

Settlement Agent: Florida Title & Closing Company  
 Settlement Location: 4800 N. Federal Hwy, Suite D-306, Boca Raton FL 33431  
 File No./Escrow No.: FT24-141  
 Print Date & Time: 11/20/2024 11:29 AM

Property Address: 13811 Oneida Drive, H2, Delray Beach, FL 33446  
 Buyer: Hugo Gomez  
 Seller: Alyssa Dennis  
 Lender: JPMorgan Chase Bank, N.A.  
 Loan ID Number: 1470722735  
 Settlement Date: November 21, 2024  
 Disbursement Date: November 22, 2024

Seller		Description	Borrower/Buyer	
Debit	Credit		Debit	Credit
		<b>Financial</b>		
	256,500.00	Sale Price of Property	256,500.00	
		Deposit		5,000.00
		Borrower's Loan Amount		100,000.00
1,100.00		Credit from Seller		1,100.00
		Credit from VIP Real Estate towards Special Assessment		404.50
		<b>Prorations/Adjustments</b>		
	397.34	County Taxes from 11/21/2024 to 12/31/2024	397.34	
	774.10	Pine Ridge at Delray Beach Condominium from 11/21/2024 to 12/31/2024	774.10	
	211.01	Non-Ad Valorem from 11/21/2024 to 09/30/2025	211.01	
		<b>Loan Charges to JPMorgan Chase Bank, N.A.</b>		
		1.8240% of Loan Amount (Points) to JPMorgan Chase Bank, N.A.	1,824.00	
		Processing Fee to JPMorgan Chase Bank, N.A.	1,595.00	
		Project Processing Fee to JPMorgan Chase Bank, N.A.	250.00	
		Tax Service Fee to JPMorgan Chase Bank, N.A.	87.00	
		Appraisal / Property Valuation Fee to Aucamp, Dellenback & Whitne (\$500.00 POCB)	235.00	
		Credit Report Fee to Credco	63.30	
		Flood Determination to CoreLogic Flood Services	2.25	
		Flood Life of Loan to CoreLogic Flood Services	2.25	
		ID Verification Fee to Data Verify	7.30	
		Prepaid Interest to JPMorgan Chase Bank, N.A.	160.29	
		<b>Other Loan Charges</b>		





# Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	11/20/2024	Borrower	Hugo Gomez 6206 84th St Middle Village, NY 11379	Loan Term	30 years
Closing Date	11/21/2024			Purpose	Purchase
Disbursement Date	11/22/2024			Product	Fixed Rate
Settlement Agent	Florida Title & Closing Company	Seller	Alyssa Dennis 13811 ONEIDA DR DELRAY BEACH, FL 33446	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> _____
File #	FT24-141	Lender	JPMorgan Chase Bank, N.A.	Loan ID #	1470722735-8480770
Property	13811 ONEIDA DR H2 DELRAY BEACH, FL 33446			MIC #	
Sale Price	\$256,500.00				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$100,000	NO
Interest Rate	6.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$632.07	NO
<b>Does the loan have these features?</b>		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		Years 1-30
Payment Calculation		
Principal & Interest		\$632.07
Mortgage Insurance		+ 0.00
Estimated Escrow <i>Amount can increase over time</i>		+ 442.27
<b>Estimated Total Monthly Payment</b>		<b>\$1,074.34</b>
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time See page 4 for details</i>	\$1,002.27 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> YES YES NO

Costs at Closing	
Closing Costs	\$11,384.34 Includes \$5,168.55 in Loan Costs + \$6,215.79 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.
Cash to Close	\$161,547.29 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

## Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$2,656.00</b>				
01 1.824% of Loan Amount (Points)	\$724.00		\$1,100.00		
02 Processing Fee	\$1,595.00				
03 Project Processing Fee	\$250.00				
04 Tax Service Fee	\$87.00				
05					
06					
07					
<b>B. Services Borrower Did Not Shop For</b>	<b>\$810.10</b>				
01 Appraisal / Property Valuation Fee to Aucamp, Dellenback & Whitne	\$235.00	\$500.00			
02 Credit Report Fee to Credco	\$63.30				
03 Flood Determination to CoreLogic Flood Services	\$2.25				
04 Flood Life of Loan to CoreLogic Flood Services	\$2.25				
05 ID Verification fee to Data Verify	\$7.30				
06					
07					
<b>C. Services Borrower Did Shop For</b>	<b>\$1,702.45</b>				
01 Title - ALTA 4 Condominium to Florida Title and Closing C	\$25.00				
02 Title - ALTA 8.1 Env Lien to Florida Title and Closing C	\$25.00				
03 Title - ALTA 9 Restrictions to Florida Title and Closing C	\$107.45				
04 Title - Lender's Title Ins to Florida Title and Closing C	\$575.00				
05 Title - Notary Fees to Signings Carolina	\$175.00				
06 Title - Settlement/Closing Fee to Florida Title & Closing Co	\$795.00				
07					
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$5,168.55</b>				
Loan Costs Subtotals (A + B + C)	\$4,668.55	\$500.00			
<b>Other Costs</b>					
<b>E. Taxes and Other Government Fees</b>	<b>\$809.20</b>				
01 Recording Fees Deed: \$36.10 Mortgage: \$223.10	\$259.20				
02 Deed Tax to State of FL			\$1,795.50		
03 Intangible Tax to State of FL	\$200.00				
04 State Mortgage Tax to State of FL	\$350.00				
<b>F. Prepays</b>	<b>\$1,675.29</b>				
01 Homeowner's Insurance Premium (12mo.) to CITIZENS PROPERTY INS		\$1,515.00			
02 Mortgage Insurance Premium ( mo.)					
03 Prepaid Interest (\$17.81 per day from 11/22/24 to 12/01/24)	\$160.29				
04 Property Taxes ( mo.)					
05					
<b>G. Initial Escrow Payment at Closing</b>	<b>\$1,326.80</b>				
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$316.02 per month for 3 mo.	\$948.06				
04 Walls In Insurance \$126.25 per month for 3 mo.	\$378.75				
05					
06					
07					
08 Aggregate Adjustment	-\$01				
<b>H. Other</b>	<b>\$2,404.50</b>				
01 2024 Taxes to Palm Beach County Tax Colle			\$3,831.74		
02 Assoc Estoppel to LienOne, Inc			\$430.95		
03 Municipal lien Sea to LienOne, Inc			\$450.00		
04 Owner's Title Insu to Old Republic Natioanl Title			\$499.50		
05 RE commission to Logan Realty, Inc			\$5,130.00		
06 RE Commission to VIP Real Estate Brokers, In			\$7,695.00		
07 Roof Special Assessment Payoff to Pine Ridge at Delray Beach	\$2,404.50				
08 Roof Special Assmn to Pine Ridge at Delray Beach			\$2,404.50		
09 Settlement Agent to Flroida Title & Closing Co			\$595.00		
10 Title Search to Old Republic National Title			\$100.00		
11 Transaction Fee to VIP Real Estate Brokers, In			\$300.00		
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$6,215.79</b>				
Other Costs Subtotals (E + F + G + H)	\$4,700.79	\$1,515.00			
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$11,384.34</b>				
Closing Costs Subtotals (D + I)	\$9,369.34	\$2,015.00	\$24,332.19		
Lender Credits					

**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$13,822	\$11,384.34	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	– \$2,015.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$156,500	\$156,500.00	NO
Deposit	\$0	– \$5,000.00	YES • You increased this payment. See Deposit in Section L
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	YES • See Seller-Paid column on page 2
Adjustments and Other Credits	\$0	\$677.95	YES • See details in Sections K and L
<b>Cash to Close</b>	<b>\$170,322</b>	<b>\$161,547.29</b>	

**Summaries of Transactions**

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>		<b>M. Due to Seller at Closing</b>	
	<b>\$267,251.79</b>		
01	Sale Price of Property	01	Sale Price of Property
	\$256,500.00	02	Sale Price of Any Personal Property Included in Sale
02	Sale Price of Any Personal Property Included in Sale	03	
		04	
03	Closing Costs Paid at Closing (J)	05	
	\$9,369.34	06	
04		07	
		08	
<b>Adjustments</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
05		09	City/Town Taxes to
06		10	County Taxes 11/21/24 to 12/31/24
07		11	Assessments to
		12	Additional Items 11/21/24 to 12/31/24
<b>Adjustments for Items Paid by Seller in Advance</b>		13	Additional Items 11/21/24 to 09/30/25
08	City/Town Taxes to	14	
		15	
09	County Taxes 11/21/24 to 12/31/24	16	
	\$397.34		
10	Assessments to		
11	Additional Items 11/21/24 to 12/31/24		
	\$774.10		
12	Additional Items 11/21/24 to 09/30/25		
	\$211.01		
13			
14			
15			
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>		<b>N. Due from Seller at Closing</b>	
	<b>\$105,704.50</b>	01	Excess Deposit
01	Deposit	02	Closing Costs Paid at Closing (J)
	\$5,000.00	03	Existing Loan(s) Assumed or Taken Subject to
02	Loan Amount	04	Payoff of First Mortgage Loan
	\$100,000.00	05	Payoff of Second Mortgage Loan
03	Existing Loan(s) Assumed or Taken Subject to	06	
		07	
04		08	Seller Credit
05	Seller Credit	09	
	\$0.00	10	
<b>Other Credits</b>		11	
06	Special Assessment	12	
	\$404.50	13	
07		14	
		15	
<b>Adjustments</b>		16	
08	Title Premium Adj	17	
	\$300.00	18	
09		19	
10			
11			
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>	
12	City/Town Taxes to	14	City/Town Taxes
13	County Taxes to	15	County Taxes
14	Assessments to	16	Assessments
15		17	
16		18	
17		19	
<b>CALCULATION</b>		<b>CALCULATION</b>	
Total Due from Borrower at Closing (K)	\$267,251.79	Total Due to Seller at Closing (M)	
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$105,704.50	Total Due from Seller at Closing (N)	
<b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	<b>\$161,547.29</b>	<b>Cash</b> <input type="checkbox"/> From <input type="checkbox"/> To Seller	

# Additional Information About This Loan

## Loan Disclosures

### Assumption

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

- will allow, under certain conditions, this person to assume this loan on the original terms.
- will not allow assumption of this loan on the original terms.

### Demand Feature

Your loan

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

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal & interest payment

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

### Security Interest

You are granting a security interest in  
13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446

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

### Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$4,864.97	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Other Insurance</i>
Non-Escrowed Property Costs over Year 1	\$6,720.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner Association Dues</i>  You may have other property costs.
Initial Escrow Payment	\$1,326.80	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$442.27	The amount included in your total monthly payment.

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

### No Escrow

Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

### In the future,

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

### Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$232,874.04
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$131,158.74
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$96,386.46
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	6.841%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	127.703%



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

### Other Disclosures

#### Appraisal

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

#### Contract Details

See your note and security instrument for information about

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

#### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

#### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

#### Tax Deductions

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

### Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	JPMorgan Chase Bank, N.A.		Logan Realty Inc	VIP Real Estate Brokers Inc	Florida Title & Closing Company
<b>Address</b>	1111 Polaris Parkway Columbus, OH 43240-2050		410 Evernia Street Suite 113 West Palm Beach, FL 33401	525 SE 6th Ave Delray Beach, FL 33483	4800 N. Federal Highway, Building D, Suite 306 Boca Raton, FL 33431
<b>NMLS ID</b>	399798				
<b>FL License ID</b>			CQ1024924		
<b>Contact</b>	Jean Catherine Garnett		Derek Francois	Deborah Leising	Deborah Bauer
<b>Contact NMLS ID</b>	823528				
<b>Contact FL License ID</b>			SL3311326	SL649862	
<b>Email</b>	jean.c.garnett@chase.com		dfrancois1981@gmail.com	na	deborah@florida-title.net
<b>Phone</b>	(332)799-2726		(561)707-5379	(561)276-7900	(561)392-3636 (561)392-8686

### Confirm Receipt

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

Hugo Gomez

Date



# Closing Disclosure Addendum B - Customary Recitals

Closing File Number: FT24-141

Closing Date: November 21, 2024

**CLOSING DISCLOSURE REVIEW:** The parties have carefully reviewed the Closing Disclosure and to the best of our knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on our account by us in this transaction. We further certify that we have received a copy of the Closing Disclosure and this Addendum. We hereby certify that we have read the foregoing Addendum, approve of and agree to the Addendum, acknowledge receipt of all monies due pursuant to the Closing Disclosure, and authorized all disbursements pursuant to the Closing Disclosures.

**TAX RE-PRORATION AGREEMENT:** If the most recent property tax bill issued does not cover through the closing date, then the tax prorations set forth on the settlement statement are based upon an estimate. The basis of proration as set forth on the settlement statement is hereby accepted by the parties to this transaction. It is hereby understood and agreed that the actual taxes, if different, will be adjusted between the parties upon demand. Closing Agent is not liable or responsible for adjustment or re-proration of taxes. Closing Agent is not responsible or liable for additional taxes, other charges or tax refunds, if any, and shall not be liable should any of the parties to this transaction fail or refuse to re-prorate the taxes.

**HOMESTEAD:** Buyers acknowledge that if this property qualifies for homestead tax exemption, an application must be filed with the county property appraiser no later than the last day of February of the year immediately following settlement, and that such filing is the sole responsibility of the Buyers. If homestead exemption was claimed for the property at any time during Seller's ownership, that the granting of the exemption was proper, and if the homestead exemption is later denied, Seller will hold Closing Agent and Buyers harmless for any additional tax or penalty assessed.

**AGREEMENT TO COOPERATE:** In the event of any typographical error, mathematical error, or any other error of any nature, made with respect to this Closure Disclosure (including the sum necessary to satisfy any mortgages or liens) or any other closing document prepared in connection with the purchase and sale of the above-described property, the parties shall immediately adjust same and re-execute and redeliver to the proper party, (including, without limitation, the Closing Agent, Title Agent, Title Underwriter or Lender) any instruments and/or monies that may be necessary in order to correct any errors made. The parties acknowledge that title insurance does not protect them (nor will Closing Agent adjust or assume liability for or be responsible for failure to collect) for the items listed below. Seller acknowledges responsibility for any sums unpaid for said items before settlement, and Buyers acknowledge responsibility for payment of said items after settlement: utility bills affecting the property (including, but not limited to, water, sewer, garbage, electric gas), rents, personal property taxes, garbage taxes or fees, license fees or taxes, service or maintenance contracts, (pest control, appliance maintenance, pool, lawn care, alarm systems, etc.), association assessments or dues, or estoppel information furnished by mortgagees or others, special assessment liens due to the city or county which are not recorded under an official records books and clerk's file number in the public records of the county where the property is located, and that such items shall be adjusted directly between the parties, forthwith upon demand by any party; and, that the attorneys, Closing Agent and other representatives in this transaction shall not have any responsibility or liability in connection with the adjustment of any such items.

**FOREIGN SELLER:** If the seller is a foreign national (and is not a resident alien) ten percent (10%) or fifteen (15%) of the sale price will be withheld from the seller's proceeds by the Closing Agent in order to comply with The Foreign Interest in Real Property Tax Act (FIRPTA). The FIRPTA withholding funds must be sent to the IRS within 20 days of the closing of the above referenced matter. The foreign seller must provide the Closing Agent with a United States Tax ID Number in order to process the FIRPTA withholding. If the seller cannot provide a United States Tax ID Number, a W-7 will need to be completed and a United States Tax ID Number will be issued. It is the seller's responsibility to furnish the Closing Agent with the above information prior to closing and to cooperate with the filling of the FIRPTA withholding. Please be advised that the Closing Agent may charge a fee



# Closing Disclosure Addendum B - Customary Recitals

Closing File Number: FT24-141

Closing Date: November 21, 2024

---

The undersigned hereby certifies that they have carefully reviewed the Closing Disclosure or other settlement statement form and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

## Borrower(s)

---

Hugo Gomez

## Seller(s)

---

Alyssa Dennis

## Settlement Agent

I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.

Deborah L. Bauer

By: \_\_\_\_\_

Date: \_\_\_\_\_

# Florida Insurance Premium Disclosure & Settlement Agent Certification

Agency File # FT24-141

Closing Date: November 21, 2024

You are being given this form and certification to explain differences between Federal and Florida law. Federal law requires the costs of the policies to be calculated using the full premium for the lender policy. Florida law allows the premium for the lender's policy to be calculated using a lower rate when purchased along with an owner's policy.

If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender policy premium will probably be higher.

The chart below lists the amounts disclosed by the lender and the premium for the policies being purchased. These amounts include the charges for endorsements to the policies:

		Closing Disclosure Amount		Florida Premium	
		Buyer	Seller	Buyer	Seller
(a)	Lender's Policy:	\$575.00		\$275.00	
(b)	Lender's Endorsements:	\$157.45		\$157.45	
(c)	Lender's Policy Total:	\$732.45		\$432.45	
(d)	Owner's Policy:		\$499.50		\$799.50
(e)	Owner's Endorsements:				
(f)	Owner's Policy Total:		\$499.50		\$799.50
<b>Total All Policies ( c + f ):</b>		<b>\$1,231.95</b>		<b>\$1,231.95</b>	

The total dollar amount for the policies as disclosed on this form should be equal to the total premium calculated using the Florida Insurance Code. The Florida Premium amounts listed above will be used to disburse the funds from the title agency's escrow account to Old Republic National Title Insurance Company and Florida Title & Closing Company.

The undersigned hereby certify that they have carefully reviewed the Closing Disclosure or other settlement statement form, and they approve and agree to the payment of all fees, costs, expenses and disbursement as reflected on the Closing Disclosure or other settlement statement form to be paid on their behalf. We further certify that we have received a copy of the Closing Disclosure or other settlement statement.

\_\_\_\_\_  
Alyssa Dennis

\_\_\_\_\_  
Date

\_\_\_\_\_  
Hugo Gomez

\_\_\_\_\_  
Date

Settlement Agent Certification	
I have reviewed the Closing Disclosure, the settlement statement, the lender's closing instructions and any and all other forms relative to the escrow funds, including any disclosure of the Florida title insurance premiums being paid, and I agree to disburse the escrow funds in accordance with the terms of this transaction and Florida law.	
_____ Settlement Agent Signature <b>Deborah L. Bauer</b> _____ Settlement Agent Name	_____ Date Signed
_____ <b>Florida Title &amp; Closing Company</b> _____ Title Agency Holding Funds	_____ Florida License Number  <b>E143577</b> _____ Florida License Number

NOTICE OF POSSIBLE ELIGIBILITY FOR LOWER REISSUE RATE

Please note that the Reissue Rate (a reduced premium for title insurance) may be applicable to your transaction. You are eligible for the Reissue Rate so long as: (a) your transaction falls within one of the following categories, and (b) **you provide a previous owner's title insurance policy as specified below to your title closer:**

- a) Refinancing Transaction – The Reissue Rate is available on mortgage policies issued on refinancing of property insured by an original owner's policy which insured the title of the current mortgagor;
- b) Unimproved Land - The Reissue Rate is available on policies on real property which is unimproved except for roads, bridges, drainage facilities, and utilities if the current owner's title has been insured prior to the application for a new policy; or
- c) Transaction Within 3 Years of Prior Policy – The Reissue Rate is available on policies issued with an effective date of less than 3 years after the effective date of the policy insuring the seller or mortgagor in the current transaction.

**PLEASE DISCUSS WITH YOUR TITLE CLOSER WHETHER YOU ARE ELIGIBLE FOR A DISCOUNTED REISSUE RATE PREMIUM**

Please acknowledge your understanding of all of the above by signing below.

Date: \_\_\_\_\_

Date: \_\_\_\_\_

\_\_\_\_\_  
Hugo Gomez

\_\_\_\_\_  
Alyssa Dennis

# Note

November 21, 2024  
[Note Date]

DELRAY BEACH  
[City]

FL  
[State]

13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446  
[Property Address]

**1. Borrower's Promise to Pay.** In return for a loan in the amount of U.S. \$100,000.00 (the "*Principal*") that I have received from JPMorgan Chase Bank, N.A. (the "*Lender*"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "*Note Holder*."

**2. Interest.** Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 6.500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. Payments.

**(A) Time and Place of Payments.** I will pay principal and interest by making a payment every month. This amount is called my "*Monthly Payment*."

I will make my Monthly Payment on the 1st day of each month beginning on January 1, 2025. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on December 1, 2054, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "*Maturity Date*."

I will make my Monthly Payments at P.O. Box 78420, Phoenix, AZ 85062-8420 or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments.** My Monthly Payment will be in the amount of U.S. \$632.07. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

**4. Borrower's Right to Prepay.** I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "*Prepayment*." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

**5. Loan Charges.** If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make



this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## 6. Borrower's Failure to Pay as Required.

**(A) Late Charges for Overdue Payments.** If the Note Holder has not received the full amount of any Monthly Payment by the end of fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue Monthly Payment.

I will pay this late charge promptly but only once on each late payment.

**(B) Default.** If I do not pay the full amount of each Monthly Payment on the date it is due, I will be in default.

**(C) Notice of Default.** If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder.** If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses.** If the Note Holder has required me to pay the Default Balance immediately as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees and costs.

## 7. Giving of Notices.

**(A) Notice to Borrower.** Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

**(B) Notice to Note Holder.** Any notice that I must give to the Note Holder under this Note will be delivered by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. Obligations of Persons Under This Note.** If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety, or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. Waivers.** I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. Uniform Secured Note.** This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might



result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

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, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

**11. Documentary Tax.** The state documentary tax due on this Note has been paid on the mortgage securing this indebtedness.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

**Borrower**

\_\_\_\_\_  
**Hugo Gomez**

**Date**  
*Seal*

**Loan Origination Organization:** JPMorgan Chase Bank, N.A.

**NMLS ID:** 399798

**Loan Originator:** Sam Zheng

**NMLS ID:** 1226544





**Return To:** JPMorgan Chase Bank,  
N.A. Chase Records Center Attn:  
Collateral  
Trailing Documents, RE:MC 8000  
700 Kansas Lane  
Monroe, LA 71203

**Prepared By:** Jean Catherine Garnett  
1111 Polaris Parkway  
Columbus, OH 43240-2050

---

## Mortgage

---

**Definitions.** Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

### Parties

(A) "*Borrower*" is Hugo Gomez, a single man, currently residing at 6206 84th St, Middle Village, NY 11379. Borrower is the mortgagor under this Security Instrument.

(B) "*Lender*" is JPMorgan Chase Bank, N.A.. Lender is a National Banking Association organized and existing under the laws of the United States of America. Lender's address is 1111 Polaris Parkway, Columbus, OH 43240-2050. Lender is the mortgagee under this Security Instrument. The term "Lender" includes any successors and assigns of Lender.

### Documents

(C) "*Note*" means the promissory note dated November 21, 2024, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender One hundred thousand and 00/100 Dollars (U.S. \$100,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than December 1, 2054.

(D) "*Riders*" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

- Adjustable Rate Rider       Condominium Rider       Other(s) [specify]  
 1-4 Family Rider       Planned Unit Development Rider



Second Home Rider       VA Rider

(E) "Security Instrument" means this document, which is dated November 21, 2024, together with all Riders to this document.

#### Additional Definitions

(F) "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.

(G) "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.

(H) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

(I) "Electronic Fund 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 or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

(J) "Electronic Signature" means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

(K) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

(L) "Escrow Items" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

(M) "Loan" means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(N) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

(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) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(Q) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(R) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(S) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(T) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

(U) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(V) "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 Note and/or this Security Instrument.

(W) "UETA" means the *Uniform Electronic Transactions Act*, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

**Transfer of Rights in the Property.** This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants, and conveys to Lender the following described property located in the County [Type of Recording Jurisdiction] of PALM BEACH [Name of Recording Jurisdiction]:

See Legal Description

Parcel ID Number: 00424609041030082

which currently has the address of 13811 ONEIDA DR, H2, DELRAY BEACH, Florida 33446 ("Property Address");

TOGETHER WITH all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants



generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific Florida state requirements to constitute a uniform security instrument covering real property.

**Uniform Covenants.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made 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 U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Acceptance and Application of Payments or Proceeds.**

**(a) Acceptance and Application of Partial Payments.** Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

**(b) Order of Application of Partial Payments and Periodic Payments.** Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.



If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

**(c) Voluntary Prepayments.** Voluntary prepayments will be applied as described in the Note.

**(d) No Change to Payment Schedule.** Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

### 3. Funds for Escrow Items.

**(a) Escrow Requirement; Escrow Items.** Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

**(b) Payment of Funds; Waiver.** Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

**(c) Amount of Funds; Application of Funds.** Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

**(d) Surplus; Shortage and Deficiency of Funds.** In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.



Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) 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 under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

#### 5. Property Insurance.

**(a) Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently 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, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires 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 Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

**(b) Failure to Maintain Insurance.** If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but 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, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(c) Insurance Policies.** All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof 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 must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

**(d) Proof of Loss; Application of Proceeds.** In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will 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 (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

**(e) Insurance Settlements; Assignment of Proceeds.** 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 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) 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, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must 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 will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

**7. Preservation, Maintenance, and Protection of the Property; Inspections.** Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not



Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

**8. Borrower's Loan Application.** Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction 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 Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.**

**(a) Protection of Lender's Interest.** If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order 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 that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that 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/or 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 may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

**(b) Avoiding Foreclosure; Mitigating Losses.** If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements,





and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

**(c) Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(d) Leasehold Terms.** If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

## 10. Assignment of Rents.

**(a) Assignment of Rents.** If the Property is leased to, used by, or occupied by a third party ("*Tenant*"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

**(b) Notice of Default.** If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

**(c) Funds Paid by Lender.** If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

**(d) Limitation on Collection of Rents.** Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

**(e) No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

**(f) Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.



**(g) Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

## 11. Mortgage Insurance.

**(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

**(b) Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 et seq.), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage



Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

## 12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

**(a) Assignment of Miscellaneous Proceeds.** Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

**(b) Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must 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, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

**(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.** In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums 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 (each, a "*Partial Devaluation*") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

**(d) Settlement of Claims.** Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "*Opposing Party*" means the



third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

**(e) Proceeding Affecting Lender's Interest in the Property.** Borrower will be in Default if any action or proceeding begins, whether civil or criminal, 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 20, 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. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

**13. Borrower Not Released; Forbearance by Lender Not a Waiver.** Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will 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, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

**14. Joint and Several Liability; Signatories; Successors and Assigns Bound.** Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

#### **15. Loan Charges.**

**(a) Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) 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 that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.



**(b) Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

**(c) Permissibility of Fees.** In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should 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.

**(d) Savings Clause.** If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) 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 Note 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 Note). To the extent permitted by Applicable Law, 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.

**16. Notices; Borrower's Physical Address.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

**(a) Notices to Borrower.** Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(b) Electronic Notice to Borrower.** Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("*Electronic Communication*") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("*Electronic Address*"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

**(c) Borrower's Notice Address.** The address to which Lender will send Borrower notice ("*Notice Address*") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.



**(d) Notices to Lender.** Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(e) Borrower's Physical Address.** In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

**17. Governing Law; Severability; Rules of Construction.** This Security Instrument is governed by federal law and the law of the State of Florida. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

**18. Borrower's Copy.** One Borrower will be given one copy of the Note and of this Security Instrument.

**19. Transfer of the Property or a Beneficial Interest in Borrower.** For purposes of this Section 19 only, "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 to a purchaser at a future date.

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, Lender will not exercise this option if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

**20. Borrower's Right to Reinstate the Loan after Acceleration.** If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the earliest of (a) five days before any foreclosure sale of the Property, or (b) such other period as



Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will 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: (aaa) cash; (bbb) money order; (ccc) 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 U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

**21. Sale of Note.** The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

**22. Loan Servicer.** Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

**23. Notice of Grievance.** Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

#### **24. Hazardous Substances.**

**(a) Definitions.** As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the



following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

**(b) Restrictions on Use of Hazardous Substances.** Borrower will 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 will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will 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).

**(c) Notices; Remedial Actions.** Borrower will promptly give Lender written notice of: (i) 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; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that 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 will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

**25. Electronic Note Signed with Borrower's Electronic Signature.** If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("*Borrower's Electronic Signature*") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

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

## 26. Acceleration; Remedies.

**(a) Notice of Default.** Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) 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, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.





**(b) Acceleration; Foreclosure; Expenses.** If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

**27. Release.** Upon payment of all sums secured by this Security Instrument, Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. 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.

**28. Attorneys' Fees.** As used in this Security Instrument and the Note, attorneys' fees will include those awarded by an appellate court and any attorneys' fees incurred in a bankruptcy proceeding.

**29. Jury Trial Waiver.** The Borrower waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Note.

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

Signed, sealed and delivered in the presence of:

**Borrower**

**Hugo Gomez**  
6206 84th St, Middle Village, NY 11379

**Date**  
Seal



**Acknowledgment**

**State of Florida**

**County of PALM BEACH**

This instrument was acknowledged before me by means of physical presence on \_\_\_\_\_ by

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_  
*Notary Public*

*My commission expires:*

\_\_\_\_\_

**STATE OF FLORIDA**, \_\_\_\_\_ **County ss:**

This instrument was acknowledged before me by means of physical presence on \_\_\_\_\_ by

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Personally Known \_\_\_\_\_ OR Produced Identification \_\_\_\_\_

Type of Identification Produced \_\_\_\_\_

\_\_\_\_\_

(Seal)

\_\_\_\_\_  
*Notary Public*



**Loan Origination Organization:** JPMorgan Chase Bank, N.A.

**NMLS ID:** 399798

**Loan Originator:** Sam Zheng

**NMLS ID:** 1226544



# Exhibit A

**Condominium Unit No. H-2, Building 103, of PINE RIDGE AT DELRAY BEACH, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 5538, Page 1745, as amended in Official Records Book 5928, Page 1653, to add Phase 3, of the Public Records of Palm Beach County, Florida, and all amendments thereto, together with its undivided share in the common elements.**

**Parcel Identification Number: 00-42-46-09-04-103-0082**

# Condominium Rider

THIS CONDOMINIUM RIDER is made this 21st day of November, 2024, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "*Security Instrument*") of the same date given by the undersigned (the "*Borrower*") to secure Borrower's Note to JPMorgan Chase Bank, N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at:

13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446

[Property Address]

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as:

PINE RIDGE AT DELRAY BEACH

[Name of Condominium Project]

(the "*Condominium Project*"). If the owners association or other entity which acts for the Condominium Project (the "*Owners Association*") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds, and benefits of Borrower's interest.

**CONDOMINIUM COVENANTS.** In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. Condominium Obligations.** Borrower will perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "*Constituent Documents*" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower will promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance, then (i) Lender waives the provision in Section 3 for the portion of the Periodic Payment made to Lender consisting of the yearly premium installments for property insurance on the Property, and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower will give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and will be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.



**C. Public Liability Insurance.** Borrower will take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12.

**E. Lender's Prior Consent.** Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F will become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts will bear interest from the date of disbursement at the Note rate and will be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium Rider.

**Borrower**

\_\_\_\_\_  
Hugo Gomez

\_\_\_\_\_  
Date  
Seal



\_\_\_\_\_  
*Witness*

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
*(Print Name)*

\_\_\_\_\_  
*(Street Address)*

\_\_\_\_\_  
*(City, State, and Postal Code)*

\_\_\_\_\_  
*Witness*

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
*(Print Name)*

\_\_\_\_\_  
*(Street Address)*

\_\_\_\_\_  
*(City, State, and Postal Code)*



# 1-4 Family Rider

THIS 1-4 FAMILY RIDER is made this 21st day of November, 2024, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "*Security Instrument*") of the same date given by the undersigned (the "*Borrower*") to secure Borrower's Note to JPMorgan Chase Bank, N.A. (the "*Lender*") of the same date and covering the Property described in the Security Instrument and located at:

13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446  
[Property Address]

**1-4 Family Covenants.** In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**(A) Additional Property Subject to the Security Instrument.** In addition to the Property described in the Security Instrument, the following items now or later attached to the Property, to the extent they are fixtures, are added to the Property description, and will also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or later located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, paneling, and attached floor coverings, all of which, including replacements and additions, will be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "*Property*."

**(B) Use of Property; Compliance with Law.** Borrower will not seek, agree to, or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower will comply with all laws, ordinances, regulations, and requirements of any governmental body applicable to the Property.

**(C) Borrower's Occupancy.** Unless Lender and Borrower otherwise agree in writing, Section 6 concerning Borrower's occupancy of the Property is deleted.

**(D) Assignment of Leases.** Upon Lender's request after default, Borrower will assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender will have the right to modify, extend, or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph D the word "lease" will mean "sublease" if the Security Instrument is on a leasehold.

**(E) Cross-Default Provision.** Borrower's default or breach under any note or agreement related to the Property in which Lender has an interest will be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.





BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this 1-4 Family Rider.

**Borrower**

\_\_\_\_\_  
**Hugo Gomez** **Date**  
*Seal*

\_\_\_\_\_  
*Witness* **Date**

\_\_\_\_\_  
*(Print Name)*

\_\_\_\_\_  
*(Street Address)*

\_\_\_\_\_  
*(City, State, and Postal Code)*

\_\_\_\_\_  
*Witness* **Date**

\_\_\_\_\_  
*(Print Name)*

\_\_\_\_\_  
*(Street Address)*

\_\_\_\_\_  
*(City, State, and Postal Code)*





JPMorgan Chase Bank, N.A.

1470722735

13811 ONEIDA DR, H2  
DELRAY BEACH, FL 33446  
Hugo Gomez

Dear Homeowner(s):

Congratulations on the purchase or refinance of your home and thank you for choosing Chase. We're glad we could assist you with your mortgage needs. Your monthly mortgage payments are due on the first day of each month. Payments received more than 15 days after the first day of the month may result in your paying a late charge. Please refer to your Mortgage Note for more information regarding late charges.

A payment coupon for your first installment is provided on the next page or visit chase.com to enroll in Chase Online<sup>SM</sup> where you can make payments and view statements. Your mortgage account will be available online in about 10 days.

Please make your payments payable to JPMorgan Chase Bank, N.A., write your loan number on your check or money order and mail the payment and coupon to us so that we receive it by the first day of the month. Your payment must be for the amount shown as "Total Monthly Installment," or more if you wish to make additional principal payments.

If you have enrolled in the monthly automatic mortgage payment program and have received your enrollment confirmation letter, you may disregard the coupon. If you have not received your confirmation letter at least 5 days before the scheduled payment due date, please contact us at 1-800-848-9136 to confirm whether or not you should mail a payment. We accept operator relay calls.

Your first mortgage installment is due 01/01/2025 and will include the following:

\$ 632.07	Mortgage Payment (Principal and Interest)
\$ 316.02	Taxes
\$ 126.25	Hazard Insurance
\$	M.I.P. (FHA) or Private Mortgage Insurance Premium
\$	Flood Insurance
\$	Weather-Related Insurance
\$ 1,074.34	TOTAL MONTHLY INSTALLMENT

Please feel free to call us at 1-800-848-9136 or at the toll-free number on the monthly statement that you will be receiving. All future written correspondence should be sent to the address on your monthly statement.

We're here to help. If at any time you think you may have difficulty making your monthly payment on time, please call us to discuss your options. Representatives are available at 1-800-848-9136 Monday through Friday from 8 a.m. to 8 p.m. and Saturday from 9 a.m. to 6 p.m. Eastern Time. We accept operator relay calls.



Please use the attached coupon to make your first payment if you do not receive your first statement before your payment due date.

<b>TEMPORARY MORTGAGE PAYMENT COUPON</b>	<b>"ON TIME" PAYMENT - DUE ON OR BEFORE</b>
LOAN NUMBER: 1470722735	January 1, 2025                      \$1,074.34
Hugo Gomez	<b>"LATE PAYMENT" - ON OR AFTER</b>
<b>JPMorgan Chase Bank, N.A.</b> PO BOX 78420 PHOENIX AZ 85062-8420	January 16, 2025                      \$1,105.94
	PAYMENT                                      \$ _____
	ADDITIONAL PRINCIPAL                      \$ _____
	TOTAL PAYMENT                              \$ _____





Application for the Chase Automatic Mortgage Payment Program

Borrower name: Hugo Gomez
Property address: 13811 ONEIDA DR, H2 DELRAY BEACH, FL 33446

Loan number: 1470722735
Home phone: (718) 507-2118
Work phone: (718) 369-3434

- I want my mortgage payment automatically deducted from the checking or savings account below.
I do not want my mortgage payment automatically deducted from a checking or savings account.

Change your payment selection at any time by signing into your account at chase.com or by inquiring at any Chase branch.

Important information: When you sign up for automatic payments, you should plan to make your loan payments as required by your loan agreement until you receive a notice from us confirming that we've set up the automatic payment program. The notice also will confirm the first withdrawal date and amount.

Bank account information

Banking institution name: Account number:
Account holder name: Banking routing number:
(9-digit number beginning with 0, 1, 2 or 3)

- Checking account
Savings account

YOUR BANK Your Bank
123 East Main Street
Anytown, US 12345-6789
MEMO: :012345678 | :455155525465\*
Routing # Account #

Automatic payment amount

Current monthly payment \$1,074.34 Additional principal payment (optional) \$.

Automatic payment withdrawal date

- You request and authorize us and any successor servicer, subservicer, or assignee to electronically withdraw monthly payments plus any additional principal you authorize from your personal bank account on the date specified.

As you requested, your first payment will be withdrawn on and we will withdraw future payments on the same day each month. If the line above is blank, please write in the day of the month you would like your payments withdrawn.

Generally, payments are due on the first day of each month, but your grace period allows it to be made up to the 16th of the month.

Please review these terms and conditions

- You can update your bank account information, make changes to any additional principal payments or cancel automatic payments online at chase.com or by calling us at one of the numbers below. Requests for changes or cancellations must be made three business\* days before the payment date. Requests to withdraw funds from a different bank account must be made at least seven business days in advance of the payment date to allow time for account set-up.
\*Business days generally exclude weekends and holidays, although payments are processed on Saturdays.
You agree to have enough money in your account to cover the payment as required under your loan documents. If not, we may charge a fee and can try to withdraw the payment again at any time. We may also assess a late charge if you do not make your payment within the grace period and your payment is still due, according to your loan agreement. You authorize us to change the amount of your payment as needed if there is an increase or decrease in the payment amounts due to changes in interest or escrow or for any other reason.
An automatic payment transaction that falls on a non-processing day will be applied on the following processing day, including Saturdays.
If your loan isn't up to date, we can suspend automatic payments, and you will have to send your payments directly to us.
If you, a co-borrower, or anyone listed on the title to the property that secures the loan files for bankruptcy, we'll cancel your automatic payments upon receiving notice of the bankruptcy filing. If this should occur, please contact us at the address or telephone number listed on your monthly statement for instructions on making payments on the loan.
We may change terms or fees or cancel automatic payments at any time. If notice is required, we'll let you know in writing.
U.S. or Ohio law covers this agreement.

I hereby acknowledge that I have read this agreement and agree to its terms and will keep a copy for my records.

Borrower: Date:

Account Holder: Date:

For changes, questions or cancellation, you can contact us at:

Mail: Chase
Mail Code: LA4-6000
700 Kansas Lane
Monroe, LA 71203

Phone: 1-800-848-9136
We accept operator relay calls.
Fax: 1-614-422-7575
Online: chase.com

Closing Agent: Please return completed form with the closing package.



# Initial Escrow Account Disclosure Statement

**Servicer**  
 JPMorgan Chase Bank, N.A.  
 P.O. Box 78420  
 Phoenix, AZ 85062-8420

**Borrower**  
 Hugo Gomez  
 6206 84th St  
 Middle Village, NY 11379

**Date**  
 November 21, 2024  
**Loan Number**  
 1470722735

**Toll Free Number:** 800-848-9136

**Property Address:** 13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$1,326.80
01/01/25	442.27			\$1,769.07
02/01/25	442.27			\$2,211.34
03/01/25	442.27			\$2,653.61
04/01/25	442.27			\$3,095.88
05/01/25	442.27			\$3,538.15
06/01/25	442.27			\$3,980.42
07/01/25	442.27			\$4,422.69
08/01/25	442.27			\$4,864.96
09/01/25	442.27			\$5,307.23
10/01/25	442.27			\$5,749.50
11/01/25	442.27	3792.23	County Property Tax	\$2,399.54
11/01/25		1515.00	Walls In Insurance	\$884.54
12/01/25	442.27			\$1,326.81

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$884.54

Your monthly mortgage payment for the coming year will be \$1,074.34, of which \$632.07 will be for principal and interest and \$442.27 will go into your escrow account.

Under normal escrow practices, your monthly escrow payment in the second year could be much higher than in the first if your property assessed value is increased during this time.

Chase does not receive supplemental, adjusted or corrected tax bills. If you receive any of these bills, you will be responsible for paying them.



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application

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

## Section 1: Borrower Information.

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

### 1a. Personal Information

<p>Name (First, Middle, Last, Suffix) Hugo Gomez</p> <p>Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) YUGO E GOMEZ ; YUGO E GOMEZ ; GOMEZE, YUGO, E</p>	<p>Social Security Number 106-64-5222 (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) 03/15/1964</p> <p>Citizenship  <input checked="" type="checkbox"/> U.S. Citizen  <input type="checkbox"/> Permanent Resident Alien  <input type="checkbox"/> Non-Permanent Resident Alien</p>
---	--

Type of Credit  
 I am applying for individual credit.  
 I am applying for joint credit. Total Number of Borrowers: \_\_\_\_\_  
 Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

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

<p>Marital Status  <input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input checked="" type="checkbox"/> Unmarried      (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p>	<p>Dependents (not listed by another Borrower)      Number 0      Ages _____</p> <p>Contact Information      Home phone (718) 507-2118      Cell phone (516) 238-9635      Work phone (718) 369-3434 Ext. _____      Email victt64@gmail.com</p>
--	--

Current Address  
 Street 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_  
 How long at Current Address 21 Years 0 Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Mailing Address - if different from Current Address  Does not apply  
 Street 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_



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

Employer or Business Name <u>High Rise Fire</u> Phone <u>(718) 369-3434</u>		<b>Gross Monthly Income</b> Base \$ <u>8,454.36</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ <u>8,454.36</u> /month
Street <u>144 21st ST</u> Unit # _____		
City <u>Brooklyn</u> State <u>NY</u> ZIP <u>11232</u> Country <u>US</u>		
Position or Title <u>Master Programmer/Other</u>	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
Start Date <u>03/20/2006</u> (mm/dd/yyyy)		
How long in this line of work? <u>25</u> Years <u>0</u> Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.                 Monthly Income (or Loss) \$ _____		

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

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

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

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

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

- Alimony
- 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
- Retirement
- Social Security
- Other
- Capital Gains
- Housing or Parsonage
- Mortgage Differential Payments
- (e.g. Pension, IRA)
- Trust

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	744023342	\$ 2,227.44

Borrower Name: Hugo Gomez



Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	55002357665	\$ 1,002.71
Savings	Chase	55606735701	\$ 30,009.39
Savings	Chase less EMD 5K	55612660101	\$ 80,029.32
Checking	Citibank	6737	\$ 15,400.00
Savings	Citibank	6745	\$ 57,299.49
Provide TOTAL Amount Here			\$ 185,968.35

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

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

Assets

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

Credits

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

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 5,000.00
Provide TOTAL Amount Here	
	\$ 5,000.00

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

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

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

**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

Borrower Name: Hugo Gomez





### 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 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_

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
\$ 880,000.00	Retained	Primary Residence	\$ 734.62	\$ 0.00	\$

Mortgage Loans on this Property  Does not apply

#### 3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street 13870 Oneida Dr Unit # G2  
 City Delray Beach State FL ZIP 33446 Country \_\_\_\_\_

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
\$ 250,000.00	Retained	Investment	\$ 957.46	\$ 0.00	\$ (957.46)

Mortgage Loans on this Property  Does not apply

Borrower Name: Hugo Gomez



## 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 \$ 100,000.00 Loan Purpose  Purchase  Refinance  Other (specify) \_\_\_\_\_  
Property Address Street 13811 ONEIDA DR Unit # H2  
City DELRAY BEACH State FL ZIP 33446 County PALM BEACH  
Number of Units 1 Property Value \$ 260,000.00  
Occupancy  Primary Residence  Second Home  Investment Property  FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  NO  YES  
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  NO  YES

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

### 4c. Rental Income on the Property You Want to Purchase

For Purchase Only  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$ (1,634.34)

### 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: Hugo Gomez



## 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?</p> <p>If YES, have you had an ownership interest in another property in the last three years?</p> <p>If YES, complete (1) and (2) below:</p> <p>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</p> <p>(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 checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p>_____</p> <p>_____</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 checked="" type="checkbox"/> NO   <input type="checkbox"/> 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?</p> <p>If YES, what is the amount of this money?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p>\$ _____</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?</p> <p>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="checkbox"/> NO   <input type="checkbox"/> YES</p> <p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years?</p> <p>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="checkbox"/> NO   <input type="checkbox"/> YES</p>

Borrower Name: Hugo Gomez



## 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.

Hugo Gomez

Date (mm/dd/yyyy)

Borrower Name: Hugo Gomez



---

## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

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

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

---

**Borrower Name:** Hugo Gomez

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

2024112024.3.0.5958-J20240823Y

1470722735  
Freddie Mac Form 65/Fannie Mae Form 1003  
Effective 1/2021

05/24  
Page 8 of 10

\*MPX1470722735 0101 4000\*



## Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

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

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

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

**Sex**

- Female  
 Male  
 I do not wish to provide this information

**Race:** Check one or more

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

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

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

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

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Borrower Name: Hugo Gomez



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

**Loan Originator Information**

Loan Originator Organization Name JPMorgan Chase Bank, N.A.  
Address 1111 Polaris Parkway, Columbus, OH 43240-2050  
Loan Originator Organization NMLSR ID# 399798 State License ID# \_\_\_\_\_  
Loan Originator Name Sam Zheng  
Loan Originator NMLSR ID# 1226544 State License ID# \_\_\_\_\_  
Email sam.x.zheng@chase.com Phone (917) 582-0067

Sam Zheng 10/22/2024  
Date (mm/dd/yyyy)

**Borrower Name:** Hugo Gomez



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

## Supplemental Consumer Information Form

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

Borrower Name (First, Middle, Last, Suffix) Hugo Gomez

### Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?  No  Yes

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

(2) Who provided it:

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

For a list of HUD-approved agencies go to [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?  No  Yes

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

(2) Who provided it:

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

For a list of HUD-approved agencies go to [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

### Language Preference

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

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

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

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

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

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





To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

### Community Property State

- At least one borrower lives in a community property state.
- The property is in a community property state.

### Transaction Detail

- Conversion of Contract for Deed or Land Contract
- Renovation
- Construction-Conversion/Construction-to-Permanent
  - Single-Closing  Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

### Refinance Type

- No Cash Out
- Limited Cash Out
- Cash Out

### Refinance Program

- Full Documentation
- Interest Rate Reduction
- Streamlined without Appraisal
- Other

### Energy Improvement

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

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

## L2. Title Information

Title to the Property Will be Held in What Name(s):  
Hugo Gomez

### 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

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

### Trust Information

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

### Indian Country Land Tenure

- Fee Simple On a Reservation
- Individual Trust Land (*Allotted/Restricted*)
- Tribal Trust Land On a Reservation
- Tribal Trust Land Off Reservation
- Alaska Native Corporation Land

## L3. Mortgage Loan Information

### Mortgage Type Applied For

- Conventional  USDA-RD
- FHA  VA  Other: \_\_\_\_\_

### Terms of Loan

Note Rate 6.500 %  
Loan Term 360 (months)

### Mortgage Lien Type

- First Lien
- Subordinate Lien

### Amortization Type

- Fixed Rate  Other (explain): \_\_\_\_\_
- Adjustable Rate

### Proposed Monthly Payment for Property

First Mortgage (P & I) \$ 632.07  
Subordinate Lien(s) (P & I) \$ \_\_\_\_\_

Borrower Name: Hugo Gomez

Initials: \_\_\_\_\_



**L3. Mortgage Loan Information**

<p><b>Amortization Type</b>  <b>If Adjustable Rate:</b>                  Initial Period Prior to First Adjustment _____ (months)                  Subsequent Adjustment Period _____ (months)</p> <p><b>Loan Features</b>  <input type="checkbox"/> Balloon / Balloon Term _____ (months)  <input type="checkbox"/> Interest Only / Interest Only Term _____ (months)  <input type="checkbox"/> Negative Amortization  <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months)  <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ %  <input checked="" type="checkbox"/> Other (explain): 30 Year Fixed</p>	<p><b>Proposed Monthly Payment for Property</b></p> Homeowner's Insurance \$ _____ Supplemental Property Insurance \$ 126.25 Property Taxes \$ 316.02 Mortgage Insurance \$ _____ Association/Project Dues (Condo, Co-Op, PUD) \$ 560.00 Other \$ _____ <b>TOTAL \$ 1,634.34</b>
--	--

**Borrower Name:** Hugo Gomez

**Initials:** \_\_\_\_\_



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

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 256,500.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
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)	\$ 9,570.34
G. Discount Points	\$ 724.00
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 268,176.79</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 100,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 0.00	\$ 100,000.00
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
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 100,000.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 1,100.00
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)	\$ 5,704.50
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 6,804.50</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 268,176.79
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 106,804.50
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 161,372.29</b>

Borrower Name: Hugo Gomez

Initials: \_\_\_\_\_



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application

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

## Section 1: Borrower Information.

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

### 1a. Personal Information

<p>Name (First, Middle, Last, Suffix) Hugo Gomez</p> <p>Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) YUGO E GOMEZ ; YUGO E GOMEZ ; GOMEZE,YUGO,E</p>	<p>Social Security Number 106-64-5222 (or Individual Taxpayer Identification Number)</p> <p>Date of Birth (mm/dd/yyyy) 03/15/1964</p> <p>Citizenship  <input checked="" type="checkbox"/> U.S. Citizen  <input type="checkbox"/> Permanent Resident Alien  <input type="checkbox"/> Non-Permanent Resident Alien</p>
---	--

Type of Credit  
 I am applying for individual credit.  
 I am applying for joint credit. Total Number of Borrowers: \_\_\_\_\_  
 Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

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

<p>Marital Status  <input type="checkbox"/> Married  <input type="checkbox"/> Separated  <input checked="" type="checkbox"/> Unmarried      (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</p>	<p>Dependents (not listed by another Borrower)      Number 0      Ages _____</p> <p>Contact Information      Home phone (718) 507-2118      Cell phone (516) 238-9635      Work phone (718) 369-3434 Ext. _____      Email victt64@gmail.com</p>
--	--

Current Address  
 Street 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_

How long at Current Address 21 Years 0 Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Mailing Address - if different from Current Address  Does not apply  
 Street 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_



**1b. Current Employment/Self Employment and Income**

Does not apply

Employer or Business Name <u>High Rise Fire</u> Phone <u>(718) 369-3434</u>		<b>Gross Monthly Income</b>	
Street <u>144 21st ST</u> Unit # _____		Base	\$ <u>8,454.36</u> /month
City <u>Brooklyn</u> State <u>NY</u> ZIP <u>11232</u> Country <u>US</u>		Overtime	\$ _____ /month
Position or Title <u>Master Programmer/Other</u>	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus	\$ _____ /month
Start Date <u>03/20/2006</u> (mm/dd/yyyy)		Commission	\$ _____ /month
How long in this line of work? <u>25</u> Years <u>0</u> Months		Military Entitlements	\$ _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.	Other	\$ _____ /month
<b>Monthly Income (or Loss)</b> \$ _____		<b>TOTAL</b>	\$ <u>8,454.36</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

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

**1e. Income from Other Sources**

Does not apply

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

- Alimony
- 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
- Retirement (e.g. Pension, IRA)
- Social Security
- Other
- Capital Gains
- Housing or Parsonage
- Mortgage Differential Payments
- Trust

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	744023342	\$ 2,227.44

Borrower Name: Hugo Gomez



Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	Chase	55002357665	\$ 1,002.71
Savings	Chase	55606735701	\$ 30,009.39
Savings	Chase less EMD 5K	55612660101	\$ 80,029.32
Checking	Citibank	6737	\$ 15,400.00
Savings	Citibank	6745	\$ 57,299.49
<b>Provide TOTAL Amount Here</b>			<b>\$ 185,968.35</b>

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

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

- |  |   |                          |                            |                    |                |
|--|---|--------------------------|----------------------------|--------------------|----------------|
| <b>Assets</b>  |   |                          | <b>Credits</b>             |                    |                |
| • 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            |                |
|  |   |                          | • Earnest Money            | • Relocation Funds | • Sweat Equity |
|  |   |                          | • Employer Assistance      | • Rent Credit      | • Trade Equity |
|  |   |                          | • Lot Equity               |                    |                |

Asset or Credit Type - use list above	Cash or Market Value
Earnest Money	\$ 5,000.00
<b>Provide TOTAL Amount Here</b>	
	<b>\$ 5,000.00</b>

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

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

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

**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

Borrower Name: Hugo Gomez



### 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 6206 84th St Unit # \_\_\_\_\_  
 City Middle Village State NY ZIP 11379 Country \_\_\_\_\_

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
\$ 880,000.00	Retained	Primary Residence	\$ 734.62	\$ 0.00	\$

Mortgage Loans on this Property  Does not apply

#### 3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street 13870 Oneida Dr Unit # G2  
 City Delray Beach State FL ZIP 33446 Country \_\_\_\_\_

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
\$ 250,000.00	Retained	Investment	\$ 957.46	\$ 0.00	\$ (957.46)

Mortgage Loans on this Property  Does not apply

Borrower Name: Hugo Gomez



## 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 \$ 100,000.00 Loan Purpose  Purchase  Refinance  Other (specify) \_\_\_\_\_

Property Address Street 13811 ONEIDA DR Unit # H2  
 City DELRAY BEACH State FL ZIP 33446 County PALM BEACH  
 Number of Units 1 Property Value \$ 260,000.00

Occupancy  Primary Residence  Second Home  Investment Property  FHA Secondary Residence

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

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

### 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

### 4c. Rental Income on the Property You Want to Purchase

For Purchase Only  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$ (1,634.34)

### 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: Hugo Gomez





## 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?</p> <p>If YES, have you had an ownership interest in another property in the last three years?</p> <p>If YES, complete (1) and (2) below:</p> <p>(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?</p> <p>(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 checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p><input type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p>_____</p> <p>_____</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 checked="" type="checkbox"/> NO   <input type="checkbox"/> 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?</p> <p>If YES, what is the amount of this money?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p> <p>\$ _____</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?</p> <p>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="checkbox"/> NO   <input type="checkbox"/> YES</p> <p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> 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="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="checkbox"/> NO   <input type="checkbox"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years?</p> <p>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="checkbox"/> NO   <input type="checkbox"/> YES</p>

Borrower Name: Hugo Gomez



## 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.

Hugo Gomez

Date (mm/dd/yyyy)

Borrower Name: Hugo Gomez



---

## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

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

If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

---

Borrower Name: Hugo Gomez

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

2024112024.3.0.5958-J20240823Y

1470722735  
Freddie Mac Form 65/Fannie Mae Form 1003

Effective 1/2021

05/24

Page 8 of 10

\*MPX1470722735 0101 4000\*



## Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

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

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

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

**Sex**

- Female  
 Male  
 I do not wish to provide this information

**Race:** Check one or more

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

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

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

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

*For example: Fijian, Tongan, and so on.*

- White  
 I do not wish to provide this information

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** Hugo Gomez



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

**Loan Originator Information**

Loan Originator Organization Name JPMorgan Chase Bank, N.A.  
Address 1111 Polaris Parkway, Columbus, OH 43240-2050  
Loan Originator Organization NMLSR ID# 399798 State License ID# \_\_\_\_\_  
Loan Originator Name Sam Zheng  
Loan Originator NMLSR ID# 1226544 State License ID# \_\_\_\_\_  
Email sam.x.zheng@chase.com Phone (917) 582-0067

Sam Zheng 10/22/2024  
Date (mm/dd/yyyy)

**Borrower Name:** Hugo Gomez



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

## Supplemental Consumer Information Form

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

Borrower Name (First, Middle, Last, Suffix) Hugo Gomez

### Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?  No  Yes

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

(2) Who provided it:

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

For a list of HUD-approved agencies go to [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?  No  Yes

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

(2) Who provided it:

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

For a list of HUD-approved agencies go to [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

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

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

### Language Preference

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

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

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

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

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

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



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1470722735

Agency Case No. \_\_\_\_\_

# Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

### Community Property State

- At least one borrower lives in a community property state.
- The property is in a community property state.

### Transaction Detail

- Conversion of Contract for Deed or Land Contract
- Renovation
- Construction-Conversion/Construction-to-Permanent
  - Single-Closing  Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

### Refinance Type

- No Cash Out
- Limited Cash Out
- Cash Out

### Refinance Program

- Full Documentation
- Interest Rate Reduction
- Streamlined without Appraisal
- Other

### Energy Improvement

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

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

## L2. Title Information

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

Hugo Gomez

### 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

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

### Trust Information

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

### Indian Country Land Tenure

- Fee Simple On a Reservation
- Individual Trust Land (*Allotted/Restricted*)
- Tribal Trust Land On a Reservation
- Tribal Trust Land Off Reservation
- Alaska Native Corporation Land

## L3. Mortgage Loan Information

### Mortgage Type Applied For

- Conventional  USDA-RD
- FHA  VA  Other: \_\_\_\_\_

### Terms of Loan

Note Rate 6.500 %  
Loan Term 360 (months)

### Mortgage Lien Type

- First Lien
- Subordinate Lien

### Amortization Type

- Fixed Rate  Other (explain): \_\_\_\_\_
- Adjustable Rate

### Proposed Monthly Payment for Property

First Mortgage (P & I) \$ 632.07  
Subordinate Lien(s) (P & I) \$ \_\_\_\_\_

Borrower Name: Hugo Gomez

Initials: \_\_\_\_\_



**L3. Mortgage Loan Information**

**Amortization Type**

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)

Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

- Balloon / Balloon Term \_\_\_\_\_ (months)
- Interest Only / Interest Only Term \_\_\_\_\_ (months)
- Negative Amortization
- Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)
- Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %
- Other (explain): 30 Year Fixed

**Proposed Monthly Payment for Property**

Homeowner's Insurance	\$ _____
Supplemental Property Insurance	\$ 126.25
Property Taxes	\$ 316.02
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ 560.00
Other	\$ _____
<b>TOTAL</b>	<b>\$ 1,634.34</b>

**Borrower Name:** Hugo Gomez

Initials: \_\_\_\_\_





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

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$ 256,500.00
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$
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)	\$ 9,570.34
G. Discount Points	\$ 724.00
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 268,176.79</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 100,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 0.00	\$ 100,000.00
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
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 100,000.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 1,100.00
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)	\$ 5,704.50
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 6,804.50</b>
<b>CALCULATION</b>	
TOTAL DUE FROM BORROWER(s) (Line H)	\$ 268,176.79
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 106,804.50
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.	\$ 161,372.29

Borrower Name: Hugo Gomez

Initials: \_\_\_\_\_





JPMorgan Chase & Co.

**FAIR LENDING STATEMENT**

JPMorgan Chase & Co. (JPMorgan Chase) is committed to treating all individuals fairly and equitably in the conduct of its lending businesses in all jurisdictions where it conducts business. This commitment is part of our fundamental mission of providing quality financial services to existing and prospective customers in accordance with all applicable laws. In the United States, this principle is embodied in fair lending laws such as the Equal Credit Opportunity Act and the Fair Housing Act and applicable state laws. These laws require the equitable treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability, familial status, the fact that all or part of the applicant's income derives from public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Denying any person equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant, and has no place in our company and will not be tolerated.

Only through the efforts of all of us at JPMorgan Chase can we ensure that every applicant for credit receives fair and equitable treatment and that we have helped each member of the communities JPMorgan Chase serves reach his or her fullest potential.



Florida Title & Closing Company  
4800 N. Federal Highway, Building D, Suite 306  
Boca Raton, FL 33431  
(561)392-3636 (561)392-8686

11/21/2024  
1470722735

*Dear Title Agent,*

*At Chase, it is our policy to provide credit to individuals on sound lending practices. We evaluate each credit application on its merits regardless of the applicant's race, color, national origin, religion, gender, marital or family status, sexual orientation, disability, age, or the fact that the applicant receives public assistance or may have exercised rights under the federal Consumer Credit Protection Act.*

*Fair lending is the law. More important, fair lending is the ethical and moral obligation of every individual providing services in our industry. It is the right thing to do.*

*Our policy of fair treatment and equal opportunity extends to every aspect of the credit transaction. This includes advertising, pre-application inquiries and discussions, application taking, processing, underwriting, purchasing, servicing and collecting loans.*

*As a title agent doing business with Chase, we expect you to share our commitment to fair lending. Attached you will find the JPMorgan Chase & Co. Fair Lending Statement. Please review it and ensure that it is applied to all of our customers.*

*We look forward to our continued relationship of providing all mortgage applicants equal opportunity and fair treatment. Working together, we can build a business relationship that is sound, profitable, and responsive to customer needs.*

*Thank you for joining us in this endeavor. If you have any comments or questions about JPMorgan Chase Bank, N.A.'s fair lending policy or practices, please contact us.*

*Sincerely,*

*Branch Manager*

---



**Request for Taxpayer  
Identification Number and Certification**  
Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type See Specific Instructions on page 3.	1	Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Hugo Gomez	
	2	Business name/disregarded entity name, if different from above.	
	3a	Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead 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 Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____
	3b	If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . <input type="checkbox"/>	(Applies to accounts maintained outside the United States.)
	5	Address (number, street, and apt. or suite no.). See instructions. 6206 84th St	Requester's name and address (optional) JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240-2050
	6	City, state, and ZIP code Middle Village, NY 11379	
	7	List account number(s) here (optional) 1470722735	

**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. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number 106-64-5222
or
Employer identification number

**Part II Certification**

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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
-----------	--------------------------	------

**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](http://www.irs.gov/FormW9).

**What's New**

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

**Purpose of Form**

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they 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-NEC (nonemployee compensation).
- 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), and 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.

**Caution:** If you don't 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; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. 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).

**Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding.** Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441-1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, *Withholding of Tax on Nonresident Aliens and Foreign Entities*.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded 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 grantor trust.

- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

**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 (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

**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 their 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 their 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, but are not limited to, 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, as described in item 4 under "By signing the filled-out form" 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.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

## What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. 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 are no longer 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.

- **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 for 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 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** 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.
- **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. Enter any business, trade, or DBA name on line 2.
- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate

from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner 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. 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, enter it on line 2.

### Line 3a

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

IF the entity/individual on line 1 is a(n)...	THEN check the box for...
<ul style="list-style-type: none"> <li>• Corporation</li> </ul>	Corporation.
<ul style="list-style-type: none"> <li>• Individual or</li> <li>• Sole proprietorship</li> </ul>	Individual/sole proprietor.
<ul style="list-style-type: none"> <li>• LLC classified as a partnership for U.S. federal tax purposes or</li> <li>• LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation</li> </ul>	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
<ul style="list-style-type: none"> <li>• Partnership</li> </ul>	Partnership.
<ul style="list-style-type: none"> <li>• Trust/estate</li> </ul>	Trust/estate.

### Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

**Note:** A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.



### 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 on 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 territory, 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 territory.
- 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 as defined under section 581.
- 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 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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) entered 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 territory, 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, enter "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 ITIN. Enter it in the entry space for the Social security number. 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). 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](http://www.SSA.gov). You may also get this form by calling 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/EIN](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://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](http://www.irs.gov/OrderForms) to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "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, you will generally 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. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

**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), ABL 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 <sup>1</sup>
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 <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup> The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A)) <sup>**</sup>	The grantor <sup>*</sup>
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation 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
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B)) <sup>**</sup>	The trust

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> 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.)

<sup>\*</sup> Note: The grantor must also provide a Form W-9 to the trustee of the trust.

<sup>\*\*</sup> For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

**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.





## 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 territories for use in administering their laws. The information may also 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, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.

## 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 return 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 a questionable credit report, contact the IRS Identity Theft Hotline at 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 877-777-4778 or TTY/TDD 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](mailto: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 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at [spam@uce.gov](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.



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](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name <b>Hugo</b>	ii. Middle initial	iii. Last name/BMF company name <b>Gomez</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b> <b>106-64-5222</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 1a</b>		
			i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b> <b>6206 84th St</b>		<b>b. City</b> <b>Middle Village</b>	<b>c. State</b> <b>NY</b>	<b>d. ZIP code</b> <b>11379</b>	
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b>		<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b> <b>DataVerify</b>		<b>ii. IVES participant ID number</b>		<b>iii. SOR mailbox ID</b>	
<b>iv. Street address (including apt., room, or suite no.)</b> <b>250 E. Broad St., Suite 2100</b>		<b>v. City</b> <b>Columbus</b>	<b>vi. State</b> <b>OH</b>	<b>vii. ZIP code</b> <b>43215</b>	
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b> <b>1470722735</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
<b>i. Client name</b> <b>JPMorgan Chase Bank, N.A.</b>				<b>ii. Telephone number</b> <b>(800) 848-9136</b>	
<b>iii. Street address (including apt., room, or suite no.)</b> <b>1111 Polaris Parkway</b>			<b>iv. City</b> <b>Columbus</b>	<b>v. State</b> <b>OH</b>	<b>vi. ZIP code</b> <b>43240-2050</b>
<b>Caution:</b> 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)					
<b>6. Transcript requested.</b> 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 <b>1040</b>					
<b>a. Return Transcript</b> <input type="checkbox"/>		<b>b. Account Transcript</b> <input type="checkbox"/>		<b>c. Record of Account</b> <input checked="" type="checkbox"/>	
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>					
<b>a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.</b>					
<b>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</b>					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 / 2023</b> <b>12 / 31 / 2022</b> <b>12 / 31 / 2021</b> /      /					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> 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. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> <b>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.</b>					
<b>Sign Here</b>	<b>Signature for Line 1a (see instructions)</b>		<b>Date</b>		<b>Phone number of taxpayer on line 1a or 2a</b> <b>(718) 507-2118</b>
	<b>Print/Type name</b> <b>Hugo Gomez</b>				
	<b>Title (if line 1a above is a corporation, partnership, estate, or trust)</b>				
	<b>Spouse's signature (required if listed on Line 2a)</b>				<b>Date</b>
<input type="checkbox"/> <b>Form 4506-C was signed by an Authorized Representative</b>			<input type="checkbox"/> <b>Signatory confirms document was electronically signed</b>		
<b>Print/Type name</b>					

# 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](http://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.

# Verification of Telephone Numbers

**Lender**

JPMorgan Chase Bank, N.A.  
1111 Polaris Pkwy  
Columbus, OH 43240

**Borrower**

Hugo Gomez  
13811 ONEIDA DR, H2  
DELRAY BEACH, FL 33446

**Date:** 11/21/2024**Loan Number:** 1470722735

Please verify the accuracy of the contact information below and check the box of the best contact phone number. If any telephone number shown below is not accurate, please make the correction(s) on this page.

- The information below is accurate.
- The information below requires corrections.

**Borrower Name:** Hugo Gomez

*Please check the box for the best contact number:*

- Home Phone Number: (718) 507-2118
- Work Phone Number: (718) 369-3434
- Mobile/Cell Phone Number: (516) 238-9635



LENDER: JPMorgan Chase Bank, N.A.  
LOAN#: 1470722735  
PROPERTY ADDRESS: 13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446

**SIGNATURE CERTIFICATION/AFFIDAVIT**

I HEREBY CERTIFY THAT I, Hugo Gomez, DO SIGN MY NAME AS FOLLOWS. THIS IS MY TRUE AND ACCURATE SIGNATURE:

\_\_\_\_\_  
BORROWER Hugo Gomez

State of

County of

Sworn and Subscribed before me, a notary for the Jurisdiction given this \_\_\_\_ day of

Notary Public

(Seal)

My Commission Expires: \_\_\_\_\_

THIS IS TO CERTIFY THAT I HAVE REVIEWED THE SIGNATURE ON THE ABOVE CAPTIONED BORROWER AND HE/SHE HAS CONSISTENTLY SIGNED HIS/HER NAME ON ALL DOCUMENTS WITHIN OUR FILE AS HE/SHE DID ON THE NOTE.

\_\_\_\_\_  
Lender Representative

Title

-----  
**NAME AFFIDAVIT**

**Complete if AKA (also known as) is required.**

THIS IS TO CERTIFY THAT: YUGO E GOMEZ, YUGO E GOMEZ and GOMEZE, YUGO,E

& Hugo Gomez ARE ONE AND THE SAME PERSON. THIS NAME AFFIDAVIT IS COMPLETED IN CONNECTION WITH DOCUMENTS TO OBTAIN A FIRST MORTGAGE LOAN ON THE SUBJECT PROPERTY.

Please sign each way name appears.

\_\_\_\_\_  
BORROWER: YUGO E GOMEZ

\_\_\_\_\_  
BORROWER: YUGO E GOMEZ

\_\_\_\_\_  
BORROWER: GOMEZE, YUGO,E

State of

County of

Sworn and Subscribed before me, a notary for the Jurisdiction given this \_\_\_\_ day of

Notary Public

(Seal)

My Commission Expires: \_\_\_\_\_



Lender: JPMorgan Chase Bank, N.A.  
1111 Polaris Parkway  
Columbus, OH 43240-2050

Date: 11/21/2024

---

**TO THE BORROWER**

Your taxing authority requires your written authorization for us to obtain your tax bills for payment from your escrow account.

Please sign below, authorizing your tax bills to be mailed to the entity designated. Failure to execute this authorization promptly may result in penalties charged to your escrow account resulting from late tax payments.

**TO THE TAXING AUTHORITY**

---

Once completed return this authorization to:

CoreLogic Tax Services  
PO Box 9218  
Coppell, TX 75019-9236

Loan Number: 1470722735

Property Owner: Hugo Gomez

Property Address: 13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446

Tax Description: \_\_\_\_\_

Contract #: \_\_\_\_\_

I/We are the owner(s) of the referenced property and authorize you to mail the tax bills to:

CoreLogic Tax Services  
PO Box 9218  
Coppell, TX 75019-9236

Please send the current tax bill immediately.

You are further authorized, in the event of the assignment of the mortgage or the establishment of another paying agent for property taxes, to forward my tax bills to the assignee or paying agent immediately upon notification to you.

Please include the above loan number on the tax bill.

**Borrower**

\_\_\_\_\_  
Hugo Gomez

\_\_\_\_\_  
Date



# TAX INFORMATION SHEET

Loan Number: 1470722735  
Borrower(s) Name: Hugo Gomez  
Situs Address: 13811 ONEIDA DR, H2, DELRAY BEACH, FL 33446  
New Construction? (Y/N) N  
ESCROW FOR TAXES? (Y/N) YES

Please indicate below, the name(s) of the municipality that taxes are payable to.

<b>COUNTY (if any)</b>	PALM BEACH COUNTY
Taxes paid through: (MM/YY)	11/24
Last Amount paid or Estimated Amount of next disbursement:	\$3,792.23
Next tax payment due: (MM/YY)	11/25
Payment Frequency (Annual, Semi-Annual, Tri-Annual or Quarterly):	Annual
Property Identification Number (i.e. parcel number):	00424609041030082

<b>Other (Assessments, etc.)</b>	CITIZENS PROPERTY INS
Taxes paid through: (MM/YY)	11/24
Last Amount paid or Estimated Amount of next disbursement:	\$1,515.00
Next tax payment due: (MM/YY)	11/25
Payment Frequency (Annual, Semi-Annual, Tri-Annual or Quarterly):	Annual
Property Identification Number (i.e. parcel number):	00424609041030082

**TAX BILLS DUE WITHIN 30 DAYS OF CLOSING MUST BE PAID BY THE SETTLEMENT AGENT, THEREFORE IT WILL BE NECESSARY TO WITHHOLD ESCROW TO THE TAX BILL AND FORWARD THE PAID RECEIPT TO:**

CoreLogic Tax Services  
PO Box 9218  
Coppell, TX 75019-9236

**NONCOMPLIANCE TO THIS POLICY WILL RESULT IN A CHARGE TO THE SETTLEMENT AGENT FOR ANY DELINQUENT PENALTIES.**

WE, THE CLOSING AGENT HAVE WITHHELD \$ \_\_\_\_\_ TO PAY

CLOSING AGENT:

ADDRESS: \_\_\_\_\_

PHONE NUMBER: \_\_\_\_\_ ESCROW/FILE # \_\_\_\_\_

BY:

DATE

NAME/TITLE



Lender: JPMorgan Chase Bank, N.A.

### DOCUMENT CORRECTION AGREEMENT

**AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:** In consideration of Lender disbursing funds for the closing of the Loan secured by the Property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, Borrower(s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of the Lender, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Replacement Documents". Borrower(s) agrees to deliver the Replacement Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agrees that upon request Borrower(s) will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

**REQUEST BY LENDER:** Any request under this Agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) or Settlement Agent, and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

**FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT:** If the Loan is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), Borrower(s) failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give Lender the option of declaring all sums secured by the loan documents immediately due and payable.

**BORROWER LIABILITY:** If Borrower(s) fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to Lender more than ten (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agree(s) to be liable for any and all loss or damage which Lender reasonably sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by Lender.

This agreement shall survive the closing of the Loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).

Borrower

\_\_\_\_\_  
Hugo Gomez Date  
Seal

Signed, sealed and delivered in the presence of:

\_\_\_\_\_  
Witness Date

\_\_\_\_\_  
Witness Date

1470722735





## Notice Regarding Florida's Conveyances to Foreign Entities Act

Effective July 1, 2023, the "Conveyances to Foreign Entities Act" (the "Act") found in sections 692.201 - 692.205, Florida Statutes, restricts the ability of certain foreign persons and entities to acquire title to real property in Florida.

### PROHIBITED PURCHASES

A Foreign Principal is prohibited from purchasing Agricultural Land or property within 10 miles of a Military Installation or a Critical Infrastructure Facility. Additionally, a Foreign Principal of the People's Republic of China is prohibited from purchasing any real property in Florida. However, there are two exceptions.

### EXCEPTIONS

The two exceptions are:

1. **Limited Residential Exception.** A Foreign Principal, who is a natural person, may purchase 1 residential real property that is up to 2 acres in size if all the following apply:
  - a. The property is not within 5 miles of a Military Installation;
  - b. The natural person has a current United States Visa not limited to tourist travel or official documentation confirming that the natural person has been granted asylum in the United States and is authorized to be legally present in Florida; and
  - c. The purchase of the qualifying residential property is in the name of the natural person holding the United States Visa or grant of asylum.
  
2. **Diplomatic Exception.** The Act does not apply to a Foreign Principal that acquires real property for a diplomatic purpose that is recognized, acknowledged, or allowed by the Federal Government.

### KEY DEFINITIONS

#### ***Agricultural Land***

Land classified by the county property appraiser as agricultural.

#### ***Critical Infrastructure Facility***

A Critical Infrastructure Facility means any of the following, if it employs measures such as fences, barriers, or guard posts that are designed to exclude unauthorized persons - chemical plant, refinery, electrical power plant, water treatment plant, liquid natural gas terminal, telecommunications central switching office, gas processing plant, seaport, spaceport territory and airport.

#### ***Foreign Country of Concern***

1. People's Republic of China
2. Russian Federation
3. Islamic Republic of Iran
4. Democratic People's Republic of Korea (North Korea)
5. Republic of Cuba
6. Venezuelan regime of Nicolas Maduro
7. Syrian Arab Republic

The definition for Foreign Country of Concern includes any agency of or any other entity of significant control of such Foreign Country of Concern.

**Foreign Principal**

1. The government or any official of the government of a Foreign Country of Concern;
2. A political party, its members or any subdivision of a political party in a Foreign Country of Concern
3. A partnership, association, corporation, organization, or other combination of persons organized under the laws of or having its principal place of business in a Foreign Country of Concern or a subsidiary of any of such entity;
4. Any person domiciled in a Foreign Country of Concern who is not a citizen or lawful permanent resident of the United States; or
5. Any person in items 1-4, above, having a controlling interest in a partnership, association, corporation, organization, trust or any other legal entity or subsidiary formed for the purposes of owning real property in Florida.

**Military Installation**

A Military Installation includes a base, camp, post, station, yard or center encompassing at least 10 contiguous acres under the jurisdiction of the Department of Defense or its affiliates.

**AFFIDAVIT REQUIREMENT**

At the time of purchase, a buyer must provide an affidavit signed under penalty of perjury attesting that the buyer is in compliance with the Act.

**PENALTIES**

Violations of the Act can result in forfeiture of real property to the State of Florida and/or criminal penalties for both the buyer and the seller.

**DISCLAIMER**

This Notice provides a brief summary of the Act and is not a substitute for legal advice. Persons with questions as to the Act should seek legal advice. In the event of a discrepancy between the Notice and the Act, the Act itself controls.

By signing below, I acknowledge that I have reviewed this Notice and have had an opportunity to seek legal advice.

Buyer(s):

\_\_\_\_\_  
Print name: Hugo Gomez

Date: \_\_\_\_\_

\_\_\_\_\_  
Print name:

Date: \_\_\_\_\_

# Affidavit

[Part III, Ch. 692 F.S. - Conveyances to Foreign Entities - By Individual Buyer]

**BEFORE ME**, the undersigned authority, duly authorized to take acknowledgments and administer oaths, personally appeared Hugo Gomez (“Affiant”), who deposes and says under penalties of perjury that:

(When used “Affiant” includes singular or plural as context so requires or admits.)

1. Affiant is purchasing or acquiring an interest in the following described real property:

Unit H-2, Building 103, of Pine Ridge at Delray Beach, a Condominium, according to the Declaration of Condominium recorded in Official Records Book 5538, Page 1745, and all subsequent amendments thereto, together with its undivided share in the common elements, in the Public Records of Palm Beach County, Florida.

2. Affiant has been given the opportunity to consult with an attorney.

3. Affiant is (Initial which is applicable):

\_\_\_\_\_ Not a Foreign Principal as defined in §692.201, F.S. and is in compliance with the requirements set out in §692.202-205, F.S.

OR

\_\_\_\_\_ A Foreign Principal as defined in §692.201, F.S. and is in compliance with the requirements set out in §692.202-205, F.S.

4. Affiant acknowledges the foregoing representations will be relied upon to establish compliance with the law.

Affiant:

\_\_\_\_\_  
Hugo Gomez

Address: \_\_\_\_\_  
\_\_\_\_\_

State of New York  
County of \_\_\_\_\_

The foregoing instrument was sworn to and subscribed before me by means of  physical presence or  online notarization, this \_\_\_\_\_ day of November, 2024 by Hugo Gomez who  is personally known or  has produced \_\_\_\_\_ as identification.

[Seal]

\_\_\_\_\_  
Notary Public

Print Name: \_\_\_\_\_

My Commission Expires: \_\_\_\_\_

# Closing Affidavit

## (Buyer)

**Before me**, the undersigned authority, personally appeared **Hugo Gomez, a single man** ("Affiant"), who being by me first duly sworn, on oath, depose(s) and say(s) that:

1. **Hugo Gomez, a single man** ("Buyer"), is purchasing the following described property from **Alyssa Dennis, a married woman** ("Seller"), to wit:

**Condominium Unit No. H-2, Building 103, of PINE RIDGE AT DELRAY BEACH, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 5538, Page 1745, as amended in Official Records Book 5928, Page 1653, to add Phase 3, of the Public Records of Palm Beach County, Florida, and all amendments thereto, together with its undivided share in the common elements.**

2. Buyer's marital status as reflected in this affidavit and the other closing documents is true and correct. The Buyer is of legal age and has never been adjudged incompetent. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property prior to the recording of the interests to be insured, and Buyer has not and will not execute any instrument (nor permit any action to be taken) that would adversely affect the title or interests to be insured. There are no judgments or liens against Buyer and no bankruptcy proceedings are currently pending with respect to Buyer.
3. To the best of Buyer's knowledge, information, and belief: (a) within the past 90 days there have been no improvements, alterations, or repairs to the above described property for which the costs thereof remain unpaid, and that within the past 90 days there have been no claims for labor or material furnished for repairing or improving the same, which remain unpaid; (b) there are no actual or potential mechanic's, materialmen's, or laborer's liens against the property; (c) there are no tenancies, leases or other occupancies (oral or written) affecting the property; (d) no other person or entity has any contract to purchase, option to purchase, right of first refusal, or other potential claim of right to purchase the property.
4. Buyer knows of no violations of municipal ordinances pertaining to the property, or any action or proceeding relating to the property which is pending in any court, nor does the Buyer know of any judgment, tax lien, or matter of any nature whatsoever which could create a lien or charge upon the property. Buyer has no knowledge of any matters that could or does create a cloud on the title to the subject property.
5. There are no matters pending against the Buyer that could give rise to a lien that would attach to the property between the effective date of commitment and the recording of the interest to be insured. Borrower has not and will not execute any instruments that would adversely affect the interest to be insured.
6. There are no actions or proceedings now pending in any State or Federal Court to which the Buyer is a party, including but not limited to, proceedings in bankruptcy, receivership or insolvency, nor are there any judgments, bankruptcies, liens or executions of any nature which constitute or could constitute a charge or lien upon said property.
7. This affidavit is given for the purpose of clearing any possible question or objection to the title to the above referenced property and, for the purpose of inducing **Florida Title & Closing Company** and **Old Republic National Title Insurance Company** to issue title insurance on the subject property, with the knowledge that said title companies are relying upon the statements set forth herein.
8. Buyer hereby holds **Florida Title & Closing Company** and **Old Republic National Title Insurance Company** harmless and fully indemnifies same (including but not limited to attorneys' fees, whether suit be brought or not, and at trial and all appellate levels, and court costs and other litigation expenses) with respect to the matters set forth herein. "Affiant", "Seller" and "Buyer" include singular or plural as context so requires or admits. Buyer is familiar with the nature of an oath and with the penalties as provided by the laws of the United States and the State of Florida for falsely swearing to statements made in an instrument of this nature. Buyer has read, or heard read, the full facts of this Affidavit and understands its context.

**Under penalties of perjury, I declare that I have read the foregoing Affidavit and that the facts stated in it are true.**

\_\_\_\_\_  
Hugo Gomez

State of New York  
County of \_\_\_\_\_

The foregoing instrument was sworn to and subscribed before me by means of  physical presence or  online notarization, this \_\_\_\_\_ day of November, 2024 by Hugo Gomez who  is personally known or  has produced \_\_\_\_\_ as identification.

[Seal]

\_\_\_\_\_  
Notary Public  
Print Name: \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_

## Assignment of Parking Space

**Know all men by these presents**, that **Alyssa Dennis, a married woman** ("ASSIGNOR"), in consideration of the sum of ten dollars (\$10.00) and other good and valuable consideration paid to ASSIGNOR by **Hugo Gomez, a single man** ("ASSIGNEE"), receipt and sufficiency of which is hereby acknowledged, hereby sets over, conveys, assigns and transfers forever to ASSIGNEE that certain **PARKING SPACE 108** hereto and made a part hereof, regarding the following described land, situate, lying and being in **Palm Beach County, Florida** to-wit:

**Condominium Unit No. H-2, Building 103, of PINE RIDGE AT DELRAY BEACH, a Condominium, according to the Declaration of Condominium thereof, as recorded in Official Records Book 5538, Page 1745, of the Public Records of Palm Beach County, Florida, and all amendments thereto, together with its undivided share in the common elements.**

**Parcel Identification Number: 00-42-46-09-04-103-0082**

Assignee acknowledges and agree that this is only an assignment of use right in and to the Parking Space and does not convey title to the Parking Space or any interest in the realty property upon which it is located. Assignee hereby accepts the Parking Space in its "AS-IS" condition as it exists on the date hereof, subject to all of the rights of the condominium association as stated below, as well as local codes, ordinances and zoning laws.

Assignee further acknowledges and agrees that the use of the Parking Space is governed by and subject to the terms, conditions and provisions of the Declaration of Condominium as recorded in the Public Records in which the condominium is located and as may be supplemented and amended from time to time, and any rules and regulations adopted or amended from time to time.

Assignee further acknowledges and agrees that the assignment made herein is an assignment which attaches to the Unit and, unless first reassigned to another Unit in the Condominium in accordance with and to the extent permitted by, the Declaration, will automatically pass with title thereto, rather than being an assignment which is personal to Assignee. Further, Assignee recognizes and agree that the Association shall have such reasonable rights as are necessary, including rights of relocation, in order to comply with all applicable accessibility codes, laws, ordinances or regulations.

"ASSIGNOR" and "ASSIGNEE" shall be used for singular or plural, natural or artificial, which terms shall include the heirs, legal representatives, successors and assigns of ASSIGNOR and ASSIGNEE whenever the context so requires or admits.

In Witness whereof, Assignor and Assignee have executed this Assignment as of the \_\_\_\_\_ day of November, 2024.

ASSIGNORS:

\_\_\_\_\_  
**Alyssa Dennis**

In Witness whereof, Assignor and Assignee have executed this Assignment as of the \_\_\_\_\_ day of November, 2024.

ASSIGNEES:

\_\_\_\_\_  
**Hugo Gomez**