

Kim Prinster

From: Closings <Closings@SigningCarolina.com>
Sent: Thursday, March 28, 2024 3:51 PM
To: Kim Prinster
Subject: Signing Carolina Invoice Manchester, MO for Gaddaam on Friday, March 29, 2024 5:00 PM

INVOICE

Your order has been filled. Your invoice is below and can be downloaded and printed by clicking on the Download PDF link below.

Attention: Accounts Payable

Lender: Title Resources, Inc.

Attn: Kim Prinster - kim@titleresourcesinc.com

Invoice Date: 3/28/2024

Lender's Order #: TRI 2024 320

Fee: \$175.00

Address: 180 Weidman Rd. Manchester, MO 63021

Type of Loan: Refinance

Closing Location: 928 Meramec Grove Drive Manchester, MO 63021

Date and Time of Closing: Friday, March 29, 2024 5:00 PM

Borrower Information:

Primary - Naveen Gaddaam gaddamnaveen85@gmail.com (216) 262-6494

Closing ID: 21067

Payment due: Net 10 days

Make checks payable to:

Signing Carolina, Inc.

1589 Skeet Club Drive, Suite 102-236

High Point, NC 27265

Phone: (336) 905-7009 Fax: (800) 930-0554

To modify the closing documents click [HERE](#). If you have more than five files to upload, we would prefer that you email them to us at Closings@SigningCarolina.com as we can combine them for the notary to print.

View/Print Label

1. **Print the label:** Select Print from the File menu in this browser window to print the label below.
2. **Fold the printed label at the dotted line.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.

3. GETTING YOUR SHIPMENT TO UPS


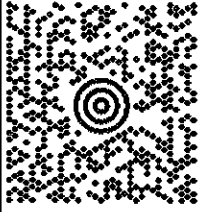


Customers with a Daily Pickup

- o Your driver will pickup your shipment(s) as usual.

Customers without a Daily Pickup

- o Take this package to any location of The UPS Store[®] 1/2, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot[®] 1/2 or Staples[®] 1/2) or Authorized Shipping Outlet near you or visit www.ups.com/content/us/en/index.jsx and select Drop Off.
- o Air shipments (including Worldwide Express and Expedited) can be picked up or dropped off. To schedule a pickup, or to find a drop-off location, select the Pickup or Drop-off icon from the UPS tool bar.

FOLD HERE

<p>1 LBS</p> <p>1 OF 1</p> <p>KIM 3146501252 TITLE RESOURCES, INC 214 N. CLAY SAINT LOUIS MO 63122</p> <p>SHIP TO: KIM 3146501252 TITLE RESOURCES, INC 214 NORTH CLAY AVENUE KIRKWOOD MO 63122</p>	<p>MO 630 9-21</p>  	<p>UPS GROUND</p> <p>TRACKING #: 1Z 6GV 4T0 03 0139 2229</p> 	<p>BILLING: P/P</p> <p>Reference #1: GADDAAM LOAN DOCS</p> <p>XGL 24.03.24 NV45 13.0A 03/2024*</p> 
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Title Resources, Inc
 1092024
 214 North Clay Avenue
 Kirkwood, MO 63122
 (636) 527-9670

ALTA Borrower's Settlement Statement

File #:	TRI-2024-320	Property	928 Meramec Grove Drive	Settlement Date	03/29/2024
Prepared:	03/29/2024		Ballwin, MO 63021	Disbursement Date	04/03/2024
Escrow Officer:	Kim Prinster	Borrower	Naveen Gaddam and Aparna Gopidi		
			928 Meramec Grove Drive Ballwin, MO 63021		
		Lender	United Wholesale Mortgage, LLC		
			585 South Boulevard East Pontiac, MI 48341		

Description	Borrower	
	Debit	Credit
Financial		
Loan Amount		\$108,800.00
Loan Charges		
Lender Origination Fee to United Wholesale Mortgage, LLC	\$81.60	
Origination Fee to Northem Lakes Mortgage	\$5,358.29	
Closing Fee to Title Resources, Inc	\$225.00	
Mobile Closing to Signing Carolina	\$175.00	
Overnight Delivery Fee to Title Resources, Inc	\$50.00	
Recording Service Fee to Title Resources, Inc	\$15.00	
Wire Out Fee to Title Resources, Inc	\$10.00	
Credit Report Fee to Advantage Credit (Remim)	\$82.00	
Electronic Registration (MERS) Fee to Mortgage Electronic Registration System	\$24.95	
Flood Certification Fee to CoreLogic Flood Services	\$8.00	
Government Recording and Transfer Charges		
Recording of Quit Claim Deed to St. Louis County Recorder of Deeds	\$27.00	
Recording Service Fee to St. Louis County Recorder of Deeds	\$125.00	
Title Charges & Escrow / Settlement Charges		
Title - CPL (Lender) to Agents National Title Insurance Company	\$25.00	
Title - Lender's Title Policy to Title Resources, Inc	\$96.16	
Title - Settlement or Closing Fee to Title Resources, Inc	\$325.00	
	Debit	Credit
Subtotals	\$6,628.00	\$108,800.00
Due to Borrower	\$102,172.00	
Totals	\$108,800.00	\$108,800.00

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement.
We/I authorize Title Resources, Inc to cause the funds to be disbursed in accordance with this statement.

Naveen Gaddam

Date

Aparna Gopidi

Date

Settlement Agent

Date

QUITCLAIM DEED
(Individual)

Order Number TRI-2024-32
\

THIS DEED, Made and entered into this ____ day of _____, 2024 , by and between

GRANTOR:

NAVEEN GODDAM AND APARNA GOPIDI, A MARRIED COUPLE

Residence Address: 928 Meramec Grove Drive , Ballwin, MO 63021

of the County of St. Louis, State of Missouri,, parties of the first part; and

GRANTEE:

NAVEEN GODDAM AND APARNA GOPIDI, A MARRIED COUPLE

Residence Address: 928 Meramec Grove Drive, Ballwin, MO 63021

of the County of St. Louis, State of Missouri of the second part.

WITNESSETH, that the said parties of the first part, for and in consideration of the sum of One Dollar and other valuable considerations paid by the said parties of the second part, the receipt of which is hereby acknowledged, do by these presents **REMISE, RELEASE AND FOREVER QUITCLAIM** unto the said parties of the second part, the following described Real Estate, situated in the County of St. Louis, State of Missouri, to-wit:

Lot 6 of Arbors at Meramec Bluffs, a Subdiivision in the County of St. Louis, State of Missouri, according to the plat thereof recorded in Plat Book 362 pages 491-492 of the St. Louis County Records.

Subject to Easements, Conditions, Restrictions, Building Lines, and Zoning Ordinances, if any.

TO HAVE AND TO HOLD the same, together with all rights and appurtenances to the same belonging, unto the said parties of the second part, and to the heirs and assigns of such parties forever; so

that neither the said parties of the first part, nor their heirs, nor any other person or persons for them or in their names or behalf, shall or will hereafter claim or demand any right or title to the aforesaid premises, or any part thereof, but they and every one of them shall, by these presents, be excluded and forever barred.

IN WITNESS WHEREOF, the parties of the first and second parts have hereunto set their hands the day and year above written.

PARTIES OF THE FIRST PART

Naveen Goddam

Aparna Gopidi

State of Missouri
County of St. Louis

}

On this _____ day of _____, 2024, before me personally appeared Naveen Goddam and Aparna Gopidi, a married couple, to me known to be the persons described in and who executed the foregoing instrument and acknowledged that they executed the same as their free act and deed, as the parties of the first part.

IN TESTIMONY WHEREOF, I have hereunto set my hand and affixed my official seal in the jurisdiction aforesaid, the day and year first above written.

Notary Public

My term expires: _____

EXHIBIT "A"
Property Description

Closing Date: April 19, 2024

Borrower(s): Naveen Gaddam and Aparna Gopidi

Property Address: 928 Meramec Grove Drive, Ballwin, MO 63021

PROPERTY DESCRIPTION:

Lot 6 of Arbors at Meramec Bluffs, a Subdivision in the County of St. Louis, State of Missouri, according to the plat thereof recorded in Plat Book 362 pages 491-492 of the St. Louis County Records.

FACTS	WHAT DOES AGENTS NATIONAL TITLE INSURANCE DO WITH YOUR PERSONAL INFORMATION?	
Why?	Your privacy is important to us. We have developed this policy to describe how we collect, use, share and protect your personal information. Please read this notice carefully to understand what we do.	
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> Information we receive from you, your representatives, or other parties related to your application for insurance. This may include your social security number, name, address, financial account numbers, driver's license number, or other unique identifiers. Information about your transactions with us, including information related to your insurance claims Information from government entities, public records and other third-party sources <p>When you are <i>no longer</i> a customer, we continue to share your information as described in this notice.</p>	
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Agents National Title Insurance chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Agents National Title Insurance share?	Can you limit this sharing?
For our everyday business purposes – such as to provide our services and products to you, to respond to your requests and inquiries, to comply with the law and industry standards, to respond to court orders and legal investigations, or to detect or prevent fraud	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	No	We don't share
For our nonaffiliates to market to you	No	We don't share
Questions	Call toll free at (866) 483-2763 or privacy@incenterms.com .	

X

Central
X

Who we are	
Who is providing this notice?	Agents National Title Insurance
What we do	
How does Agents National Title Insurance protect my information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does Agents National Title Insurance collect my personal information?	<p>We collect your personal information, for example:</p> <ul style="list-style-type: none"> When you interact with us directly or through your attorney, agent, or representative When you make a claim against your insurance policy When we receive it from other entities, such as government entities or public records providers. <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> Sharing for affiliates everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial or nonfinancial companies.</p> <p>Our affiliates include financial companies such as <i>Boston National Title Agency, LLC, companies with BNT in the name, The Closer, and Companies with Incenter in the Name.</i></p>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <p><i>Agents National Title Insurance does not share with nonaffiliates so they can market to you.</i></p>
Joint Marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <p><i>Agents National Title Insurance doesn't jointly market.</i></p>
Other Important Information	
<p>For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found on our website or by calling 1-(866) 483-2763.</p>	



Title Resources, Inc
214 North Clay Avenue
Kirkwood, MO 63122
Phone: (636) 527-9670
Fax: (314) 387-9242

TO: Title Resources, Inc
214 North Clay Avenue
Kirkwood, MO 63122

Date: March 28, 2024
Order No.: TRI-2024-320
Property: 928 Meramec Grove Drive
Ballwin, MO 63021

PROCEEDS INSTRUCTIONS

The Undersigned hereby authorize(s) and instruct(s) Title Resources, Inc to disburse proceeds/refunds as follows:

CALL when check is ready for pick up at the following number: (216) 262-6494

WIRE funds to:

Bank Name: _____

Address: _____

Routing No.: _____

Account No.: _____

Account Name: _____

MAIL check to: _____

TRANSFER All Net Proceeds/Refunds, or \$ _____

To: _____

Attn: _____

Order No.: _____

Date: _____, _____

Naveen Gaddam

Title Resources, Inc.

214 N. Clay Ave

Suite 100

Kirkwood, MO 63122

Phone (636) 527-9670 Fax (314) 387-9242

File #: TRI-2024-320

Borrowers: Naveen Gaddam and Aparna Gopidi

**Address: 928 Meramec Grove Drive
Ballwin, MO 63021**

Occupy: YES NO

If no, provide address:

Copies of the signed closing documents to be sent securely to the following email address in lieu of hard copies:

Email 1:

Email 2:

Closing Affidavit

STATE OF MO

County of St. Louis

The undersigned, being first duly sworn, deposes and says that:

1. I own the property known as **928 Meramec Grove Drive, Ballwin, MO 63021**.
2. I have owned the property now being sold or mortgaged by me continuously for _____ years last past, and my possession thereof has been peaceable and undisturbed and title to said property has never been disputed or questioned to my knowledge; nor do I know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me.
3. No proceedings in bankruptcy or receivership have ever been instituted by or against me, and I have never made an assignment for the benefit of creditors.
4. I know of no action or proceeding whatever which is now pending in any State or Federal Court in the United States to which I am a party; nor do I know of any Federal Court Judgment, Federal Tax Lien, or any other Federal Lien of any kind or nature whatever which now constitutes a lien or charge upon the above described real property.
5. I have received no notice from any public authority, requiring any improvement, alteration or change to be made in or about said property.
6. There are no tenancies or leases, except: **NONE**
7. There are no contracts or amendments of contracts for sale of this property, other than the one produced for this closing, dated _____.
8. There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months for alterations, repair work or new construction on the above described property, except: **NONE**
9. The building was completed more than _____ years ago.
10. There are no chattel mortgages, conditional bills of sale, retention of title agreements, security agreements, financing statements, or personal property leases affecting any fixtures, appliances, or equipment which are now installed in or upon said real property or the improvement thereon; and all plumbing, heating, lighting, refrigerating, and other equipment is fully paid for, including all bills for the repair thereof, except as follows: **NONE**
11. I have not been divorced since acquisition of said property. (If divorced since acquisition, give details.)
12. Said property is not subject to any unrecorded rights of way, easements or party walls except: **NONE**
13. I am a citizen of the United States or a resident alien individual and not a non-resident alien individual, foreign corporation, foreign partnership, foreign trust, foreign estate, foreign

government or international organization; I am of legal age and have never been known by any other name than that set out below.

- 14. There are no Trustees Assessments, except: _____
- 15. There are no Sewer Assessments, except: _____
- 16. My Social Security number is _____

Forwarding Address: 928 Meramec Grove Drive
Ballwin, MO 63021

Aparna Gopidi

Subscribed and sworn to before me this _____ day of _____, 2024.

Notary Public
My term expires _____

Closing Affidavit

STATE OF MO

COUNTY OF St. Louis

The undersigned, being first duly sworn, deposes and says that:

1. I own the property known as **928 Meramec Grove Drive, Ballwin, MO 63021**.
2. I have owned the property now being sold or mortgaged by me continuously for _____ years last past, and my possession thereof has been peaceable and undisturbed and title to said property has never been disputed or questioned to my knowledge; nor do I know of any facts by reason of which the title to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me.
3. No proceedings in bankruptcy or receivership have ever been instituted by or against me, and I have never made an assignment for the benefit of creditors.
4. I know of no action or proceeding whatever which is now pending in any State or Federal Court in the United States to which I am a party; nor do I know of any Federal Court Judgment, Federal Tax Lien, or any other Federal Lien of any kind or nature whatever which now constitutes a lien or charge upon the above described real property.
5. I have received no notice from any public authority, requiring any improvement, alteration or change to be made in or about said property.
6. There are no tenancies or leases, except: **NONE**
7. There are no contracts or amendments of contracts for sale of this property, other than the one produced for this closing, dated _____.
8. There are no unpaid bills or claims for labor or services performed or material furnished or delivered during the last twelve months for alterations, repair work or new construction on the above described property, except: **NONE**
9. The building was completed more than _____ years ago.
10. There are no chattel mortgages, conditional bills of sale, retention of title agreements, security agreements, financing statements, or personal property leases affecting any fixtures, appliances, or equipment which are now installed in or upon said real property or the improvement thereon; and all plumbing, heating, lighting, refrigerating, and other equipment is fully paid for, including all bills for the repair thereof, except as follows: **NONE**
11. I have not been divorced since acquisition of said property. (If divorced since acquisition, give details.)
12. Said property is not subject to any unrecorded rights of way, easements or party walls except: **NONE**
13. I am a citizen of the United States or a resident alien individual and not a non-resident alien individual, foreign corporation, foreign partnership, foreign trust, foreign estate, foreign

government or international organization; I am of legal age and have never been known by any other name than that set out below.

14. There are no Trustees Assessments, except: _____

15. There are no Sewer Assessments, except: _____

16. My Social Security number is _____

Forwarding Address: 928 Meramec Grove Drive
Ballwin, MO 63021

Naveen Gaddam

Subscribed and sworn to before me this _____ day of _____ 2024.

Notary Public
My term expires _____



Agents National Title
Insurance Company

CPL #: MO-24914413-BLCPL-1-A
Buyer/Lender
Closing Protection Letter

Addressee:
United Wholesale Mortgage, LLC ISAOA/ATIMA
585 South Boulevard East
Pontiac, Michigan 48341

Issuing Agent:
Title Resources, Inc.
214 N Clay
Suite 100
Kirkwood, Missouri 63122

Date: 3/27/2024

Loan Number: 1224199294

Agent File Number: TRI-2024-320

Property Address:
928 Meramec Grove Drive
Ballwin, Missouri 63021

Borrower's Name:
Naveen Gaddam, Aparna Gopidi

Notes:

Agents National Title Insurance Company (the "Company") agrees, subject to the Conditions and Exclusions set forth below, to reimburse you for actual loss incurred by you, in connection with the closing of the Real Estate Transaction conducted by the Issuing Agent or Approved Attorney, provided:

- (A) title insurance of the Company is specified for your protection in connection with the closing of the Real Estate Transaction;
- (B) you are to be the (i) lender secured by a mortgage (including any other security instrument) of an interest in land, its assignee(s) or a warehouse lender, (ii) purchaser of an interest in land, or (iii) lessee of an interest in land.
- (C) the aggregate of all funds you transmit to the Issuing Agent or Approved Attorney for the Real Estate Transaction does not exceed \$5,000,000.00.

and provided the loss arises out of:

- 1. Failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to the extent that they relate to (a) the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, including the obtaining of documents and the disbursement of funds necessary to establish the status of title or lien, or (b) the obtaining of any other document, specifically required by you, but only to the extent the failure to obtain the other document affects the status of the title to that interest in land or the validity, enforceability and priority of the lien of the mortgage on that interest in land, and not to the extent that your instructions require a determination of the validity, enforceability or the effectiveness of the other document, or
- 2. Acts of theft of settlement funds or fraud with regard to settlement funds by the Issuing Agent or Approved Attorney in connection with such closings to the extent such theft or fraud affects the status of the title to said interest in land or the validity, enforceability or priority of the lien of said mortgage or deed of trust on said interest in land; or
- 3. Acts of theft of or fraud with regard to the purchaser's earnest money or settlement funds deposited with Issuing Agent or Approved Attorney.

If you are a lender protected under the foregoing paragraph, your borrower, your assignee(s) and your warehouse lender in connection with a loan secured by a mortgage shall be protected as if this letter were addressed to them.

1207 West Broadway, Suite C, Columbia, MO 65203
Phone 866.483.2763 Fax 573.442.3927
www.AgentsTitle.com

Validation Code: QTXDX

MO-CPL--v1 :: Page 1 of 2



*Agents National Title
Insurance Company*

CPL #: MO-24914413-BLCPL-1-A

Buyer/Lender

Closing Protection Letter

Conditions and Exclusions

1. The Company will not be liable to you for loss arising out of:
 - A. Failure of the Issuing Agent or Approved Attorney to comply with your closing instructions which require title insurance protection inconsistent with that set forth in the title insurance binder or commitment issued by the Company. Instructions which require the removal of specific exceptions to title or compliance with the requirements contained in the binder or commitment shall not be deemed to be inconsistent.
 - B. Loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure, insolvency or suspension, except as shall result from failure of the Issuing Agent or Approved Attorney to comply with your written closing instructions to deposit the funds in a bank which you designated by name.
 - C. Defects, liens, encumbrances or other matters in connection with the Real Estate Transaction if it is a purchase, lease or loan transaction except to the extent that protection against those defects, liens, encumbrances or other matters is afforded by a policy of title insurance not inconsistent with your closing instructions.
 - D. Fraud, dishonesty or negligence of your employee, agent, attorney or broker.
 - E. Your settlement or release of any claim without the written consent of the Company.
 - F. Any matters created, suffered, assumed or agreed to by you or known to you.
2. When the Company shall have reimbursed you pursuant to this letter, it shall be subrogated to all rights and remedies which you would have had against any person or property had you not been so reimbursed. Liability of the company for such reimbursement shall be reduced to the extent that you have knowingly and voluntarily impaired the value of such right of subrogation.
3. The Issuing Agent is the Company's agent only for the limited purpose of issuing title insurance policies. Neither the Issuing Agent nor the Approved Attorney is the Company's agent for the purpose of providing other closing or settlement services. The Company's liability for your losses arising from those other closing or settlement services is strictly limited to the protection expressly provided in this letter. Any liability of the Company for loss does not include liability for loss resulting from the negligence, fraud or bad faith of any party to a real estate transaction other than an Issuing Agent or Approved Attorney, the lack of creditworthiness of any borrower connected with a real estate transaction, or the failure of any collateral to adequately secure a loan connected with a real estate transaction. However, this letter does not affect the Company's liability with respect to its title insurance binders, commitments or policies.
4. You must promptly send written notice of a claim under this letter to the Company at its principal office:

Agents National Title Insurance Company
1207 W Broadway Ste C
Columbia MO 65203

The company is not liable for a loss if the written notice is not received within one year from the date of the closing.
5. The protection herein offered extends only to real property transactions in the state Missouri.

Any previous closing protection letter provided to you is hereby cancelled only with respect to the Real Estate Transaction.



David Townsend
President

**REAL PROPERTY CERTIFICATE OF VALUE
ST LOUIS COUNTY**

Type or print all information. All questions must be answered by grantee.

DATE / /

DAILY

1. Grantor: Naveen Goddam and Aparna Gopidi
2. Grantee: Naveen Gaddam and Aparna Gopidi
3. Address of Property: 928 Meramec Grove Drive
Ballwin, MO 63021 Locator(s): 25R-31-1791

4. Is this newly constructed residential property? Yes , No . If "Yes", date of occupancy: _____
5. Intended use of property? Present use , Renovation , New Development , Short term Investment
6. Did the transaction transfer title in any of the following ways:

- A. To or from any governmental or political agency?..... - Yes
- B. For the purpose of correcting a previously recorded deed?..... - Yes
- C. For the purpose of releasing security for a debt?..... - Yes
- D. Sale for delinquent taxes?..... - Yes
- E. Sale of cemetery lot?..... - Yes
- F. Transfer of severed mineral interests?..... - Yes
- G. By order of any court?..... - Yes
- H. By deed between husband & wife, parent & child, without actual consideration, to or from a family corporation or partnership or trust for no consideration?..... - Yes
- I. By deed of partition?..... - Yes
- J. By deed made pursuant to merger, consolidation, sale or transfer of the assets of a corporation pursuant to a plan filed with the Missouri Secretary of State?..... - Yes
- K. By executory contract for deed?..... - Yes
- L. By deed of distribution conveying property to heirs?..... - Yes
- M. By lease or easement?..... - Yes
- N. By deed which conveys property held in name of partnership to any partner or partner's spouse?..... - Yes

If any of the above are marked yes, go to item 10.

7. Did this transaction involve any of the following:
- A. A transaction between relatives or related corporations?..... - Yes
 - B. A compulsory transaction in lieu of foreclosure, divorce, court order, condemnation, probate? - Yes
 - C. A transaction with one of the following types of deed: Quit Claim Deed, Trustee's Deed, Deed conveying less than full fee simple interest in property?..... - Yes

If 7a, 7b, or 7c was answered yes, and there was consideration, complete 8a.

8. A. Full consideration, including the amount of all assumed mortgages and liens, excluding personal property:
Mortgage(s): \$ _____ Cash: \$ _____ Total: \$ _____
- B. If a gift, in whole or part, state the estimated market value of the gift portion: \$ _____
- C. Was a trade of property involved in this transaction? Yes , No
If "Yes" estimate the value and describe the traded property: Estimated Value: \$ _____
Describe Property: single family home

9. If you believe this transaction does not represent market value, please attach any additional information that you want the County Assessor to consider.

10. I certify under the penalty of law that this statement has been examined by me and to the best of my knowledge and belief is a true, correct and complete statement.

DATE

SIGNATURE OF GRANTEE OR HIS REPRESENTATIVE

PRINT NAME AND POSITION

Transaction Identification Data, for which the Company assumes no liability as set forth in Commitment Condition 5.e.:

Issuing Agent: Title Resources, Inc
Issuing Office: 214 North Clay Avenue
Kirkwood, MO 63122
Issuing Office's ALTA® Registry ID: 1092024
Loan ID Number: 1224199294
Commitment Number: TRI-2024-320
Issuing Office File Number: TRI-2024-320
Property Address: 928 Meramec Grove Drive, Ballwin, MO 63021
Revision Number:

[Handwritten signature and initials]

SCHEDULE A

1. Commitment Date: *[Handwritten: DOK]* March 26, 2024 8:00 AM

2. Policy to be issued:

(a) 2021 ALTA Loan Policy

Proposed Insured:

**United Wholesale Mortgage, LLC, ISAOA/ATIMA
585 South Boulevard East, Pontiac, MI 48341**

Proposed Amount of Insurance:

\$80,000.00

The estate or interest to be insured:

fee simple

3. The estate or interest in the Land at the Commitment Date is:
fee simple

4. The Title is, at the Commitment Date, vested in:

Naveen Gaddam, a married person by deed from McBride Meramec Bluffs, LLC, A Missouri Limited Liability Company dated 12/31/2015 and recorded with St. Louis County Recorder of Deeds on 01/04/2016 in Book 21828, Page 3018.

5. The Land is described as follows:

See Exhibit A attached hereto and made a part hereof.

TITLE RESOURCES, INC

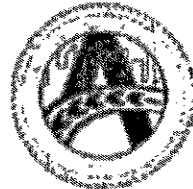
214 North Clay Avenue, Kirkwood, MO 63122
Telephone: (636) 527-9670

AGENTS NATIONAL TITLE INSURANCE COMPANY

1207 West Broadway Ste C, Columbia, MO 65203

Countersigned by:

[Handwritten signature]



By:

[Handwritten signature]

David Townsend, President

Kim Prinster, License #177355

Title Resources, Inc, License #8020327

This page is only a part of a 2021 ALTA Commitment for Title Insurance issued by Agents National Title Insurance Company. This Commitment is not valid without the Notice; the Commitment to Issue Policy; the Commitment Conditions; Schedule A; Schedule B, Part I – Requirements; and Schedule B, Part II – Exceptions; and a counter-signature by the Company or its issuing agent that may be in electronic form.

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SCHEDULE B, PART II – Exceptions

Some historical land records contain Discriminatory Covenants that are illegal and unenforceable by law. This Commitment and the Policy treat any Discriminatory Covenant in a document referenced in Schedule B as if each Discriminatory Covenant is redacted, repudiated, removed, and not republished or recirculated. Only the remaining provisions of the document will be excepted from coverage.

The Policy will not insure against loss or damage resulting from the terms and conditions of any lease or easement identified in Schedule A, and will include the following Exceptions unless cleared to the satisfaction of the Company:

1. Any defect, lien, encumbrance, adverse claim, or other matter that appears for the first time in the Public Records or is created, attaches, or is disclosed between the Commitment Date and the date on which all of the Schedule B, Part I— Requirements are met.
2. Rights or claims of parties in possession not shown by the Public Records.
3. Any encumbrance, violation, variation, adverse circumstance, boundary line overlap, or encroachment (including an encroachment of an improvement across the boundary lines of the Land) that would be disclosed by an accurate and complete land survey of the Land.
4. Easements, or claims of easements, not shown by the Public Records.
5. Any lien, or right to a lien, for services, labor, or material heretofore or hereafter furnished, imposed by law and not shown by the Public Records.
6. Taxes or special assessments which are not shown as existing liens by the Public Records.
7. All taxes for the year 2024 and subsequent years, not yet due and payable.
8. Any Special Taxes entered against said property subsequent to the date hereof.
9. Any Assessments by Trustees of said Subdivision, if any.
10. Any assessments for maintenance of sewer system.
11. Any sewer lateral line surcharges
12. **A Deed of Trust from Naveen Gaddam and Aparna Gopidi, securing an indebtedness to Amerisave Mortgage Corporation, in the amount of \$360,000.00, dated August 19, 2021 and recorded on August 19, 2021 in Book 25064, Page 2097 at Document #323 in the official records of St. Louis County Recorder of Deeds to be satisfied and released.**
13. Building setback lines, easements, conditions, dedications, or other matters, if any, which are shown on the plat of Arbors at Meramec Bluffs, as recorded in the Office of the Recorder of Deeds, St. Louis County, Missouri, in Plat Book 362 Page 491-492.
14. Agreement recorded in Book 22486 Page 1147.

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EXHIBIT "A"

The Land referred to herein below is situated in the County of St. Louis, State of Missouri, and is described as follows:

Lot 6 of Arbors at Meramec Bluffs, a Subdivision in the County of St. Louis, State of Missouri, according to the plat thereof recorded in Plat Book 362 pages 491-492 of the St. Louis County Records.

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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) Naveen Gaddam	Social Security Number 290-13-7435 <i>(or Individual Taxpayer Identification Number)</i>
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth 12/14/1985 <i>(mm/dd/yyyy)</i>
	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan <i>(First, Middle, Last, Suffix)</i> Aparna Gopidi
--	--

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* * Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone (216) 262-6494 Cell Phone (216) 262-6494 Work Phone _____ Ext. _____ Email gaddamnaveen85@gmail.com
--	--	--

Current Address
 Street 928 MERAMEC GROVE DR Unit # _____
 City BALLWIN State MO Zip 63021 Country US
 How Long at Current Address? 8 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 _____

Borrower Name: Naveen Gaddam, Aparna Gopidi

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1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name <u>Charter Communications, LLC</u> Phone <u>(833)267-6097</u>		Gross Monthly Income	
Street <u>1650 des peres rd</u> Unit # <u>200</u>		Base	\$ <u>12,116.28</u> /month
City <u>Saint Louis</u> State <u>MO</u> Zip <u>63131</u> Country <u>US</u>		Overtime	\$ _____ /month
Position or Title <u>mgr, IT</u>	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus	\$ <u>1,123.96</u> /month
Start Date <u>03/30/2017</u> (mm/dd/yyyy)		Commissions	\$ _____ /month
How long in this line of work? <u>7</u> Years <u>_____</u> Months		Military	Entitlements \$ _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ _____	Other	\$ _____ /month
	<input type="radio"/> I have an ownership share of 25% or more. \$ _____	TOTAL	\$ <u>13,240.24</u> /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

1e. Income from Other Sources

Does not apply

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

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

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

Uniform Residential Loan Application - Additional Borrower

Verify and complete the information on this application as directed by your Lender.

1a. Personal Information

Name (First, Middle, Last, Suffix) <u>Aparna Gopidi</u>		Social Security Number <u>290-51-6757</u> (or Individual Taxpayer Identification Number)	
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)		Date of Birth (mm/dd/yyyy) <u>09/27/1990</u>	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u> 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) <u>Naveen Gaddam</u>		
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried* * Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship	Dependents (not listed by another Borrower) Number _____ Ages _____	Contact Information Home Phone <u>(216) 262-6494</u> Cell Phone <u>(216) 262-6494</u> Work Phone _____ Ext. _____ Email <u>gaddamnaveen85@gmail.com</u>	

Borrower Name: Naveen Gaddam, Aparna Gopidi

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Current Address

Street 928 MERAMEC GROVE DR Unit # _____

City BALLWIN State MO Zip 63021 Country US

How Long at Current Address? 8 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

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

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.

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
			\$
Provide TOTAL Amount Here			\$

2b. Other Assets You Have

Does not apply

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

- | | |
|---|---|
| Assets
<ul style="list-style-type: none"> * 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
<ul style="list-style-type: none"> * Earnest Money * Employer Assistance * Lot Equity * Relocation Funds * Rent Credit * Sweat Equity * Trade Equity |
|---|---|

Borrower Name: Naveen Gaddam, Aparna Gopidi

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2c. Liabilities - Credit Cards, Other Debits, 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
Installment	NEIGHBORS CREDIT UNION	1052879143	\$ 48,068.00 <input type="checkbox"/>	\$ 951.00
Revolving	CITICARDS CBNA	542418151395	\$ 7,984.00 <input type="checkbox"/>	\$ 80.00
Revolving	JPMCB CARD	414720257285	\$ 7,417.00 <input type="checkbox"/>	\$ 142.00
Revolving	DISCOVER BANK	601101207470	\$ 7,160.00 <input type="checkbox"/>	\$ 144.00
Installment	DISCOVER BANK	500015136881	\$ 6,801.00 <input type="checkbox"/>	\$ 635.00
Revolving	AMEX	-3499931957004083	\$ 6,073.00 <input type="checkbox"/>	\$ 329.00
Revolving	BANK OF AMERICA	5524339273947208	\$ 1,016.00 <input type="checkbox"/>	\$ 35.00
Revolving	BANK OF AMERICA	4147371118159970	\$ 442.00 <input type="checkbox"/>	\$ 25.00
Revolving	AMEX	-3499925975877163	\$ 254.00 <input type="checkbox"/>	\$ 40.00
Revolving	CITICARDS CBNA	542418155839	\$ 1,899.00 <input type="checkbox"/>	\$ 64.00
Revolving	DISCOVER BANK	601101204896	\$ 1,627.00 <input type="checkbox"/>	\$ 59.00
Revolving	AMEX	-3499926014296933	\$ 254.00 <input type="checkbox"/>	\$ 40.00

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 928 MERAMEC GROVE DR Unit # _____
 City BALLWIN State MO Zip 63021 Country US

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
\$ 525,000.00	Retained	Primary Residence	\$ 0.00	\$	\$

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)
AMERISAVE MTG CORP/DOV	3101478850223	\$ 1,566.74	\$ 336,481.37 <input type="checkbox"/>	Conventional	\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Borrower Name: Naveen Gaddam, Aparna Gopidi

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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 \$ 108,800.00 Loan Purpose Purchase Refinance Other _____
Property Address Street 928 MERAMEC GROVE DR
Unit # _____ City BALLWIN State MO Zip 63021
County SAINT LOUIS Number of Units 1 Property Value \$ 523,932.00
Occupancy Primary Residence Second Home Investment Property

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

Include all gifts and grants below. Under Source, choose from the sources listed here:

- | | | | | |
|-----------------------|------------------|-----------------------|---------------------|----------|
| * Community Nonprofit | * Federal Agency | * Relative | * State Agency | * Lender |
| * Employer | * Local Agency | * Religious Nonprofit | * Unmarried Partner | * Other |

Borrower Name: Naveen Gaddam, Aparna Gopidi

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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

<p>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)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

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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

<p>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)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: Aparna Gopidi

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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 _____ Date (mm/dd/yyyy) _____

Additional Borrower Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: Naveen Gaddam, Apama Gopidi

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021



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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

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

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____

- Asian
 - Asian Indian Chinese Filipino
 - Japanese Korean Vietnamese

Other Asian - Enter race: _____
Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- 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

Borrower Name: Naveen Gaddam

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021



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 a non-activated member of the Reserve on 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.

Instructions: You may select one or more "Hispanic or Latino" origins and one or more designations for "Race." If you do not wish to provide some or all of this information, select the applicable check box.

Ethnicity

- Hispanic or Latino
 - Mexican Puerto Rican Cuban
 - Other Hispanic or Latino - Enter origin: _____

Examples: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, etc.

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

Sex

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

Race

- American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____

Asian

- Asian Indian Chinese Filipino
- Japanese Korean Vietnamese

Other Asian - Enter race: _____

Examples: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.

- Black or African American
- Native Hawaiian or Other Pacific Islander
 - Native Hawaiian Guamanian or Chamorro Samoan
 - Other Pacific Islander - Enter race: _____

Examples: Fijian, Tongan, etc.

- 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

Borrower Name: Aparna Gopidi

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
Effective Date 01/2021



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

Loan Originator Information

Loan Originator Organization Name Northern Lakes Mortgage LLC
Address 1010 Market St Unit 650, Saint Louis, Missouri 63101
Loan Originator Organization NMLSR ID # 1986026 State License ID # 1986026
Loan Originator Name Kelsey Speer
Loan Originator NMLSR ID # 2527219 State License ID # 2527219
Email kspeer@northernlakesmortgage.com Phone (872) 250-9987

Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: Naveen Gaddam, Aparna Gopidi

Uniform Residential Loan Application
Freddie Mac Form 65 Fannie Mae Form
1003
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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 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):
 Naveen Gaddam

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: EquityLine

Terms of Loan

Note Rate 13.375 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): HELOC

Adjustable Rate

If Adjustable Rate:
 Initial Period Prior to First Adjustment 1 (months)
 Subsequent Adjustment Period 1 (months)

Loan Features

- Balloon/Balloon Term _____ (months)
 Interest Only/Interest Only Term 120 (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)	\$ <u>1,462.90</u>
Subordinate Lien(s) (P & I)	\$ <u>1,566.74</u>
Homeowner's Insurance	\$ <u>171.42</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>525.73</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ <u>48.75</u>
Other	\$ _____
TOTAL	\$ <u>3,775.54</u>



L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$	0.00
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)	\$	8,603.40
G. Discount Points	\$	81.60
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$	8,685.00

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ <u>108,800.00</u> Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ <u>0.00</u>	\$	108,800.00
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)	\$	108,800.00

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)	\$	2,057.00
N. TOTAL CREDITS (Total of L and M)	\$	2,057.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$	8,685.00
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$	110,857.00
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.	\$	-102,172.00



HOME EQUITY LINE OF CREDIT DISBURSEMENT STATEMENT

Loan No.: 1224199294

Date: March 29, 2024

Disbursement Date: April 3, 2024

Provided By: Northern Lakes Mortgage LLC

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

Borrower requests the following disbursements and/or advances as indicated below. If any estimated amount shown below varies from the actual paid (as of the date of closing), the Borrower agrees to the actual amount and, if applicable, the corresponding change to the advance shown below. Borrower agrees that any disbursement and/or advance is made under Borrower's Home Equity Line Security Agreement (Note).

	Initial Draw	\$ 108,800.00
To: _____	\$ _____	_____
To: _____	\$ _____	_____
To: _____	\$ _____	_____
To: _____	\$ _____	_____
To: _____	\$ _____	_____

LOAN FEES AND CHARGES PAYABLE AT CLOSING

<u>Charge</u>	<u>Paid By</u>	<u>Paid To</u>	<u>Amount</u>
Lender Origination Fee	Borrower	United Wholesale Mortgage, LLC	81.60
Origination Fee	Borrower	Northern Lakes Mortgage LLC	5,358.29
Credit Report	Borrower	Advantage Credit (REIMB)	82.00
Flood Certification	Borrower	Corelogic Flood Services	8.00
Electronic Registration (MERS) Fee	Borrower	Mortgage Electronic Registration System	24.95
Title - Settlement or Closing Fee	Borrower	Title Resources, Inc.	500.00
Title - Premium for Lender's Coverage	Borrower	Title Resources, Inc.	421.16
Recording Fees - Mortgage	Borrower		152.00

Total Fees and Charges Due From Borrower at Closing: **\$ 6,628.00**

Items as paid by a party other than the borrower are shown for information purposes and are not included in the totals.



If you have questions about the disbursements listed on this form, please contact your lender.

Borrower Naveen Gaddam _____
Date

Borrower Aparna Gopidi _____
Date



APPRAISAL DISCLAIMER

Loan Number: 1224199294

Case Number:

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

The appraisal is prepared by an independent professional appraiser for the lender's use in substantiating property value in support of your application. Appraisers must meet certain qualification requirements before their reports will be accepted by the lender; however, a lender's acceptance of an appraiser's reports is not an endorsement of either the appraiser or the appraisal report.

An appraisal is not a guarantee of either the value or condition of the property, and the lender assumes no responsibility for the accuracy of the information contained in the appraisal report. Homeowners and homebuyers are advised to procure the services of a structural engineer, house inspection service or contractor to inspect the property for condition and defects.

Signature Naveen Gaddam Date

Signature Aparna Gopidi Date



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1224199294

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Naveen Gaddam

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Naveen Gaddam Date



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Loan Number: 1224199294

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower Aparna Gopidi

Date



**NOTICE CONCERNING THE FURNISHING
OF NEGATIVE INFORMATION TO
CONSUMER REPORTING AGENCY**

Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

Borrower: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

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

Borrower Naveen Gaddam

Date

Borrower Aparna Gopidi

Date



ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan Number: 1224199294

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

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

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above referenced Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees, and marketing losses for failing to comply with correction requests in the above noted time period.

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

DATED effective this 29th day of March, 2024

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date



[Space Below This Line For Acknowledgment]

State of MISSOURI

County (and/or City) of SAINT LOUIS

On this _____ day of _____, before me, the undersigned notary, personally appeared Naveen Gaddam AND Aparna Gopidi

personally known to me/proved to me through identification documents, which were _____

(description of identification)

to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his)(her) knowledge and belief.

Notary's Signature

Typed or Printed Name

(Seal)



RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1224199294

Date: March 29, 2024

Borrower: Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

Northern Lakes Mortgage LLC

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score		
Your credit score	788	
	Source: Equifax	Date: 03/19/2024

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>																		
The range of scores	<p>Scores range from a low of 334 to a high of 818.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<div style="text-align: center;"> <p style="font-size: small;">Equifax® Classic FICO® % of Consumers with Scores in a Particular Range</p> <table border="1" style="margin: auto; font-size: x-small;"> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr><td>300-499</td><td>4%</td></tr> <tr><td>500-549</td><td>5%</td></tr> <tr><td>550-599</td><td>6%</td></tr> <tr><td>600-649</td><td>9%</td></tr> <tr><td>650-699</td><td>14%</td></tr> <tr><td>700-749</td><td>16%</td></tr> <tr><td>750-799</td><td>19%</td></tr> <tr><td>800-850</td><td>27%</td></tr> </tbody> </table> <p style="font-size: x-small;">© 2022 FICO. All Rights Reserved. SEACON 09 - 0422</p> </div>	Score Range	Percentage	300-499	4%	500-549	5%	550-599	6%	600-649	9%	650-699	14%	700-749	16%	750-799	19%	800-850	27%
Score Range	Percentage																		
300-499	4%																		
500-549	5%																		
550-599	6%																		
600-649	9%																		
650-699	14%																		
700-749	16%																		
750-799	19%																		
800-850	27%																		
Key factors that adversely affected your credit score	<ul style="list-style-type: none"> Proportion of balances to credit limits is too high on bank revolving or other revolving accounts Amount owed on revolving accounts is too high Number of bank or national revolving accounts with balances Lack of recent installment loan information 																		

Initial: _____



Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>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.</p>

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.

Initial: _____



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 below:

Equifax
P.O. Box 740241
Atlanta, GA 30374
(800) 685-1111

Initial: _____



RESIDENTIAL MORTGAGE CREDIT SCORE DISCLOSURE EXCEPTION NOTICE

Loan Number: 1224199294

Date: March 29, 2024

Borrower: Naveen Gaddam

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

Northern Lakes Mortgage LLC

YOUR CREDIT SCORE AND THE PRICE YOU PAY FOR CREDIT

Your Credit Score	
Your credit score	711 Source: Trans Union Date: 03/19/2024

Understanding Your Credit Score																			
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>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.</p> <p>Your credit score can change, depending on how your credit history changes.</p>																		
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>																		
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>																		
How your score compares to the scores of other consumers	<table border="1"> <caption>Trans Union Classic FICO® % of Consumers with Scores in a Particular Range</caption> <thead> <tr> <th>Score Range</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>300-499</td> <td>1%</td> </tr> <tr> <td>500-549</td> <td>4%</td> </tr> <tr> <td>550-599</td> <td>8%</td> </tr> <tr> <td>600-649</td> <td>12%</td> </tr> <tr> <td>650-699</td> <td>15%</td> </tr> <tr> <td>700-749</td> <td>20%</td> </tr> <tr> <td>750-799</td> <td>18%</td> </tr> <tr> <td>800-850</td> <td>22%</td> </tr> </tbody> </table> <p>© 2022 FICO All Rights Reserved. Risk Score Classic 08 - TUF5M-M</p>	Score Range	Percentage	300-499	1%	500-549	4%	550-599	8%	600-649	12%	650-699	15%	700-749	20%	750-799	18%	800-850	22%
Score Range	Percentage																		
300-499	1%																		
500-549	4%																		
550-599	8%																		
600-649	12%																		
650-699	15%																		
700-749	20%																		
750-799	18%																		
800-850	22%																		
Key factors that adversely affected your credit score	<p>Serious delinquency</p> <p>Proportion of balances to credit limits is too high on bank revolving or other revolving accounts</p> <p>Time since delinquency is too recent or unknown</p>																		

Initial: _____



Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>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.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>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.</p> <p>To order your free annual credit report:</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>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.</p>

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.

Initial: _____



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 below:

TransUnion
P.O. Box 1000
Chester, PA 19016
(800) 916-8800

Initial: _____





UNITED WHOLESALE MORTGAGE

BORROWER GENERAL CONTACT FORM

Loan #: 1224199294
Serv. #: 0184906626
MIN: 100032412241992947

Lender: UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BLVD E
PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888) 464-2432 to update your information.

BORROWER CONTACT INFORMATION

Borrowers Name(s):	Naveen Gaddam
Mailing Address:	928 Meramec Grove Dr, Ballwin, Missouri 63021
Home Phone Number:	(216) 262-6494
Cell Phone Number:	(216) 262-6494
Work Phone Number:	
Email Address:	gaddamnaveen85@gmail.com

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	
Contact Address:	
Contact Phone Number:	
Contact Email Address:	



ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (888) 464-2432 to have us change your preferences.

Naveen Gaddam

Aparna Gopidi





BORROWER GENERAL CONTACT FORM

Loan #: 1224199294
Serv. #: 0184906626
MIN: 100032412241992947

Lender: UNITED WHOLESALE MORTGAGE, LLC
585 SOUTH BLVD E
PONTIAC, MICHIGAN 48341

In order to best serve you as a customer, UNITED WHOLESALE MORTGAGE, LLC must ensure that we have accurate and complete contact information. Below is if the contact information you provided as part of the application process. If any contact information changes in the future, please contact at (888) 464-2432 to update your information.

BORROWER CONTACT INFORMATION

Borrowers Name(s):	Aparna Gopidi
Mailing Address:	928 Meramec Grove Dr, Ballwin, Missouri 63021
Home Phone Number:	(216) 262-6494
Cell Phone Number:	(216) 262-6494
Work Phone Number:	
Email Address:	gaddamnaveen85@gmail.com

EMERGENCY CONTACT INFORMATION (NEAREST RELATIVE NOT LIVING IN THE HOME)

Emergency Contact:	
Contact Address:	
Contact Phone Number:	
Contact Email Address:	



ACKNOWLEDGMENT

By signing below, I/we agree to allow UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers to contact me/us by the following methods, including but not limited to, any telephone dialing system, text message to any cell phone number provided now or in the future, e-mails using any e-mail address provided now or in the future, manual calling methods to any phone number provided now or in the future, pre-recorded/artificial voice messages and/or use of any automatic dialing device or system, as applicable. I/We also provide express consent to receive autodialed and/or prerecorded calls from UNITED WHOLESALE MORTGAGE, LLC, its successors, assigns and sub servicers at any telephone number associated with my/our account, even if it is a cellular phone service or other service for which I/we could be charged for such call. This authorization extends to calls for the purposes of customer service and debt collection. If you no longer want us to contact you by any of the above methods, you may contact us in writing at PO Box 11733, Newark, NJ 07101

or by calling us at (888) 464-2432 to have us change your preferences.

Naveen Gaddam

Aparna Gopidi



LOAN QUALITY INITIATIVE DISCLOSURE

Loan #: 1224199294

Serv. #: 0184906626

MIN: 100032412241992947

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

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.

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 will 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. 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.

Borrower Naveen Gaddam

Date

Borrower Aparna Gopidi

Date



OCCUPANCY

The subject property will be occupied as a:

- Primary Residence - **I understand that I must occupy the property within 60 days of closing and maintain said occupancy for a minimum of 12 months.**
- Second Home - I understand that the property shall be used exclusively as a second home. The property may not be subject to any rental pools, rental agreements or timeshare agreements.
- Investment

By signing below, I acknowledge that the property will be occupied as stated above. I further acknowledge that the lender may verify the occupancy status after closing.

Borrower Naveen Gaddam

Date

Borrower Aparna Gopidi

Date



Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Naveen Gaddam
 Residential or Business Address: * 928 Meramec Grove Dr
 Ballwin, MO 63021
 Taxpayer Identification Number (SSN): ** 290-13-7435

Date of Birth: December 14, 1985

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

**For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature Date

Name and Title



Lender: UNITED WHOLESALE MORTGAGE, LLC (NMLS # 3038)

USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION 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.

INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: **Aparna Gopidi** Date of Birth: **September 27, 1990**
 Residential or Business Address: * **928 Meramec Grove Dr**
Ballwin, MO 63021
 Taxpayer Identification Number (SSN): ** **290-51-6757**

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input type="checkbox"/> State/Foreign Driver's License					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.
 **For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



ADDITIONAL COMMENTS

(e.g., please note any discrepancies in the borrower's identifying documents): _____

CERTIFICATION

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

Signature Date

Name and Title



LOAN BROKERAGE DISCLOSURE STATEMENT AND FEE AGREEMENT

Loan Number: 1224199294

Date: March 29, 2024

Provided by: UNITED WHOLESAL MORTGAGE, LLC (NMLS#: 3038)

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

This Loan Brokerage Disclosure Statement and Fee Agreement is being provided to you pursuant to the Missouri Secure and Fair Enforcement for Mortgage Licensing Act (the "MSAFEMLA"). The MSAFEMLA requires each licensed Residential Mortgage Loan Broker to provide this disclosure.

Under Missouri law, a "residential mortgage loan broker" means any person, other than an exempt person, engaged in the business of brokering, funding, servicing, or purchasing residential mortgage loans.

- If this box is checked, this Loan Brokerage Disclosure Statement and Fee Agreement is being provided by your mortgage broker ("we," "our," "us"). By providing this Agreement, we agree to obtain a residential mortgage loan for you or assist you in obtaining a residential mortgage loan from a lender.
- If this box is checked, this Loan Brokerage Disclosure Statement and Fee Agreement is being provided by your mortgage lender ("we," "our," "us"). By providing this Agreement, we agree to consider making a residential mortgage loan to you.

This Agreement is not a commitment or agreement to finance a residential mortgage loan.

DISCLOSURE STATEMENT

The Residential Mortgage Loan Broker named above does or does not make loans.

If this box is checked, actual funds may be provided by another entity, which may affect availability of funds.

OUR COMPENSATION

Below is a disclosure of the amount and source of our fees and all other compensation related to obtaining a residential mortgage loan on your behalf:

- Borrower-paid Compensation: As compensation for our services under this Agreement, you agree to pay us the following fees (or these fees will be paid on your behalf):

<u>Fee Description</u>	<u>Paid By</u>	<u>Fee Amount</u>
LENDER ORIGINATION FEE	Borrower	\$81.60



- Lender-paid Compensation: We will receive compensation from the lender of \$. This compensation has been calculated according to the terms of our agreement with the lender, which may provide for payment based on a percentage of your loan amount, the quality of loans we have submitted to the lender in the past, or other factors that are permitted by applicable law. By law, our compensation may not be based on the terms of your loan; however, the interest rate on your loan may be higher than would be the case if you paid our compensation directly. At any time prior to loan closing, please feel free to ask us about other loan options that may be available to you.

In addition to our compensation, you may be obligated to pay other fees and charges in connection with your loan application that are not disclosed in this Agreement. Estimates of those other fees and charges are reflected on the Good Faith Estimate or Loan Estimate (as applicable), which has been provided to you separately. You will also receive a written statement of the amount and purpose of each charge of the lender for processing the loan application.

ACKNOWLEDGMENT

By signing below, you indicate that you understand and agree to the terms of this Loan Brokerage Disclosure Statement and Fee Agreement.

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Naveen Gaddam
certify that this is my true and correct signature:

Naveen Gaddam
Borrower

Sample Signature

AKA STATEMENT

I, Naveen Gaddam
further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)



[Space Below This Line For Acknowledgment]

State of MISSOURI

County (and/or City) of SAINT LOUIS

On this _____ day of _____, before me, the undersigned notary, personally appeared Naveen Gaddam

personally known to me/proved to me through identification documents, which were _____

(description of identification)

to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his)(her) knowledge and belief.

Notary's Signature

Typed or Printed Name

(Seal)



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Aparna Gopidi
certify that this is my true and correct signature:

Aparna Gopidi
Borrower

Sample Signature

AKA STATEMENT

I, Aparna Gopidi
further certify that I am also known as:

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)



[Space Below This Line For Acknowledgment]

State of MISSOURI

County (and/or City) of SAINT LOUIS

On this _____ day of _____, before me, the undersigned notary, personally appeared Aparna Gopidi

personally known to me/proved to me through identification documents, which were _____

(description of identification)

to be the person who signed the preceding or attached document in my presence and who swore or affirmed to me that the contents of the document are truthful and accurate to the best of (his)(her) knowledge and belief.

Notary's Signature

Typed or Printed Name

(Seal)





UNITED WHOLESAL MORTGAGE

GENERAL DISCLOSURE NOTICE (APPLICABLE TO ALL APPLICANTS)

Loan #: 1224199294
Serv. #: 0184906626
MIN: 100032412241992947

I/We the applicant(s) for a mortgage with UNITED WHOLESAL MORTGAGE, LLC further known as the "Lender" acknowledge the following information:

1. In accordance with the "Right to Financial Privacy Act" of 1978, Public Law 93-579, I/we understand that FHA, VA, Fannie Mae, the Lender, its agent and/or assigns, has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to me/us. I/We further understand that financial records involving this transaction will be available to these agencies without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without my/our consent except as required or permitted by law. I/We further acknowledge that the general purpose and use of information required or solicited is relevant and necessary to the processing of my/our application. I/We also understand that this information will be used in my/our best interest. I/We agree to hold the Lender harmless in exercising its judgment in further disclosing this information as it seems appropriate and necessary.
2. I/We have received the ECOA Notice. Namely, the Federal Equal Credit Opportunity Act which prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (providing that the applicant has the capacity to enter a binding contract); because all or part of the applicants income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protections Act. The Federal Agency that administers compliance with the law concerning this Lender is: The Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.
3. I/We have received the Your Home Loan Toolkit at the time of my/our application, "What You Should Know About Home Equity Lines of Credit" and/or the Consumer Handbook on Adjustable Rate Mortgages as applicable.
4. I/We understand that if the Lender makes a loan or mortgage to me/us, the loan may be sold to another company or investor. In such an event, the representations and covenants contained herein shall apply for the benefit of such purchaser.
5. I/We certify that the information submitted on my/our loan application is true, correct and complete. I/We have reviewed the debts listed on the application and what is presented completely represents all of my/our obligations. I/We understand that willful misrepresentation of the facts may result in severe penalties as provided by Federal Statutes.
6. I/We understand that as of this date the Lender has not committed to make a loan or mortgage to me/us. I/We understand that the loan committee of the Lender, government agency investor and/or private mortgage insurance company, if necessary, will only issue such commitment after an acceptable review of my/our application.



7. Under the Equal Credit Opportunity Act (ECOA) you have the right to receive a copy of the appraisal used in connection with your application for credit. We must hear from you within 90 days after we notify you of the action taken on your loan application (credit decision). If you withdraw your application before we take action, we must hear from you no later than 90 days after you withdraw your application. To request a copy of your appraisal you must contact us by writing to the following address: UNITED WHOLESALE MORTGAGE, LLC, Attn: Compliance Director, 585 SOUTH BLVD E, PONTIAC, MI 48341

Please provide the following information in your request: Name of the applicant(s), date of application, the address of the appraised property and the address to which we should send a copy of the report. ECOA requires that we mail or deliver a copy of the appraisal report promptly (generally within 30 days) after we receive your request, receive the appraisal, or receive reimbursement from you for the report, whichever occurs last.

8. The Lender complies with the customer notification requirement of the USA PATRIOT Act. The Lender will verify the identity of all parties applying for new mortgage loans and services offered by the Lender. The information that we are required to obtain includes name, residential and mailing addresses, tax identification number, date of birth and a copy of government-issued photo identification. Additional information may be required depending upon the type of mortgage loan or service being requested. Information on existing customers will be required when new loans or additional services are requested. The USA PATRIOT Act requires us to maintain records of the identity verification and any updates when necessary. The Lender recognizes the importance of safeguarding your nonpublic personal information. We are committed to maintaining the confidentiality of the information you provide in accordance with our Privacy Policy.
9. The borrower requests and authorizes the Lender to pass on all courier fees for delivery of a mortgage payoff to its previous Lender(s) and for closing documents to and from the settlement agent, and if necessary any other required payoffs.
10. I/We hereby authorize the release of information concerning the status and disposition of my/our application to any real estate agent or real estate broker involved in this transaction. If an application is denied or a counter offer is made, the reasons for these actions may be released to such person(s).
11. The insurance laws of this state provide that the lender may not require the applicant to take insurance through any particular insurance agent or company to protect the mortgaged property. The applicant, subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirement 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, or the rules of the Insurance Commissioner relative hereto, 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 subject property.



Insurance Company: Name: State Farm Fire and Casualty Company

Naveen Gaddam

Aparna Gopidi



MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



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

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

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

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

Signature Naveen Gaddam

Date

Signature Aparna Gopidi

Date



NOTICE REGARDING COLLATERAL PROTECTION INSURANCE

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC
(NMLS # 3038)

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

Pursuant to Missouri Revised Statutes §427.120(3), the above-named mortgage lender ("we" and "us") is required to make the following disclosures in writing to the above-named Borrower(s) ("you" and "your"):

Unless you provide evidence of the insurance coverage required by your agreement with us, we may purchase insurance at your expense to protect our interests in your collateral. This insurance may, but need not, protect your interests. The coverage that we purchase may not pay any claim that you make or any claim that is made against you in connection with the collateral. You may later cancel any insurance purchased by us, but only after providing evidence that you have obtained insurance as required by our agreement. If we purchase insurance for the collateral, you will be responsible for the costs of that insurance, including the insurance premium, interest and any other charges we may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to your total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance you may be able to obtain on your own.

I hereby acknowledge receipt of a true copy of this notice.

Borrower Naveen Gaddam

Date

Borrower Aparna Gopidi

Date



**NOTICE OF RIGHT TO CANCEL
HOME EQUITY LINE OF CREDIT**

Loan Number: 1224199294

Borrowers: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a Security Interest on or in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events:

1. the opening date of your account which is March 29, 2024 ; or
2. the date you received your Truth-in-Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

If you cancel the account, the Security Interest on or in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the Security Interest on or in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us in writing, at
United Wholesale Mortgage, LLC
Attention: Wire Team
585 South Boulevard E
Pontiac, MI 48341
Or you may e-Mail: righttocancel@UWM.com

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of April 2, 2024 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer's Signature _____ Date _____
Naveen Gaddam

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Naveen Gaddam _____ Date _____



**NOTICE OF RIGHT TO CANCEL
HOME EQUITY LINE OF CREDIT**

Loan Number: 1224199294

Borrowers: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

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I WISH TO CANCEL.

Consumer's Signature Naveen Gaddam Date

ACKNOWLEDGMENT OF RECEIPT

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Naveen Gaddam Date



**NOTICE OF RIGHT TO CANCEL
HOME EQUITY LINE OF CREDIT**

Loan Number: 1224199294

Borrowers: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

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I WISH TO CANCEL.

Consumer's Signature _____ Date _____
Aparna Gopidi

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Aparna Gopidi Date



NOTICE OF RIGHT TO CANCEL HOME EQUITY LINE OF CREDIT

Loan Number: 1224199294

Borrowers: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

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Attention: Wire Team
585 South Boulevard E
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Or you may e-Mail: righttocancel@UWM.com

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

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I WISH TO CANCEL.

Consumer's Signature _____ Date _____
Aparna Gopidi

ACKNOWLEDGMENT OF RECEIPT

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Aparna Gopidi _____ Date _____



Loan Number: 1224199294

HELOC NOTICE TO BORROWER(S)

Due to the impending transfer and sale of your loan to an end investor; it is likely that you will not have access to any unfunded portion of your Home Equity Line of Credit (HELOC) for sixty to ninety days.

If you suspect that you may need access to these funds in this period of time, please inform UNITED WHOLESALE MORTGAGE, LLC immediately, so that we can change your documents and give you larger draw to avoid difficulties.

By signing below, you agree that you may not have access to the unfunded portion of your HELOC until the loan is sold by UNITED WHOLESALE MORTGAGE, LLC to the end investor or for ninety days, whichever is longer.

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date



CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

Loan Date: March 29, 2024

Document Date: March 29, 2024

Maturity Date: May 1, 2054

Principal Amount: 108,800.00

Application or Loan Number: 1224199294

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

On this date, the undersigned borrower(s) for and in consideration of the approval, closing and funding of their above referenced mortgage loan, hereby grant Title Resources, Inc. as settlement agent, and/or UNITED WHOLESALE MORTGAGE, LLC

as lender,
Limited Power of Attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE, OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

This Limited Power of Attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.



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

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

State of MISSOURI

County of SAINT LOUIS

This instrument was acknowledged before me, a notary public, by Naveen Gaddam AND Aparna Gopidi

_____ on this _____ day of _____

Notary Public



FACTS

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

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- and Account Balances and Payment History
- and Credit History and Credit Scores

How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons **UNITED WHOLESALE MORTGAGE, LLC** chooses to share; and whether you can limit this sharing.

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

Questions?

Call (800) 981-8898



What we do	
How does UNITED WHOLESALE MORTGAGE, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does UNITED WHOLESALE MORTGAGE, LLC collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> ▪ Apply for a loan or give us your contact information; ▪ Give us your income information or provide employment information; ▪ Show your government-issued ID <p>We also collect your personal information from others, such as credit bureaus, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> ▪ 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 <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies. United Wholesale Mortgage, LLC has no affiliates.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and non-financial companies.</p> <ul style="list-style-type: none"> ▪ UNITED WHOLESALE MORTGAGE, LLC does not share with non-affiliates so they can market to you.
Joint Marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ▪ UNITED WHOLESALE MORTGAGE, LLC doesn't jointly market.



MORTGAGE RATE LOCK AGREEMENT

Date: March 29, 2024

Lender: UNITED WHOLESALE MORTGAGE, LLC

Borrower(s): Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

The above-named Borrower(s) ("you" and "your") have applied for a residential mortgage loan, defined as any loan used primarily for personal, family, or household use that is secured by a mortgage, deed of trust or other equivalent consensual security interest on a dwelling or residential real estate upon which is constructed or intended to be constructed as a dwelling. The following disclosures are required under applicable law and are based upon preliminary information you have provided regarding the terms of the mortgage loan you are seeking.

This Rate Lock Agreement expires as of the Lock Expiration Date below.

LOAN TERMS	
Lock-in Date:	March 26, 2024
Lock Expiration Date:	April 10, 2024
Rate Lock Fee:	0.00
Loan Amount:	108,800.00
Loan Term:	360
Interest Rate:	13.375%
Total Discount Points:	81.60
Origination Fee:	0.00

<p>Loan Type: EquityLine</p> <p>Rate Type:</p> <p><input type="checkbox"/> Fixed Rate</p> <p><input checked="" type="checkbox"/> Adjustable Rate (ARM)</p> <p>Loan Features:</p> <p><input checked="" type="checkbox"/> Interest Only</p> <p><input type="checkbox"/> Balloon Payment</p> <p><input type="checkbox"/> Buy Down</p> <p><input type="checkbox"/> Graduated Payment</p> <p><input type="checkbox"/> Step Rate</p> <p><input type="checkbox"/> Negative Amortization</p> <p><input type="checkbox"/> Prepayment Penalty</p> <p><input type="checkbox"/> Other:</p>	<p>Adjustable Rate Mortgage (ARM) Terms:</p> <p>If your loan has an adjustable rate feature, the interest rate shown is the initial interest rate, which is subject to adjustment as described below:</p> <p>Months to First Adjustment: 1</p> <p>Frequency of Subsequent Adjustments: 0</p> <p>First Interest Rate Cap: 0.000%</p> <p>Subsequent Interest Rate Cap: 0.000%</p> <p>Life-of-Loan Cap: 18.000%</p> <p>Margin: 4.875%</p> <p>Index Value: 8.500%</p> <p>Index Source: HELOC PRIME RATE</p>
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This Rate Lock Agreement is not a commitment to fund your loan. Loan approval is subject to being fully underwritten and all conditions met prior to loan closing. This Lock-In Confirmation guarantees only the loan terms shown above. Other closing costs and terms are subject to change, as permitted by applicable law.

UNITED WHOLESALE MORTGAGE, LLC

cannot guarantee that your loan application will be processed, approved and closed by the Lock Expiration Date. If your loan does not close by the Rate Lock Expiration Date, a Rate Lock Extension may be available, incurring an additional charge for the extension.

You acknowledge and understand that in the event that any of these items are changed, the rate-lock interest rate and loan terms shown may no longer be available and the Rate Lock Fee must be refunded, unless **UNITED WHOLESALE MORTGAGE, LLC** is able to demonstrate one of the following: (a) the borrower(s) withdrew the loan application; (b) the borrower(s) made a material representation on the loan application; or (c) the borrower(s) failed to provide documentation necessary to the processing and/or closing of the loan.

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date



03/29/2024

Lender Date
Michelle Parkison, Lock Desk Representative



SPLIT CLOSING DISCLOSURE

For split closings, the Note cannot be countersigned. If one or more borrowers cannot execute the same signature page, then split closing is not an option unless signed with an approved POA. All signatures must be on the same Note.



HOME EQUITY LINE OF CREDIT AGREEMENT AND DISCLOSURE STATEMENT

Property Serving as Security (the "Property"): 928 MERAMEC GROVE DR
BALLWIN, MISSOURI 63021

Borrower's Name and Address: Naveen Gaddam, Aparna Gopidi
928 Meramec Grove Dr, Ballwin, Missouri 63021

Lender's Name and Address: UNITED WHOLESAL MORTGAGE, LLC
585 SOUTH BLVD E
PONTIAC, MICHIGAN 48341

Date: March 29, 2024	Loan Number: 1224199294	Loan Priority: 2ND
Credit Limit: \$ 108,800.00	Draw Period: 36 Mos.	ANNUAL PERCENTAGE RATE: 13.3750%
Initial Advance: \$ 81,600.00	Repayment Period: 324 MOS.	Margin: 4.8750%
Minimum Advance: \$ 1,000.00	Maturity Date: 05/01/2054	Max. ANNUAL PERCENTAGE RATE: 18.0000%
Minimum Balance: \$ N/A	Billing Cycle: MONTHLY	Min. ANNUAL PERCENTAGE RATE: 4.000%
		Fees and Finance Charges: See Page 6

1. **Home Equity Line of Credit Agreement.** This Home Equity Line of Credit Agreement ("Agreement") governs your Home Equity Line of Credit Account ("Account") with the lender named above ("Lender"). Your Account is a credit arrangement in which we make loans to you by advancing funds ("Advances") at your direction, allowing you to repay those Advances and take additional Advances, subject to the terms of this Agreement. This Agreement will remain in full force and effect notwithstanding that the Account Balance under the Agreement may occasionally be reduced to an amount equal to or less than zero.
- In this Agreement, the terms "we," "us," and "our" refer to the Lender or to any subsequent assignee or transferee. Except as noted below, the terms "you," "your," and "yours" refer to each person that signs this Agreement or has authority to use the Account. Read this Agreement carefully so that you know how your Account works and keep a copy of this Agreement for your records.
2. **Terms And Definitions.** The following terms are defined as set forth in this Section. Other terms are defined elsewhere in this Agreement.
- A. "Account Balance" is the total unpaid principal of Advances made under the Account, plus unpaid FINANCE CHARGES, outstanding fees, charges, costs, and credit insurance premiums.
 - B. "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
 - C. "Billing Cycle" is an interval of time that occurs regularly during the term of this Agreement and is used to determine the FINANCE CHARGES and other fees, charges, and credit insurance premiums that are due on your Account. The number of days in each Billing Cycle may vary from time to time. A Billing Cycle occurs regardless of whether there is a balance or any activity on your Account. Your Billing Cycle is stated on page 1 of this Agreement. However, the first Billing Cycle may be shorter.
 - D. "Billing Statement" is a statement that we will furnish to you periodically that provides important information regarding your Account activity.
 - E. "Credit Limit" is the maximum aggregate amount of Advances that we will extend to you under this Agreement. Your Credit Limit may change under certain circumstances. Your initial Credit Limit is stated on page 1.
 - F. "Draw Period" is the period of time during which you may request Advances from your Account. The Draw Period is stated on page 1.
 - G. "Initial Advance" is the minimum amount of the first Advance you must request and accept from your Account. The amount of your Initial Advance is stated on page 1.
 - H. "Maturity Date" is the date on which the entire Account Balance under this Agreement is due. The Maturity Date of your Account is stated on page 1.
 - I. "Minimum Advance" is the least amount of money you may request at any one time after the Initial Advance from your Account. Your Minimum Advance is stated on page 1.
 - J. "Minimum Balance" is the minimum outstanding principal balance that you must maintain under your Account during the Draw Period once the Initial Advance is taken. Your Minimum Balance is stated on page 1.
 - K. "Minimum Payment" is the minimum amount you must pay on your Credit Account, as reflected on each periodic Billing Statement for each Billing Cycle.
 - L. "Repayment Period" is the period of time that begins at the end of the Draw Period. During any Repayment Period, you may no longer request Advances from your Account. The Repayment Period, if any, is stated on page 1.
3. **Borrower's Promise to Pay.** During the Draw Period and any Repayment Period, you will be required to make Minimum Payments in accordance with the terms of this Agreement and Security Instrument. We will send you Billing Statements describing your Account activity and your minimum payment due (the "Minimum Payment"). You will receive a Billing Statement approximately every 30 days. Payments will be due as shown on the Billing Statements. You may



repay all or any part of your Account Balance, at any time, without penalty, subject to the limitations of this Agreement. If you fail to make your Minimum Payment, we may enforce our rights and remedies under Section 14 and elsewhere in this Agreement and Security Instrument. You must pay the entire outstanding Account Balance on or before the Maturity Date stated on page 1.

4. Security. All amounts due under the Account are secured by a mortgage, deed of trust, or security deed ("Security Instrument") on the Property. Borrower agrees to pay all amounts due, and perform all covenants and obligations required of Borrower under the Security Instrument. If it becomes necessary for us to advance funds to you above the Credit Limit to protect our security interest, those amounts in excess of the Credit Limit will be owed by you and will be secured by the Security Instrument unless Applicable Law prohibits the same. The Security Instrument and this Agreement are related documents and a default under either document will be treated as a default under both documents. To the extent permitted by Applicable Law, the lien of the Security Instrument will continue and will have the same priority if, with your consent, we renew, extend, amend, modify or substitute this Agreement. In such event, you agree to execute any additional documents necessary to achieve the action being taken.

5. Advances. During the Draw Period, you may request Advances from your Account, and any amounts you repay will subsequently be available for Advances, subject to the limitations of this Agreement. If there is more than one of you, each of you may obtain Advances in accordance with the terms of this Agreement. Each of you is individually responsible for payment of the entire Account Balance regardless of who actually requested the Advance.

The amount of your first Advance must be at least equal to the Initial Advance, but not more than your Credit Limit. You may not receive the Initial Advance until after (a) the three-day rescission period prescribed by federal law has elapsed; (b) we are reasonably satisfied that no person has rescinded the Agreement; and (c) we are satisfied the Security Instrument constitutes an accurate and valid lien on the Property. However, if the Initial Advance is used to pay for a portion of the purchase price of the Property identified on page 1, the three-day rescission period will not apply to that Initial Advance, but any subsequent Advances will not be made until the three-day rescission period has elapsed.

If you request an Advance, then elect to stop the payment, you agree to pay the Stop Payment fee stated on page 6. If you request an Advance that is less than the Minimum Advance, we may, at our option, pay the Advance. If we do pay such Advance, this does not constitute a reduction of the Minimum Advance provisions of this Agreement.

Following the Draw Period, there may be a Repayment Period during which you must make Minimum Payments as stated below. You may not obtain Advances during any Repayment Period. However, during both the Draw Period and any Repayment Period we may, at our option, make Advances from your Account to pay fees, charges, costs, or credit insurance premiums due under this Agreement or the Security Instrument or make other Advances as allowed by the Security Instrument, and all of these Advances will be added to the Account Balance, bear interest from the date of disbursement, subject to Applicable Law, and be subject to all of the terms of this Agreement and the Security Instrument.

6. Credit Limit; Minimum Balance. Your initial Credit Limit is stated on page 1. You may not request an Advance from your Account that would cause your outstanding balance of Advances to exceed your Credit Limit. We are not obligated to pay any Advance request that would cause your outstanding balance of Advances to exceed your Credit Limit. If we do make an Advance that causes your outstanding balance of Advances to exceed your Credit Limit, this will not constitute an increase in your Credit Limit. You agree to pay the Overlimit Fee stated on page 6 for each Advance that causes the outstanding Account Balance to exceed your Credit Limit.

7. Minimum Payment Calculation. During the Draw Period, your Minimum Payment will equal the total of: (a) the periodic finance charges, and other fees, charges and costs including without limitation, any other expenses or advances incurred by us under the Security Instrument; (b) accrued but unpaid interest for prior Billing Cycles; and (c) premiums for any optional credit life insurance ("Periodic Finance Charges, and Other Fees, Charges and Costs"). The Draw Period will be followed by a "Repayment Period" of 27 years. During the first 7 years of the Repayment Period, your minimum payment will equal the total of the Periodic Finance Charges, and Other Fees, Charges and Costs. The Draw Period and the first 7 years of the Repayment Period are collectively, the "Interest Only Period." During the remainder of the Repayment Period, your minimum payment will equal 1/240th of your unpaid Account Balance at the end of the Interest Only Period, plus all Periodic Finance Charges and Other Fees, Charges and Costs.

You may repay all or part of the new balance shown on your monthly statement at any time without penalty. Unless your Account is terminated and we require immediate payment of the entire outstanding balance as provided in Section 14, you must pay at least the Minimum Payment for each Billing Cycle by the payment due date shown on the periodic statement. The minimum payments may not be sufficient to fully repay the principal that is outstanding on your line. If they are not, you will be required to pay the entire outstanding balance in a single payment.

8. Application of Payments. We may apply all payments and credits in accordance with our standard operating procedures and with the requirements of Applicable Law. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Agreement shall not extend or postpone the due date or change the amount of the Periodic Payments. We may, at our discretion, withhold available credit on your Account up to the amount of payments you make to assure that the payment instrument is honored.

9. Annual Percentage Rate.

A. Initial Rate. The initial ANNUAL PERCENTAGE RATE under this Agreement is **13.3750 %** (Daily Periodic Rate of **0.03664 %**). This initial rate is equal to the Index plus Margin, described in paragraph B of this Section. The ANNUAL PERCENTAGE RATE does not include costs other than interest. The ANNUAL PERCENTAGE RATE and corresponding Daily Periodic Rate are variable rates and therefore may increase or decrease on the first day of each billing cycle based on the changes in the Index.

"Discounted" Initial Rate. If this box is checked, the initial ANNUAL PERCENTAGE RATE listed in paragraph A of this Section is "discounted," and this rate will be in effect for a period of **N/A** months from the date of this Agreement. Thereafter, the ANNUAL PERCENTAGE RATE (and the related Daily Periodic Rate) will be determined as set forth in paragraph B in this Section. The Initial Rate is not equal to the sum of the Index and Margin. Without the discount, the initial ANNUAL PERCENTAGE RATE under this Agreement would be **N/A %**. (Daily Periodic Rate of **N/A %**).

B. Rate Computation. The ANNUAL PERCENTAGE RATE under this Agreement is based upon the sum of the Index plus the Margin. The ANNUAL PERCENTAGE RATE may increase or decrease based upon changes in the Index, and such changes will affect your Minimum Payment and periodic FINANCE CHARGES. The Daily Periodic Rate under this Agreement will always be equal to the ANNUAL PERCENTAGE RATE that is then in effect,



divided by 365 (or 366 in a leap year). The ANNUAL PERCENTAGE RATE does not include costs other than interest. The "Index" is Prime Rate as published in the Wall Street Journal.

The "Margin" is 4.875 %.

If the Index is no longer available, we will use a substitute Index (and, if necessary, a new Margin). The substitute Index will have a historical movement substantially similar to the Index, and the substitute Index and Margin will result in an ANNUAL PERCENTAGE RATE that is substantially similar to the rate in effect at the time the Index becomes unavailable.

C. Adjustments. The ANNUAL PERCENTAGE RATE may be adjusted on the first day of each billing cycle (each, a "Change Date"). Except as stated below, on each Change Date the ANNUAL PERCENTAGE RATE will be determined by adding the Margin to the value of the Index on the last day of the prior month. Each change in the ANNUAL PERCENTAGE RATE (and the related Daily Periodic Rate) will take effect without prior notice and will apply to both new Advances and your Account Balance.

D. Limits. There is no limit to the amount by which the ANNUAL PERCENTAGE RATE can increase or decrease on any change date or in any 1-year period. The maximum ANNUAL PERCENTAGE RATE that can be imposed is 18.00%. The minimum ANNUAL PERCENTAGE RATE that can be imposed is 4.000 %.

10. Finance Charges. You agree to pay all FINANCE CHARGES that accrue on your Account. You will have to pay both periodic FINANCE CHARGES and other FINANCE CHARGES in connection with your Account. Periodic FINANCE CHARGES begin to accrue on the day that there is an unpaid balance due on your Account and will continue to accrue until the Account Balance is paid in full. There is no grace period that will allow you to avoid the assessment of periodic FINANCE CHARGES on your Account.

The total periodic FINANCE CHARGE for each Billing Cycle will be calculated by first multiplying the Daily Balance (as described below) for each day of the billing cycle by the Daily Periodic Rate that is in effect for that day. This provides the periodic FINANCE CHARGE for each day of the Billing Cycle. The periodic FINANCE CHARGE for each day of the Billing Cycle will be added together to get the total periodic FINANCE CHARGE for the Billing Cycle. The other FINANCE CHARGES that you will have to pay in connection with your Account are listed on page 6 under "Additional CLOSING COSTS."

To calculate the "Daily Balance" for each day of the Billing Cycle, (i) we start with the beginning Account Balance of your Account that day, (ii) exclude any unpaid finance charges or other charges provided for under this Agreement, (iii) add any new Advances posted to the Account, and (iv) then we subtract any payments or credits applied to your Account Balance. If you have a positive balance in your Account on any day, we will not pay any interest on the positive balance and the positive balance will not be treated as a daily balance in the calculation of periodic finance charges.

11. Finance Charges, Fees, Other Charges, and Costs. You agree to pay the Finance Charges, fees and other charges listed on page 6 if the circumstances triggering their assessment apply. These fees and charges will be added to the Account Balance and are payable as set forth in this Agreement. Subject to any limitations of Applicable Law, you agree to pay all reasonable costs we incur to collect the Account Balance including, without limitation, court costs, attorney's fees, and foreclosure-related expenses, if you default under this Agreement or become involved in any bankruptcy action. Should any loan charge exceed the maximum lawful charge, the excess shall, to the extent permitted by law, be regarded as interest calculated, as a charge applied to the entire principal balance of the outstanding credit balance as of the assessment of the charge for the remaining term of the loan.

12. Refund of Fees, Charges, and Costs. The terms of this Agreement shall be construed to be consistent with Applicable Law. However, if a court of competent jurisdiction or other qualified authority determines that the loan charges and fees described in this Agreement exceed the limits that Applicable Law allows, then the following shall occur. First, any such purportedly excessive charges or fees shall be reduced to the permitted amount. Second, any amounts collected that exceed the permitted amount will be returned to you, either by direct payment or by reducing the principal you owe on your Account. Your receipt of a refund made by direct payment to you or credited to your Account will constitute a waiver of any right of action you may have arising out of overcharges or allegedly excessive loan charges or fees.

13. Property Insurance. You agree to obtain property insurance against loss or damage to the Property, in the amounts, for the time periods and against the risks that the Security Instrument and/or we require. You agree to provide (i) standard property insurance for the Property in an amount equal to the replacement cost of the property and (ii) if we notify you that the Property is located in a flood zone, flood insurance in an amount equal to the lesser of the Credit Limit or the maximum amount available pursuant to the National Flood Insurance program (if we notify you after the date of this Agreement, you agree to obtain such insurance within 45 days of being notified). You agree to provide us with a mortgagee endorsement on origination and at each renewal of such insurance coverage.

You may obtain the insurance from an insurance carrier of your choice, so long as the insurance carrier is acceptable to us. If you fail to purchase and maintain acceptable property insurance, we may purchase insurance for you on your behalf and at your expense as described in Section 5 of the Security Instrument. We have no obligation to obtain such insurance. Should we take this action, the equity in the Property and contents thereof may not be protected as you desire. Further, the cost of the insurance may significantly exceed the cost of such insurance that you could have obtained, this cost will be treated as an Advance and will be subject to a FINANCE CHARGE.

14. Additional Rights and Remedies. In addition to the rights described elsewhere in this Agreement and in the Security Instrument, we also have the following rights:

A. We can terminate your Account and require you to pay us the entire outstanding Account Balance under this Agreement in one payment, and charge you certain fees, if any of the following occur: 1) You engage in fraud or make a material misrepresentation at any time in connection with your Account; 2) We do not receive the full amount of any Minimum Payment due or you fail to meet any of the other repayment terms of this Agreement; 3) Your action or inaction adversely affects the Property or our rights in it (for this purpose, the words "you," "your," and "yours" also refer to the owner of the Property, if different than you). Examples of these actions or inactions include, but are not limited to: a) Your death, if you are the sole borrower on the Account; or the death of all but one borrower which adversely affects our security; b) Illegal use of the Property, if such use subjects the Property to seizure; c) You transfer all or part of your interest in the Property without our written consent; d) All or part of the Property is taken by condemnation or eminent domain; e) Foreclosure of any senior lien on the Property; f) Failure to maintain required insurance on the Property; g) Waste or destructive use of the Property which adversely affects our security; h) Failure to pay taxes or assessments on the Property; i) Permitting the creation of a senior lien on the Property; j) Filing of a judgment against you, if the amount of the judgment and collateral subject to the judgment is such that our security is adversely affected.



We may, at our option, take lesser action than those described in this Section. Such lesser action may include, without limitation, suspending your Account and not allowing you to obtain any further Advances, reducing your Credit Limit, and/or changing the payment terms on your Account. If we take any such action, this shall not constitute an election of remedies or a waiver of our right to exercise any rights or remedies under the remainder of this Section, the remaining provisions of this Agreement, the Security Instrument, or at law or in equity. We may take action under this Section only after complying with any notice or cure provisions required under Applicable Law. In the event we elect not to terminate the Account or take any lesser action as provided in this Section, we do not forfeit or waive our right to do so at a later time if any of the circumstances described above exists at that time.

B. We can refuse to make additional Advances or reduce your Credit Limit during any period of time in which any of the following are in effect: 1) The value of the Property declines significantly below the value as determined by us at the time you applied for your Account. This includes, for example, a decline such that the initial difference between the Credit Limit and the available equity in the Property is reduced by fifty percent (50%) or more, and may include a smaller decline depending on individual circumstances; 2) We reasonably believe you will not be able to meet the repayment requirements set forth in this Agreement due to a material change in your financial circumstances; 3) You are in default of a material obligation in this Agreement, including, without limitation, your failing to make a Minimum Payment on a date that it is due; 4) Government action prevents us from imposing the ANNUAL PERCENTAGE RATE provided for in this Agreement; 5) Government action impairs our security interest such that the value of our interest is less than 120 percent of your Credit Limit then in effect; 6) A regulatory agency which supervises us has notified us that continued Advances would constitute an unsafe and unsound practice; 7) The maximum ANNUAL PERCENTAGE RATE allowed under this Agreement is reached. If we refuse to make additional Advances or reduce your Credit Limit under this Section, we will send you a written notice stating the reason for such action. If, for any reason, you believe your ability to obtain Advances or your Credit Limit should be reinstated, you must send us a written request for reinstatement and include in the request the reasons why you believe your ability to obtain Advances or your Credit Limit should be reinstated.

C. We can modify or amend the terms of the Agreement. After you open your Account, we may modify or amend the terms of this Agreement and/or the other loan documents pertaining to the Account if any of the following conditions exist: 1) You consent in writing to our proposed modification or amendment at that time; 2) The modification or amendment unequivocally benefits you throughout the remainder of the term of this Agreement; 3) The modification or amendment results only in an insignificant change to the terms of this Agreement and/or the other loan documents; 4) The modification or amendment involves the substitution of a new Index and Margin, as provided in Section 9 above. Any Account Balance on the effective date of any modification or amendment is subject to the modification or amendment.

15. Suspending or Terminating Your Account. You may terminate your Account at any time. To do so, you must notify us in writing. If one of you requests termination of the Account, the Account will be terminated for all of you. At our option, we may release some of you from liability under this Agreement and/or under Applicable Law without releasing all of you.

If your Account is terminated for any reason, you will nonetheless remain obligated to pay the Account Balance immediately upon our demand. Upon termination of your Account by either you or us, you must return to us all Checks or other Account access devices given to you. If either you or we terminate your Account, you will not be entitled to a refund of any FINANCE CHARGES, fees, charges, or credit insurance premiums paid or payable under the Account.

16. Other Provisions.

A. Account Checks; Stop Payment Orders. You may not use the Checks, or otherwise use Advances, to make payments on your Account. You agree that the Checks are our property and that you will return them to us at our request. Checks that you write will not be returned to you.

We are not responsible if anyone refuses to honor a Check. We may honor postdated Checks and are not responsible if we do so. We will not certify Checks. You agree to notify us immediately by contacting us at the address or telephone number listed on your Billing Statement if there has been, or there may have been, a loss, theft, or unauthorized use of any of the Checks. You may also write to us at the address stated on your Billing Statement. You also agree to cooperate with us or any law enforcement agency in any effort to investigate the circumstances surrounding the incident and efforts to minimize potential losses to you or us stemming from any loss, theft, or unauthorized use of a Check.

We will honor an oral or written stop payment order for a Check if we have a reasonable opportunity to act on it. We will not be liable for failing to stop payment if we used ordinary care. Our records will be conclusive evidence of the existence and details of any oral stop payment order or its revocation. If you stop payment, you must tell us your name and account number, the name of the payee and the exact amount, date and number of the Check, and who signed it. If an oral order is not confirmed in writing within 14 calendar days, it will no longer be effective. A written order is effective for 6 months, and you may renew such order every 6 months. We may pay a draft after a written order has expired even though the draft is more than six months old. You agree that we will have no liability to you if any of the information you provide in the oral or written order is incorrect, and we pay the draft. You agree to indemnify us and pay all costs and expenses we incur (including reasonable attorney's fees) as a result of honoring your stop payment order. This indemnity will survive any termination of this Agreement.

B. Tax Consequences. You acknowledge that we (including our employees and representatives) have given you no assurances, representations or warranties that the FINANCE CHARGES and other fees and charges paid on your Account are tax deductible. You should consult your own tax advisor concerning the deductibility of the FINANCE CHARGES and other fees and charges for the Account.

C. Due On Sale. The Security Instrument includes the following "due on sale" provision relating to certain sales and transfers of the Property:
Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.



D. Negative Amortization. If your Minimum Payments are not sufficient to cover the **FINANCE CHARGE** that will accrue on your Account, "negative amortization" will occur. Negative amortization will increase the balance of your Account and reduce the equity in the Property.

E. Review of Your Account. Upon our request, you will provide us with current financial and credit information and will sign any additional or corrective documents in connection with this Agreement or the Account. You also authorize us to make credit inquiries regarding your ongoing credit worthiness, and to provide information about you to our affiliates and third parties as permitted by Applicable Law.

F. Irregular Payments. We may accept late payments, partial payments, and items marked "payment in full," even if they are not full payments, without losing any of our rights under this Agreement or under Applicable Law.

G. Delay in Enforcement. We may delay enforcing our rights under this Agreement without waiving these rights and/or otherwise forfeiting or compromising them.

H. Legal Purposes. You may not use any Advances for purposes that violate any applicable federal, state, tribal, or local laws, rules, regulations, or ordinances.

I. Assumption. This Account is not assumable. This means that someone buying the Property may not take this Account as his/her own on the terms of this Agreement or on any other terms.

J. Assignment. We may transfer this Credit Agreement, the Security Instrument, and any other loan documents relating to the Account to any person or entity without notice to you. You may not transfer or assign your rights or delegate your duties under this Agreement. Subject to the other provisions of this Section, this Agreement is binding on you and our heirs, successors, and personal and legal representatives.

K. Captions and Headings. The captions and headings of the sections of this Agreement are for convenience only and are not to be used to interpret or define the provisions of this Agreement.

L. Change of Address, Name or Employment. You agree to immediately notify us in writing of any change in your name, residence or mailing address, or employment.

M. Governing Law. Federal law and the law of the jurisdiction in which the Property is located shall govern this Agreement. All rights and obligations contained in this Agreement are subject to any requirements and limitations of Applicable Law.

N. Joint and Several Liability. Each of you will be legally responsible for payment of the total amount of the Account Balance and fees, charges, costs, and credit insurance premiums regardless of any divorce, legal separation, or other legal proceedings.

O. Severability. If any portion of this Agreement conflicts with, contradicts or otherwise controverts applicable federal, state, tribal, or local law, then to the extent possible such portion shall be construed as being consistent with such Applicable Law, and further will be deemed changed to the extent necessary to accomplish this end. If any such conflicting or contradicting portion of this Agreement cannot be so construed or changed, it will be deemed severed from this Agreement and will not affect other provisions of this Agreement, which shall be given full effect without regard to the conflicting or contradicting portions.

P. Sending of Notices. Except as otherwise provided in this Agreement, all notices must be in writing. Notice to any of you shall be deemed notice to all of you. Any Billing Statement or notice to you under this Agreement will be sufficiently given if sent to your address on file in connection with the Account or to a new address of which you have notified us in writing at least 20 calendar days before the sending of the Billing Statement or notice. Any notice that you give to us must be provided to us at the address listed on page 1, or a different address if you are notified of the same.

17. YOUR BILLING RIGHTS - KEEP THIS NOTICE FOR FUTURE USE. This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

A. Notify Us in Case of Errors or Questions about Your Bill. If you think your Billing Statement is wrong, or if you need more information about a transaction on your Billing Statement, write us at the address listed on your statement. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first Billing Statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information: (i) Your name and account number; (ii) The dollar amount of the suspected error; and (iii) Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about. If you have authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

B. Your Rights and Our Responsibilities after We Receive Your Written Notice. We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including **FINANCE CHARGES**, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any **FINANCE CHARGES** related to the mistaken amount. If we didn't make a mistake, you may have to pay **FINANCE CHARGES**, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question on your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

18. Oral Agreements. Oral agreements or commitments to loan money, extend credit or to forbear from enforcing repayment of a debt including promises to extend or renew such debt are not enforceable. To protect you (borrower(s)) and us (creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it. Mo. Rev. Stat. SS 432.045.



FEES AND CHARGES

Subject to limits of Applicable Law, you agree to pay the following fees, charges and closing costs pursuant to this Agreement:

Late Fees. On any payment not received within **15** days of the due date, a fee of **5.000%** of my overdue payment or **\$15.00** (whichever is greater) but not more than **\$50.00**

Annual Fee. A fee of \$ **N/A** for each year of the draw period.

Overlimit Fee. A fee of \$ **0.00** for each Advance which causes your Account Balance to exceed your Credit Limit.

Return Payment Fee. A fee of \$ **25.00** for each check or negotiable instrument we receive in payment for your account, which is returned unpaid for any reason.

Stop Payment Fee. A fee of \$ **N/A** for each stop payment request made on a draft drawn directly on this Account. If I request a stop payment on any check, I must clearly identify my Account and agree to indemnify and hold the Lender harmless from any and all loss, cost, damage, or expense (including attorneys' fees) incurred by the Lender as a result of, or in connection with, such request.

ADDITIONAL CLOSING CHARGES

ITEM	AMOUNT	POC	PAID BY
FINANCE CHARGES			
Lender Origination Fee	81.60		Borrower
Origination Fee	5,358.29	0.00	Borrower
Flood Certification	8.00	0.00	Borrower
Electronic Registration (MERS) Fee	24.95	0.00	Borrower
Title - Settlement or Closing Fee	500.00	0.00	Borrower
OTHER CHARGES:			
Credit Report	82.00	0.00	Borrower
Hazard Insurance Premium	2,057.00	2,057.00	Borrower
Title - Premium for Lender's Coverage	421.16	0.00	Borrower
Recording Fees - Mortgage	152.00	0.00	Borrower

Subtotal of Estimated Fees and Costs: \$ 6,628.00



You agree to the terms and conditions contained in this Agreement and you acknowledge receipt of a completed copy of this Agreement.

WITNESS: ACCEPTED AND AGREED TO:

Naveen Gaddam (Seal)
-Borrower

Aparna Gopidi (Seal)
-Borrower



After Recording Return To:
UNITED WHOLESale MORTGAGE, LLC
585 SOUTH BOULEVARD E
PONTIAC, MI 48341
ATTN: POST CLOSING MANAGER
Loan Number: 1224199294

_____[Space Above This Line For Recording Data]_____

DEED OF TRUST
THIS AGREEMENT SECURES AN OPEN-END, REVOLVING
HOME EQUITY LINE OF CREDIT AND FUTURE ADVANCES.

MIN: 100032412241992947

MERS Phone: 888-679-6377

DEFINITIONS

(A) "**Security Instrument**" means this document, which is dated March 29, 2024, together with all Riders to this document.

(B) "**Borrower**" is NAVEEN GADDAM AND APARNA GOPIDI, A MARRIED COUPLE, GRANTOR

the party or parties who have signed this Security Instrument.

Borrower is the trustor under this Security Instrument.

(C) "**Lender**" is UNITED WHOLESale MORTGAGE, LLC, GRANTEE

Lender is a LIMITED LIABILITY COMPANY organized

and existing under the laws of MICHIGAN

Lender's address is 585 South Boulevard E, Pontiac, Michigan 48341

(D) "**Agreement**" means the Home Equity Line of Credit Agreement signed by the Borrower.

(E) "**Account**" means the Home Equity Line of Credit Account pursuant to which the Lender makes Advances to the Borrower at the Borrower's direction, allowing the Borrower to repay those Advances and take additional Advances, subject to the terms of the Agreement.

Legal description of the property is set forth on page 3 of this Security Instrument.



(F) **"Credit Limit"** means the maximum aggregate amount of principal that may be secured by this Security Instrument at any one time. The Credit Limit is \$108,800.00 . Except to the extent prohibited by Applicable Law, the Credit Limit does not apply to interest, finance charges, and other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument. The Credit Limit also does not apply to other advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument.

(G) **"Account Balance"** is the total unpaid principal of the Account, plus earned but unpaid finance charges, outstanding fees, charges, and costs.

(H) **"Maturity Date"** is the date on which the entire Account Balance under the Agreement is due. The entire Account Balance on your Account, as defined in the Agreement and this Security Instrument, is due on May 1, 2054

(I) **"Property"** means the Property that is described below under the heading "Transfer of Rights in the Property."

(J) **"Secured Debt"** means:

(1) All amounts due under your Account, including principal, interest, finance charges, and other fees, charges, and costs incurred under the terms of this Security Instrument and all extensions, modifications, substitutions or renewals thereof.

(2) Any advances made and expenses incurred by Lender under the terms of this Security Instrument.

(K) **"Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|--------------------------------------|---|---|
| <input type="checkbox"/> 1-4 Family | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Escrow Rider |
| <input type="checkbox"/> Second Home | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Mortgage Insurance Rider |
| <input type="checkbox"/> Other(s) | | |

(L) **"Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(M) **"Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(N) **"Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(O) **"Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(P) **"Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Agreement and/or this Security Instrument.

(Q) **"Approved Prior Loan"** means a lien which is and which lender acknowledges and agrees will continue to have priority over the lien created by this Security Instrument.

(R) **"Trustee"** is MILLSAP & SINGER, P.C.
612 SPIRIT DRIVE, ST. LOUIS, MISSOURI 63005



(S) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Secured Debt, and all renewals, extensions and modifications of the Agreement; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Agreement. For this purpose, Borrower irrevocably grants, bargains, sells, conveys and confirms to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of SAINT LOUIS :
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

See Attached
A.P.N.: 25R311791

which currently has the address of 928 MERAMEC GROVE DR
[Street]
BALLWIN MISSOURI 63021 ("Property Address"):
[City] [State] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ADVANCES. During the Draw Period described in the Agreement, the Borrower may repeatedly take and repay any advances that Lender makes to Borrower under the terms of the Agreement and this Security Instrument, subject to the terms that the Agreement and this Security Instrument impose. The Agreement and this Security Instrument will remain in full force and effect notwithstanding that the Account Balance under the Agreement may occasionally be reduced to an amount of equal to or less than zero.



Any amounts that Lender advances to Borrower in excess of the Credit Limit will be secured by the terms of this Security Instrument unless applicable law prohibits the same. Lender shall not be obligated to increase the Credit Limit formally or to make additional Advances in excess of the Credit Limit stated in the Agreement even though the Credit Limit has been exceeded one or more times. The Draw Period may or may not be followed by a Repayment Period, as described in the Agreement, during which additional Advances are not available. During both the Draw Period and the Repayment Period the Lender may, at its option, make Advances from the Account to pay fees, charges, or credit insurance premiums due under the Agreement or this Security Instrument, or make other Advances as allowed by this Security Instrument.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Secured Debt. Borrower shall pay when due all Secured Debt in accordance with the Agreement and this Security Instrument. All payments shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Agreement or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Agreement or Security Instrument be by a method of Lender's choosing. These methods include, but are not limited to: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Billing Statement or at such other location as may be designated by Lender in accordance with the notice provisions provided in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Account current. Lender may accept any payment or partial payment insufficient to bring the Account current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Agreement and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. All payments accepted by Lender shall be applied to the Secured Debt under this Security Instrument as provided in the Agreement unless Applicable Law provides otherwise. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Agreement shall not extend or postpone the due date, or change the amount, of the Minimum Payment.

3. Funds for Escrow Items. Borrower shall not be required to pay into escrow amounts due for taxes, assessments, leasehold payments, or other insurance premiums unless otherwise agreed in a separate writing.

4. Charges; Liens; Prior Security Interests. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in a manner provided in Section 3.

Borrower shall promptly discharge any lien, other than the Approved Prior Loan, which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, other than the Approved Prior Loan, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth in this Section.



Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with the Agreement. Borrower shall pay when due, or shall cause to be paid when due, all sums required under the loan documents evidencing the Approved Prior Loan and shall perform or cause to be performed all of the covenants and agreements of Borrower or the obligor set forth in such loan documents. All of Lender's rights under this Covenant shall be subject to the rights of the Holder of the Approved Prior Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Agreement. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section shall become additional Secured Debt of Borrower and secured by this Security Instrument. These amounts shall bear interest at the Agreement rate from, the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment and be subject to the terms of the Agreement and the Security Instrument.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgagee clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgagee clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the Secured Debt secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.



If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Agreement or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Agreement or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of the Agreement and Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower resides on the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Home Equity Line of Credit Application Process; Default. Borrower shall be in default if, during the Account application process, or at any time during the term of the Agreement, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Account. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

Borrower is also in default if: 1) Borrower engages in fraud or makes a material misrepresentation at any time in connection with Borrower's Account; 2) Lender does not receive the full amount of any Minimum Payment due or Borrower fails to meet any of the other repayment terms of the Agreement; 3) Borrower's action or inaction adversely affects the Property or Lender's rights in it. Examples of these actions or inactions include, but are not limited to: a) Borrower's death, if Borrower is the sole person on the Account; or the death of all but one borrower which adversely affects Lender's security; b) Illegal use of the Property, if such use subjects the Property to seizure; c) Transfer of all or part of the Borrower's interest in the Property without Lender's written consent; d) All or part of the Property is taken by condemnation or eminent domain; e) Foreclosure of any senior lien on the Property; f) Failure to maintain required insurance on the Property; g) Waste or destructive use of the Property which adversely affects Lender's security; h) Failure to pay taxes or assessments on the Property; i) Permitting the creation of a senior lien on the Property other than an Approved Prior Loan; j) Filing of a judgment against Borrower, if the amount of the judgment and collateral subject to the judgment is such that Lender's security is adversely affected.

The Lender may, at its option, take lesser actions than those described in Section 9. Such lesser actions may include, without limitation, suspending Borrower's Account and not allowing Borrower to obtain any further Advances, reducing Borrower's Credit Limit, and/or changing the payment terms on Borrower's Account. If Lender



takes any such actions, this shall not constitute an election of remedies or a waiver of Lender's right to exercise any rights or remedies under the remainder of this Section, the remaining provisions of the Agreement, the Security Instrument, or at law or in equity. Lender may take action under this Section only after complying with any notice or cure provisions required under Applicable Law. In the event Lender elects not to terminate the Account or take any lesser action as provided in this Section, Lender does not forfeit or waive its right to do so at a later time if any of the circumstances described above exists at that time.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any Secured Debt secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Lender may without notice, perform or cause to be performed any covenant of Borrower in this Security Instrument, and Borrower appoints Lender as attorney in fact to sign Borrower's name. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take this action, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section.

Any amounts disbursed by Lender under this Section shall become additional Secured Debt of Borrower secured by this Security Instrument, payable according to the terms of the Agreement and this Security Instrument. These amounts shall bear interest at the Agreement rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment. If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. Borrower is not required to obtain Mortgage Insurance unless otherwise agreed in writing.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the Secured Debt secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in the Agreement and this Security Instrument.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the Secured Debt secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.



In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the Secured Debt secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Secured Debt secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the Secured Debt immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the Secured Debt immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the Secured Debt secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, and Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the Secured Debt secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be otherwise applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the Secured Debt secured by this Security Instrument granted by Lender to Borrower or any Successors in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Agreement (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the Secured Debt secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Agreement without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender.



14. Agreement/Account Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Account is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other Account charges collected or to be collected in connection with the Account exceed the permitted limits, then: (a) any such Account charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Agreement). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Agreement conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Agreement which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Agreement and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower



must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender or causes Lender to be paid all sums which then would be due under this Security Instrument and the Agreement as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the Secured Debt secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Change of Servicer; Notice of Grievance. The Agreement or a partial interest in the Agreement (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Servicer") that collects the amounts due under the Agreement and this Security Instrument and performs other mortgage loan servicing obligations under the Agreement, this Security Instrument, and Applicable Law. There also might be one or more changes of the Servicer unrelated to a sale of the Agreement. If the Agreement is sold and thereafter the Agreement is serviced by a Servicer other than the purchaser of the Agreement, the servicing obligations to Borrower will remain with the Servicer or be transferred to a successor Servicer and are not assumed by the Agreement purchaser unless otherwise provided.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party and allowed the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and reasonable time to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a



condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender or Trustee shall mail copies of a notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give notice of sale by public advertisement for the time and in the manner prescribed by Applicable Law. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property to any later time on the same date by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Release. Upon Borrower's request, and upon payment in full of all sums secured by this Security Instrument, Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

24. Substitute Trustee. Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder by an instrument recorded in the county in which this Security Instrument is recorded. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.



25. Lease of the Property. Trustee hereby leases the Property to Borrower until this Security Instrument is either satisfied and released or until there is a default under the provisions of this Security Instrument. The Property is leased upon the following terms and conditions: Borrower, and every person claiming an interest in or possessing the Property or any part thereof, shall pay rent during the term of the lease in the amount of one cent per month, payable on demand, and without notice or demand shall and will surrender peaceable possession of the Property to Trustee upon default or to the purchaser of the Property at the foreclosure sale.

26. Homestead Exemption. Borrower hereby waives all homestead exemptions in the Property to which Borrower would otherwise be entitled under Applicable Law.

27. Future Advances. This Security Instrument secures future advances made by Lender to Borrower and future obligations of Borrower to Lender at any time and from time to time following the date hereof in an aggregate amount not to exceed the Credit Limit plus interest, finance charges, other fees and charges validly incurred by Borrower under the Agreement and this Security Instrument, and any advances made and expenses incurred by Lender under the terms of this Security Instrument (including, but not limited to, reasonable attorneys' fees whether or not litigation is commenced). Any such future advances or future obligations shall constitute part of the Secured Debt. This Security Instrument is governed by and subject to the provisions of Section 443.055 of the Revised Statutes of Missouri.

28. Notice. Oral agreements or commitments to loan money, extend credit or to forebear from enforcing repayment of debt including promises to extend or renew such debt are not enforceable. To protect you (Borrower(s)) and us (Creditor) from misunderstanding or disappointment, any agreements we reach covering such matters are contained in this writing, which is the complete and exclusive statement of the agreement between us, except as we may later agree in writing to modify it.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]



**BENEFICIARY REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Naveen Gaddam (Seal)
-Borrower

Aparna Gopidi (Seal)
-Borrower



[Space Below This Line For Acknowledgment]

State of MISSOURI

County (and/or City) of SAINT LOUIS

On this _____ day of _____, before me, the undersigned notary, personally appeared _____

Naveen Gaddam AND Aparna Gopidi

personally known to me/proved to me through identification documents, which were _____

(description of identification)

to be the person whose name is signed on the preceding or attached document, and acknowledged to me that (he)(she) signed it voluntarily for its stated purpose.

Notary's Signature

Typed or Printed Name

(Seal)



BORROWER PROPERTY CONDITION CERTIFICATE

Loan #: 1224199294

Case #:

Date: March 29, 2024

Borrower: Naveen Gaddam, Aparna Gopidi

Property Address: 928 MERAMEC GROVE DR, BALLWIN, MISSOURI 63021

I/We hereby certify that I/we have inspected the above referenced property on this 29th day of March, 2024, which I/we am/are purchasing/refinancing.

I/We believe the property to be structurally sound and am (are) willing to close this transaction with the property in its present condition.

I/We indemnify and hold UNITED WHOLESALE MORTGAGE, LLC (name of lender) harmless from any and all claims or damages arising from any and all structural defects of which I/we are now aware of or which I/we discover subsequent to loan closing.

Borrower Naveen Gaddam Date

Borrower Aparna Gopidi Date



BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1224199294

Serv. #: 0184906626

MIN: 100032412241992947

Date: March 29, 2024

Borrower(s): Naveen Gaddam, Aparna Gopidi

CERTIFICATION

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

I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan and in applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit, the Consumer Handbook on Adjustable Rate Mortgages (CHARM), and What You Should Know About Home Equity Lines of Credit, as applicable, at the time of my/our application.
3. I understand and agree that UNITED WHOLESale MORTGAGE, LLC reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
5. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESale MORTGAGE, LLC
6. I further authorized UNITED WHOLESale MORTGAGE, LLC to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESale MORTGAGE, LLC
I understand that the purpose for this order is for UNITED WHOLESale MORTGAGE, LLC to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

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

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE, LLC to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

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

STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

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



EXECUTION

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

Borrower Naveen Gaddam

Date

Borrower Aparna Gopidi

Date



Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
I. First name Naveen	II. Middle initial	III. Last name/BMF company name Gaddam	I. Spouse's first name	II. Middle initial	III. Spouse's last name
1b. First taxpayer identification number (see Instructions) 290-13-7435			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
I. First name	II. Middle initial	III. Last name	I. First name	II. Middle initial	III. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 928 Meramec Grove Dr		b. City Ballwin	c. State MO	d. ZIP code 63021	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Equifax Workforce Solutions LLC		II. IVES participant ID number 300005	III. SOR mailbox ID Equifax01		
IV. Street address (including apt., room, or suite no.) 11432 Lackland Road		v. City St. Louis	VI. State MO	vII. ZIP code 63146	
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name United Wholesale Mortgage, LLC				II. Telephone number (800) 981-8898	
III. Street address (including apt., room, or suite no.) 585 South Blvd E		IV. City Pontiac	v. State MI	VI. ZIP code 48341	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input checked="" type="checkbox"/>		b. Account Transcript <input checked="" type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>	
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a	<input type="checkbox"/>	Line 2a	<input type="checkbox"/>		
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2023 12 / 31 / 2022 12 / 31 / 2021 / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a (216) 262-6494	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Naveen Gaddam				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(a) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Do not sign this form unless all applicable lines have been completed.
Request may be rejected if the form is incomplete or illegible.
For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Aparna	ii. Middle initial	iii. Last name/BMF company name Gopidi	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 290-51-6757			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 928 Meramec Grove Dr		b. City Ballwin	c. State MO	d. ZIP code 63021	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Equifax Workforce Solutions LLC		ii. IVES participant ID number 300005	iii. SOR mailbox ID Equifax01		
iv. Street address (including apt., room, or suite no.) 11432 Lackland Road		v. City St. Louis	vi. State MO	vii. ZIP code 63146	
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name United Wholesale Mortgage, LLC				ii. Telephone number (800) 981-8898	
iii. Street address (including apt., room, or suite no.) 585 South Blvd E		iv. City Pontiac	v. State MI	vi. ZIP code 48341	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input checked="" type="checkbox"/>		b. Account Transcript <input checked="" type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>	
7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2023 12 / 31 / 2022 12 / 31 / 2021 / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a (216) 262-6494	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Aparna Gopidi				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					

Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

Section references are to the Internal Revenue Code unless otherwise noted.

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
 Tax Forms and Publications Division
 1111 Constitution Ave. NW, IR-6526
 Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Request for Taxpayer Identification Number and Certification

➤ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
requester. Do not
send to the IRS.**

Print or type.
See Specific instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Naveen Gaddam	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= Partnership) ➤ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ➤ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. <p style="text-align: center;">928 Meramec Grove Dr</p>	Requester's name and address (optional) UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BLVD E PONTIAC, MICHIGAN 48341
6 City, state, and ZIP code <p style="text-align: center;">Ballwin, MISSOURI 63021</p>	
7 List account number(s) here (optional) 1224199294	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number
290-13-7435
or
Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ➤ _____	Date ➤	03/29/2024
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer

identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)



- Form 1099-MISC (various types of Income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding, later*.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting, later*, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or

eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code, later*, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships, earlier*.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA



reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; do not leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a

foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
<ul style="list-style-type: none"> ■ Corporation 	Corporation
<ul style="list-style-type: none"> ■ Individual ■ Sole proprietorship, or ■ Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes. 	Individual/sole proprietor or single-member LLC
<ul style="list-style-type: none"> ■ LLC treated as a partnership for U.S. federal tax purposes, ■ LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or ■ LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes. 	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
<ul style="list-style-type: none"> ■ Partnership 	Partnership
<ul style="list-style-type: none"> ■ Trust/estate 	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 - An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 - The United States or any of its agencies or instrumentalities
- 3 - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 - A corporation
- 6 - A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 - A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 - A real estate investment trust
- 9 - An entity registered at all times during the tax year under the Investment Company Act of 1940



- 10 - A common trust fund operated by a bank under section 584(a)
 - 11 - A financial institution
 - 12 - A middleman known in the investment community as a nominee or custodian
 - 13 - A trust exempt from tax under section 664 or described in section 4947
- The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B - The United States or any of its agencies or instrumentalities
- C - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E - A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G - A real estate investment trust
- H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I - A common trust fund as defined in section 584(a)
- J - A bank as defined in section 581
- K - A broker
- L - A trust exempt from tax under section 664 or described in section 4947(a)(1)

M - A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write **NEW** at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your **TIN** in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ⁴
6. Sole proprietorship or disregarded entity owned by an individual	The owner ⁵
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁶
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ¹
10. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

For this type of account:	Give name and EIN of:
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

⁵ **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.



The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.



Form **W-9**
 (Rev. October 2018)
 Department of the Treasury
 Internal Revenue Service

Request for Taxpayer Identification Number and Certification

➤ Go to www.irs.gov/FormW9 for instructions and the latest information.

**Give Form to the
 requester. Do not
 send to the IRS.**

Print or type.
 See Specific instructions on page 3.

1 Name (as shown on your Income tax return). Name is required on this line; do not leave this line blank. Aparna Gopidi	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= Partnership) ➤ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see Instructions) ➤ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. 928 Meramec Grove Dr	Requester's name and address (optional) UNITED WHOLESALE MORTGAGE, LLC 585 SOUTH BLVD E PONTIAC, MICHIGAN 48341
6 City, state, and ZIP code Ballwin, MISSOURI 63021	
7 List account number(s) here (optional) 1224199294	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Social security number
290-51-6757
or
Employer identification number

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ➤ _____	Date ➤	03/29/2024
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer

identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)



- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding, later*.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting, later*, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity;
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust; and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or

eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the instructions for Part II for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code, later*, and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships, earlier*.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA



reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; do not leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

a. **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note: ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040/1040A/1040EZ you filed with your application.

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C corporation, or S corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a

foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, you may enter it on line 2.

Line 3

Check the appropriate box on line 3 for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3.

IF the entity/person on line 1 is a(n) . . .	THEN check the box for . . .
<input type="checkbox"/> Corporation	Corporation
<input type="checkbox"/> Individual <input type="checkbox"/> Sole proprietorship, or <input type="checkbox"/> Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
<input type="checkbox"/> LLC treated as a partnership for U.S. federal tax purposes, <input type="checkbox"/> LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or <input type="checkbox"/> LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P= Partnership; C= C corporation; or S= S corporation)
<input type="checkbox"/> Partnership	Partnership
<input type="checkbox"/> Trust/estate	Trust/estate

Line 4, Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space in line 4.

- 1 - An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 - The United States or any of its agencies or instrumentalities
- 3 - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 - A corporation
- 6 - A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 - A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 - A real estate investment trust
- 9 - An entity registered at all times during the tax year under the Investment Company Act of 1940



- 10 - A common trust fund operated by a bank under section 584(a)
- 11 - A financial institution
- 12 - A middleman known in the investment community as a nominee or custodian
- 13 - A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for . . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5 ²
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

- A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B - The United States or any of its agencies or instrumentalities
- C - A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E - A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)
- F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G - A real estate investment trust
- H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I - A common trust fund as defined in section 584(a)
- J - A bank as defined in section 581
- K - A broker
- L - A trust exempt from tax under section 664 or described in section 4947(a)(1)

- M - A tax exempt trust under a section 403(b) plan or section 457(g) plan

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, write NEW at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.



1. **Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. **Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. **Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

4. **Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. **Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ³
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ⁴
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor ⁴
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity

For this type of account:	Give name and EIN of:
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships*, earlier.

* **Note:** The grantor also must provide a Form W-9 to trustee of trust.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information such as your name, SSN, or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.



The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Visit www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

