ENCLOSED DOCUMENTS LIST

UNITED WHOLESALE MORTGAGE, LLC

Loan #: 1225865169

Date: January 19, 2026

Borrower(s): Kelvin Jun Armones Ribeiro

The following documents are enclosed.

1. [ ] Enclosed Documents List
2. [ ] Closing Disclosure
3. [ ] Maryland License Information or Affidavit
4. [ ] Anti-steering Disclosure of Loan Options
5. [ ] Mortgage Fraud Is Investigated By The FBI
6. [ ] Privacy Policy

Closing Disclosure

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

Closing Information

Date Issued	1/19/2026
Closing Date	1/21/2026
Disbursement Date	1/21/2026
Settlement Agent	One Real Title of Maryland and Virginia, LLC
File #	2025-ORTMD-44
Property	3507 Chestnut Ave Baltimore , MD 21211
Sale Price	$339,900

Transaction Information

Borrower	Kelvin Jun Armones Ribeiro 3332 Paine Street Baltimore , MD 21211
Seller	Christine M Helou 3507 Chestnut Ave Baltimore , MD 21211
Lender	United Wholesale Mortgage, LLC

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☒ Conventional ☐ FHA ☐ VA ☐ ___________
Loan ID #	1225865169
MIC #	2405010

Loan Terms

Loan Terms		Can this amount increase after closing?
Loan Amount	$329,703	**NO**
Interest Rate	6.046%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,986.50	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1 - 12	Years 13 - 30
Principal & Interest	$1,986.50	$1,986.50
Mortgage Insurance	+ 164.85	+ ____
Estimated Escrow *Amount can increase over time*	+ 684.74	+ 684.74
Estimated Total Monthly Payment	$2,836.09	$2,671.24

Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$684.74 a month	**This estimate includes** ☒ Property Taxes ☒ Homeowner's Insurance ☐ Other: *See Escrow Account on page 4 for details. You must pay for other property costs separately.*	**In escrow?** **YES** **YES**

Costs at Closing

Closing Costs	$13,830.93	Includes $3,593.95 in Loan Costs + $10,263.33 in Other Costs -$26.35 in Lender Credits. *See page 2 for details.*
Cash to Close	$13,096.64	Includes Closing Costs *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges					
01 % of Loan Amount (Points)					
02 Origination Fee to Mission Mortgage Company					(L) $4,945.54
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	**$736.95**				
01 Appraisal Fee to Justin Robertson (Uwm $29)		$525.00			
02 Credit Report to Advantage Credit (Reimb)	$94.00				
03 Electronic Registration (MERS) Fee to Mortgage Electronic Registration Syste	$24.95				
04 Flood Certification to Corelogic Flood Services	$8.00				
05 Tax Service to United Wholesale Fbo Corelogic	$85.00				
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	**$2,857.00**				
01 Title - Abstract Or Title Search to One Real Title of Maryland and Virginia	$300.00				
02 Title - Closing Protection Letter Fee to One Real Title of Maryland and Virginia	$50.00				
03 Title - Courier/Wire/E-Mail Fee to One Real Title of Maryland and Virginia	$35.00				
04 Title - Document Prep to One Real Title of Maryland and Virginia	$50.00				
05 Title - Lender's Attorney Fee to One Real Title of Maryland and Virginia	$85.00				
06 Title - Mobile Notary Fee (Travel-Not Notarize) to One Real Title of Maryland and Virginia, LLC	$175.00				
07 Title - Post Closing Fee to One Real Title of Maryland and Virginia	$30.00				
08 Title - Premium for Lender's Coverage to One Real Title of Maryland and Virginia	$1,136.00				
09 Title - Settlement Or Closing Fee to One Real Title of Maryland and Virginia	$900.00				
10 Title - Title Examination to One Real Title of Maryland and Virginia	$96.00				
D. TOTAL LOAN COSTS (Borrower-Paid)	**$3,593.95**				
Loan Costs Subtotals (A + B + C)	$3,068.95	$525.00			

Other Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees	**$4,204.25**				
01 Recording Fees Deed: $115.00 Mortgage: $60.00	$175.00				
02 City/County Tax/Stamps to Baltimore Tax Recorder	$1,480.00				
03 Transfer Tax to Baltimore City County Recorder	$2,549.25				
F. Prepaids	**$2,669.75**				
01 Homeowner's Insurance Premium (12 mo.) to Homesite Insurance Company	$2,069.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest ($54.61 per day from 1/21/26 to 2/1/26)	$600.75				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	**$2,054.23**				
01 Homeowner's Insurance $172.42 per month for 3 mo.	$517.26				
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04 City Property Tax $512.32 per month for 4 mo.	$2,049.28				
05					
06					
07					
08 Aggregate Adjustment	-$512.31				
H. Other	**$1,335.10**				
01 Buyers Agent Real Estate Commission to Real Broker LLC			$10,197.00		
02 Sellers Agent Real Estate Commission to Cummings & Co			$10,197.00		
03 Title - Owner's Title Policy (Optional) to One Real Title of Maryland and Virginia	$1,335.10				
04					
05					
I. TOTAL OTHER COSTS (Borrower-Paid)	**$10,263.33**				
Other Costs Subtotals (E + F + G + H)	$10,263.33				
J. TOTAL CLOSING COSTS (Borrower-Paid)	**$13,830.93**				
Closing Costs Subtotals (D + I)	$13,332.28	$525.00	$20,394.00		$4,945.54
Lender Credits	-$26.35				

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?	
Total Closing Costs (J)	$11,802.00	$13,830.93	**YES**	• See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	-$525.00	**YES**	• You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**	
Down Payment/Funds from Borrower	$10,197.00	$10,197.00	**NO**	
Deposit	$0	-$3,000.00	**YES**	• You **decreased** this payment. See Deposit in **Section L**.
Funds for Borrower	$0	$0	**NO**	
Seller Credits	-$8,000.00	-$8,000.00	**NO**	
Adjustments and Other Credits	$2,342.00	$593.71	**YES**	• See details in **Sections K and L**
Cash to Close	$16,341.00	$13,096.64		

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		**$356,299.64**
01	Sale Price of Property	$339,900.00
02	Sale Price of Any Personal Property Included In Sale	
03	Closing Costs Paid at Closing (J)	$13,305.93
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes to	
09	County Taxes 1/20/26 to 6/30/26	$3,093.71
10	Assessments to	
11		
12		
13		
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		**$343,203.00**
01	Deposit (EMD: $3,000.00 / Cash Deposit: $0.00)	$3,000.00
02	Loan Amount	$329,703.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	$8,000.00
Other Credits		
06	Gift Funds	$2,500.00
07		
Adjustments		
08		
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes to	
13	County Taxes to	
14	Assessments to	
15		
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		$356,299.64
Total Paid Already by or on Behalf of Borrower at Closing (L)		-$343,203.00
Cash to Close ☒ From ☐ To Borrower		**$13,096.64**

SELLER'S TRANSACTION

M. Due to Seller at Closing		**$342,993.71**
01	Sale Price of Property	$339,900.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05		
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes to	
10	County Taxes 1/20/26 to 6/30/26	$3,093.71
11	Assessments to	
12		
13		
14		
15		
16		
N. Due from Seller at Closing		**$28,394.00**
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	$20,394.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	$8,000.00
09		
10		
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes to	
16	Assessments to	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		$342,993.71
Total Due from Seller at Closing (N)		-$28,394.00
Cash to Close ☐ From ☒ To Seller		**$314,599.71**

Additional Information About This Loan

Loan Disclosures

Assumption
If you sell or transfer this property to another person, your lender
☒ 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.

Demand Feature
Your loan
☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
☒ does not have a demand feature.

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

Negative Amortization (Increase in Loan Amount)
Under your loan terms, you
☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
☒ do not have a negative amortization feature.

Partial Payments
Your lender
☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
☒ does not accept any partial payments.
If this loan is sold, your new lender may have a different policy.

Security Interest
You are granting a security interest in
3507 Chestnut Ave , Baltimore , MD 21211

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account
For now, your loan
☒ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	$10,195.08	Estimated total amount over year 1 for your escrowed property costs: *Hazard Insurance Reserves* *Mortgage Insurance Reserve* *See attached page for additional information*
Non-Escrowed Property Costs over Year 1	$0.00	Estimated total amount over year 1 for your non-escrowed property costs: *Homeowners Association Dues* You may have other property costs.
Initial Escrow Payment	$2,054.23	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$849.59	The amount included in your total monthly payment.

☐ will not have an escrow account because ☐ you declined it ☐ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$740,103.09
Finance Charge. The dollar amount the loan will cost you.	$408,249.09
Amount Financed. The loan amount available after paying your upfront finance charge.	$327,659.30
Annual Percentage Rate (APR) Your costs over the loan term expressed as a rate. This is not your interest rate.	6.529%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	117.086%

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

Other Disclosures

Appraisal
If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not received it yet, please contact your lender at the information listed below.

Contract Details
See your note and security instrument for information about
- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
☐ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
☒ state law does not protect you from liability for the unpaid balance.

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.

Tax Deductions
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Wholesale Mortgage, LLC	Mission Mortgage Company	Real Broker LLC	Cummings & Co	One Real Title of Maryland and Virginia, LLC
Address	585 South Blvd E Pontiac, MI 48341	7012 City Center Way 230, Fairview, TN 37062	1765 Greensboro Station, Mc Lean, VA 22102	108 W Timonium Road W Suite 100, Lutherville Timonium, MD 21093	137 National Plaza Suite 300, National Harbor, MD 20745
NMLS ID	3038	2642108			
MD License ID			323764	579890	3003162066
Contact	Mary Jo Grech	John Brian Willingham	Camille Easterday	Dan Hunter	One Real
Contact NMLS ID		704757			
Contact MD License ID			5009992	656188	
Email	ConsumerQuestions @UWM.com	brian@ mission.mortgage	camilleeasterdayrealto r@gmail.com	dan.hunter@ cummingsrealtors.com	maryland@ onerealtitle.com
Phone	(800) 981-8898	(301) 512-6652	(240) 310-5406	(410) 302-8148	(786) 400-2539

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

01/19/26 08:58:48 AM PST

Kelvin Jun Armones Ribeiro   Date

Addendum

Loan Disclosures

Escrow Account

Escrow		
Escrowed Property Costs over Year 1		City Property Taxes County Property Taxes Flood Insurance Village/Town/School Tax Wind and Hail Insurance Mud Tax

LICENSEE INFORMATION OR AFFIDAVIT FILED IN ACCORDANCE WITH REAL PROPERTY ARTICLE, §3-104.1, ANNOTATED CODE OF MARYLAND

Licensee Information

Maryland Mortgage Lender Name: UNITED WHOLESALE MORTGAGE, LLC

Maryland Mortgage Lender License Number: 18903

Maryland Mortgage Loan Originator Name: John Brian Willingham

Maryland Mortgage Loan Originator License Number: 704757

Affidavit in Lieu of Maryland Mortgage Lender or Maryland Mortgage Loan Originator Licensee Information

(Check the box and complete the information for the applicable selection(s) below. As used herein, the term "Loan" means the mortgage loan secured by the security instrument attached hereto.)

Affidavit of Individual Mortgage Loan Originator:

☐ I, , whose address is ,

hereby affirm, under the penalties of perjury, that I am the individual who originated the Loan and, in connection therewith, I am exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Lender:

☐ I, , hereby affirm, under the penalties of perjury, that I am the of

(the "Lender").
The Lender's address is .

I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland.

Affidavit of Lender (on its own behalf and on behalf of its employee who originated the Loan):

☐ I, , hereby affirm, under the penalties of perjury, that I am the of

(the "Lender").
The Lender's address is .

I am duly authorized by the Lender to execute this affidavit. The Lender, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-501 through 11-524, Annotated Code of Maryland. The employee of the Lender who originated the Loan is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

Affidavit of Mortgage Broker (on behalf of its employee who originated the mortgage loan):

☐ I, , hereby affirm, under the penalties of perjury, that I am the of

(the "Broker").
The Broker's address is .

I am duly authorized by the Broker to execute this affidavit. The employee of the Broker, (the "Employee"), is the individual who originated the Loan. The Employee, in connection with the Loan, is exempt from the licensing requirements under Financial Institutions Article, §§11-601 through 11-618, Annotated Code of Maryland.

I SOLEMNLY AFFIRM, under the penalties of perjury and upon personal knowledge, that the contents of the foregoing paper are true.

______________________________ Date

______________________________ Signature of Affiant (Signing on behalf of Lender)

______________________________ Print Name and Title of Affiant

______________________________ Date

______________________________ Signature of Affiant (Individual Mortgage Loan Originator)

______________________________ Print Name of Affiant

______________________________ Date

______________________________ Signature of Affiant (Signing on Behalf of Mortgage Broker)

______________________________ Print Name and Title of Affiant

ANTI-STEERING DISCLOSURE OF LOAN OPTIONS

Loan #: 1225865169

Date: January 19, 2026

Serv. #: 0205165996

MIN: 100032412258651691

Loan Originator: Mission Mortgage Company (NMLS # 2642108)

Borrower(s): Kelvin Jun Armones Ribeiro

Property Address: 3507 CHESTNUT AVE
BALTIMORE, MARYLAND 21211

- During the origination process, the loan originator provided me/us with loan options in accordance with Regulation 12 CFR §1026.36(e) which prohibits a loan originator from steering a consumer to a transaction with less favorable terms in order to increase the loan originator's compensation.

- The loan originator presented me/us with loan options for each type of transaction in which I/we have expressed an interest and explained to me/us all available loan options to my/our satisfaction. These loan options included a loan with the lowest interest rate, a loan with the lowest interest rate without non-standard features, and a loan with the lowest total dollar amount for origination points or fees and discount points.

01/19/26 09:01:22 AM PST

Borrower Kelvin Jun Armones Ribeiro Date

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 - Fraud 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, and 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or alerted without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

01/19/26 09:01:50 AM PST

Signature Kelvin Jun Armones Ribeiro Date

Loan Number: 1225865169

FACTS — WHAT DOES UNITED WHOLESALE MORTGAGE, LLC DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: ▪ Social Security number and income ▪ and Account Balances and Payment History ▪ Credit History and Credit Scores
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **UNITED WHOLESALE MORTGAGE, LLC** chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UNITED WHOLESALE MORTGAGE, LLC share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes - information about your creditworthiness	No	We don't share
For non-affiliates to market to you	Yes	Yes

To Limit Our Sharing	▪ Call: (248) 833-4273 ▪ Email: **infosharing@uwm.com** Please note: If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.
Questions?	Call (248) 833-4273 or go to www.uwm.com

What we do	
How does UNITED WHOLESALE MORTGAGE, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UNITED WHOLESALE MORTGAGE, LLC collect my personal information?	We collect your personal information, for example, when you: ▪ Apply for a loan or give us your contact information; ▪ Give us your income information or provide employment information; ▪ Show your government-issued ID We also collect your personal information from others, such as credit bureaus, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: ▪ sharing for affiliates' everyday business purposes - information about your creditworthiness ▪ affiliates from using your information to market to you ▪ sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

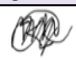
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. United Wholesale Mortgage, LLC has no affiliates.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and non-financial companies. ▪ Nonaffiliates we share with can include financial service companies such as mortgage brokers.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you. ▪ Our joint marketing partners include financial service companies.

DocMagic

DocMagic eSign Certificate

eSign Id:	101319076	**Reference Id:**	977999547	**From:**	UWM DOCMAGICINTEGRATION	**Status:**	Signed
Documents Type:	CLOSING DISCLOSURE DOCUMENTS	**Loan Id:**	1225865169	**Documents:**	6	**Signatures:**	Y

List of Signers

Name/Email	Signature	Created Date	Started Date	Consented Date	Viewed Date	Completed Date
KELVIN JUN RIBEIRO kelvinjun3@gmail.com		01/19/26 08:42:50 AM	01/19/26 08:55:51 AM	12/17/25 05:17:24 PM	01/19/26 08:55:52 AM	01/19/26 09:01:51 AM

Audit Log

Date/Time	Person	IP Address	Action
2026-01-19 08:42:49	System User		eSign event created
2026-01-19 08:42:50	Kelvin Jun Ribeiro	10.1.220.206	Invitation sent to kelvinjun3@gmail.com
2026-01-19 08:55:51	Kelvin Jun Ribeiro	104.28.77.177	eSign event started
2026-01-19 08:55:52	Kelvin Jun Ribeiro	104.28.77.177	Consent previously obtained on December 17, 2025 at 05:17 PM
2026-01-19 08:55:51	Kelvin Jun Ribeiro	104.28.77.177	Closing Disclosure Documents version 4 prepared on January 19, 2026, 8:42 AM PST displayed
2026-01-19 08:55:51	System User		All Participants Viewed Package
2026-01-19 08:58:45	Kelvin Jun Ribeiro	104.28.77.177	Approved electronic representation of signature
2026-01-19 08:58:45	Kelvin Jun Ribeiro	104.28.77.177	Approved electronic representation of initials
2026-01-19 08:58:48	Kelvin Jun Ribeiro	104.28.77.177	Closing Disclosure signed by Kelvin Jun Ribeiro
2026-01-19 09:01:22	Kelvin Jun Ribeiro	104.28.77.177	Anti-steering Disclosure of Loan Options signed by Kelvin Jun Ribeiro
2026-01-19 09:01:50	Kelvin Jun Ribeiro	104.28.77.177	eSign event signing complete
2026-01-19 09:01:51	Kelvin Jun Ribeiro	104.28.77.177	Mortgage Fraud Is Investigated By The FBI signed by Kelvin Jun Ribeiro
2026-01-19 09:01:51	System User		eSign event completed (Tamper Evident Seal Applied)
2026-01-19 09:01:51	System User		eSign Documents delivered
2026-01-19 09:01:51	System User		All clicksigns completed
2026-01-19 09:01:51	System User		Borrowers completed clicksign

List of Documents

Document Name	Page(s)	Mark(s)	Signer(s)
ENCLOSED DOCUMENTS LIST	1	0	0
CLOSING DISCLOSURE	6	1	1
MARYLAND LICENSE INFORMATION OR AFFIDAVIT	2	0	0
ANTI-STEERING DISCLOSURE OF LOAN OPTIONS	1	1	1
MORTGAGE FRAUD IS INVESTIGATED BY THE FBI	1	1	1
PRIVACY POLICY	2	0	0

Print Copy Transaction Log

Version	Requested	DSI Printed	DSI Mailed	Requester	Transaction ID