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Reason: Client Digitally Signed File
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Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List **You can select these providers or shop for your own providers.**

Service	Provider We Identified	Contact Information
Title - Admin/Processing Fee Title - Closing Protection Letter Title - Deed Preparation Title - E-Doc Fee Title - Lender's Title Policy Title - Notary Fees Title - Overnight Fees Title - Tax Status Research Fee Title - Title Insurance Binder Title - Wire Transfer Fee	White Rose Settlement Services	1441 E Market St York, PA 17403 717-846-8882
Title - Settlement Fee	Mutual Title Agency Inc	8241 Dow Circle W Cleveland, OH 44136 440-826-0000

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Reason: Client Digitally Signed File
Location: 172.56.244.92:4755
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Union Home Mortgage Corp.

8241 Dow Circle W. • Strongsville, OH 44136

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 8/7/2025
APPLICANTS Harriet Baber
613 Second Avenue
Chula Vista, CA 91910
PROPERTY 2737 Guilford Avenue
Baltimore, MD 21218
SALE PRICE $365,000

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT Fixed Rate
LOAN TYPE ☒Conventional ☐FHA ☐VA ☐_____
LOAN ID # 1198644
RATE LOCK ☐NO ☒YES, until 9/8/2025 at 5:00 PM EDT
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on **8/19/2025** *at 5:00 PM EDT*

Loan Terms		Can this amount increase after closing?
Loan Amount	$273,750	**NO**
Interest Rate	7.25%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$1,867.46	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation	Years 1-30
Principal & Interest	$1,867.46
Mortgage Insurance	+ 0
Estimated Escrow *Amount can increase over time*	+ 576
Estimated Total Monthly Payment	$2,443

		This estimate includes	In escrow?
Estimated Taxes, Insurance & Assessments *Amount can increase over time*	$576 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☐ Other:	
		See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.	

Costs at Closing

Estimated Closing Costs	$21,200	Includes $5,356 in Loan Costs + $15,844 in Other Costs – $0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	$108,450	Includes Closing Costs. *See Calculating Cash to Close on page 2 for details.*

Closing Cost Details

Loan Costs

A. Origination Charges	$2,546
0.93% of Loan Amount (Points)	$2,546

B. Services You Cannot Shop For	$614
Appraisal Fee	$520
Credit Report	$94

C. Services You Can Shop For	$2,196
Title - Admin/Processing Fee	$150
Title - Closing Protection Letter	$50
Title - Deed Preparation	$100
Title - E-Doc Fee	$75
Title - Lender's Title Policy	$952
Title - Notary Fees	$54
Title - Overnight Fees	$21
Title - Settlement Fee	$150
Title - Tax Status Research Fee	$200
Title - Title Examination	$325
Title - Title Insurance Binder	$75
Title - Wire Transfer Fee	$44

D. TOTAL LOAN COSTS (A + B + C)	$5,356

Other Costs

E. Taxes and Other Government Fees	$5,706
Recording Fees and Other Taxes	$230
Transfer Taxes	$5,476

F. Prepaids	$1,973
Homeowner's Insurance Premium (12 months)	$1,320
Mortgage Insurance Premium (months)	
Prepaid Interest ($54.38 per day for 12 days @ 7.25%)	$653
Property Taxes (months)	

G. Initial Escrow Payment at Closing				$5,922
Homeowner's Insurance	$110.00	per month for	3 mo.	$330
Mortgage Insurance		per month for	mo.	
Property Taxes		per month for	mo.	
County Property Tax	$466.00	per month for	12 mo.	$5,592

H. Other	$2,243
Realtor Transaction Fee	$595
Title - Owner's Title Policy	$1,578
Title - Tax Certificates / Tax Certification	$70

I. TOTAL OTHER COSTS (E + F + G + H)	$15,844

J. TOTAL CLOSING COSTS	$21,200
D + I	$21,200
Lender Credits	

Calculating Cash to Close

Total Closing Costs (J)	$21,200
Closing Costs Financed (Paid from your Loan Amount)	$0
Down Payment/Funds from Borrower	$91,250
Deposit	– $4,000
Funds for Borrower	$0
Seller Credits	$0
Adjustments and Other Credits	$0
Estimated Cash to Close	$108,450

Additional Information About This Loan

LENDER	Union Home Mortgage Corp.	**MORTGAGE BROKER**	AA Home Loans LLC dba Preferred Home Loans
NMLS/__ LICENSE ID	2229	**NMLS/__ LICENSE ID**	1859242
LOAN OFFICER		**LOAN OFFICER**	Alexander Mavroulis
NMLS/__ LICENSE ID		**NMLS/__ LICENSE ID**	183018
EMAIL		**EMAIL**	alex.mavroulis@preferredhomeloans.com
PHONE		**PHONE**	443-794-7822

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	$118,057	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	$15,388	Principal you will have paid off.
Annual Percentage Rate (APR)	7.273%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	145.821%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

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 *5% of the overdue monthly principal and interest payment.*

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.

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.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier 1198644 / 549300RPOGWJRH63HS39119864419 Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name *(First, Middle, Last, Suffix)*
Harriet Baber

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number 176 – 42 – 3085
(or Individual Taxpayer Identification Number)

Date of Birth *(mm/dd/yyyy)*
01 / 06 / 1950

Citizenship
- (●) U.S. Citizen
- ( ) Permanent Resident Alien
- ( ) Non-Permanent Resident Alien

Type of Credit
- (●) I am applying for **individual credit.**
- ( ) I am applying for **joint credit.** Total Number of Borrowers: ___
  Each Borrower intends to apply for joint credit. **Your initials:** _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) – Use a separator between names

Marital Status
- ( ) Married
- ( ) Separated
- (●) Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents *(not listed by another Borrower)*
Number 0
Ages _____

Contact Information
Home Phone (619) 805 – 6838
Cell Phone (619) 805 – 6838
Work Phone (619) 260 – 4600 **Ext.** _____
Email baber@sandiego.edu

Current Address
Street 613 Second Avenue Unit # _____
City Chula Vista State CA ZIP 91910 Country USA
How Long at Current Address? 33 Years ____ Months **Housing** ( ) No primary housing expense (●) Own ( ) Rent ($_____/month)

If at Current Address for LESS than 2 years, list Former Address ☑ ***Does not apply***
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____
How Long at Former Address? ____ Years ____ Months **Housing** ( ) No primary housing expense ( ) Own ( ) Rent ($_____/month)

Mailing Address – *if different from Current Address* ☑ ***Does not apply***
Street _____ Unit # _____
City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income ☐ *Does not apply*

Employer or Business Name University of San Diego Phone (619) 260 - 4600
Street 5998 Alcala Park Way Unit # _____
City San Diego State CA ZIP 92110 Country USA

Position or Title Professor
Start Date 09 / 01 / 1982 *(mm/dd/yyyy)*
How long in this line of work? 43 Years 0 Months

Check if this statement applies:
☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed**
( ) I have an ownership share of less than 25%.
( ) I have an ownership share of 25% or more.
Monthly Income (or Loss) $ _____

Gross Monthly Income

Base	$ 12,517.25	/month
Overtime	$ 0.00	/month
Bonus	$ 0.00	/month
Commission	$ 0.00	/month
Military Entitlements	$ 0.00	/month
Other	$ 0.00	/month
TOTAL	**$ 12,517.25**	**/month**

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income ☑ *Does not apply*

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income ☑ *Does not apply*

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

1e. Income from Other Sources ☐ *Does not apply*

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement *(e.g., Pension, IRA)*
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: *Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.*

Income Source – *use list above*		**Monthly Income**	
Social Security		$	4,506.84
Other	**Specify** Husband's retirement survivor benefit	$	3,172.28
		$	
	Provide TOTAL Amount Here	**$**	**7,679.12**

Section 2: Financial Information — Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

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

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement *(e.g., 401k, IRA)*
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance *(used for the transaction)*

Account Type – *use list above*	**Financial Institution**	**Account Number**	**Cash or Market Value**	
Savings	Bank of America	000850901033	$	100.00
Savings	Bank of America	325091221751	$	1,764.80
Checking	Bank of America	04314 05288	$	33,242.70
Retirement	City of Chula Vista	1	$	258,642.91
Retirement	TIAA/CREF	2	$	164,547.64
Retirement	ADP	3	$	864,716.29
Retirement	Fidelity	4	$	1,194,003.65
Money Market	Schwab	5	$	226,355.16
Mutual Fund	Schwab	6	$	68,760.38
Stocks	Schwab	7	$	837,100.72
		Provide TOTAL Amount Here	**$**	**3,649,234.25**



2b. Other Assets and Credits You Have ☐ *Does not apply*

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits
- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – *use list above*	**Cash or Market Value**
Earnest Money	$ 4,000.00
	$
	$
	$
Provide TOTAL Amount Here	**$ 4,000.00**

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

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

• Revolving *(e.g., credit cards)* • Installment *(e.g., car, student, personal loans)* • Open 30-Day *(balance paid monthly)* • Lease *(not real estate)* • Other

Account Type – *use list above*	**Company Name**	**Account Number**	**Unpaid Balance**	*To be paid off at or before closing*	**Monthly Payment**
Revolving	JPMCB CARD	438857618756	$ 1,449.00	☐	$ 40.00
Revolving	BK OF AMER	3742	$ 385.00	☐	$ 25.00
			$	☐	$
			$	☐	$
			$	☐	$

2d. Other Liabilities and Expenses ☑ *Does not apply*

Include all other liabilities and expenses below. Choose from the types listed here:

• Alimony • Child Support • Separate Maintenance • Job Related Expenses • Other

Monthly Payment

Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. ☐ ***I do not own any real estate***

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street 325 East 30th Street Unit # _____

City Baltimore State MD ZIP 21218 Country USA

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	**For 2-4 Unit Primary or Investment Property**	
				Monthly Rental Income	**For LENDER to calculate:** Net Monthly Rental Income
$0.00	Retained	Investment	$536.81	$0.00	$-536.81

Mortgage Loans on this Property ☑ ***Does not apply***

3b. IF APPLICABLE, Complete Information for Additional Property ☐ *Does not apply*

Address Street 613 2nd Avenue Unit # _____

City Chula Vista State CA ZIP 91910 Country USA

Property Value	**Status:** Sold, Pending Sale, or Retained	**Intended Occupancy:** Investment, Primary Residence, Second Home, Other	**Monthly Insurance, Taxes, Association Dues, etc.** *if not included in Monthly Mortgage Payment*	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	**For LENDER to calculate:** Net Monthly Rental Income
$0.00	Retained	Primary Residence	$488.89	$	$

Mortgage Loans on this Property ☐ *Does not apply*

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	*To be paid off at or before closing*	**Type:** FHA, VA, Conventional, USDA-RD, Other	**Credit Limit** *(if applicable)*
BANKAMERICA	0273939506	$ 1,030.00	$ 78,309.00	☐		$
		$	$	☐		$

3c. IF APPLICABLE, Complete Information for Additional Property ☑ *Does not apply*

Section 4: Loan and Property Information. This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount $ 273,750.00 **Loan Purpose** ◉ Purchase ○ Refinance ○ Other *(specify)* _____

Property Address Street 2737 Guilford Avenue Unit # _____

City Baltimore State MD ZIP 21218 County Baltimore City

Number of Units 1 **Property Value** $ 365,000.00

Occupancy ○ Primary Residence ◉ Second Home ○ Investment Property **FHA Secondary Residence** ☐

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? *(e.g., daycare facility, medical office, beauty/barber shop)* ◉ NO ○ YES

2. Manufactured Home. Is the property a manufactured home? *(e.g., a factory built dwelling built on a permanent chassis)* ◉ NO ○ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing ☑ *Does not apply*

4c. Rental Income on the Property You Want to Purchase **For Purchase Only** ☑ *Does not apply*

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan ☑ *Does not apply*

Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	◉ NO ○ YES ○ NO ○ YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	◉ NO ○ YES
C. Are you borrowing any money for this real estate transaction *(e.g., money for your closing costs or down payment)* or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	◉ NO ○ YES $ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit *(e.g., installment loan, credit card, etc.)* on or before closing this loan that is not disclosed on this application?	◉ NO ○ YES ◉ NO ○ YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes *(e.g., the Property Assessed Clean Energy Program)*?	◉ NO ○ YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	◉ NO ○ YES
G. Are there any outstanding judgments against you?	◉ NO ○ YES
H. Are you currently delinquent or in default on a Federal debt?	◉ NO ○ YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	◉ NO ○ YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	◉ NO ○ YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	◉ NO ○ YES
L. Have you had property foreclosed upon in the last 7 years?	◉ NO ○ YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	◉ NO ○ YES

Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature Harriet Baber Date *(mm/dd/yyyy)* 08/07/2025

Borrower Name: Harriet Baber

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ◉ **NO** ○ **YES**

If YES, check all that apply:
- ☐ Currently serving on active duty with projected expiration date of service/tour ___ / ___ / _____ *(mm/dd/yyyy)*
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. 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

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name: AA Home Loans LLC dba Preferred Home Loans

Address: 514 Oldham Street, Baltimore, MD 21224

Loan Originator Organization NMLSR ID#: 1859242 State License ID#: 23882

Loan Originator Name: Alexander Mavroulis

Loan Originator NMLSR ID#: 183018 State License ID#: 17040

Email: alex.mavroulis@preferredhomeloans.com Phone: (443) 794 – 7822

Signature: _____ Date *(mm/dd/yyyy)*: 08/07/2025

*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier 1198644 / 549300RPOGWJRH63HS39119864419 Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State
☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail
☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
○ Single-Closing ○ Two-Closing
Construction/Improvement Costs $ _____
Lot Acquired Date ____/____/_____ (*mm/dd/yyyy*)
Original Cost of Lot $ _____

Refinance Type
○ No Cash Out
○ Limited Cash Out
○ Cash Out

Refinance Program
○ Full Documentation
○ Interest Rate Reduction
○ Streamlined without Appraisal
○ Other _____

Energy Improvement
☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes *(e.g., the Property Assessed Clean Energy program).*

Project Type ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☑ Property is not located in a project

L2. Title Information

Title to the Property **Will** be Held in What Name(s):
Harriet Baber

For Refinance: Title to the Property is **Currently** Held in What Name(s):

Estate Will be Held in
◉ Fee Simple
○ Leasehold Expiration Date ____/____/_____ (*mm/dd/yyyy*)

Manner in Which Title Will be Held
○ Sole Ownership ○ Joint Tenancy with Right of Survivorship
○ Life Estate ○ Tenancy by the Entirety
○ Tenancy in Common ○ Other

Trust Information
○ Title Will be Held by an *Inter Vivos (Living)* Trust
○ Title Will be Held by a Land Trust

Indian Country Land Tenure
○ Fee Simple On a Reservation
○ Individual Trust Land *(Allotted/Restricted)*
○ Tribal Trust Land On a Reservation
○ Tribal Trust Land Off Reservation
○ Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For
◉ Conventional ○ USDA-RD
○ FHA ○ VA ○ Other: _____

Terms of Loan
Note Rate 7.2500 %
Loan Term 360 (*months*)

Mortgage Lien Type
◉ First Lien
○ Subordinate Lien

Amortization Type
◉ Fixed Rate ○ Other (*explain*): _____
○ Adjustable Rate

If Adjustable Rate:
Initial Period Prior to First Adjustment _ (*months*)
Subsequent Adjustment Period _ (*months*)

Loan Features
☐ Balloon / Balloon Term (*months*)
☐ Interest Only / Interest Only Term (*months*)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (*months*)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____%
☐ Other (*explain*): _____

Proposed Monthly Payment for Property

First Mortgage *(P & I)*	$ 1,867.46
Subordinate Lien(s) *(P & I)*	$ 0.00
Homeowner's Insurance	$ 110.00
Supplemental Property Insurance	$ 0.00
Property Taxes	$ 466.00
Mortgage Insurance	$ 0.00
Association/Project Dues (*Condo, Co-Op, PUD*)	$ 0.00
Other	$ 0.00
TOTAL	**$ 2,443.46**

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)		
A. Sales Contract Price	$	365,000.00
B. Improvements, Renovations, and Repairs	$	0.00
C. Land *(if acquired separately)*	$	0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction *(See Table 3a. Property You Own)*	$	0.00
E. Credit Cards and Other Debts Paid Off *(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)*	$	0.00
F. Borrower Closing Costs *(including Prepaid and Initial Escrow Payments)*	$	18,650.00
G. Discount Points	$	2,545.88
H. TOTAL DUE FROM BORROWER(s) *(Total of A thru G)*	**$**	**386,195.88**
TOTAL MORTGAGE LOANS		
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* $ 273,750.00 Financed Mortgage Insurance *(or Mortgage Insurance Equivalent)* Amount $ 0.00	$	273,750.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing *(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)*	$	0.00
K. TOTAL MORTGAGE LOANS *(Total of I and J)*	**$**	**273,750.00**
TOTAL CREDITS		
L. Seller Credits *(Enter the amount of Borrower(s) costs paid by the property seller)*	$	0.00
M. Other Credits *(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)*	$	4,000.00
N. TOTAL CREDITS *(Total of L and M)*	**$**	**4,000.00**
CALCULATION		
TOTAL DUE FROM BORROWER(s) *(Line H)*	**$**	**386,195.88**
LESS TOTAL MORTGAGE LOANS *(Line K)* AND TOTAL CREDITS *(Line N)*	**– $**	**277,750.00**
Cash From/To the Borrower *(Line H minus Line K and Line N)* **NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.**	**$**	**108,445.88**

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*To be completed by the **Lender:***
Lender Loan No./Universal Loan Identifier 1198644 / 549300RPOGWJRH63HS39119864419 Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Harriet Baber

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ◉ NO ○ YES

If YES: (1) **What format was it in:** (*Check the most recent*) ○ Attended Workshop in Person ○ Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

_____

(3) **Date of Completion** ____ / ____ / _____ *mm/dd/yyyy*

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ◉ NO ○ YES

If YES: (1) **What format was it in:** (*Check the most recent*) ○ Face-to-Face ○ Telephone ○ Internet ○ Hybrid

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

_____

(3) **Date of Completion** ____ / ____ / _____ *mm/dd/yyyy*

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

◉ English ○ Chinese (中文) ○ Korean (한국어) ○ Spanish (Español) ○ Tagalog (Tagalog) ○ Vietnamese (Tiếng Việt) ○ Other: _____ ○ I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

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1177
(Rev. June 2024)

HALCYON CONSENT FORM

Tax Information Authorization Form-8821 cannot be processed without a signed Halcyon Consent Form-1177

Purposes for using information: For use by **Union Home Mortgage Corp.** and tax transcript service provider, Halcyon Still Water LLC, ("Halcyon") to retrieve and analyze Your Financial information as requested by the sponsoring financial institution(s) named below to facilitate your loan processing, including, but not limited to, transmitting such information to third party loan purchasers or quality control servicers, as well as any approved use provided for in the Gramm-Leach-Bliley Act (the "Services"). This includes transmitting such information to Freddie Mac, Fannie Mae as well as determining relevant financial offers and opportunities, and approvals.

Halcyon: is a tax preparer and a 3rd party provider licensed with the IRS to retrieve your tax information based on a duly authorized IRS Form 8821. Halcyon is required by the IRS to provide you the individual names of authorized tax professionals working for the company. On Form 8821 you will see James McGowan and Elizabeth Boonin identified; these are officers of Halcyon individually authorized by and registered with the IRS.

Federal law: requires this consent form be provided to you. Unless authorized by law, we cannot use or disclose your personal financial information, including your tax transcript data (collectively, "Your Financial Information"), to third parties for purposes other than those directly related to the Services provided without your consent. If you consent to the use and disclosure of Your Financial Information, federal law may not prevent Your Financial Information from further use or distribution.

Information used: "Your Financial Information" includes any data element obtained throughout the tax data retrieval process or other financial services, including but not limited to, IRS tax transcript data and source documents, information derived from tax transcript elements, or other information provided related to your financial situation. In no case shall your financial information be used in any way inconsistent with this consent.

Unauthorized Use: If you believe Your Financial Information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by email at complaints@tigta.treas.gov.

Name, and address of recipient:
Union Home Mortgage Corp.
8241 Dow Circle W.
Strongsville, OH, 44136

This consent will remain in effect during the term of your loan for servicing and administrative purposes. If you consent to the use of Your Financial Information *as provided for above*, please sign below.

Name: Harriet Baber

Signature: Harriet Baber

Date: 08/07/2025

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Reason: Client Digitally Signed File
Location: 172.56.244.92:52344
08/07/2025 10:46:45
Loan Number: **1198644**

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE – MARYLAND

Applicant: **Harriet Baber**

Property: **2737 Guilford Avenue**
Baltimore, MD 21218

Date: **August 7, 2025**

This is to advise you that Union Home Mortgage has an equity ownership relationship with Union Home Insurance Services LLC. Because of this relationship, this referral may provide Union Home Mortgage with a financial benefit. The General Partner/Managing Partner of Union Home Insurance Services LLC is Fitzgibbons Arnold & Company Agency Inc.

You are not required to use Union Home Insurance Services LLC. as a condition for the settlement of your loan on the subject property. **There are other settlement service providers with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.**

Set forth below is an estimated range of charges for the settlement services provided (depending on factors, which may include, but are not limited to, the value, location and neighborhood of your home, the type of construction, condition, materials and age of your home, fire safety, claims history, personal property inclusions, deductible amount, discounts, and insurance credit score.)

Annual Premiums for Hazard Insurance Rates

Approximate Coverage Amount between $150,000 to $200,000	$1,000-$1,400

I/We have read this disclosure and understand that Union Home Mortgage Corp. is referring me/us to Union Home Insurance Services LLC and may receive a financial or other benefit as a result of this referral. I/We understand and agree that my/our limited contact information may be shared with this Affiliate for marketing purposes. The borrower will pay premiums to a third-party insurance company and the insurance company will compensate Union Home Insurance Services LLC. The above premiums are only an estimate and are not guaranteed, are subject to change without notice, and are not legally binding. An actual binding quote will be provided based on a number of factors.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

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Location: 172.56.244.92:52344
08/07/2025 10:46:53

Loan Number: **1198644**

AFFILIATED BUSINESS ARRANGEMENT DISCLOSURE – MD

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

This is to advise you that Union Home Mortgage Corp. has an equity ownership relationship with Mutual Title Agency Inc. Because of this relationship, this referral may provide Union Home Mortgage Corp. with a financial benefit. The General Partner/Managing Partner of Mutual Title Agency Inc. is Justin Street LLC.

You are not required to use Mutual Title Agency Inc. as a condition for the settlement of your loan on the subject property. **There are other settlement service providers with similar services. You are free to shop around to determine that you are receiving the best services and the best rate for these services.**

Set forth below is an estimated range of charges for the settlement services provided (depending on the type of closing and county:

TITLE INSURANCE BASIC PREMIUMS

LIABILITY	LOAN BASIC PREMIUM
Up to $250,000	$3.35/$1,000
$250,001 to $500,000, add	$3.05/$1,000
$500,001 to $1,000,000, add	$2.75/$1,000
$1,000,001 to $5,000,000, add	$1.90/$1,000
$5,000,001 to $15,000,000, add	$1.25/$1,000
Over $15,000,000, add	$1.20/$1,000

Minimum Premium: $275.00

CHARGES TO BUYER

FEE	PURCHASE	REFINANCE
Title Examination	$200.00	$200.00
Title Binder	$100.00	$75.00
Doc Prep	$50.00	$50.00
Settlement Fee	$500.00	$400.00
CPL	$30.00	$30.00
Release Fee	$25.00	$25.00

BRIDGE LOAN FEES (If Applicable)

Title Examination	$200.00
Title – Document Preparation Fees (as needed)	$50.00
Settlement Fee	$400.00
Release Fee	$25.00
Recording Fees	$125.00

I/We have read this disclosure and understand that Union Home Mortgage Corp. is referring me/us to Mutual Title Agency Inc. and may receive a financial or other benefit as a result of this referral.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Exhibit 5 Loan Number: **1198644**

ANTI-STEERING LOAN OPTIONS DISCLOSURE

Borrower Name: **Harriet Baber**

Dear Borrower,
You have applied for a mortgage loan through (mortgage originator name). To ensure you, the borrower(s), has sufficient information to determine the appropriate loan, we are providing you with the following loan options. These loan options provide you with detailed rate and loan cost information to assist you in choosing the correct loan for your particular financial situation. Carefully review the loan options presented below to ensure you have chosen the appropriate option.

Your Loan Options. For each type of transaction in which you expressed an interest, your mortgage broker has obtained loan options from a significant number of the creditors with which your mortgage broker regularly does business. Your mortgage broker has a good faith belief that you likely qualify for the following loans:

Type of Transaction *(check one)* ☒ Fixed Rate ☐ Adjustable Rate		Interest Rate	Total origination points or fees and discount points
Option 1	Loan with the lowest Interest Rate	**6.875**%	$**5,368.00**
Option 2	Loan with the lowest Interest Rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation	**6.875**%	$**5,368.00**
Option 3	Loan with the lowest total dollar amount for origination points or fees and discount points	**8.125**%	$**-2,590.00**
You are applying for a loan with the following terms		**7.250**%	$**2,545.88**

If you expressed an interest in an adjustable rate loan and if the loan's initial rate is fixed for at least 5 years, the "Interest Rate" disclosed in this document is the initial rate that would be in effect at consummation. If the loan's initial rate is not fixed for at least 5 years, the Interest Rate is the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium.

This is not a lock-in agreement or a loan commitment. The interest rate and fees described throughout this disclosure are available on the date the document was prepared and they may be subject to change if you have note locked in your interest rate. If the lender offers rate locks you may be required to lock the rate to obtain the rate and origination cost disclosed above. Additionally, even if your loan is locked, the Interest Rate and fees may be subject to change as the loan is underwritten.

If your lender does not offer rate locks and you have not locked your loan, please be aware that interest rates move constantly. The way to set a certain Interest Rate and fees is for your mortgage broker to lock your loan. Once you lock your loan, you are agreeing to close your loan within a certain period of time and at a certain interest rate. If you instruct your mortgage broker to lock your loan, your mortgage broker can explain to you the Interest Rate and fees you will pay.

Be sure that you understand and are satisfied with the product and terms that have been offered to you.

Signed:

Alexander Mavroulis
Broker Loan Officer Name

Broker Loan Officer Signature Date

514 Oldham Street
Baltimore, MD 21224
License #: 1859242

AA Home Loans LLC dba Preferred Home Loans
Broker Entity Name

Broker Entity Address & License Number

Harriet Baber
Borrower Name

Harriet Baber 08/07/2025
Borrower Signature Date

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Reason: Client Digitally Signed File
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08/07/2025 10:47:11

Choice of Insurance Notice

Lender

Union Home Mortgage Corp.
8241 Dow Circle W.
Strongsville, OH 44136

Borrower

Harriet Baber
613 Second Avenue
Chula Vista, CA 91910

Date: August 7, 2025

Loan Number: 1198644

You have applied for an extension of credit. Lender is soliciting, offering, or selling you an insurance product or annuity in connection with this extension of credit.

Lender may not condition the extension of credit on either:

- The purchase of an insurance product or annuity from lender or any of its affiliates; or
- Your agreement not to obtain, or a prohibition on you from obtaining, an insurance product or annuity from an unaffiliated entity.

By signing, you acknowledge that you have received a copy of this notice on today's date. Unless this disclosure is provided electronically or you have applied for credit by mail, you also acknowledge that Lender has provided this disclosure verbally.

Borrower

Harriet Baber 08/07/2025
Harriet Baber **Date**

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08/07/2025 12:10:27

Loan Number: **1198644**

AA Home Loans LLC dba Preferred Home Loans
Your Credit Score and the Price You Pay for Credit

Date: **August 7, 2025**
Lender/Broker: **AA Home Loans LLC dba Preferred Home Loans**
514 Oldham Street
Baltimore, MD 21224

Borrower: **Harriet Baber**
Property Address:
2737 Guilford Avenue
Baltimore, MD 21218

Your Credit Score	
Your credit score	**812** Source: **TransUnion FICO Risk Score, Classic 04** Date:

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of **309** to a high of **839**. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than **96** percent of U.S. consumers.

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	**1 - TOO MANY INQUIRIES LAST 12 MONTHS** **2 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED** **3 - INQUIRIES IMPACTED THE CREDIT SCORE**

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report – *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

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.

List of Consumer Reporting Agencies:

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

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

☒ Trans Union
P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

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Reason: Client Digitally Signed File
Location: 172.56.244.92:58747
08/07/2025 12:11:06

Loan Number: **1198644**

DISCLOSURE NOTICES

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

AFFIDAVIT OF OCCUPANCY

The Applicant(s) hereby certify and acknowledge that, upon taking title to the real property described above, their occupancy status will be as follows:

- ☐ Primary Residence – Occupied by Applicant(s) within 60 days of closing.
- ☒ Secondary Residence – To be occupied by Applicant(s) at least 15 days yearly, as second home (vacation, etc.), while maintaining principal residence elsewhere. (Please check this box if you plan to establish it as your primary residence at a future date (i.e., retirement).
- ☐ Investment Property – Not owner occupied. Purchased as an investment to be held or rented.

The Applicant(s) acknowledge it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning this loan application as applicable under the provisions of Title 18, United States Code, Section 1014.

Harriet Baber 08/07/2025

Harriet Baber Date Date

FAIR CREDIT REPORTING ACT

An investigation will be made as to the credit standing of all individuals seeking credit in this application. The nature and scope of any investigation will be furnished to you upon written request made within a reasonable period of time. In the event of denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of section 615(b) of the Fair Credit Reporting Act. You have the right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency if an adverse action is taken on your loan application. Under Section 612 of the Fair Credit Reporting Act you have the right to obtain within 60 days of an adverse action a free copy of the report from the consumer reporting agency. You also have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency.

EQUAL CREDIT OPPORTUNITY ACT

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on a basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Income which you receive as alimony, child support or separate maintenance need not be disclosed to this creditor unless you choose to rely on such sources to qualify for the loan. Income from these and other sources, including part-time or temporary employment, will not be discounted by this lender because of your sex or marital status. However, we will consider very carefully the stability and probable continuity of any income you disclose to us. The Federal Agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity, 600 Pennsylvania Ave. NW
Washington, DC 20580

FHA LOANS ONLY

FOR ALL FHA MORTGAGES CLOSED ON OR AFTER JANUARY 21, 2015, MORTGAGEES MAY ONLY CHARGE INTEREST THROUGH THE DATE THE MORTGAGE IS PAID IN FULL.

GOVERNMENT LOANS ONLY

RIGHT TO FINANCIAL PRIVACY ACT OF 1978 – This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veterans Affairs has a right of access to financial records held by a financial institution in connection with the consideration of administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veterans Affairs without further notice or authorization but will not be disclosed or released to another Government agency or Department without your consent except as required or permitted by law.

EMPLOYMENT CERTIFICATION

An approval for a loan is based upon employment, income and obligations as shown on the loan application. At closing, the applicant and co-applicant/spouse, if applicable, are required to execute a sworn statement affirming that they are currently working as previously reported, have not received notice of layoff nor have knowledge of pending layoff, and that outstanding obligations are substantially the same as reported on the application. Should a change occur in your employment or financial status prior to loan closing, immediately notify your loan officer, as it will be necessary to obtain approval of any changes.

ANTI-COERCION STATEMENT

The lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the lender. The lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

I have read the foregoing statement and understand my rights and privileges and those of the lender relative to the placing of such insurance.

I have selected the following agencies to write the insurance covering the property described above:

TBD	**TBD**
Insurance Company Name	Agent
TBD	**TBD**
Agent's Address	Agent's Telephone Number

INSURANCE LOSS PAYABLE CLAUSE

Please notify your insurance agent that your hazard insurance and if applicable, your flood insurance, should include a standard mortgagee and/or loss payable clause in favor of the lender.
The lender should be named as follows:
Union Home Mortgage Corp., its successors and/or assigns
8241 Dow Circle West, Strongsville, OH 44136

I/We hereby certify that I/we have read and understand these notices. In addition to these notices, I/we the applicant(s) certify that I/we received the "Your Home Loan Toolkit" and the "Consumer Handbook on Adjustable Rate Mortgages" (CHARM booklet), if applicable.

Harriet Baber 08/07/2025	
Harriet Baber Date	Date

Digitally signed by IDS - #: 2A12181411D043C04E377938
Reason: Client Digitally Signed File
Location: 172.56.244.92:58747
08/07/2025 12:11:13
Loan Number: **1198644**

EQUAL CREDIT OPPORTUNITY ACT

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **Union Home Mortgage Corp.**
8241 Dow Circle W.
Strongsville, OH 44136

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this company is the Federal Trade Commission
Equal Credit Opportunity, 600 Pennsylvania Ave. NW
Washington, DC 20580.

We are required to disclose to you that you need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so.

Having made this disclosure to you, we are permitted to inquire if any of the income shown on your application is derived from such a source and to consider the likelihood of consistent payment as we do with any income on which you are relying to qualify for the loan for which you are applying.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: 72EF086E6DA4779AA491821D
Reason: Client Digitally Signed File
Location: 172.56.244.92:58747
08/07/2025 12:11:22

Loan Number: **1198644**

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **Union Home Mortgage Corp.**

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH).

The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building.

You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

By signing below, you acknowledge you have read the above disclosure.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Loan Number: **1198644**

HAZARD INSURANCE AUTHORIZATION & REQUIREMENTS

Lender: **Union Home Mortgage Corp.**
8241 Dow Circle W., Strongsville, OH 44136

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "H02" form.
4. The maximum deductible must not exceed **5.000% of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable.
6. If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/ have changed Insurance agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgage loss payee clause" (Lenders Loss Payable Endorsement 438 BFU) in favor of:
Union Home Mortgage Corp.
ISAOA/ATIMA PO BOX 7115
Troy, MI 48007
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the Master Policy must contain a minimum of. $1,000,000.00 coverage for "Directors &, Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.



AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Lender Representative: Date
Title:

Digitally signed by IDS - #: B699F7DF73518C9E6297A4E0
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 12:59:56

Loan Number: **1198644**

Housing counselors near you

Dated: August 7, 2025

10 CLOSEST RESULTS TO ZIP CODE 91910

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: https://answers.hud.gov/housingcounseling/s/?language-en

When applying for a mortgage loan or line of credit, we recommend you receive homebuyer education or housing counseling.

1. **CREDIT.ORG - NATIONAL CITY** — **Distance** 3.6 miles
   2140 HOOVER AVE SUITE 115, NATIONAL CITY, CA 91950-6514

   Website: http://www.credit.org

   Phone: 619-830-4802

   Email Address: info@credit.org

   Languages:
   English, Other, Spanish

   Services:
   Financial Management/Budget Counseling | Pre-purchase Homebuyer Education Workshops | Reverse Mortgage Counseling

2. **UNION OF PAN ASIAN COMMUNITIES** — **Distance** 7.6 miles
   1031 25TH ST, SAN DIEGO, CA 92102-2102

   Website: http://www.upacsd.com

   Phone: 619-232-6454

   Email Address:

   Languages:
   English

   Services:
   Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Fair Housing Pre-Purchase Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

3. **URBAN LEAGUE OF SAN DIEGO COUNTY** — **Distance** 8.4 miles
4305 UNIVERSITY AVE STE 360, SAN DIEGO, CA 92105-1898

Website: http://www.sdul.org

Phone: 619-266-6256

Email Address:

Languages:
English

Services:
Mortgage Delinquency and Default Resolution Counseling | Financial, Budgeting and Credit Repair Workshops | Services for Homeless Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

4. **NAVICORE SOLUTIONS- SAN DIEGO, CA** — **Distance** 8.4 miles
1111 6TH AVE SUITE 206, SAN DIEGO, CA 92101-5209

Website: http://www.navicoresolutions.org

Phone: 866-472-4557

Email Address: housing@navicoresolutions.org

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial, Budgeting and Credit Repair Workshops | Pre-purchase Counseling | Rental Housing Counseling

5. **MONEY MANAGEMENT INTERNATIONAL - SAN DIEGO** — **Distance** 10.6 miles
3111 CAMINO DEL RIO N STE 400, SAN DIEGO, CA 92108-5724

Website: http://www.moneymanagement.org

Phone: 866-232-9080

Email Address: counselinginfo@moneymanagement.org

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

6. **AFFORDABLE HOUSING CLEARINGHOUSE** — **Distance** 78.4 miles
23201 LAKE CENTER DR STE 203, LAKE FOREST, CA 92630-6821

Website: https://www.affordable-housing.org

Phone: 949-859-9255

Email Address: brodriguez@affordable-housing.org

Languages:
English, Spanish

Services:
Financial Management/Budget Counseling | Financial, Budgeting and Credit Repair Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

7. **GREENPATH FINANCIAL WELLNESS** — **Distance** 85.6 miles
2525 MAIN ST SUITE 120, OFFICE 5, IRVINE, CA 92614-6682

Website: http://www.greenpath.org

Phone: 866-217-0543

Email Address: jcherry@greenpath.com

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Services for Homeless Counseling | Pre-purchase Counseling | Rental Housing Counseling | Reverse Mortgage Counseling

8. **FAIR HOUSING COUNCIL OF RIVERSIDE COUNTY, INC.- PALM SPRINGS** — **Distance** 87.3 miles
190 W AMADO RD, PALM SPRINGS, CA 92262-5519

Website: http://www.fairhousing.net

Phone: 760-864-1541

Email Address: rosemayes@fairhousing.net

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Fair Housing Pre-Purchase Education Workshops | Services for Homeless Counseling | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

9. **COACHELLA VALLEY HOUSING COALITION**
45701 MONROE ST STE G, INDIO, CA 92201-3964

Distance
88.4 miles

Website: http://www.cvhc.org

Phone: 760-347-3157

Email Address:

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling | Financial, Budgeting and Credit Repair Workshops | Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

10. **ORANGE COUNTY FAIR HOUSING COUNCIL, INC**
2021 E 4TH ST SUITE 122, SANTA ANA, CA 92705-3912

Distance
89.3 miles

Website: https://www.fairhousingoc.org/

Phone: 714-569-0823

Email Address: hudcounseling@fairhousingoc.org

Languages:
English, Spanish

Services:
Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Fair Housing Pre-Purchase Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling | Rental Housing Workshops

Digitally signed by IDS - #: DA41467D7C9EC4DFB1FD1B4A
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:04

Loan Number: **1198644**

INTENT TO PROCEED WITH APPLICATION

Date: **August 7, 2025**

Name of Originator: **AA Home Loans LLC dba Preferred Home Loans**

Applicant(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Federal consumer protection law, Regulation Z (12 C.F.R. 1026), requires **AA Home Loans LLC dba Preferred Home Loans** provide you with a Loan Estimate and obtain your consent prior to charging you for any costs (other than a credit report) to process your loan.

The Loan Estimate that you received states that your estimated closing costs expire on **8/19/2025 at 5:00 PM EDT**. If you wait until after this expiration date and time to express your intent to proceed with the application, **AA Home Loans LLC dba Preferred Home Loans** may make changes to the estimated closing costs and provide you with a revised Loan Estimate.

By signing below, I/we express intent to proceed with the application for which a Loan Estimate was provided that included the following identifiable terms:

- Date of Loan Estimate: **8/7/2025**
- Estimated Closing Costs (page 1): **$21,200**

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: 9F6EFD7A7D1F53D84A8AD13A
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:16

Form **8821**

(Rev. January 2021)

Department of the Treasury
Internal Revenue Service

Tax Information Authorization

► **Go to *www.irs.gov/Form8821* for instructions and the latest information.**
► **Don't sign this form unless all applicable lines have been completed.**
► **Don't use Form 8821 to request copies of your tax returns or to authorize someone to represent you. See instructions.**

OMB No. 1545-1165

For IRS Use Only
Received by:
Name
Telephone
Function
Date

1 Taxpayer information. Taxpayer must sign and date this form on line 6.

Taxpayer name and address	Taxpayer identification number(s)	
Harriet Baber **613 Second Avenue,** **Chula Vista, CA 91910**	**176-42-3085**	
	Daytime telephone number	Plan number (if applicable)

2 Designee(s). If you wish to name more than two designees, attach a list to this form. **Check here if a list of additional designees is attached ►** ☐

Name and address		
James McGowan **25 Broad Street, Floor 2** **Red Bank, NJ 07701**	CAF No. PTIN Telephone No. Fax No.	**0315-23889R** **P02537601** **732-691-4928** **631-675-1704**
Check if to be sent copies of notices and communications ☐	Check if new: Address ☐ Telephone No. ☐ Fax No ☐	
Name and address		
Elizabeth Boonin **95 Smithtown Blvd** **Smithtown, NY 11787**	CAF No. PTIN Telephone No. Fax No.	**0310-03870R** **P01627702** **732-691-4998** **631-675-1704**
Check if to be sent copies of notices and communications ☐	Check if new: Address ☐ Telephone No. ☐ Fax No ☐	

3 Tax information. Each designee is authorized to inspect and/or receive confidential tax information for the type of tax, forms, periods, and specific matters you list below. See the line 3 instructions.

☐ By checking here, I authorize access to my IRS records via an Intermediate Service Provider.

(a) Type of Tax Information (Income, Employment, Payroll, Excise, Estate, Gift, Civil Penalty, Sec. 4980H Payments, etc.)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s)	(d) Specific Tax Matters
Income	**1040**	**2021 - 2024**	**Not Applicable**
Income	**1040**	**2025 - 2027**	**Not Applicable**

4 Specific use not recorded on the Centralized Authorization File (CAF). If the tax information authorization is for a specific use not recorded on CAF, check this box. See the instructions. If you check this box, skip line 5 ..... ► ☐

5 Retention/revocation of prior tax information authorizations. If the line 4 box is checked, skip this line. If the line 4 box isn't checked, the IRS will automatically revoke all prior tax information authorizations on file unless you check the line 5 box and attach a copy of the tax information authorization(s) that you want to retain ..... ► ☐

To revoke a prior tax information authorization(s) without submitting a new authorization, see the line 5 instructions.

6 Taxpayer signature. If signed by a corporate officer, partner, guardian, partnership representative (or designated individual, if applicable), executor, receiver, administrator, trustee, or individual other than the taxpayer, I certify that I have the legal authority to execute this form with respect to the tax matters and tax periods shown on line 3 above.

► **IF NOT COMPLETED, SIGNED, AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.**

► **DON'T SIGN THIS FORM IF IT IS BLANK OR INCOMPLETE.**

Harriet Baber — 08/07/2025

Signature — Date

Harriet Baber

Print Name — Title (if applicable)

Digitally signed by IDS - #: 41797C057444B9220BC7C92C
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:25

AA Home Loans LLC dba Preferred Home Loans

LOAN DISCLOSURE ACKNOWLEDGEMENT

Date: **August 7, 2025**
Application Number: **1198644**
Applicant(s): **Harriet Baber**
Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

We thank you for considering **AA Home Loans LLC dba Preferred Home Loans** for your home financing needs. We look forward to working with you. At the time of application, we provided you with a number of initial disclosure documents that are required to be provided to you at time of application. Many of these documents are informational and are not required to be signed and returned to our office. For your convenience, we have grouped the informational disclosures together and in the order listed below.

1.	Settlement Service Provider List	2.	Appraisal Report for Lender's Use Disclosure (Higher Risk)
3.	Credit Score Disclosure	4.	Fair Credit Report Act
5.	Mortgage Fraud is investigated by the FBI	6.	Hazard Insurance Authorization, Requirements and Disclosure
7.	Notice of Right to Copy of Appraisal (ECOA)	8.	USA Patriot Act information Disclosure Form
9.	USA Patriot Act information Disclosure Form	10.	Home Loan Toolkit (For Purchase Transactions)
11.	Notice to Home Loan Applicant	12.	Disclosure Notices
13.	Privacy Policy	14.	What You Should Know About Home Equity Lines of Credit (HELOC loans only)
15.	Homeownership Counseling List	16.	Consumer Handbook on Adjustable Rate Mortgages (ARM loans only)
17.	Notice to Homeowner – Assumption of HUD/FHA Insured (FHA loans only)	18.	For Your Protection: Get a Home Inspection (FHA loans only)
19.	No HUD Warranty (FHA loans only)	20.	Private Mortgage Insurance Cancellation/Termination Data Sheet (GFEDMICJ)

By signing below, I/we certify:

1. I/We have received every document listed.
2. I/We have reviewed each document and consent to returning this signed acknowledgment in lieu of signing and returning all of the informational documents listed.

Harriet Baber 08/07/2025

Harriet Baber Date _____ Date

Please feel free to contact me if you have questions.

Sincerely,

Loan Officer: **Alexander Mavroulis**

Digitally signed by IDS - #: 323E40236E31BCD49CD2CA56
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:33

Loan Number: **1198644**

Loan Quality Initiative Disclosure

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **Union Home Mortgage Corp.**

In response to the loan quality initiatives issued by government agencies, all lenders must implement new policy and procedures to become compliant with the agency requirements. Under these requirements, lenders must warrant the debt utilized for qualifying and the occupancy of the subject property. The lender is also required to calculate a debt-to-income ratio based on the income and/or employment used for qualifying.

Credit Report Monitoring
During the course of the loan process, your credit report will be monitored. This monitoring will be in effect until loan disbursement. **This monitoring may include a final credit report that will be run within 24 hours of closing.**

The purpose of the monitoring is to ensure that your loan approval is issued utilizing the correct liability amounts. **An increase in payments or balance on currently active accounts or acquiring additional debt will result in an additional underwriting review of your loan. Additionally, employment will be reverified before closing and any change in your income and/or employment structure will result in additional underwriting review of your loan. This review could result in an increase in loan pricing, delay in loan closing or a denial of your application.**

By signing below, I acknowledge that the liabilities listed on the application are correct. I have not applied for any additional accounts. Additionally, I understand that my credit report will be monitored and the terms of my loan as well as my application status may change if additional debt is incurred prior to loan disbursement.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: 9E9DE4CB0F8E34EF9B193EEF
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:44

Assumption Disclosure

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Lender: **Union Home Mortgage Corp.**
8241 Dow Circle W.
Strongsville, OH 44136

Maryland law provides that any existing borrower on a loan may purchase the property interest of another borrower on the loan by assuming the selling borrower's portion of the loan in connection with the granting of a decree of absolute divorce. A borrower's right to assume a loan may be restricted by any applicable law. The assuming borrower must qualify for the underlying loan as determined by the lender.

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Digitally signed by IDS - #: 649BAFEAE1FFECA7E6818036
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:00:51

MARYLAND CHOICE OF INSURANCE NOTICE

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **Union Home Mortgage Corp.**
8241 Dow Circle W.
Strongsville, OH 44136

Pursuant to *Md. Code Ann. Comm. Law §§ 12-124(a), 410(f)(1)(ii)* **Union Home Mortgage Corp.** may not require that you acquire any policy of insurance through a particular insurer or company.

Union Home Mortgage Corp. may not require a borrower, as a condition to receiving or maintaining a loan secured by real property, to purchase property insurance coverage or flood insurance coverage in an amount exceeding the replacement cost of the improvements on the real property.

Your acknowledgment below signifies that this Choice of Insurance Notice was provided to you.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: BED26FC4621AF394918A65E6
Reason: Client Digitally Signed File
Location: 172.56.244.92:62626
08/07/2025 13:01:05

DELIVERY OF NET PROCEEDS AUTHORIZATION

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Broker: **AA Home Loans LLC dba Preferred Home Loans** Loan Originator: **Alexander Mavroulis**

License #: **23882** License #: **17040**
NMLS #: **1859242** NMLS #: **183018**

Pursuant to the Maryland Real Property Law Section 4-106(b)(2), advance written authorization is required from the borrower to deliver net proceeds.

☒ The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less.

The undersigned does hereby authorize delivery of net proceeds, deducting charges, interests, expenses, or advance escrow and charges. The undersigned acknowledges that a list of the deductions is noted below.

Per Diem:		Amount Due
Prepaid Interest	**12 days at $54.38 / day**	**$ 652.56**

Escrow Description:	Amount Due
Homeowners Insurance	**330.00**
County Property Tax	**5,592.00**

Fee Description:	Amount Due
Title - Closing Protection Letter	**50.00**
Title - Title Insurance Binder	**75.00**
Title - Settlement Fee	**150.00**
Title - Admin/Processing Fee	**150.00**
Title - Deed Preparation	**100.00**
Title - E-Doc Fee	**75.00**
Title - Notary Fees	**54.00**
Title - Overnight Fees	**21.00**
Title - Owner's Title Policy	**1,578.00**
Title - Lender's Title Policy	**951.80**
Title - Tax Certificates / Tax Certification	**70.00**
Title - Title Examination	**325.00**
Title - Tax Status Research Fee	**200.00**
Title - Wire Transfer Fee	**44.00**
Recording Fees	**230.00**
TaxStampForCityMortgage	**4,562.50**
TaxStampForStateMortgage	**912.50**
0.930 % of Loan Amount (Points)	**2,545.88**
Appraisal Fee	**520.00**

Credit Report	**94.00**
Realtor Transaction Fee	**595.00**
Homeowners Insurance Premium	**1,320.00**

ACKNOWLEDGEMENT

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.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: ACE4B3211994D696B193F5A6
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:09



IMPORTANT NOTICE REGARDING HOUSING COUNSELING

You are receiving this notice because you have applied for a Maryland residential mortgage loan secured by a first lien. In applying for and entering into a mortgage loan you will be required to sign complex legal documents. You should be certain that you understand the terms of the loan being offered to you in these documents before you commit in writing. If you do not pay the loan according to its terms, you could lose your home.

BE ADVISED: The State of Maryland recommends that all residential mortgage loan applicants receive home-buyer education or housing counseling from a nonprofit or government agency before signing any documents that commit them to a loan.

Free homebuyer education or housing counseling may be provided face-to-face or over the telephone. Set forth below is a list prepared by the Maryland Department of Housing and Community Development of nonprofit and government agencies that provide home-buyer education or housing counseling.

See attached
List of Nonprofit and Government Agencies
Offering Home-Buyer Education or Housing Advice

This listing is current as of **03/21/2022**.

Agencies located in MARYLAND

SERVICE AREA	HAF PROGRAM PARTNER	HUD-APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
Allegany County	Yes	Allegany County Human Resources Development Commission, Inc	301-783-1704	www.alleganyhrdc.org
Anne Arundel County	Yes	Anne Arundel County Community Action Agency, Incorporated	410-626-1900	www.aaccaa.org
Anne Arundel County	Yes	Arundel Community Development Service Inc	410-222-7600	www.acdsinc.org
Baltimore City	Yes	Belair-Edison Neighborhoods, Inc.	410-485-8422	www.belair-edison.org
Baltimore City	Yes	Comprehensive Housing Assistance, Inc	410-500-5300	http://www.chaibaltimore.org/
Baltimore City	Yes	Druid Heights Community Development Corp.	410-523-1350	www.druidheights.com
Baltimore City	Yes	Garwyn Oaks Northwest Housing Resource Center, Inc	410-947-0084	http://www.go-northwesthrc.org/
Baltimore City		Harbel Housing Partnership	410-444-9152	http://harbel.org
Baltimore City	Yes	Latino Economic Development Corporation	202-540-7401	http://www.ledcmetro.org/
Baltimore City		Neighborhood Assistance Corporation of America_Baltimore, MD	410-783-0465; 617-250-6222	http://www.naca.com/
Baltimore City	Yes	Neighborhood Housing Services Of Baltimore, Inc.	410-327-1200 x 149	http://www.nhsbaltimore.org/
Baltimore City		Operation Hope-Baltimore Branch	443-885-0845	http://www.operationhope.org/
Baltimore City		Reservoir Hill Improvement Council, Inc.	410-225-7547	http://www.reservoirhill.net/

SERVICE AREA	HAF PROGRAM PARTNER	HUD-APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
Baltimore City	Yes	Southeast Community Development Corporation	410-342-3234	http://www.southeastcdc.org/
Baltimore County	Yes	St. Ambrose Housing Aid Center, Inc.	410-366-8550	http://www.stambros.org/
Baltimore County	Yes	Diversified Housing Development, Inc.	410-496-1214	http://www.diversifiedhousing.org/
Baltimore County	Yes	Dundalk Renaissance Corporation	410-282-0261	http://www.dundalkusa.org/
Baltimore County		Eastside Community Development Corporation	410-340-7610	N/A
Calvert, Charles, St. Mary's Counties	Yes	Southern Maryland Tri-County Community Action Committee	301-274-4474; 301-870-3770	http://www.smtccac.org/
Caroline, Cecil, Kent & Queen Anne's Counties		Maryland Rural Development Corporation	410-778-1100	http://www.mrdc.net/our-programs/housing
Cecil County		Cecil County Housing Agency	410-996-5245	http://www.ccgov.org/
Dorchester County	Yes	Telamon Corporation-Salisbury Branch	443-397-9239	http://www.telamon.org/
Frederick County	Yes	Frederick Housing and Human Services	301-600-1506	http://www.cityoffrederick.com/
Harford County		Harford County Office of Community and Economic Development	410-638-3045	http://www.harfordcountymd.gov/
Harford County		Home Partnership, Inc.	410-679-3200	http://www.homepartnershipinc.org/
Howard County	Yes	Consumer Credit Counseling Service Of Maryland and Delaware, Inc.	800-642-2227	http://www.cccsmd.org/
Howard County		Making Change Center	443-518-7647	http://www.makingchangecenter.org/
Montgomery County	Yes	First Home Alliance	877-250-9025	firsthomealliance.org

SERVICE AREA	HAF PROGRAM PARTNER	HUD-APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
Montgomery County	Yes	Housing Initiative Partnership, Inc.-Germantown	301-916-5946	http://www.hiphomes.org/wp
Montgomery County	Yes	Latino Economic Development Corporation	202-540-7401	http://www.ledcmetro.org/
Montgomery County		Money Management International - Silver Spring	866-232-9080	http://www.moneymanagement.org/
Prince George's County	Yes	Centro De Apoyo Familiar	301-328-3292	http://www.mycaf.org/
Prince George's County		Greater Washington Urban League - Prince George's County	202-265-8200	http://www.gwul.org/
Prince George's County	Yes	HomeFree-USA	301-891-8400	http://www.homefreeusa.org/
Prince George's County	Yes	Housing Initiative Partnership, Inc.-Hyattsville	301-699-3835	http://www.hiphomes.org/
Prince George's County	Yes	Housing Options & Planning Enterprises, Inc.	301-567-3330	http://www.hopefinancial.org/
Prince George's County	Yes	Latino Economic Development Corporation	202-540-7401	http://www.ledcmetro.org/
Prince George's County	Yes	Sowing Empowerment and Economic Development	301-458-9808	http://www.seedinc.org/
Prince George's County		United Communities Against Poverty	301-322-5700	http://www.ucappgc.org/
Somerset, Wicomico, Worcester Counties		Salisbury Neighborhood Housing Service, Inc	410-543-4626	http://www.salisburynhs.org/
Somerset, Wicomico, Worcester Counties	Yes	Shore Up!, Inc	410-749-1142	http://www.shoreup.org/
Somerset, Wicomico, Worcester Counties	Yes	Telamon Corporation-Salisbury Branch	443-397-9239	http://www.telamon.org/

SERVICE AREA	HAF PROGRAM PARTNER	HUD–APPROVED HOUSING COUNSELING AGENCY	PHONE	WEBSITE
Washington County		Hagerstown Neighborhood Development Partnership, Inc.	301-797-0900	http://www.hagerstownhomestore.org/

MARYLAND BROKER AGREEMENT

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender: **Union Home Mortgage Corp.**
8241 Dow Circle W.
Strongsville, OH 44136

Broker: **AA Home Loans LLC dba Preferred Home Loans** Loan Originator: **Alexander Mavroulis**

License #: **23882** License #: **17040**

NMLS #: **1859242** NMLS #: **183018**

This disclosure is provided to you pursuant to Md. Code Ann., Com. Law II §12-805(c) & (d).

You, the Borrower, agree to enter into this Broker Agreement with Broker as an independent contractor to apply for a residential mortgage loan from a Lender with which we from time to time contract upon such terms and conditions as you may request or the Lender may require.

SECTION I. NATURE OF RELATIONSHIP. In connection with this mortgage loan:

- We are acting as an independent contractor and not as your agent.
- We will assist in processing your loan application, including but not limited to assistance in completing the application, negotiating a loan, gathering the require documentation, and coordinating the efforts required to compile a completed application package. We will present your application to the Lender for review and approval.
- While we seek to assist you in meeting your financial needs, we do not distribute the products of all lenders or investors in the market and cannot guarantee the lowest price or best terms available in the market.
- The Broker is acting as a Mortgage Broker in this transaction, not as the Mortgage Lender.

SECTION II. OUR COMPENSATION.

- Your interest rate, points and fees offered to your by the Lender may include our compensation.
- Either you or the Lender may pay us all of our compensation.
- For example, in some cases, if you would rather pay a lower interest rate, you may pay higher up-front points and fees.
- Alternatively, if you would rather pay less up-front, you may be able to accept a higher interest rate from the Lender as a means to finance the payment of our compensation or other costs that you would otherwise be required to pay directly, in which case, we would be paid directly by the Lender.
- Broker is entitled to compensation at the settlement of your mortgage loan.
- We also may be paid by the Lender based on services, goods or facilities performed or provided by us to the Lender.
- The exact amount of our compensation will be disclosed on your Closing Disclosure, which will be provided to you no later than three (3) business days before closing.
- Broker's total compensation will be **2.75000182648402%**

You have a right to a refund of the Broker's fee if a loan transaction is not made to you or you exercise your right to rescind the loan.

ACKNOWLEDGEMENT

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.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

BROKER: **AA Home Loans LLC dba Preferred Home Loans** Date
TITLE:
NMLS NO: **1859242**
LICENSE NO: **23882**

Digitally signed by IDS - #: 49DF9C56FE3978D5BD0F5DEF
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:30

STATE OF MARYLAND
COMMISSIONER OF FINANCIAL REGULATION
1100 North Eutaw Street, Suite 611
Baltimore, Maryland 21201

Net Tangible Benefit Worksheet

This Net Tangible Benefit Worksheet has been prescribed by the Commissioner of Financial Regulation in conformity with COMAR 09.03.06.20 and COMAR 09.03.09.04 (Duty of Care). Persons complying with these regulations shall use a form substantially similar to this form.

All information must be typed or printed.
This form shall be maintained in the broker/lender licensee's loan files pursuant to COMAR 09.03.06.05 "Records".

Name of Borrower(s) Harriet Baber

Mortgage Originator Name:	**Alexander Mavroulis**				
Employer:	**AA Home Loans LLC dba Preferred Home Loans**				
MD License #:	**183018**				
Business Address:	**514 Oldham Street**				
City:	**Baltimore**	**State:**	**MD**	**Zip code:**	**21224**
Tel #:	**443-794-7822**	**Email:**	**alex.mavroulis@preferredhomeloans.com**		

Lender Name:	**Union Home Mortgage Corp.**				
MD License #:	**2229**				
Business Address:	**8241 Dow Circle W.**				
City:	**Strongsville**	**State:**	**OH**	**Zip code:**	**44136**
Tel #:					
Fax:		**Email:**	**alex.mavroulis@preferredhomeloans.com**		

Broker Name:	**AA Home Loans LLC dba Preferred Home Loans**				
MD License #:	**1859242**				
Business Address:	**514 Oldham Street**				
City:	**Baltimore**	**State:**	**MD**	**Zip code:**	**21224**
Tel #:	**410-627-8010**				
Fax:	**410-627-8010**				

I/We, the undersigned borrower(s), plan to enter into a transaction which refinances one or more existing mortgage loans with a new mortgage loan secured by my/our home located at:

Address:	**2737 Guilford Avenue**				
City	**Baltimore**	**State:**	**MD**	**Zip code:**	**21218**

I/We acknowledge that:

- I/We understand the costs associated with the new loan;
- The new loan may have different terms (including duration of term and rate of interest) than my/our existing loan(s); and
- The new loan will provide a reasonable, tangible net benefit to me/us after taking into account the terms of both the new and existing loan(s), the cost of the new loan, and my/our particular circumstances.

By refinancing my/our existing loan(s), the following benefits apply to me/us (each borrower should initial any benefit that applies):

_____ _____ Obtaining a lower interest rate.
_____ _____ Obtaining a lower monthly payment, including principal, interest, taxes, and insurance.
_____ _____ Obtaining a shorter amortization schedule.
_____ _____ Changing from an adjustable rate to a fixed rate.
_____ _____ Eliminating a negative amortization feature.
_____ _____ Eliminating a balloon payment feature.
_____ _____ Receiving cash-out from the new loan in an amount greater than all closing costs incurred in connection with the loan.
_____ _____ Avoiding foreclosure.
_____ _____ Eliminating Private Mortgage Insurance.
_____ _____ Consolidating other existing loans into a new mortgage loan.
_____ _____ Other (please specify): _____

I/We have considered the terms of both the existing and new loans, the cost of the new loan, and my/our personal circumstances. I/We believe the overall benefits of the new loan make the new loan beneficial to me/us for the reason or reasons identified above. By signing below, I/we certify that I/we have read and understand this Net Tangible Benefits Worksheet.

_____ _____

Harriet Baber Date Date

Digitally signed by IDS - #: AE7A584E6BA96BDC2413DEEB
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:36

Lender NMLS #2229 Lender State License #20014 Loan Officer NMLS #183018 Loan Officer State License #17040

Harriet Baber **613 Second Avenue** **Chula Vista, CA 91910** Borrower's Name and Current Address ("You" or "Yours" means each Borrower jointly and severally)	**Union Home Mortgage Corp.** **8241 Dow Circle W.** **Strongsville, OH 44136** Lender/Broker's Name and Current Address ("We," "our" or "us" means the Lender/Broker)	Loan No: **1198644** Date: **August 7, 2025**

NOTICE OF BORROWER'S RIGHT TO SELECT ATTORNEY

(Required pursuant to Md. Code Ann. Com. Law § 12-1028)

We will arrange for the services of an attorney and/or a title insurance company to perform a title search and/or examination and estimate the amount of charges for such services as indicated below.

☐ We will arrange for the services of an attorney. We estimate that the cost will be $_____.

☐ We will arrange for the services of a title insurance company. We estimate that the cost will be $_____.

☐ We will arrange for the services of a(n) _____. We estimate that the cost will be $_____.

You may select the attorney or title insurance company, who must be duly qualified to render the services indicated above, if you notify us of your choice within seven days after submitting your application for the loan. The notification must include the name and business address of your choice of attorney or title insurance company. We may reject your choice for good cause within seven days of receiving your notice. If you select the attorney or title insurance company, you may still be required to pay for the preparation of loan closing documents, title insurance, review of documents prepared by your attorney, and the attendance at settlement of our attorney.

By signing below, you acknowledge receipt of this disclosure and agree to its terms.

Harriet Baber 08/07/2025

Harriet Baber Date

_____ Date

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Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:42

Lender NMLS #2229 Lender State License #20014 Loan Officer NMLS #183018 Loan Officer State License #17040

Maryland Notice of Right to Rescind Prior to Application

Lender/Broker

Union Home Mortgage Corp.
8241 Dow Circle W.
Strongsville, OH 44136

Borrower

Harriet Baber
613 Second Avenue
Chula Vista, CA 91910

Date: **August 7, 2025**

Loan Number: **1198644**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Under Maryland law, you have the right to rescind your contract with the seller if the seller fails to deliver to you the Written Property Conditions Disclosure or Disclaimer Statement. If you did not receive this Disclosure or Disclaimer Statement on or before entering into a purchase contract, you have the unconditional right, upon written notice to the seller or seller's agent, to rescind the contract at any time before the receipt of the Disclosure or Disclaimer Statement or within five days following the receipt of the Disclosure or Disclaimer Statement.

You are hereby notified that your right to rescind the purchase contract terminates if not exercised before making a written mortgage application with Lender/Broker.

By signing below, I/We acknowledge receipt of this disclosure.

Borrower

Harriet Baber 08/07/2025
Harriet Baber Date

Date

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Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:51

MARYLAND SETTLEMENT SERVICES / RIGHT TO CHOOSE ATTORNEY / TITLE INSURANCE COMPANY DISCLOSURE

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Broker:	**AA Home Loans LLC dba Preferred Home Loans**	Loan Originator:	**Alexander Mavroulis**
License #:	**23882**	License #:	**17040**
NMLS #:	**1859242**	NMLS #:	**183018**

This disclosure is being provided to you pursuant to Md. Code Ann., Com. Law I § 12-119(b) and§ 12-120.

Upon approval of your loan, Lender will require that certain settlement services be performed. These services include, but are not limited to, title search, title examination, and closing. However, Lender may not require you to employ a particular attorney or title insurance company to perform the title search, title examination, or closing.

If you wish to select a particular attorney or title insurance company, you must notify the Lender within seven (7) days after submitting your loan application of the name and business address of your choice of attorney or title insurance company. The Lender has the right to reject the attorney or title insurance company you select for good cause within seven (7) days of the Lender's receipt of your selection.

Regardless of who performs these settlement services, the attorney or title insurance company may perform services related to the settlement for the benefit of the Lender and the Lender may require that you pay all or a portion of the cost of these services. Lender may not require you to pay for services unrelated to the closing that are performed by the Lender's attorney. If the fee for the Lender's attorney is greater than $100, Lender will provide you with a detailed statement at or prior to closing of the services for which the fee is charged. A good faith estimate of the fee or fees for these services is disclosed on the Loan Estimate.

ACKNOWLEDGEMENT

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.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

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Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:02:59

Loan Number: **1198644**

Maryland Settlement Services Disclosure

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **Union Home Mortgage Corp.**
8241 Dow Circle W.
Strongsville, OH 44136

Maryland law requires the Lender/Broker to disclose the following:

Settlement Services. The Lender/Broker imposes a fee on borrower(s) for settlement services performed by a Lender/Broker-designated attorney. You are entitled to select your own attorney or title insurance company to close your loan, or you may use an attorney (or closing agent) designated by the Lender/Broker to close your loan.

In either case, the attorney who closes your loan will perform services for the benefit of the Lender/Broker and you will be required by the Lender/Broker to pay these fees at closing. These fees are included in the estimated fees for title charges set forth in the Loan Estimate. (MD Com. Law Code Ann., Sections 12-119, 12-120)

Loan Programs. The lender/broker cannot guarantee acceptance of a borrower's application into a particular loan program. The lender/broker will keep the borrower informed of the progress of the processing of the loan application in the event that problems arise in the processing or underwriting of the loan which may delay closing. (COMAR 09.03.06.09A(2) and (3)).

I/We acknowledge receipt of this disclosure.

Borrower

Harriet Baber 08/07/2025

Harriet Baber Date

Date

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Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:03:08

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.

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Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:03:33

NOTICE OF RIGHT TO COPY OF APPRAISAL (ECOA)

Date: **August 7, 2025**

Borrower Name(s): **Harriet Baber**

Loan Number: **1198644**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Lender/Broker: **AA Home Loans LLC dba Preferred Home Loans**
514 Oldham Street
Baltimore, MD 21224
410-627-8010

Loan Originator: **AA Home Loans LLC dba Preferred Home Loans**
514 Oldham Street
Baltimore, MD 21224

NMLS #: **1859242**

This disclosure is provided to you pursuant to 12 CFR § 1002.14(a).

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.

You will be provided a copy of each appraisal or written evaluation concerning this property promptly upon completion, or three (3) business days prior to the time that you become contractually obligated on the transaction (for closed-end credit) or account opening (for open-end credit), whichever is earlier.

You may request a reconsideration of value (ROV) if you have concerns regarding the accuracy of your appraisal or written valuation report. Contact your lender for information about the reconsideration of value (ROV) process.

☐ I/We wish to receive a copy of the appraisal report/valuation no less than three (3) business days prior to the closing of my/our loan.

☑ I/We wish to waive my/our rights to have a minimum of three (3) business days after receipt to review my/our appraisal report or valuation prior to the closing of my/our loan.

ACKNOWLEDGEMENT
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.

Harriet Baber 08/07/2025

Harriet Baber Date _____ Date

Digitally signed by IDS - #: 57B454B2E5A10F10980F7050
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:03:42
Loan Number: **1198644**

AA Home Loans LLC dba Preferred Home Loans
514 Oldham Street
Baltimore, MD 21224

Date: **August 7, 2025**

Applicant(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

Re: Notice of Incompleteness

Dear Loan Applicant,

Thank you for the privilege of allowing Union Home Mortgage (i.e. UHM) on behalf of **AA Home Loans LLC dba Preferred Home Loans** to assist you with the financing of your home. After careful review of your initial application, we have identified that there are items that may be necessary to complete your application. The required information is listed below. Please provide the requested information within ten (10) days from the date of this letter, otherwise we will close your application for incompleteness and will not further consider it. If you have already provided this information to **AA Home Loans LLC dba Preferred Home Loans**, please disregard.

To move forward, please contact your loan officer and provide the following documentation:

- A complete and signed written loan application
- Review, sign and return all disclosures provided by **AA Home Loans LLC dba Preferred Home Loans**
- Copy of photo ID for all borrowers
- Payment of fee for appraisal and credit report (if applicable)
- Paystubs documenting income received for the past thirty (30) days
- W2 forms for the past 2 (two) years
- Tax returns (including all schedules) for the past 2 (two) years (if applicable)
- Statements for all asset accounts listed on the loan application covering the past 60 (sixty) days
- Fully executed purchase contract (purchase only)

UHM will only review your application and make a credit decision if it is in receipt of a complete application. Upon receipt of all required information, UHM on behalf of **AA Home Loans LLC dba Preferred Home Loans** will evaluate your application and render a credit decision. At that time, additional conditions or documentation may be required. **AA Home Loans LLC dba Preferred Home Loans** will notify you of our credit decision and of any additional conditions that may apply or documentation that may be required. If you do not wish to move forward with your application, no further action is required on your part.

We appreciate the opportunity to serve you. Should you have any questions, please don’t hesitate to contact your loan officer.

Regards,

Loan Officer: **Alexander Mavroulis**
NMLS: **183018**
8241 Dow Circle W.
Strongsville, OH 44136

Patriot Act Disclosure
Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.
Please provide the following information. **When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants will also be asked to show their driver's license or other identifying documents.**

Harriet Baber	**1198644**
Borrower's Name	Loan Number
613 Second Avenue	**1/6/1950**
Address	Date of Birth
Chula Vista, CA 91910	**176-42-3085**
City, State Zip	Social Security #/Tax ID #

IMPORTANT - Information listed below must be exactly as indicated on the document.
If the item is not applicable to the document enter N/A.

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
☐ State Issued Driver License **Issue Date:** _____				
☐ State Issued ID Card **Issue Date:** _____				
☐ Military ID Card **Issue Date:** _____				
☐ Passport **Issue Date:** _____				
☐ US Alien Registration Card **Issue Date:** _____				
☐ Canadian Driver License **Issue Date:** _____				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
☐ Social Security Card	U.S. Govt.			
☐ Government Issued Visa				
☐ Birth Certificate				
☐ Non-US/Canadian Driver License				
☐ Most Recent Signed Tax Returns	☐ Fed ☐ State	TIN:		
☐ Property Tax Bill		APN:		
☐ Voter Registration Card				
☐ Organizational Membership Card				
☐ Bank/Investment/Loan Statements				
☐ Paycheck stub with name				
☐ Most Recent W-2				
☐ Home/car/renter insurance papers				
☐ Recent utility bill				

Comments: _____



I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

	Loan Officer
Loan Officer's Signature Date	Title
Alexander Mavroulis	
Printed Name	

* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

Digitally signed by IDS - #: 7B23EB86EC94D0B07BECC74E
Reason: Client Digitally Signed File
Location: 172.58.244.92:29011
08/07/2025 13:04:18

Rev. October 2020

FACTS WHAT DOES UNION HOME MORTGAGE CORP. 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 Mortgage rates and payments
- Wire transfer instructions and Account balances
- Employment information and Income

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Union Home Mortgage Corp. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Union Home Mortgage Corp. 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	No	We don't share
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - Information about your creditworthiness	No	We don't share
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	We don't share

To limit our sharing

- Call 800-767-4684 - our menu will prompt you through your choice(s) **or**
- Visit us online: www.unionhomemortgage.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 800-767-4684 or go to www.unionhomemortgage.com

Who we are	
Who is providing this Notice?	Union Home Mortgage Corp.

What we do	
How does Union Home Mortgage Corp. 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. 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 Union Home Mortgage Corp. 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 employment history or Give us your income information ▪ Give us your wage statements We also collect your personal information from others, such as credit bureaus, affiliates, 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—unless you tell us otherwise.

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Our affiliates include financial companies such as Mutual Title Agency, Inc and Union Home Insurance Services, LLC.*
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. ▪ *Union Home Mortgage Corp. does not share with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. ▪ *Union Home Mortgage Corp. doesn't jointly market.*

Digitally signed by IDS - #: 182EB6E5A389E4D6D4595A96
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:04:28

Loan Number: **1198644**

Date: **August 7, 2025**

Borrower(s): **Harriet Baber**

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

NOTICE ABOUT APPRAISAL OF YOUR PROPERTY – PROPERTY INSPECTION WAIVER

(If Applicable)

1. If your mortgage loan meets certain requirements, an investor's automated underwriting system may decide not to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. A decision by the system not to obtain an appraisal would be strictly for loan processing purposes and would not mean there was a valuation of your property. Therefore, you should not rely on such a decision as support of the value of your property or for any other purpose.

2. You may decide that you want an appraisal to protect your own interests in the transaction. For example, you may decide to obtain an appraisal of your property to confirm that you are not paying too much for the property.

3. If you decide that you want an appraisal to be performed to protect your interests in the transaction, you will be required to pay for the appraisal.

4. If conditions of your application change, and the investor's automated underwriting system determines an appraisal is necessary, then Union Home Mortgage Corp will be required to obtain an appraisal of your property as a condition for approving or granting your mortgage loan. You are responsible for the cost of the appraisal.

   In summary, based on an investor's automated underwriting system, Union Home Mortgage Corp may approve and grant your mortgage loan **WITHOUT obtaining an appraisal** of your property.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: B0FF1A49230E72444F57C4A7
Reason: Client Digitally Signed File
Location: 172.56.244.92:25011
08/07/2025 13:04:43

Reconsideration of Value Disclosure

Lender/Broker

Union Home Mortgage Corp.
8241 Dow Circle W.
Strongsville, OH 44136

Borrower

Harriet Baber
613 Second Avenue
Chula Vista, CA 91910

Property Address: **2737 Guilford Avenue**
Baltimore, MD 21218

The appraisal value of a property is a crucial aspect of your mortgage application. You will receive a copy of the appraisal report when it is completed. Upon review, if you believe the report is inaccurate, deficient, or reflects discriminatory practices, you have the right to request a Reconsideration of Value (*"ROV"*).

What is a Reconsideration of Value?

A *"Reconsideration of Value"* is a request to an appraiser to re-assess the appraised value of a property due to potential appraisal reporting deficiencies, inappropriate selection of comparable properties, or based upon additional information the appraiser should consider.

When to Consider a Reconsideration of Value.

You might consider initiating this if:

- You believe the appraised value does not accurately reflect the property's true market value.
- There are errors in the appraisal report.
- The appraiser did not consider relevant information about the property or comparable properties.
- If you suspect that personal characteristics or neighborhood demographics may have improperly influenced the appraised value.

How to Initiate a Reconsideration of Value.

- **Step 1: Contact Your Lender/Broker.** Contact your lender/broker representative expressing your intent to initiate an ROV, or if you need clarifications or appraisal corrections unrelated to the value stated in the appraisal:
  Lender/Broker: Union Home Mortgage Corp.
  Lender/Broker Contact Name: Alexander Mavroulis
  Lender/Broker Contact Address: 8241 Dow Circle W., Strongsville, OH 44136
  Lender/Broker Contact Phone:
  Lender/Broker Contact Email: alex.mavroulis@preferredhomeloans.com
- **Step 2: Gather Supporting Documents.** For this step you will gather documents that support your claim. This may include recent sales of up to five comparable properties, new improvements to the property, or any other relevant information that was not considered in the initial appraisal.
- **Step 3: Submit Documentation.** Your lender/broker will provide guidance on how to submit supporting documentation.
- **Step 4: Review.** Your lender/broker will review your request and the documentation provided.
- **Step 5: Determine Outcome.** Once the review is complete, the outcome will be communicated to you. It's expected the processing time will take _____ days. If the reconsideration is successful, the new appraised value will be used for your loan.

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Please note that only one Reconsideration of Value is permitted per appraisal and initiating an ROV does not guarantee a change in the appraised value. The outcome will depend on the strength of the supporting documents you provide and the result of the review process.

If you have any questions or need further clarification, please contact your lender/broker representative.

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Digitally signed by IDS - #: 9CA1A774BA68C13A4BED61B2
Reason: Client Digitally Signed File
Location: 172.56.244.92:45630
08/07/2025 13:05:25

Union Home Mortgage Corp.
Your Credit Score and the Price You Pay for Credit

Date:
August 7, 2025
Lender:
Union Home Mortgage Corp.
8241 Dow Circle W.
Strongsville, OH 44136

Borrower:
Harriet Baber
Property Address:
2737 Guilford Avenue
Baltimore, MD 21218

Your Credit Score	
Your credit score	**812** Source: **TransUnion** Date:

Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of **309** to a high of **839**. Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your Credit Score ranks higher than **96** percent of U.S. consumers.

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	**1 - TOO MANY INQUIRIES LAST 12 MONTHS** **2 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED** **3 - INQUIRIES IMPACTED THE CREDIT SCORE**

Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report – *By telephone:* Call toll-free: 1-877-322-8228 *On the web:* Visit www.annualcreditreport.com *By mail:* Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/conline/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.

Notice to the Home Loan Applicant

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.

List of Consumer Reporting Agencies:

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

☐ Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-888-378-4329
www.equifax.com

☒ Trans Union
P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

Digitally signed by IDS - #: 1FB4C686CA301465D2234DC5
Reason: Client Digitally Signed File
Location: 172.56.244.92:45630
08/07/2025 13:05:31

Loan Number: **1198644**

USA PATRIOT ACT DISCLOSURE

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: when you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: 309CC7D6F44C0768F2175450
Reason: Client Digitally Signed File
Location: 172.56.244.92:45630
08/07/2025 13:06:21

Your home loan toolkit

A step-by-step guide



cfpb Consumer Financial Protection Bureau

How can this toolkit help you?

Buying a home is exciting and, let's face it, complicated. This booklet is a toolkit that can help you make better choices along your path to owning a home.

After you finish this toolkit:

- You'll know the most important steps you need to take to **get the best mortgage** for your situation ..... Section 1: Page 3
- You'll better **understand your closing costs** and what it takes to buy a home ..... Section 2: Page 16
- You'll see a few ways to **be a successful homeowner** ..... Section 3: Page 24

How to use the toolkit:

The location symbol orients you to where you are in the home buying process.

The pencil tells you it is time to get out your pencil or pen to circle, check, or fill in numbers.

The magnifying glass highlights tips to help you research further to find important information.

The speech bubble shows you conversation starters for talking to others and gathering more facts.

About the CFPB

The Consumer Financial Protection Bureau is a federal agency that helps consumer finance markets work by making rules more effective, by consistently and fairly enforcing those rules, and by empowering consumers to take more control over their economic lives.

Have a question about a common consumer financial product or problem? You can find answers by visiting consumerfinance.gov/askcfpb. Have an issue with a mortgage, student loan, or other financial product or service? You can submit a complaint to the CFPB. We'll forward your complaint to the company and work to get you a response. Turn to the back cover for details on how to submit a complaint or call us at (855) 411-2372.

This booklet was created to comply with federal law pursuant to 12 U.S.C. 2604, 12 CFR 1024.6, and 12 CFR 1026.19(g).

Choosing the best mortgage for you

You're starting to look for a mortgage or want to confirm you made a good decision.

To make the most of your mortgage, you need to decide what works for you and then shop around to find it. In this section, you'll find eight steps to get the job done right.

IN THIS SECTION

1. Define what affordable means to you
2. Understand your credit
3. Pick the mortgage type that works for you
4. Choose the right down payment for you
5. Understand the trade-off between points and interest rate
6. Shop with several lenders
7. Choose your mortgage
8. Avoid pitfalls and handle problems

1. Define what affordable means to you

Only you can decide how much you are comfortable paying for your housing each month. In most cases, your lender can consider only if you are able to repay your mortgage, not whether you will be comfortable repaying your loan. Based on your whole financial picture, think about whether you want to take on the mortgage payment plus the other costs of homeownership such as appliances, repairs, and maintenance.

THE TALK

Ask your spouse, a loved one, or friend about what affordable means to you:

"What's more important—a bigger home with a larger mortgage or more financial flexibility?"

"How much do we want to budget for all the monthly housing costs, including repairs, furniture, and new appliances?"

"What will a mortgage payment mean for other financial goals?"

KNOW YOUR NUMBERS

Calculate the home payment you can take on by filling in the worksheets below:

Think about what an affordable home loan looks like for you. These worksheets can help. First, estimate your total monthly home payment. Second, look at the percentage of your income that will go toward your monthly home payment. Third, look at how much money you will have available to spend on the rest of your monthly expenses.

Step 1. Estimate your total monthly home payment by adding up the items below

Your **total monthly home payment** is more than just your mortgage. There are more expenses that go along with owning your home. Start with estimates and adjust as you go.

	MONTHLY ESTIMATE
Principal and interest (P&I) Your principal and interest payment depends on your home loan amount, the interest rate, and the number of years it takes to repay the loan. **Principal** is the amount you pay each month to reduce the loan balance. **Interest** is the amount you pay each month to borrow money. Many principal and interest calculators are available online.	$
Mortgage insurance Mortgage insurance is often required for loans with less than a 20% down payment.	+ $
Property taxes The local assessor or auditor's office can help you estimate property taxes for your area. If you know the yearly amount, divide by 12 and write in the monthly amount.	+ $
Homeowner's insurance You can call one or more insurance agents to get an estimate for homes in your area. Ask if flood insurance is required.	+ $
Homeowner's association or condominium fees, if they apply Condominiums and other planned communities often require homeowner's association (HOA) fees.	+ $
My estimated total monthly home payment	= $

Step 2. Estimate the percentage of your income spent on your monthly home payment

Calculate the percentage of your total monthly income that goes toward your total monthly home payment each month. A mortgage lending rule of thumb is that **your total monthly home payment should be at or below 28% of your total monthly income before taxes**. Lenders may approve you for more or for less depending on your overall financial picture.

$	÷	$	× 100	=	%
My estimated total monthly home payment (from step 1)		My total monthly income *before* taxes			Percentage of my income going toward my monthly home payment

Step 3. Estimate what is left after subtracting your monthly debts

To determine whether you are comfortable with your total monthly home payment, figure out how much of your income is left after you pay for your housing plus your other monthly debts.

Total monthly income *after* taxes	$
My estimated total monthly home payment (from step 1)	
Monthly car payment(s)	– $
Monthly student loan payment(s)	– $
Monthly credit card payment(s)	– $
Other monthly payments, such as child support or alimony	– $
Total monthly income minus all debt payments This money must cover your utilities, groceries, child care, health insurance, repairs, and everything else. If this isn't enough, consider options such as buying a less expensive home or paying down debts.	= $

Step 4. Your choice

I am comfortable with a total monthly home payment of: $ _____

2. Understand your credit

Your credit, your credit scores, and how wisely you shop for a loan that best fits your needs have a significant impact on your mortgage interest rate and the fees you pay. To improve your credit and your chances of getting a better mortgage, get current on your payments and stay current. About 35% of your credit scores are based on whether or not you pay your bills on time. About 30% of your credit scores are based on how much debt you owe. That's why you may want to consider paying down some of your debts.

RESEARCH STARTER

Check out interest rates and make sure you're getting the credit you've earned.

- ☐ Get your credit report at annualcreditreport.com and check it for errors. If you find mistakes, submit a request to each of the credit bureaus asking them to fix the mistake. For more information about correcting errors on your credit report, visit consumerfinance.gov/askcfpb.
- ☐ For more on home loans and credit, visit consumerfinance.gov/owning-a-home.

NOW

- If your credit score is below 700, you will likely pay more for your mortgage.
- Most credit scoring models are built so you can shop for a mortgage within a certain period—generally between 14 days and 45 days—with little or no impact on your score. If you shop outside of this period, any change triggered by shopping should be minor—a small price to pay for saving money on a mortgage loan.

IN THE FUTURE

- If you work on improving your credit and wait to buy a home, you will likely save money. Some people who improve their credit save $50 or $100 on a typical monthly mortgage payment.
- An average consumer who adopts healthy credit habits, such as paying bills on time and paying down credit cards, could see a credit score improvement in three months or more.

YOUR CHOICE

Check one:

☐ I will go with the credit I have. **OR** ☐ I will wait a few months or more and work to improve my credit.

TIP

Be careful making any big purchases on credit before you close on your home. Even financing a new refrigerator could make it harder for you to get a mortgage.

TIP

Correcting errors on your credit report may raise your score in 30 days or less. It's a good idea to correct errors before you apply for a mortgage.

3. Pick the mortgage type—fixed or adjustable—that works for you

With a **fixed-rate mortgage**, your principal and interest payment stays the same for as long as you have your loan.

- Consider a fixed-rate mortgage if you want a predictable payment.
- You may be able to refinance later if interest rates fall or your credit or financial situation improves.

With an **adjustable-rate mortgage (ARM)**, your payment often starts out lower than with a fixed-rate loan, but your rate and payment could increase quickly. It is important to understand the trade-offs if you decide on an ARM.

- Your payment could increase a lot, often by hundreds of dollars a month.
- Make sure you are confident you know what your maximum payment could be and that you can afford it.

Planning to sell your home within a short period of time? That's one reason some people consider an ARM. But, you probably shouldn't count on being able to sell or refinance. Your financial situation could change. Home values may go down or interest rates may go up.

You can learn more about ARMs in the Consumer Handbook on Adjustable Rate Mortgages (files.consumerfinance.gov/f/201401_cfpb_booklet_charm.pdf) or by visiting consumerfinance.gov/owning-a-home.

TIP

Many borrowers with ARMs underestimate how much their interest rates can rise.

YOUR CHOICE
Check one:

☐ I prefer a fixed-rate mortgage. **OR** ☐ I prefer an adjustable-rate mortgage.

Check for risky loan features

Some loans are safer and more predictable than others. It is a good idea to make sure you are comfortable with the risks you are taking on when you buy your home. You can find out if you have certain types of risky loan features from the Loan Terms section on the first page of your Loan Estimate.

A **balloon payment** is a large payment you must make, usually at the end of your loan repayment period. Depending on the terms of your loan, the balloon payment could be as large as the entire balance on your mortgage.

A **prepayment penalty** is an amount you have to pay if you refinance or pay off your loan early. A prepayment penalty may apply even if you sell your home.

4. Choose the right down payment for you

A down payment is the amount you pay toward the home yourself. You put a percentage of the home's value down and borrow the rest through your mortgage loan.

YOUR CHOICE
Check one:

YOUR DOWN PAYMENT	WHAT THAT MEANS FOR YOU
☐ I will put down 20% or more.	A 20% or higher down payment likely provides the best rates and most options. However, think twice if the down payment drains all your savings.
☐ I will put down between 5% and 19%.	You probably have to pay higher interest rates or fees. Lenders most likely require **private mortgage insurance (PMI)**. PMI is an insurance policy that lets you make a lower down payment by insuring the lender against loss if you fail to pay your mortgage. Keep in mind when you hear about "no PMI" offers that doesn't mean zero cost. No PMI offers often have higher interest rates and may also require you to take out a second mortgage. Be sure you understand the details.
☐ I will make no down payment or a small one of less than 5%.	Low down payment programs are typically more expensive because they may require mortgage insurance or a higher interest rate. Look closely at your total fees, interest rate, and monthly payment when comparing options. Ask about loan programs such as: ▪ Conventional loans that may offer low down payment options. ▪ FHA, which offers a 3.5% down payment program. ▪ VA, which offers a zero down payment option for qualifying veterans. ▪ USDA, which offers a similar zero down payment program for eligible borrowers in rural areas.

The advantages of prepayment

Prepayment is when you make additional mortgage payments so you pay down your mortgage early. This reduces your overall cost of borrowing, and you may be able to cancel your private mortgage insurance early and stop paying the premium. Especially if your down payment is less than 20%, it may make sense to make additional payments to pay down your loan earlier.

TIP

Prepayment is your choice. You don't have to sign up for a program or pay a fee to set it up.

5. Understand the trade-off between points and interest rate

Points are a percentage of a loan amount. For example, when a loan officer talks about one point on a $100,000 loan, the loan officer is talking about one percent of the loan, which equals $1,000. Lenders offer different interest rates on loans with different points. There are three main choices you can make about points. You can decide you don't want to pay or receive points at all. This is called a zero point loan. You can pay points at closing to receive a lower interest rate. Or you can choose to have points paid to you (also called lender credits) and use them to cover some of your closing costs.

The example below shows the trade-off between points as part of your closing costs and interest rates. In the example, you borrow $180,000 and qualify for a 30-year fixed-rate loan at an interest rate of 5.0% with zero points. Rates currently available may be different than what is shown in this example.

COMPARE THREE SCENARIOS OF HOW POINTS AFFECT INTEREST RATE

RATE	4.875%	5.0%	5.125%
POINTS	+0.375	0	-0.375
YOUR SITUATION	You plan to keep your mortgage for a long time. You can afford to pay more cash at closing.	You are satisfied with the market rate without points in either direction.	You don't want to pay a lot of cash upfront and you can afford a larger mortgage payment.
YOU MAY CHOOSE	Pay points now and get a lower interest rate. This will save you money over the long run.	Zero points.	Pay a higher interest rate and get a lender credit toward some or all of your closing costs.
WHAT THAT MEANS	You might agree to pay $675 more in closing costs, in exchange for a lower rate of 4.875%. **Now:** You **pay** $675 **Over the life of the loan:** Pay $14 **less** each month	With no adjustments in either direction, it is easier to understand what you're paying and to compare prices.	You might agree to a higher rate of 5.125%, in exchange for $675 toward your closing costs. **Now:** You **get** $675 **Over the life of the loan:** Pay $14 **more** each month

6. Shop with several lenders

You've figured out what affordable means for you. You've reviewed your credit and the kind of mortgage and down payment that best fits your situation. Now is the time to start shopping seriously for a loan. The work you do here could save you thousands of dollars over the life of your mortgage.

GATHER FACTS AND COMPARE COSTS

- ☐ **Make a list of several lenders you will start with**
  Mortgages are typically offered by community banks, credit unions, mortgage brokers, online lenders, and large banks. These lenders have loan officers you can talk to about your situation.
- ☐ **Get the facts from the lenders on your list**
  Find out from the lenders what loan options they recommend for you, and the costs and benefits for each. For example, you might find a discount is offered for borrowers who have completed a home buyer education program.
- ☐ **Get at least three offers—in writing—so that you can compare them**
  Review the decisions you made on **pages 4 to 8** to determine the loan type, down payment, total monthly home payment and other features to shop for. Now ask at least three different lenders to give you a Loan Estimate, which is a standard form showing important facts about the loan. It should be sent to you within three days, and it shouldn't be expensive. Lenders can charge you only a small fee for getting your credit report—and some lenders provide the Loan Estimate without that fee.
- ☐ **Compare Total Loan Costs**
  Review your Loan Estimates and compare Total Loan Costs, which you can see under *Section D* at the bottom left of the second page of the Loan Estimate. Total Loan Costs include what your lender charges to make the loan, as well as costs for services such as appraisal and title. The third page of the Loan Estimate shows the Annual Percentage Rate (APR), which is a measure of your costs over the loan term expressed as a rate. Also shown on the third page is the Total Interest Percentage (TIP), which is the total amount of interest that you pay over the loan term as a percentage of your loan amount. **You can use APR and TIP to compare loan offers.**

RESEARCH STARTER

Loan costs can vary widely from lender to lender, so this is one place where a little research may help you save a lot of money. Here's how:

- ☐ Ask real estate and title professionals about average costs in your area.
- ☐ Learn more about loan costs, and get help comparing options, at consumerfinance.gov/owning-a-home.

TIP

A loan officer is not necessarily shopping on your behalf or providing you with the best fit or lowest cost loan.

TIP

It is illegal for a lender to pay a loan officer more to steer you into a higher cost loan.

THE TALK

Talking to different lenders helps you to know what options are available and to feel more in control. Here is one way to start the conversation:

"This mortgage is a big decision and I want to get it right. Another lender is offering me a different loan that may cost less. Let's talk about what the differences are and whether you may be able to offer me the best deal."

TRACK YOUR LOAN OFFERS

Fill in the blanks for these important factors:

	LOAN OFFER 1	LOAN OFFER 2	LOAN OFFER 3
Lender name			
Loan amount	$	$	$
Interest rate	%	%	%
	☐ Fixed ☐ Adjustable	☐ Fixed ☐ Adjustable	☐ Fixed ☐ Adjustable
Monthly principal and interest	$	$	$
Monthly mortgage insurance	$	$	$
Total Loan Costs *(See section D on the second page of your Loan Estimate.)*	$	$	$

My best loan offer is: _____

7. Choose your mortgage

You've done a lot of hard work to get this far! Now it is time to make your call.

CONFIRM YOUR DECISION
Check the box if you agree with the statement:

- ☐ I can repay this loan.
- ☐ I am comfortable with my monthly payment.
- ☐ I shopped enough to know this is a good deal for me.
- ☐ There are no risky features such as a balloon payment or prepayment penalty I can't handle down the road.
- ☐ I know whether my principal and interest payment will increase in the future.

Still need advice? The U.S. Department of Housing and Urban Development (HUD) sponsors housing counseling agencies throughout the country to provide free or low-cost advice. To find a HUD-approved housing counselor visit consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.

Intent to proceed

When you receive a Loan Estimate, the lender has not yet approved or denied your loan. Up to this point, they are showing you what they expect to offer if you decide to move forward with your application. You have not committed to this lender. In fact, you are not committed to any lender before you have signed final closing documents.

Once you have found your best mortgage, the next step is to tell the loan officer you want to proceed with that mortgage application. This is called expressing your **intent to proceed**. Lenders have to wait until you express your intent to proceed before they require you to pay an application fee, appraisal fee, or most other fees.

Rate lock

Your Loan Estimate may show a rate that has been "locked" or a rate that is "floating," which means it can go up or down. Mortgage interest rates change daily, sometimes hourly. A **rate lock** sets your interest rate for a period of time. Rate locks are typically available for 30, 45, or 60 days, and sometimes longer.

The interest rate on your Loan Estimate is not a guarantee. If your rate is floating and it is later locked, your interest rate will be set at that later time. Also, if there are changes in your application—including your loan amount, credit score, or verified income—your rate and terms will probably change too. In those situations, the lender gives you a revised Loan Estimate.

There can be a downside to a rate lock. It may be expensive to extend if your transaction needs more time. And, a rate lock may lock you out of better market pricing if rates fall.

THE TALK

Rate lock policies vary by lender. Choosing to lock or float your rate can make an important difference in your monthly payment. To avoid surprises, ask:

"What does it mean if I lock my rate today?"

"What rate lock time frame does this Loan Estimate provide?"

"Is a shorter or longer rate lock available, and at what cost?"

"What if my closing is delayed and the rate lock expires?"

"If I lock my rate, are there any conditions under which my rate could still change?"

8. Avoid pitfalls

WHAT NOT TO DO	WHY?
Don't sign documents where important details are left blank or documents you don't understand.	You are agreeing to repay a substantial amount of money over an extended period of time. Make sure you know what you are getting into and protect yourself from fraud.
Don't assume you are on your own.	HUD-approved housing counselors can help you navigate the process and find programs available to help first-time homebuyers. You can find a HUD-approved housing counselor in your area at consumerfinance.gov/find-a-housing-counselor or call HUD's interactive voice system at (800) 569-4287.
Don't take on more mortgage than you want or can afford.	Make certain that you want the loan that you are requesting and that you are in a position to live up to your end of the bargain.
Don't count on refinancing, and don't take out a loan if you already know you will have to change it later.	If you are not comfortable with the loan offered to you, ask your lender if there is another option that works for you. Keep looking until you find the right loan for your situation.
Don't fudge numbers or documents.	You are responsible for an accurate and truthful application. Be upfront about your situation. Mortgage fraud is a serious offense.
Don't hide important financial information.	Hiding negative information may delay or derail your loan application.

Handle problems

WHAT HAPPENED	WHAT TO DO ABOUT IT
I have experienced a problem with my loan application or how my loan officer is treating me.	Ask to talk to a supervisor. It may be a good idea to talk to the loan officer first, and if you are not satisfied, ask to speak with a supervisor.
I think I was unlawfully discriminated against when I applied for a loan or when I tried to buy a home.	The Fair Housing Act and Equal Credit Opportunity Act prohibit housing and credit discrimination. If you think you have been discriminated against during any part of the mortgage process, you can submit a complaint and describe what happened. To do so, you can call the Consumer Financial Protection Bureau at (855) 411-2372 or visit consumerfinance.gov/complaint. Submit a complaint to the U.S. Department of Housing and Urban Development (HUD) by calling (800) 669-9777, TTY (800) 927-9275. Or, file a complaint online at HUD.gov. You can find more information about your rights and how to submit a complaint with the CFPB at consumerfinance.gov/fair-lending.
I have a complaint.	Submit a complaint to the Consumer Financial Protection Bureau if you have problems at any stage of the mortgage application or closing process, or later if you have problems making payments or become unable to pay. You can call (855) 411-2372 or visit consumerfinance.gov/complaint.
I think I may have been the victim of a predatory lender or a loan fraud.	Don't believe anyone who tells you they are your "only chance to get a loan," or that you must "act fast." Learn the warning signs of predatory lending and protect yourself. Find more information at portal.hud.gov/hudportal/HUD?src=/program_offices/housing/sfh/hcc/OHC_PREDLEND/OHC_LOANFRAUD. You could learn more about your loan officer at nmlsconsumeraccess.org.



Your closing

You've chosen a mortgage. Now it's time to select and work with your closing agent.

Once you've applied for a mortgage, you may feel like you're done. But mortgages are complicated and you still have choices to make.

IN THIS SECTION

1. Shop for mortgage closing services
2. Review your revised Loan Estimate
3. Understand and use your Closing Disclosure

1. Shop for mortgage closing services

Once you've decided to move forward with a lender based on the Loan Estimate, you are ready to shop for the closing agent who gathers all the legal documents, closes the loan, and handles the money involved in your purchase. After you apply for a loan, your lender gives you a list of companies that provide closing services. You may want to use one of the companies on the list. Or, you may be able to choose companies that are not on the list if your lender agrees to work with your choice. The seller cannot require you to buy a title insurance policy from a particular title company.

TIP

Settlement services may feel like a drop in the bucket compared to the cost of the home. But in some states borrowers who shop around may save hundreds of dollars.

Closing agent

In most of the country, a settlement agent does your closing. In other states, particularly several states in the West, the person is known as an escrow agent. And in some states, particularly in the Northeast and South, an attorney may be required.

RESEARCH STARTER

When you compare closing agents, look at both cost and customer service.

- ☐ Ask your real estate professional and your friends. These people may know companies they would recommend. Be sure to ask how that company handled problems and if they have a good reputation.

- ☐ Review the list of companies your lender gave you. Select a few companies on the list and ask for references from people who recently bought a home. Ask those people how the company handled problems that came up during the transaction.

Title insurance

When you purchase your home, you receive a document most often called a deed, which shows the seller transferred their legal ownership, or "title," to the home to you. **Title insurance** can provide protection if someone later sues and says they have a claim against the home. Common claims come from a previous owner's failure to pay taxes or from contractors who say they were not paid for work done on the home before you purchased it.

Most lenders require a **Lender's Title Insurance** policy, which protects the amount they lent. You may want to buy an **Owner's Title Insurance** policy, which protects your financial investment in the home. The Loan Estimate you receive lists the Owner's Title Insurance policy as optional if your lender does not require the policy as a condition of the loan.

Depending on the state where you are buying your home, your title insurance company may give you an itemized list of fees at closing. This itemized list may be required under state law and may be different from what you see on your Loan Estimate or Closing Disclosure. That does not mean you are being charged more. If you add up all the title-related costs your title insurance company gives you, it should match the totals of all the title-related costs you see on your Loan Estimate or Closing Disclosure. When comparing costs for title insurance, make sure to compare the bottom line total.

Home inspector and home appraiser

When you are considering buying a home, it is smart to check it out carefully to see if it is in good condition. The person who does this for you is called a **home inspector**. The inspector works for you and should tell you whether the home you want to buy is in good condition and whether you are buying a "money pit" of expensive repairs. Get your inspection before you are finally committed to buy the home.

A home inspector is different from a **home appraiser**. The appraiser is an independent professional whose job is to give the lender an estimate of the home's market value. You are entitled to a copy of the appraisal prior to your closing. This allows you to see how the price you agreed to pay compares to similar and recent property sales in your area.

2. Review your revised Loan Estimate

When important information changes, your lender is required to give you a new Loan Estimate that shows your new loan offer.

It is illegal for a lender to quote you low fees and costs for its services on your Loan Estimate and then surprise you with much higher costs in a revised Loan Estimate or Closing Disclosure. However, a lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired.

Here are common reasons why your Loan Estimate might change:

- You decided to change loan programs or the amount of your down payment.
- The appraisal on the home you want to buy came in higher or lower than expected.
- You took out a new loan or missed a payment and that has changed your credit.
- Your lender could not document your overtime, bonus, or other income.

THE TALK

If your Loan Estimate is revised you should look it over to see what changed. Ask your lender:

"Can you explain why I received a new Loan Estimate?"

"How is my loan transaction different from what I was originally expecting?"

"How does this change my loan amount, interest rate, monthly payment, cash to close, and other loan features?"

3. Understand and use your Closing Disclosure

You've chosen a home you want to buy and your offer has been accepted. You've also applied for and been approved for a mortgage. Now you are ready to take legal possession of the home and promise to repay your loan.

At least three days before your closing, you should get your official Closing Disclosure, which is a five-page document that gives you more details about your loan, its key terms, and how much you are paying in fees and other costs to get your mortgage and buy your home.

Many of the costs you pay at closing are set by the decisions you made when you were shopping for a mortgage. Charges shown under "services you can shop for" may increase at closing, but generally by no more than 10% of the costs listed on your final Loan Estimate.

The Closing Disclosure breaks down your closing costs into two big categories:

YOUR LOAN COSTS

- The lender's Origination Costs to make or "originate" the loan, along with application fees and fees to underwrite your loan. Underwriting is the lender's term for making sure your credit and financial information is accurate and you meet the lender's requirements for a loan.
- Discount points—that is, additional money you pay up front to reduce your interest rate.
- Services you shopped for, such as your closing or settlement agent and related title costs.
- Services your lender requires for your loan. These include appraisals and credit reports.

OTHER COSTS

- Property taxes.
- Homeowner's insurance premiums. You can shop around for homeowner's insurance from your current insurance company, or many others, until you find the combination of premium, coverage, and customer service that fits your situation. Your lender will ask you for proof you have an insurance policy on your new home.
- Any portion of your total mortgage payment you must make before your first full payment is due.
- Flood insurance, if required.

RESEARCH STARTER

Get tips, a step-by-step checklist, and help with the rest of the documents you'll see at closing at consumerfinance.gov/owning-a-home.

What is your Closing Disclosure?

The five-page Closing Disclosure sums up the terms of your loan and what you pay at closing. You can easily compare the numbers to the Loan Estimate you received earlier. There should not be any significant changes other than those you have already agreed to.

Take out your own Closing Disclosure, or review the example here. Double-check that you clearly understand what you'll be expected to pay—over the life of your loan and at closing.

ON PAGE 1 OF 5

Loan terms

Review your monthly payment. Part of it goes to repay what you borrowed (and may build equity in your new home), and part of it goes to pay interest (which doesn't build equity). Equity is the current market value of your home minus the amount you still owe on your mortgage.

Costs at Closing

Be prepared to bring the full "Cash to Close" amount with you to your closing. This amount includes your down payment and closing costs. The closing costs are itemized on the following pages.

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	4/15/2013	**Borrower**	Michael Jones and Mary Stone 123 Anywhere Street Anytown, ST 12345	**Loan Term**	30 years
Closing Date	4/15/2013			**Purpose**	Purchase
Disbursement Date	4/15/2013			**Product**	Fixed Rate
Settlement Agent	Epsilon Title Co.	**Seller**	Steve Cole and Amy Doe 321 Somewhere Drive Anytown, ST 12345	**Loan Type**	☒ Conventional ☐ FHA ☐ VA ☐ _____
File #	12-3456			**Loan ID #**	123456789
Property	456 Somewhere Ave Anytown, ST 12345	**Lender**	Ficus Bank	**MIC #**	000654321
Sale Price	$180,000				

Loan Terms		**Can this amount increase after closing?**
Loan Amount	$162,000	**NO**
Interest Rate	3.875%	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$761.78	**NO**
		Does the loan have these features?
Prepayment Penalty		**YES** • **As high as $3,240** if you pay off the loan during the first 2 years
Balloon Payment		**NO**

Projected Payments

Payment Calculation	**Years 1-7**	**Years 8-30**
Principal & Interest	$761.78	$761.78
Mortgage Insurance	+ 82.35	+ —
Estimated Escrow *Amount can increase over time*	+ 206.13	+ 206.13
Estimated Total Monthly Payment	$1,050.26	$967.91

		This estimate includes	**In escrow?**
Estimated Taxes, Insurance & Assessments *Amount can increase over time* *See page 4 for details*	$356.13 a month	☒ Property Taxes	**YES**
		☒ Homeowner's Insurance	**YES**
		☒ Other: Homeowner's Association Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing		
Closing Costs	$9,712.10	Includes $4,694.05 in Loan Costs + $5,018.05 in Other Costs – $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$14,147.26	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

CLOSING DISCLOSURE PAGE 1 OF 5 • LOAN ID # 123456789

Closing Disclosure, page 1. The most important facts about your loan are on the first page.

ON PAGE 2 OF 5

Total Loan Costs

Origination charges are fees your lender charges to make your loan. Some closing costs are fees paid to the providers selected by your lender. Some are fees you pay to providers you chose on your own.

Prepaids

Homeowner's insurance is often paid in advance for the first full year. Also, some taxes and other fees need to be paid in advance.

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		**$1,802.00**				
01 0.25 % of Loan Amount (Points)		$405.00				
02 Application Fee		$300.00				
03 Underwriting Fee		$1,097.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		**$236.55**				
01 Appraisal Fee	to John Smith Appraisers Inc.					$405.00
02 Credit Report Fee	to Information Inc.		$29.80			
03 Flood Determination Fee	to Info Co.	$20.00				
04 Flood Monitoring Fee	to Info Co.	$31.75				
05 Tax Monitoring Fee	to Info Co.	$75.00				
06 Tax Status Research Fee	to Info Co.	$80.00				
07						
08						
09						
10						
C. Services Borrower Did Shop For		**$2,655.50**				
01 Pest Inspection Fee	to Pests Co.	$120.50				
02 Survey Fee	to Surveys Co.	$85.00				
03 Title – Insurance Binder	to Epsilon Title Co.	$650.00				
04 Title – Lender's Title Insurance	to Epsilon Title Co.	$500.00				
05 Title – Settlement Agent Fee	to Epsilon Title Co.	$500.00				
06 Title – Title Search	to Epsilon Title Co.	$800.00				
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		**$4,694.05**				
Loan Costs Subtotals (A + B + C)		$4,664.25	$29.80			

Other Costs						
E. Taxes and Other Government Fees		**$85.00**				
01 Recording Fees	Deed: $40.00 Mortgage: $45.00	$85.00				
02 Transfer Tax	to Any State			$950.00		
F. Prepaids		**$2,120.80**				
01 Homeowner's Insurance Premium (12 mo.)	to Insurance Co.	$1,209.96				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($17.44 per day from 4/15/13 to 5/1/13)		$279.04				
04 Property Taxes (6 mo.)	to Any County USA	$631.80				
05						
G. Initial Escrow Payment at Closing		**$412.25**				
01 Homeowner's Insurance $100.83	per month for 2 mo.	$201.66				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes $105.30	per month for 2 mo.	$210.60				
04						
05						
06						
07						
08 Aggregate Adjustment		– 0.01				
H. Other		**$2,400.00**				
01 HOA Capital Contribution	to HOA Acre Inc.	$500.00				
02 HOA Processing Fee	to HOA Acre Inc.	$150.00				
03 Home Inspection Fee	to Engineers Inc.	$750.00			$750.00	
04 Home Warranty Fee	to XYZ Warranty Inc.			$450.00		
05 Real Estate Commission	to Alpha Real Estate Broker			$5,700.00		
06 Real Estate Commission	to Omega Real Estate Broker			$5,700.00		
07 Title – Owner's Title Insurance (optional)	to Epsilon Title Co.	$1,000.00				
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		**$5,018.05**				
Other Costs Subtotals (E + F + G + H)		$5,018.05				

J. TOTAL CLOSING COSTS (Borrower-Paid)	**$9,712.10**				
Closing Costs Subtotals (D + I)	$9,682.30	$29.80	$12,800.00	$750.00	$405.00
Lender Credits					

CLOSING DISCLOSURE PAGE 2 OF 5 • LOAN ID # 123456789

Details of your closing costs appear on page 2 of the Closing Disclosure.

Escrow

An escrow or impound account is a special account where monthly insurance and tax payments are held until they are paid out each year. You get a statement showing how much money your lender or mortgage servicer plans to require for your escrow or impound account.

You also get an annual analysis showing what happened to the money in your account. Your lender must follow federal rules to make sure they do not end up with a large surplus or shortage in your escrow or impound account.

USE YOUR CLOSING DISCLOSURE TO CONFIRM THE DETAILS OF YOUR LOAN

Circle one. If you answer no, turn to the page indicated for more information:

The interest rate is what I was expecting based on my Loan Estimate.	**YES / NO**	(see page 10)
I know whether I have a prepayment penalty or balloon payment.	**YES / NO**	(see page 7)
I know whether or not my payment changes in future years.	**YES / NO**	(see page 7)
I see whether I am paying points or receiving points at closing.	**YES / NO**	(see page 9)
I know whether I have an escrow account.	**YES / NO**	(see above)

ON PAGE 3 OF 5

Calculating Cash to Close

Closing costs are only a part of the total cash you need to bring to closing.

Summaries of Transactions

The section at the bottom of the page sums up how the money flows among you, the lender, and the seller.

ON PAGE 4 OF 5

Loan Disclosures

Page 4 breaks down what is and is not included in your escrow or impound account. Make sure you understand what is paid from your escrow account and what you are responsible for paying yourself.

Top image: A summary of important financial information appears on page 3 of the Closing Disclosure.

Bottom image: More details of your loan appear on page 4 of your Closing Disclosure.

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)	$8,054.00	$9,712.10	**YES** • See **Total Loan Costs (D)** and **Total Other Costs (I)**
Closing Costs Paid Before Closing	$0	− $29.80	**YES** • You paid these Closing Costs **before closing**
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	**NO**
Down Payment/Funds from Borrower	$18,000.00	$18,000.00	**NO**
Deposit	− $10,000.00	− $10,000.00	**NO**
Funds for Borrower	$0	$0	**NO**
Seller Credits	$0	− $2,500.00	**YES** • See Seller Credits in **Section L**
Adjustments and Other Credits	$0	− $1,035.04	**YES** • See details in **Sections K and L**
Cash to Close	$16,054.00	$14,147.26	

Summaries of Transactions — Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION				SELLER'S TRANSACTION			
K. Due from Borrower at Closing			**$189,762.30**	**M. Due to Seller at Closing**			**$180,080.00**
01 Sale Price of Property			$180,000.00	01 Sale Price of Property			$180,000.00
02 Sale Price of Any Personal Property Included in Sale				02 Sale Price of Any Personal Property Included in Sale			
03 Closing Costs Paid at Closing (J)			$9,682.30	03			
04				04			
Adjustments				05			
05				06			
06				07			
07				08			
Adjustments for Items Paid by Seller in Advance				**Adjustments for Items Paid by Seller in Advance**			
08 City/Town Taxes		to		09 City/Town Taxes		to	
09 County Taxes		to		10 County Taxes		to	
10 Assessments		to		11 Assessments		to	
11 HOA Dues	4/15/13	to 4/30/13	$80.00	12 HOA Dues	4/15/13	to 4/30/13	$80.00
12				13			
13				14			
14				15			
15				16			
L. Paid Already by or on Behalf of Borrower at Closing			**$175,615.04**	**N. Due from Seller at Closing**			**$115,665.04**
01 Deposit			$10,000.00	01 Excess Deposit			
02 Loan Amount			$162,000.00	02 Closing Costs Paid at Closing (J)			$12,800.00
03 Existing Loan(s) Assumed or Taken Subject to				03 Existing Loan(s) Assumed or Taken Subject to			
04				04 Payoff of First Mortgage Loan			$100,000.00
05 Seller Credit			$2,500.00	05 Payoff of Second Mortgage Loan			

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 the monthly principal and interest payment.*

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
456 Somewhere Ave., Anytown, ST 12345

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.

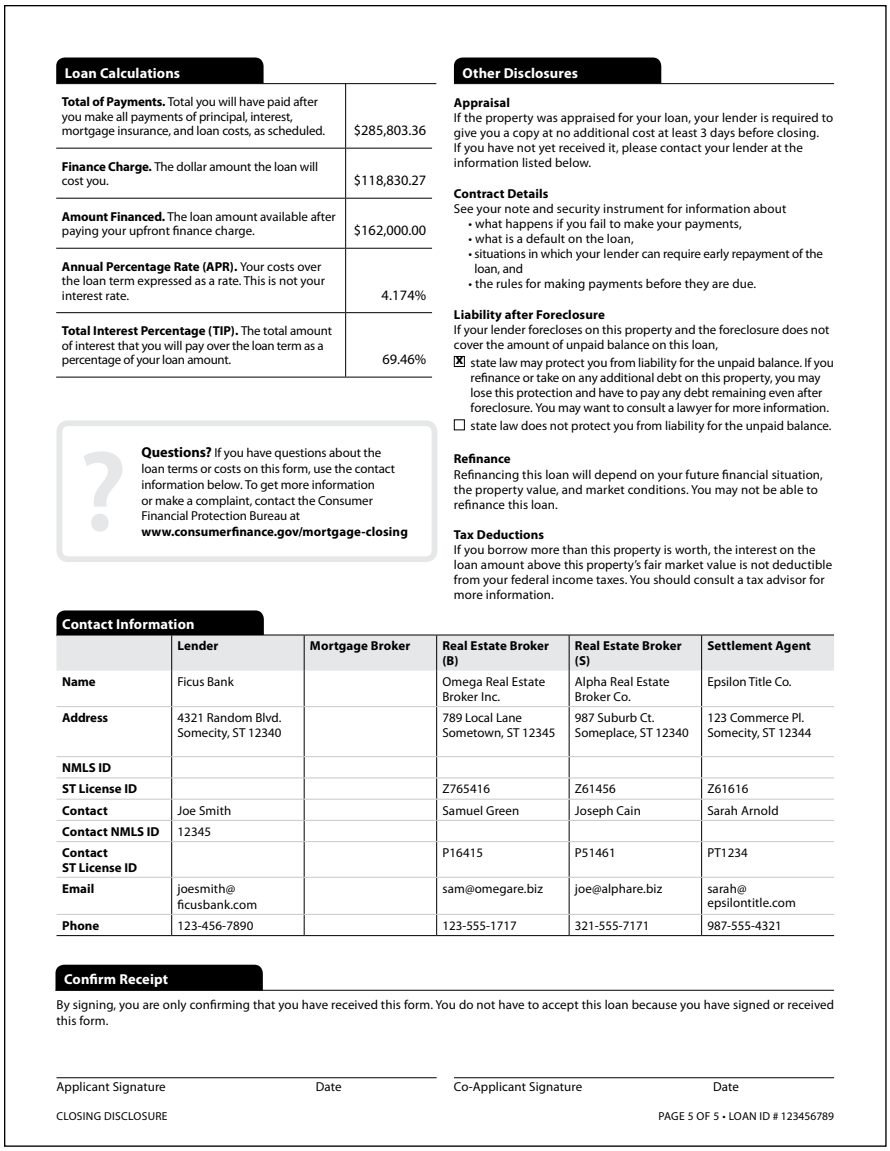
Escrow		
Escrowed Property Costs over Year 1	$2,473.56	Estimated total amount over year 1 for your escrowed property costs: *Homeowner's Insurance Property Taxes*
Non-Escrowed Property Costs over Year 1	$1,800.00	Estimated total amount over year 1 for your non-escrowed property costs: *Homeowner's Association Dues* You may have other property costs.
Initial Escrow Payment	$412.25	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$206.13	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.

CLOSING DISCLOSURE — PAGE 4 OF 5 • LOAN ID # 123456789



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.	$285,803.36
Finance Charge. The dollar amount the loan will cost you.	$118,830.27
Amount Financed. The loan amount available after paying your upfront finance charge.	$162,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	4.174%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	69.46%

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 yet received it, 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	Ficus Bank		Omega Real Estate Broker Inc.	Alpha Real Estate Broker Co.	Epsilon Title Co.
Address	4321 Random Blvd. Somecity, ST 12340		789 Local Lane Sometown, ST 12345	987 Suburb Ct. Someplace, ST 12340	123 Commerce Pl. Somecity, ST 12344
NMLS ID					
ST License ID			Z765416	Z61456	Z61616
Contact	Joe Smith		Samuel Green	Joseph Cain	Sarah Arnold
Contact NMLS ID	12345				
Contact ST License ID			P16415	P51461	PT1234
Email	joesmith@ficusbank.com		sam@omegare.biz	joe@alphare.biz	sarah@epsilontitle.com
Phone	123-456-7890		123-555-1717	321-555-7171	987-555-4321

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.

Applicant Signature Date Co-Applicant Signature Date

CLOSING DISCLOSURE PAGE 5 OF 5 • LOAN ID # 123456789

Loan calculations, disclosures, and contact information for your files are on page 5 of the Closing Disclosure.

ON PAGE 5 OF 5

Finance Charge

In addition to paying back the amount you are borrowing, you pay a lot of interest over the life of the loan. This is why it is worthwhile to shop carefully for the best loan for your situation.

Annual Percentage Rate (APR)

Your APR is your total cost of credit stated as a rate. Your APR is generally higher than your interest rate, because the APR takes into consideration all the costs of your loan, over the full term of the loan.

If anything on the Closing Disclosure is not clear to you, ask your lender or settlement agent, "What does this mean?"

NOW

- Now you've spent time understanding what you need to do and what you need to pay, as a new homeowner.
- Now is the time to step back and feel sure you want to proceed with the loan.

IN THE FUTURE

- If you are not comfortable with your mortgage and your responsibility to make payments, you might not be able to keep your home.
- If you've made a careful decision about what you can afford and the mortgage you wanted, you will be able to balance owning your home and meeting your other financial goals.

Owning your home

Now you've closed on your mortgage and the home is yours.

Owning a home is exciting. And your home is also a large investment. Here's how to protect that investment.

IN THIS SECTION

1. Act fast if you get behind on your payments
2. Keep up with ongoing costs
3. Determine if you need flood insurance
4. Understand Home Equity Lines of Credit (HELOCs) and refinancing

1. Act fast if you get behind on your payments

If you fall behind on your mortgage, the company that accepts payments on your mortgage contacts you. This company is your **mortgage servicer**. Your servicer is required to let you know what options are available to avoid foreclosure. Talk to your mortgage servicer if you get into trouble, and call a housing counselor (see **page 12** for contact information). HUD-approved counselors are professionals who can help you, often at little or no charge to you.

Homeowners struggling to pay a mortgage should beware of scammers promising to lower mortgage payments. Only your mortgage servicer can evaluate you for a loan modification. If you suspect a scam you can call (855) 411-2372 or visit consumerfinance.gov/complaint.

2. Keep up with ongoing costs

Your mortgage payment is just one part of what it costs to live in your new home. Your escrow account holds your monthly taxes and homeowner's insurance payments—but if you have no escrow account, you need to keep up with these on your own. Your home needs maintenance and repairs, so budget and save for these too.

3. Determine if you need flood insurance

Flooding causes more than $8 billion in damages in the United States in an average year. You can protect your home and its contents from flood damage. Depending on your property location, your home is considered either at high-risk or at moderate-to-low risk for a flood. Your insurance premium varies accordingly. You can find out more about flood insurance at FloodSmart.gov. Private flood insurance could also be available.

Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose to not maintain flood insurance on a structure, and it floods, you are responsible for all flood losses relating to that structure.

4. Understand Home Equity Lines of Credit (HELOCs) and refinancing

Homeowners sometimes decide they want to borrow against the value of their home to help remodel or pay for other large expenses. One way to do this is with a Home Equity Line of Credit (HELOC). You can learn more about HELOCs at files.consumerfinance.gov/f/201401_cfpb_booklet_heloc.pdf.

Financial counselors caution homeowners against using a HELOC to wipe out credit card debt. If you use a HELOC as a quick fix to a serious spending problem, you could end up back in debt and lose your home.

If you decide to take out a HELOC or refinance your mortgage, the Truth in Lending Act (TILA) gives you the right to rescind, meaning you can change your mind and cancel the loan. But you can only rescind a refinance or HELOC within three days of receiving a proper notice of the right to rescind from your lender. You cannot rescind if you are using your HELOC to buy a home.

In the case of a refinance, consider how long it will take for the monthly savings to pay for the cost of the refinance. Review the closing costs you paid for your original loan to purchase the home. Refinancing costs can be about the same amount. A common rule of thumb is to proceed only if the new interest rate saves you that amount over about two years (in other words, if you break even in about two years).

Congratulations!

You have accomplished a lot. It is not easy—you should feel proud of the work you've done.

Online tools

CFPB website
consumerfinance.gov

Answers to common questions
consumerfinance.gov/askcfpb

Tools and resources for home buyers
consumerfinance.gov/owning-a-home

Talk to a housing counselor
consumerfinance.gov/find-a-housing-counselor

General inquiries

Consumer Financial Protection Bureau
1700 G Street NW
Washington DC 20552

Submit a complaint

Online
consumerfinance.gov/complaint

By phone
855-411-CFPB (2372);
TTY/TDD 855-729-CFPB (2372);
8 a.m. to 8 p.m. Eastern Time, Monday-Friday

By fax
855-237-2392

By mail
Consumer Financial Protection Bureau
P.O. Box 2900
Clinton, IA 52733

Share your thoughts

Facebook.com/cfpb

Twitter.com/cfpb

Last updated August 2015

Digitally signed by IDS - #: 7406091B54433241FA2841C2
Reason: Client Digitally Signed File
Location: 172.56.244.92:45630
08/07/2025 13:05:46

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **AA Home Loans LLC dba Preferred Home Loans.** In applying for the loan, I/we 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/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that **AA Home Loans LLC dba Preferred Home Loans**, reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **AA Home Loans LLC dba Preferred Home Loans**. As part of the application process, **AA Home Loans LLC dba Preferred Home Loans**, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **AA Home Loans LLC dba Preferred Home Loans**, and to any investor to whom **AA Home Loans LLC dba Preferred Home Loans** may sell my/our mortgage, 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. **AA Home Loans LLC dba Preferred Home Loans** or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **AA Home Loans LLC dba Preferred Home Loans** or the investor that purchased the mortgage, is appreciated.

Harriet Baber 08/07/2025

Harriet Baber Date

Date

Digitally signed by IDS - #: 7DACD2D2D4DB6FF9E3714815
Reason: Signed by IDS Fulfillment System
Location: IDS eConsent System
08/07/2025 10:41:26

Electronic Disclosure and Consent Agreement

Lender: Union Home Mortgage Corp.
Loan Number: 1198644
Signer: Harriet Baber

Your loan(s) involve various disclosures, records, and documents ("Loan Documents"), including this eBusiness Agreement. This eBusiness Agreement allows (1) Union Home Mortgage Corp. ("UHM", "Our", "Us", or "We") to send Your Loan Documents in electronic rather than in paper form, (2) You to sign and authorize Your Loan Documents electronically, rather than on paper, and (3) Us and Our affiliated companies ("Partner Providers") to communicate, advertise and Market Our product and/or servicing offerings with You (collectively, "Share Products").

For purposes of this eBusiness Agreement, "eDocuments" means the Loan Documents related to this transaction that We may provide electronically and at all stages of Your mortgage loan, including pre-approval, pre-qualification, application, origination, closing and servicing (servicing documents include, but are not limited to, billing statements, escrow statements, and year-end 1098 statements). "You" and "Your" means any and all individuals who are financially liable on the mortgage loan, including applicants and those who can revoke consent.

YOUR CONSENT

- "Market" means You expressly allow Us and/or Partner Providers to contact You (1) about Your mortgage loan(s) and (2) to share information about products and services offered by Partner Providers. You agree that UHM and Partner Providers may provide such information through and including, but not limited to, mail, email, and phone (including calls or text messages to a cellular or mobile device).
- Your Consent applies to all loans for which You made an application with Us. Your Consent (1) extends to all individuals on this loan and account ("All Users"), (2) affirms you can consent for All Users, and (3) allows All Users to access each other's related loan information.
- Your Consent to receive eDocuments will remain in force with no expiration. See "How to Withdraw Your Consent" below for if/when the eBusiness Agreement may terminate.
- If a document related to Your loan is not available in electronic form, a paper copy will be provided to You free of charge.
- If You do not consent to this eBusiness Agreement, or wish to Withdraw Your Consent, UHM will provide Your future Loan Documents in paper form.
- Your Consent means that you understand that some eDocuments are only available online for a limited period. For example, Your 1098 is only available online for two years after the date of the document.

PAPER COPIES, HOW TO WITHDRAW YOUR CONSENT, CHANGE OF CONTACT INFORMATION

- You can withdraw Your Consent at any time, request paper copies, or change/update Your Contact Information by notifying Us. Your request to withdraw Your Consent, change Your contact information, or request paper copies should identify You and Your account, and should let us know which Contact Methods You would prefer Us to stop using:

Phone: 800-441-3456
Mailing Address: 14843 Sprague Rd. Ste. 1 Strongsville, OH 44136
Email Address: optout@uhm.com

You can also withdraw your consent to receive IRS Form 1098 electronically through the online customer portal.
As required by the IRS, confirmation of the withdrawal of consent for Form 1098 statements will be done either electronically (if updated through the customer portal) or via mail (if requested through Customer Care or mail).

- Please be sure to notify Us right away if Your Contact Information has changed. We are not responsible for Your inability to access Your Loan Documents unless you ensure that Your Contact Information is accurate at all times. We will not assume liability for non-receipt of eDocuments in the event your contact information is invalid, if your email service provider filters notifications from Us as "spam" or "junk", or any other reasons beyond Our control.

You will not be required to pay a fee for withdrawing consent and receiving paper copies of the Loan Documents.
You will not be required to pay a fee for receiving paper copies of the Loan Documents.

SOFTWARE OR HARDWARE REQUIREMENTS

- A computer with Internet access
- An email account
- An Internet browser using 128-bit encryption or higher
- A PDF reader (such as Adobe Acrobat DC, available for free) to allow you to access, view, and print documents
- SSL encryption
- Printer access, or the ability to download and save information to your personal computer or device

If Software or Hardware Requirements change, We will notify You. If such changes render You unable to continue receiving eDocuments, paper copies will be mailed to You once You notify Us that You are no longer able to access eDocuments because of the changed requirements. Please note that You will need to provide a new consent to receive IRS Form 1098 electronically.

If you click "I agree", You Consent to do business with Us electronically and accept this eBusiness Agreement. Otherwise, click "I Decline"

Harriet Baber 08/07/2025 10:41 CACM MST

Harriet Baber