We do not require that you obtain hazard insurance from specific insurance companies or from a particular agent. However, we do insist that it's an insurer with enough financial strength to pay a claim in the event of a loss.



Coverage Requirements

The Hazard Insurance must meet the following coverage requirements:

1. The Insurance must provide against loss or damage by fire and other hazards (windstorm, hail, hurricane, etc.) covered by the standard extended coverage endorsement. The coverage must be of the type that provides for claims to be settled on a replacement cost basis. Hazard Insurance that limits or excludes from coverage (in whole or in part) perils that are normally covered by a standard extended coverage endorsement will not be acceptable.
2. The amount of coverage must at least equal the lesser of (A) 100% of the insurable value of the improvements or (B) the original loan amount, as long as it equals the minimum amount required to compensate for damage on a replacement cost basis.
3. Unless a higher maximum amount is required by state law, the maximum deductible clause may not exceed 5% of the Policy face amount. In addition, when the Policy provides for a separate wind-loss deductible (either in the policy itself or in an endorsement to the policy), the deductible may be 5% of the face amount of the Policy.
4. The Hazard Insurance must have an effective date not later than the date of the loan closing.
5. The Hazard Insurance must provide for renewals to occur at a minimum of one year intervals.

Acknowledgment

The undersigned borrower(s) hereby acknowledge receipt of a copy of this letter.

- BORROWER - JACIE TEST VETERAN - DATE -



List of Homeownership Counseling Organizations

Date: **SEPTEMBER 25, 2018**

Lender: **PULTE MORTGAGE LLC**

Borrower(s): **JACIE TEST VETERAN**

VETERAN
Loan #: **UAT.72-107407A**
MIN: **100057400002127514**

Property Address: **478 GREENWAY CIR, ALAMO, CA 94507**

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at http://portal.hud.gov/hudportal/HUD?src=/ohc_nint.

10 LOCATIONS CLOSEST TO ZIP CODE 33345

-
- | | Distance |
|---|------------------|
| 1. NEW VISIONS COMMUNITY DEVELOPMENT CORPORATION
1100 W. SUNRISE BLVD
FORT LAUDERDALE, FL 33311-7165

Website: WWW.NEWVISIONSCDC.ORG
Phone: 954-768-0920-420
Email Address: JROBOTHAM@MTBBC.ORG
Languages: ENGLISH, FRENCH

Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSEL, RESOLVING/PREVENTING MORTGAGE DELINQUENCY WORKSHOP, FINANCIAL MANAGEMENT/BUDGET COUNSELING, NON-DELINQUENCY POST PURCHASE WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, RENTAL HOUSING COUNSELING | 1.3 miles |
| 2. URBAN LEAGUE OF BROWARD COUNTY - MAIN OFFICE
560 NW 27TH AVE.
FORT LAUDERDALE, FL 33311-8654

Website: HTTP://WWW.ULBROWARD.ORG
Phone: 954-625-2570
Email Address: RSIGLER@ULBCFL.ORG
Languages: ENGLISH, SPANISH

Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSEL, RESOLVING/PREVENTING MORTGAGE DELINQUENCY WORKSHOP, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FINANCIAL, BUDGETING AND CREDIT REPAIR WORKSHOPS, HOME IMPROVEMENT AND REHABILITATION COUNSELING, SERVICES FOR HOMELESS COUNSELING, NON-DELINQUENCY POST PURCHASE WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, RENTAL HOUSING COUNSELING | 2.2 miles |
| 3. NEIGHBORHOOD HOUSING SERVICES OF SOUTH FLORIDA- BROWARD COUNTY
2880 W. OAKLAND PARK BLVD
SUITE 115
OAKLAND PARK, FL 33311-1354

Website: NHSSF.ORG
Phone: 305-751-5511-0
Email Address: ARMANDOL@NHSSF.ORG
Languages: CREOLE, ENGLISH, SPANISH

Services: FINANCIAL MANAGEMENT/BUDGET COUNSELING, FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS, NON-DELINQUENCY POST PURCHASE WORKSHOPS, PREDATORY LENDING EDUCATION WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS | 3.9 miles |
-



4. **HOUSING FOUNDATION OF AMERICA, LAUDERHILL FLORIDA** Distance
 1773 N STATE ROAD 7 4.1 miles
 SUITE 101-D
 LAUDERHILL, FL 33313-5005
- Website: WWW.APPROVEDBYHUD.ORG
 Phone: 954-923-5001
 Email Address: INFO@APPROVEDBYHUD.ORG
 Languages: ENGLISH
- Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, RESOLVING/PREVENTING MORTGAGE DELINQUENCY WORKSHOP, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FINANCIAL, BUDGETING AND CREDIT REPAIR WORKSHOPS, FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS, HOME IMPROVEMENT AND REHABILITATION COUNSELING, NON-DELINQUENCY POST PURCHASE WORKSHOPS, PREDATORY LENDING EDUCATION WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS
-
5. **NID-HCA MCLENNON** Distance
 1773 N. STATE RD 7, SUITE 200 4.1 miles
 LAUDERHILL, FL 33313-5005
- Website: WWW.NIDHOUSING.COM/
 Phone: 954-806-8873
 Email Address: LATISHACARLISLE@NIDONLINE.ORG
 Languages: ENGLISH
- Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, HOME IMPROVEMENT AND REHABILITATION COUNSELING, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, RENTAL HOUSING COUNSELING
-
6. **CONSOLIDATED CREDIT SOLUTIONS, INC.** Distance
 5701 W SUNRISE BLVD 5.1 miles
 PLANTATION, FL 33313-6269
- Website: [HTTP://WWW.CONSOLIDATEDCREDIT.ORG](http://WWW.CONSOLIDATEDCREDIT.ORG)
 Phone: 800-435-2261
 Email Address: N/A
 Languages: CREOLE, ENGLISH, SPANISH
- Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS, NON-DELINQUENCY POST PURCHASE WORKSHOPS, PREDATORY LENDING EDUCATION WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, REVERSE MORTGAGE COUNSELING
-
7. **BROWARD COUNTY HOUSING AUTHORITY** Distance
 4780 N STATE ROAD 7 5.7 miles
 LAUDERDALE LAKES, FL 33319-5860
- Website: [HTTP://WWW.BCHAFL.ORG](http://WWW.BCHAFL.ORG)
 Phone: 954-739-1114
 Email Address: HOUSINGCOUNSELOR@BCHAFL.ORG
 Languages: ENGLISH, SPANISH
- Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, RESOLVING/PREVENTING MORTGAGE DELINQUENCY WORKSHOP, FINANCIAL MANAGEMENT/BUDGET COUNSELING, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS



8. **REAL ESTATE EDUCATION AND COMMUNITY HOUSING** Distance
5.8 miles
 1451 W CYPRESS CREEK ROAD
 SUITE 391
 FORT LAUDERDALE, FL 33309-1961
 Website: WWW.REACH4HOUSING.ORG
 Phone: 954-546-0844-3000
 Email Address: ALOO@REACH4HOUSING.ORG
 Languages: ENGLISH, SPANISH
 Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, RESOLVING/PREVENTING MORTGAGE DELINQUENCY WORKSHOP, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FINANCIAL, BUDGETING AND CREDIT REPAIR WORKSHOPS, FAIR HOUSING PRE-PURCHASE EDUCATION WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, RENTAL HOUSING COUNSELING

9. **ADOPT A HURRICANE FAMILY, INC. DBA CRISIS HOUSING SOLUTIONS** Distance
6.8 miles
 4700 SW 64TH AVENUE - SUITE C
 DAVIE, FL 33314-4433
 Website: N/A
 Phone: 954-587-0160
 Email Address: INFO@CRISISHOUSINGSOLUTIONS.ORG
 Languages: CREOLE, ENGLISH, FRENCH, SPANISH
 Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FINANCIAL, BUDGETING AND CREDIT REPAIR WORKSHOPS, SERVICES FOR HOMELESS COUNSELING

10. **OASIS OF HOPE CDC** Distance
7.4 miles
 351 S CYPRESS RD STE 301
 POMPANO BEACH, FL 33060-7166
 Website: HTTP://WWW.OASISDCDC.ORG
 Phone: 954-586-1283
 Email Address: N/A
 Languages: ENGLISH, SPANISH
 Services: MORTGAGE DELINQUENCY AND DEFAULT RESOLUTION COUNSE, FINANCIAL MANAGEMENT/BUDGET COUNSELING, FINANCIAL, BUDGETING AND CREDIT REPAIR WORKSHOPS, PRE-PURCHASE COUNSELING, PRE-PURCHASE HOMEBUYER EDUCATION WORKSHOPS, REVERSE MORTGAGE COUNSELING

LIST UPDATED 09/24/2018

By signing below, you acknowledge receipt of this list.

 - BORROWER - JACIE TEST VETERAN - DATE -



Loan No: **UAT.72-107407A**

Borrower(s): **JACIE TEST VETERAN**

KEY FACTS EVERY PULTE MORTGAGE LLC CUSTOMER SHOULD KNOW

PULTE MORTGAGE LLC congratulates you on your purchase of a Pulte home. We are committed to providing you with information that is necessary in order to make an informed financing decision. So here is some information for you about different types of loan products that you may want to discuss with your **PULTE MORTGAGE LLC LOAN CONSULTANT**. We encourage you to ask your **LOAN CONSULTANT** any additional questions that you may have prior to making your loan product selection.

Key Facts About Amortizing, Interest-Only, and Payment Option Mortgages

This information can help you decide if an amortizing, interest-only mortgage, or a mortgage with the option to make a minimum payment (a payment-option mortgage) is right for you.

Amortizing Mortgages

Amortization is a term used to describe the process for repayment of mortgage debt (e.g. "principal") through regular monthly installment payments. An amortization payment is a payment containing funds that will be applied to both principal as well as interest.

Interest-Only Mortgages

Interest-Only Mortgages allow you to pay only the interest on the money you borrowed for the first few years of the mortgage (the "interest-only period").

If you pay only the amount due, then at the end of the interest-only period:

- You will still owe the original amount you borrowed.
- Your monthly payment will increase because you must pay back the principal as well as interest. Your payment could increase even more if you have an adjustable rate mortgage ("ARM") and interest rates increase.

Payment Option Mortgages allow you to choose among several payment options each month during the first few years of the loan (the "option period"). The option period will end earlier than scheduled if the amount you owe grows beyond a set limit - for example, 110% or 125% of your original mortgage amount.

During the option period, the payment options usually include:

- A payment of principal and interest, which reduces the amount you owe over time.
- An interest-only payment, which does not reduce the amount you owe.
- A minimum payment, which may be less than the interest due that month. *If you choose this option, any unpaid interest will increase the amount you owe.*

At the end of the option period, depending on what payment options you chose:

- You could owe substantially more than the original amount you borrowed.
- Your monthly payment could increase significantly because:
 - You may have to start paying back principal, as well as interest.
 - Unpaid interest may increase the amount you owe.
 - Interest rates may have increased (if you have an ARM).



Loan No: **UAT.72-107407A**

Borrower(s): **JACIE TEST VETERAN**

Additional Information

- **Home Equity** - If you make interest-only payments, your payments are not building home equity. And, if you make only the minimum payment on a payment option mortgage, you may be losing home equity. This may make it harder to refinance your mortgage or to obtain funds from selling or refinancing your home.
- **Prepayment Penalties** - Some mortgages require you to pay a lump-sum prepayment penalty if you sell your home or refinance during the first few years of the loan. You should find out if your mortgage has a prepayment penalty, how it works, and how much it could be.
- **No Doc/Low Doc Loans** - "Reduced documentation" or "stated income" loans usually have higher interest rates or other costs compared to "full documentation" loans that require you to verify your incomes and assets.
- **Subordinate or Second Lien Loans**. Sometimes a borrower may obtain a second loan, in addition to the primary loan. These subordinate or second-lien loans may reduce the amount of down payment that is required to purchase a home. Subordinate or second-lien loans typically have higher interest rates than primary loans. They also mean that a borrower may have less home equity.

SAMPLE MORTGAGE COMPARISON <i>(Not actual loans available)</i>			
Sample Loan Amount \$200,000 - 30-Year Term - Interest Rates For Example Purposes Only			
REQUIRED MONTHLY PAYMENTS			
	Traditional Fixed Rate Mortgage <i>(7%)</i>	5-Year Interest-Only ARM <i>(initial rate 7%; maximum rate 12%)</i>	Payment Option ARM <i>(rate in 1st month 2%; variable rate after 1st month (starting at 7%); maximum rate 12%)</i>
Years 1-5	\$1,331	\$1,167	\$739 - \$987 (increasing annually)
Year 6 - if rates don't change	\$1,331	\$1,414	\$1,565
Year 6 - if rates rise 2%	\$1,331	\$1,678	\$1,859
Year 8 - if rates rise 5%	\$1,331	\$2,094	\$2,319
EFFECT ON LOAN BALANCE AND HOME EQUITY			
After 5 Years, How Much Will You Owe?	\$188,263	\$200,000	\$221,486
After 5 years, How Much Home Equity Have Your Loan Payments Build?	\$11,737	\$0	NEGATIVE \$21,486



OCCUPANCY STATEMENT

VETERAN
Loan #: UAT. 72-107407A
MIN: 100057400002127514

Date: SEPTEMBER 25, 2018

Lender: PULTE MORTGAGE LLC

Borrower(s): JACIE TEST VETERAN

Property Address: 478 GREENWAY CIR, ALAMO, CA 94507

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

- Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

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

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

- BORROWER - JACIE TEST VETERAN - DATE -

Review

