

PATCH REEF TITLE COMPANY, INC.

4455 MILITARY TRAIL, SUITE 102
JUPITER, FL 33458
561-296-6200
561-296-6201-FAX

NOTARY PUBLIC INFORMATION

Please provide Patch Reef Title Company the following information needed to complete the attached package:

Name of Notary Public: _____

Address of Notary Public: _____

Phone No. of Notary Public: _____

PLEASE SEND A COPY OF THE CLIENT'S DRIVER'S LICENSE BACK WITH THIS FORM.

If you have any question, please do not hesitate to contact Patch Reef Title Company.

Thank You.

USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: **Wayne Alexander Ritchie**

Date of Birth: **January 15, 1967**

Residential Address: **53 Glade Cir E
Rehoboth Beach, DE 19971**

Tax Identification Number (SSN): **044-54-8849**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

First Document List –	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List –	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-U.S./Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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

 Signature

 Date

 Printed Name

 Printed Title



USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: **Lucius Henry Weeks III**

Date of Birth: **June 29, 1961**

Residential Address: **53 Glade Cir E
Rehoboth Beach, DE 19971**

Tax Identification Number (SSN): **247-13-3916**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is Required.

First Document List –	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List –	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-U.S./Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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

Signature

Date

Printed Name

Printed Title



Patch Reef Title Company
ALTA Universal ID N/A
4455 Military Trail, Suite 102
Jupiter, FL 33458
561-296-6200

File No./Escrow No.: 624031LL
Print Date & Time: March 21, 2024 at 2:23 PM
Officer/Escrow Officer: Lorie L. Lockerson
Settlement Location: Patch Reef Title Company
4455 Military Trail, Suite 102, Jupiter, FL 33458
Property Address: 825 Center Street, 43B, Jupiter, FL 33458
Borrower: Wayne Alexander Ritchie and Lucius Henry Weeks III
Seller: Christopher D. Mairano
Lender: CrossCountry Mortgage, LLC, ISAOA/ATIMA
Settlement Date: March 29, 2024
Disbursement Date: March 29, 2024

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
Financial				
	480,000.00	Sale Price of Property	480,000.00	
		Deposit including earnest money		48,000.00
		Loan Amount		384,000.00
Prorations/Adjustments				
1,009.28		County Taxes from 01/01 to 03/29		1,009.28
	50.25	Assessments from 03/29 to 09/30	50.25	
	8,165.00	Realtor Credit from Compass		
	40.98	HOA \$1243.00QTR from 03/29 to 03/31	40.98	
	2.89	Loxahatchee \$87.75QTR from 03/29 to 03/31	2.89	
Other Loan Charges				
		% of Loan Amount (Points)	5,760.00	
		Processing Fees	895.00	
		Underwriting Fee	995.00	
		Appraisal Fee		
		Borrower Paid before closing 695.00		
		Credit Report	250.00	
		Flood Certification	8.00	
25.00		Digital Platform SVC Fee		
		Notary fee	150.00	
		Survey	295.00	
Impounds				
		Homeowner's Insurance	679.74	
		226.58 per month for 3 mo.		
		Property Taxes	4,976.44	
		710.92 per month for 7 mo.		
		Aggregate Adjustment	-1,812.64	
Title Charges				
		Title - Lender's title insurance	375.00	
		Lender Policy Endorsements	328.50	
1,910.00		Owner's Title Insurance		
		Title - Courier/express fees	60.00	
250.00		Title - Settlement or closing fee	750.00	
150.00		Title - Title Search		
Commission				
9,600.00		Real Estate Commission		
		Compass Florida LLC		

Seller		Description		Borrower	
Debit	Credit			Debit	Credit
12,000.00		Real Estate Commission	Echo Fine Properties		
Government Recording and Transfer Charges					
		Record Deed	Simplifile	36.10	
		Record Trust/Deed Mortgage	Simplifile	146.60	
3,360.00		Deed Documentary Stamps	Simplifile		
		Erecord	Simplifile	9.50	
		Intangible Tax	Simplifile	768.00	
		Mortgage Doc Stamps	Simplifile	1,344.00	
Payoff(s)					
210,238.17		Payoff of First Mortgage Loan	Fifth Third Bank		
		as of 03/29/24			
		Principal Balance \$210,238.17			
Other Charges					
		Homeowner's Insurance Premium	South Shore Insurance	2,719.00	
		12 (mo.)			
		2nd Quarter Fee Est	Loxahatchee River District	95.00	
		2nd Quarter HOA Fee	Jupiter Plantation HOA	1,243.00	
250.00		Advance HOA Estoppel	Capital Realty Advisors INC.		
140.00		Lien Search	PropLogix		
		Real Estate Broker Transaction Fee	Echo Fine Properties	395.00	

Seller		Description		Borrower	
Debit	Credit			Debit	Credit
238,932.45	488,259.12	Subtotals		500,560.36	433,009.28
		Due From Borrower			67,551.08
249,326.67		Due To Seller			
488,259.12	488,259.12	TOTALS		500,560.36	500,560.36

File No: 624031LL
 Print Date: 03/21/2024
 Date: 03/21/2024
 Time: 2:23 PM

ACKNOWLEDGMENT OF RECEIPT OF SETTLEMENT STATEMENT

Buyers: **Lucius Henry Weeks III and Wayne Alexander Ritchie**

Seller: **Christopher D. Mairano**

Settlement Agent: **Patch Reef Title Company**

Place of Settlement: **4455 Military Trail, Suite 102
Jupiter, FL 33458**

Property Location: **825 Center Street, 43B, Jupiter, FL 33458
JUPITER PLANTATION PHASE III UNIT 43-B**

I have carefully reviewed the Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the Settlement Statement.

Lucius Henry Weeks III Date: _____

Wayne Alexander Ritchie Date: _____

Christopher Mairano Date: 03-20-2024
Christopher D. Mairano

To the best of my knowledge the Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

[Signature] Date: 3/20/2024
Patch Reef Title Company, Inc.
Settlement Agent

Closing Disclosure

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

Closing Information

Date Issued 3/21/2024
Closing Date 3/29/2024
Disbursement Date 4/1/2024
Settlement Agent Patch Reef Title Co.
File # 624031LL
Property 825 Center Street
 Jupiter, FL 33458
Sale Price \$480,000

Transaction Information

Borrower Wayne Alexander Ritchie
 53 Glade Cir E
 Rehoboth Beach, DE 19971
Seller CHRISTOPHER D MAIRANO
 825 CENTER ST 43B
 Jupiter, FL 33458
Lender CrossCountry Mortgage, LLC

Loan Information

Loan Term 30 years
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 37222402154519
MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$384,000	NO
Interest Rate	6.99 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,552.18	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$2,552.18
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	937.50
Estimated Total Monthly Payment		\$3,489.68
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$1,316.50 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing		
Closing Costs	\$22,781.24	Includes \$13,224.50 in Loan Costs + \$9,556.74 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$67,551.08	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$7,650.00				
01 1.5 % of Loan Amount (Points)	\$5,760.00				
02 Processing Fees	\$895.00				
03 Underwriting Fees	\$995.00				
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$953.00				
01 Appraisal Fee to IREM Solutions, Inc.		\$695.00			
02 Credit Report to Factual Data	\$250.00				
03 Flood Certification to Altisource Holdings, LLC	\$8.00				
04					
05					
06					
07					
08					
C. Services Borrower Did Shop For	\$4,621.50				
01 Homeowner's Dues to Loxachatee River District	\$95.00				
02 Homeowner's Dues to Junpiter Plantation HOA	\$1,243.00				
03 Title - Courier Fee to Patch Reef Title Company	\$60.00				
04 Title - E Doc Fee to Landtech			\$25.00		
05 Title - Lender's Title Insurance to Patch Reef Title Company/	\$1,995.00				
06 Title - Lien Search to PropLogix			\$140.00		
07 Title - Notary Fee to Sigining Carolina Inc	\$150.00				
08 Title - Settlement Fee to Patch Reef Title Company	\$750.00		\$250.00		
09 Title - Title Endorsement Fee to Patch Reef Title Company/	\$328.50				
10 Title - Title Search to Commonwealth/P&S			\$150.00		
D. TOTAL LOAN COSTS (Borrower-Paid)	\$13,224.50				
Loan Costs Subtotals (A + B + C)	\$12,529.50	\$695.00			

Other Costs					
E. Taxes and Other Government Fees		\$2,304.20			
01 Recording Fees	Deed: \$36.10 Mortgage: \$146.60	\$192.20			
02 Transfer Tax - City/County Tax	to PALM BEACH COUNTY	\$768.00			
03 Transfer Tax - State Stamps	to PALM BEACH COUNTY	\$1,344.00			
04 Transfer Taxes	to PALM BEACH COUNTY		\$3,360.00		
F. Prepays		\$2,719.00			
01 Homeowner's Insurance Premium (12 mo.)	to South Shore Insurance	\$2,719.00			
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)		\$0.00			
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing		\$3,843.54			
01 Homeowner's Insurance	\$226.58 per month for 3 mo.	\$679.74			
02 Mortgage Insurance	per month for mo.				
03 Property Taxes	\$710.92 per month for 7 mo.	\$4,976.44			
04					
05					
06					
07					
08 Aggregate Adjustment		-\$1,812.64			
H. Other		\$690.00			
01 Estoppel	to Capital Realty Advisors Inc		\$250.00		
02 Real Estate Commission	to Compass Floirida LLC		\$9,600.00		
03 Real Estate Commission	to Echo Fine Properties		\$12,000.00		
04 Survey Fee	to NexGen Surveying LLC	\$295.00			
05 Title - Owner's Title Insurance (optional)	to Patch Reef Title Company/		\$290.00		
06 Transaction Fee	to Echo Fine Properties	\$395.00			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$9,556.74				
Other Costs Subtotals (E + F + G + H)	\$9,556.74				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$22,781.24			
Closing Costs Subtotals (D + I)	\$22,086.24	\$695.00	\$26,065.00		
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)	\$22,056.00	\$22,781.24	YES See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$695.00	YES You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$96,000.00	\$96,000.00	NO
Deposit	-\$10,000.00	-\$48,000.00	YES You increased this payment. See Deposit in Section L.
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	-\$1,078.00	-\$2,535.16	YES See details in Section K and Section L.
Cash to Close	\$106,978.00	\$67,551.08	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing		\$502,180.36
01	Sale Price of Property	\$480,000.00
02	Sale Price of Any Personal Property Included in Sale	
03	Closing Costs Paid at Closing (J)	\$22,086.24
04		
Adjustments		
05		
06		
07		
Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes to	
09	County Taxes to	
10	Assessments 03/29/24 to 09/30/24	\$50.25
11		
12	HOA \$1243.00 QTR 3/29/2024 to 03/31/2024	\$40.98
13	Loxachatachee \$8.75 OTR 3/29/2024 to 03/31/2024	\$2.89
14		
15		
L. Paid Already by or on Behalf of Borrower at Closing		\$434,629.28
01	Deposit	\$48,000.00
02	Loan Amount	\$384,000.00
03	Existing Loan(s) Assumed or Taken Subject to	
04		
05	Seller Credit	
Other Credits		
06		
07		
Adjustments		
08	Title Adjustment Insurance	\$1,620.00
09		
10		
11		
Adjustments for Items Unpaid by Seller		
12	City/Town Taxes to	
13	County Taxes 01/01/24 to 03/29/24	\$1,009.28
14	Assessments to	
15		
16		
17		
CALCULATION		
Total Due from Borrower at Closing (K)		\$502,180.36
Total Paid Already by or on Behalf of Borrower at Closing (L)		-\$434,629.28
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower		\$67,551.08

SELLER'S TRANSACTION

M. Due to Seller at Closing		\$488,259.12
01	Sale Price of Property	\$480,000.00
02	Sale Price of Any Personal Property Included in Sale	
03		
04		
05	REaltor Credit from Compass	\$8,165.00
06		
07		
08		
Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes to	
10	County Taxes to	
11	Assessments 03/29/24 to 09/30/24	\$50.25
12	HOA \$1243.00 QTR 3/29/2024 to 03/31/2024	\$40.98
13	Loxachatachee \$8.75 OTR 3/29/2024 to 03/31/2024	\$2.89
14		
15		
16		
N. Due from Seller at Closing		\$238,932.45
01	Excess Deposit	
02	Closing Costs Paid at Closing (J)	\$26,065.00
03	Existing Loan(s) Assumed or Taken Subject to	
04	Payoff of First Mortgage Loan	\$210,238.17
05	Payoff of Second Mortgage Loan	
06		
07		
08	Seller Credit	
09		
10	Title Adjustment Insurance	\$1,620.00
11		
12		
13		
Adjustments for Items Unpaid by Seller		
14	City/Town Taxes to	
15	County Taxes 01/01/24 to 03/29/24	\$1,009.28
16	Assessments to	
17		
18		
19		
CALCULATION		
Total Due to Seller at Closing (M)		\$488,259.12
Total Due from Seller at Closing (N)		-\$238,932.45
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller		\$249,326.67



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 and interest overdue.

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
825 Center Street Apartment 43B, Jupiter, FL 33458

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	\$11,250.00	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$4,548.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Dues</i> You may have other property costs.
Initial Escrow Payment	\$3,843.54	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$937.50	The amount included in your total monthly payment.

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

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

In the future,

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



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$932,013.04
Finance Charge. The dollar amount the loan will cost you.	\$543,256.54
Amount Financed. The loan amount available after paying your upfront finance charge.	\$375,532.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.212 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.268 %

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 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.



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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	CrossCountry Mortgage, LLC		ECHO FINE PROPERTIES	COMPASS	Patch Reef Title Co.
Address	4273 Northlake Boulevard Palm Beach Gardens, FL 33410		7100 FAIRWAY DR #44 Palm Beach Gardens, FL 33418	5370 DONALD ROSS RD Palm Beach Gardens, FL 33410	4455 Military Trail Suite 102 Jupiter, FL 33458
NMLS ID	3029				
FL License ID	MLD806		CQ1057539	BO2035348	A201504
Contact	Ryan D Brown		ROBYN BERIRO	MARY MAIRANO	LORIE LOCKERSON
Contact NMLS ID	334861				
Contact FL License ID	LO8172		SL3477639	BK3279153	A201504
Email	ryand.brown@myccmortgage.com		ROBYN@ECHOFINEPROPERTIES.COM	MARY.MAIRANO@COMPASS.COM	llockerson@patchreeftitle.com
Phone	561-707-0277		561-543-9383	561-662-1462	561-296-8508

Confirm Receipt

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

Applicant Signature

Date

Co-Applicant Signature

Date



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Property 825 Center Street Apartment 43B
Jupiter, FL 33458

Borrower Lucius Henry Weeks III
53 Glade Cir E
Rehoboth Beach, DE 19971



NOTE

March 29, 2024
[Note Date]

Cleveland,
[City]

Ohio
[State]

825 Center Street Apartment 43B, Jupiter, FL 33458
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. **\$384,000.00** (the "Principal") that I have received from **CrossCountry Mortgage, LLC, a Limited Liability Company**

(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 **6.990 %**.

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 **May 1, 2024**. 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 **April 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 **2160 Superior Avenue
Cleveland, OH 44114**

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. **\$2,552.18**. 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 15 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.

WAYNE ALEXANDER RITCHIE (Seal)

LUCIUS HENRY WEEKS III (Seal)

[Sign Original Only]

Lender: CrossCountry Mortgage, LLC
NMLS ID: 3029
Loan Originator: Ryan D Brown
NMLS ID: 334861



ALLONGE

Loan Number: **37222402154519**

Loan Date: **03/29/2024**

Borrower(s): **Wayne Alexander Ritchie**

Lucius Henry Weeks III

Property Address: **825 Center Street Apartment 43B, Jupiter, FL 33458**

Principal Balance: **384,000.00**

PAY TO THE ORDER OF

Without Recourse

Company Name: CrossCountry Mortgage, LLC, A Limited Liability Company



When recorded, return to:
First American Mortgage Solutions
Mail Stop: 142-C
C/O CrossCountry Mortgage, LLC
1795 International Way
Idaho Falls, ID 83402

This document was prepared by:
Delores Butler
CrossCountry Mortgage, LLC
2160 Superior Avenue
Cleveland, OH 44114
877-336-5206

Title Order No.: 624031LL
Escrow No.: 624031LL
LOAN #: 37222402154519

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1007191-0002614338-6

MERS PHONE #: 1-888-679-6377

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 WAYNE ALEXANDER RITCHIE AND LUCIUS HENRY WEEKS III, A MARRIED COUPLE

currently residing at 53 Glade Cir E, Rehoboth Beach, DE 19971.

Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is CrossCountry Mortgage, LLC.

Lender is a Limited Liability Company,
under the laws of Delaware.
OH 44114.

organized and existing
Lender's address is 2160 Superior Avenue, Cleveland,

The term "Lender" includes any successors and assigns of Lender.

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

Documents

(D) "Note" means the promissory note dated March 29, 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 **THREE HUNDRED EIGHTY FOUR THOUSAND AND NO/100*******

*****Dollars (U.S. **\$384,000.00**) 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 **April 1, 2054**.

(E) "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
- 1-4 Family Rider
- Other(s) [specify]
- Condominium Rider
- Planned Unit Development Rider
- Second Home Rider
- V.A. Rider

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

Additional Definitions

(G) "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.

(H) "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.

(I) "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).

(J) "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.

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

(L) "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.

(M) "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.

(N) "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.

(O) "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.

(P) "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.

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

(R) "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.

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

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

(U) "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.

(V) "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.

(W) "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.

(X) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of **Palm Beach**:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 30-42-40-35-16-000-0432

which currently has the address of **825 Center Street Apartment 43B, Jupiter** [Street] [City]

Florida **33458** ("Property Address");
 [Zip Code]

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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER 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. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title 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.

WAYNE ALEXANDER RITCHIE (Seal)
53 Glade Cir E DATE
Rehoboth Beach, DE 19971

LUCIUS HENRY WEEKS III (Seal)
53 Glade Cir E DATE
Rehoboth Beach, DE 19971

Signed, sealed and delivered in the presence of:

Printed Name

Witness Post Office (Mailing) Address 1

Witness Post Office (Mailing) Address 2

Printed Name

Witness Post Office (Mailing) Address 1

Witness Post Office (Mailing) Address 2



State of FLORIDA

County of PALM BEACH

The foregoing instrument was acknowledged before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by WAYNE ALEXANDER RITCHIE AND LUCIUS HENRY WEEKS III, who is/are personally known to me or who has/have produced _____ as identification.

Signature

Printed Name

Title or Rank

Serial Number, if any

Lender: CrossCountry Mortgage, LLC
NMLS ID: 3029
Loan Originator: Ryan D Brown
NMLS ID: 334861



Exhibit "A"

Legal Description

Lot 43 B, Plat of Jupiter Plantation Phase III, according to the map or plat thereof, as recorded in Plat Book 37, Page(s) 103 and 104, of the Public Records of Palm Beach County, Florida.

LOAN #: 37222402154519
MIN: 1007191-0002614338-6

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **29th** day of **March, 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 **CrossCountry Mortgage, LLC, a Limited Liability Company**

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **825 Center Street Apartment 43B, Jupiter, FL 33458.**

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in **COVENANTS, CONDITIONS AND RESTRICTIONS**

(the "Declaration").
The Property is a part of a planned unit development known as **JUPITER PLANTATION PHASE III**

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits, and proceeds of Borrower's interest.

PUD 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. PUD Obligations. Borrower will perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument, or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower will promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.



LOAN #: 37222402154519

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property 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, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and will be paid to Lender. Lender will apply the proceeds 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 or the common areas and facilities of the PUD, 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 PUD, 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 PUD 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.



LOAN #: 37222402154519

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

WAYNE ALEXANDER RITCHIE (Seal)
DATE

LUCIUS HENRY WEEKS III (Seal)
DATE



DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 37222402154519 Wayne Alexander Ritchie Lucius Henry Weeks III CrossCountry Mortgage, LLC 2160 Superior Avenue Cleveland, OH 44114	PAYMENT DUE DATE 06/01/2024 AMOUNT DUE \$3,489.68	IF NOT RECEIVED BY 06/16/2024 a late fee of \$127.60 will be charged. USE FOR ADDL. AMOUNTS <table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>PRINCIPAL</td><td></td><td></td></tr> <tr><td>OTHER</td><td></td><td></td></tr> <tr><td>ESCROW</td><td></td><td></td></tr> <tr><td>TOTAL</td><td></td><td></td></tr> </table>	PRINCIPAL			OTHER			ESCROW			TOTAL		
PRINCIPAL															
OTHER															
ESCROW															
TOTAL															

PROPERTY ADDRESS:

825 Center Street Apartment 43B, Jupiter, FL 33458

COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 37222402154519 Wayne Alexander Ritchie Lucius Henry Weeks III CrossCountry Mortgage, LLC 2160 Superior Avenue Cleveland, OH 44114	PAYMENT DUE DATE 05/01/2024 AMOUNT DUE \$3,489.68	IF NOT RECEIVED BY 05/16/2024 a late fee of \$127.60 will be charged. USE FOR ADDL. AMOUNTS <table border="1" style="width:100%; border-collapse: collapse;"> <tr><td>PRINCIPAL</td><td></td><td></td></tr> <tr><td>OTHER</td><td></td><td></td></tr> <tr><td>ESCROW</td><td></td><td></td></tr> <tr><td>TOTAL</td><td></td><td></td></tr> </table>	PRINCIPAL			OTHER			ESCROW			TOTAL		
PRINCIPAL															
OTHER															
ESCROW															
TOTAL															

PROPERTY ADDRESS:

825 Center Street Apartment 43B, Jupiter, FL 33458

COUPON MUST ACCOMPANY PAYMENT



SIGNATURE ADDENDUM

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

DATE



BUYER AFFIDAVIT

[Part III, Ch. 692 F.S. – Conveyances to Foreign Entities – By Natural Person Buyer]

BEFORE ME, the undersigned authority, duly authorized to take acknowledgments and administer oaths, personally appeared **Wayne Alexander Ritchie** (“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:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 30-42-40-35-16-000-0432

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 s. 692.201, F.S., and is in compliance with the requirements set out in ss. 692.202-205, F.S.

OR

_____ A Foreign Principal as defined in s. 692.201, F.S., and is in compliance with the requirements set out in ss. 692.202-205, F.S.

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

(Affiant)
Print Name: **Wayne Alexander Ritchie**
Address: _____



State of FLORIDA

County of PALM BEACH

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by Wayne Alexander Ritchie, who is/are personally known to me or who has/have produced _____ as identification.

Signature

Printed Name

Title or Rank

Serial Number, if any



BUYER AFFIDAVIT

[Part III, Ch. 692 F.S. – Conveyances to Foreign Entities – By Natural Person Buyer]

BEFORE ME, the undersigned authority, duly authorized to take acknowledgments and administer oaths, personally appeared **Lucius Henry Weeks III** ("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:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 30-42-40-35-16-000-0432

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 s. 692.201, F.S., and is in compliance with the requirements set out in ss. 692.202-205, F.S.

OR

_____ A Foreign Principal as defined in s. 692.201, F.S., and is in compliance with the requirements set out in ss. 692.202-205, F.S.

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

(Affiant)
Print Name: **Lucius Henry Weeks III**
Address: _____



State of FLORIDA

County of PALM BEACH

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by Lucius Henry Weeks III, who is/are personally known to me or who has/have produced _____ as identification.

Signature

Printed Name

Title or Rank

Serial Number, if any



APPRAISAL/VALUATION ACKNOWLEDGEMENT

Loan #: 37222402154519

Date: March 29, 2024

Lender: CrossCountry Mortgage, LLC

Borrower(s): Wayne Alexander Ritchie
Lucius Henry Weeks III

Property Address: 825 Center Street Apartment 43B
Jupiter, FL 33458

You are entitled to receive a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit at least three (3) business days prior to your closing date. A copy of each Valuation Report developed in connection with your credit application should have been delivered to you at least three (3) or more business days prior to the closing date.

If you wish to proceed with your closing, your signature will acknowledge either:

- (1) Your receipt of each Valuation Report three (3) or more business days prior to your loan closing, or, alternatively,
- (2) That you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the closing date.

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

DATE

Effective Date: January 18, 2014

Exhibit 1

ICE Mortgage Technology, Inc.

10000HVCC 1214
10000HVCC (CLS)
03/19/2024 11:31 AM PST



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	37222402154519	825 Center Street Apartment 43B, Jupiter, FL 33458

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Wayne Alexander Ritchie

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Wayne Alexander Ritchie
as the name is signed on the note and/or security instrument is one and the same person as;
Wayne A Ritchie

as the name appears in various loan documents.

WAYNE ALEXANDER RITCHIE

DATE

State of: **FLORIDA**

County of: **PALM BEACH**

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by WAYNE ALEXANDER RITCHIE, who is/are personally known to me or who has/have produced _____ as identification.

My Commission expires: _____

(Seal)

(Notary Public)



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	37222402154519	825 Center Street Apartment 43B, Jupiter, FL 33458

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Lucius Henry Weeks III

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Lucius Henry Weeks III

as the name is signed on the note and/or security instrument is one and the same person as;

Lucius H Weeks III

as the name appears in various loan documents.

LUCIUS HENRY WEEKS III

DATE

State of: **FLORIDA**

County of: **PALM BEACH**

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by LUCIUS HENRY WEEKS III, who is/are personally known to me or who has/have produced _____ as identification.

My Commission expires: _____

(Seal)

(Notary Public)



COMPLIANCE AGREEMENT

Borrower(s): **Wayne Alexander Ritchie
Lucius Henry Weeks III**

Date: **March 29, 2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B
Jupiter, FL 33458**

Lender: **CrossCountry Mortgage, LLC**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

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

Dated effective this _____ day of _____, _____.

WAYNE ALEXANDER RITCHIE **DATE**

LUCIUS HENRY WEEKS III **DATE**

State of **FLORIDA**

County of **PALM BEACH**

The foregoing instrument was acknowledged before me by means of [] physical presence or [] online notarization, this _____ day of _____, _____ by **WAYNE ALEXANDER RITCHIE AND LUCIUS HENRY WEEKS III**, who is/are personally known to me or who has/have produced _____ as identification.

Signature

Printed Name

Title or Rank

Serial Number, if any



AFFIDAVIT OF OCCUPANCY

STATE OF FLORIDA }
COUNTY OF Palm Beach } SS.
825 Center Street Apartment 43B
Jupiter, FL 33458

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Wayne Alexander Ritchie AND Lucius Henry Weeks III**

("Affiants") who, upon being duly sworn, depose and say as follows:

- 1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
 - 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
 - 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
 - 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
 - 1.4 **REFINANCES ONLY**
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on

- 2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **CrossCountry Mortgage, LLC**

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to: **CrossCountry Mortgage, LLC**

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

- 3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
- 4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

WAYNE ALEXANDER RITCHIE **DATE**

LUCIUS HENRY WEEKS III **DATE**



State of FLORIDA

County of PALM BEACH

Signed and sworn to (or affirmed) by means of [] physical presence or [] online notarization before me on this _____ day of _____, _____, (date) by WAYNE ALEXANDER RITCHIE AND LUCIUS HENRY WEEKS III.

Signature

Printed Name

Title or Rank

Serial Number, if any



OCCUPANCY AND FINANCIAL STATEMENT

Borrower(s): **Wayne Alexander Ritchie**
Lucius Henry Weeks III

Date: **March 29, 2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B**
Jupiter, FL 33458

Lender/Broker: **CrossCountry Mortgage, LLC**

Loan Originator: **Ryan D Brown**

License #: **MLD806**
NMLS #: **3029**

License #: **LO8172**
NMLS #: **334861**

1. **Occupancy:** [check one box only]

Principal Residence. Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

Second Home. Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

Investment. The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

2. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise has knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

3. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the



information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

DATE



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier: 37222402154519/ 549300VZVN84112ILS843722240215451908 Agency Case No.

Uniform Residential Loan Application

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

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

1a. Personal Information

Name (First, Middle, Last, Suffix) Wayne Alexander Ritchie	Social Security Number 044-54-8849 (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 01/15/1967
	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2 Each Borrower intends to apply for joint credit. Your initials:	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Lucius Henry Weeks III
--	--

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages	Contact Information Home Phone 703-867-1375 Cell Phone 703-867-1375 Work Phone Ext. _____ Email writchier2@aol.com
---	--	---

Current Address

Street 53 Glade Cir E Unit # _____
 City Rehoboth Beach State DE ZIP 19971 Country US
 How Long at Current Address? 1 Years 4 Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street 918 22nd St S Unit # _____
 City Arlington State VA ZIP 22202 Country US
 How Long at Former Address? 27 Years _____ Months **Housing** No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

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

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

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



2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	USAA FSB	0462	\$1,498.00	<input type="checkbox"/>	\$15.00
Revolving	NAVY FCU	3778	\$460.00	<input type="checkbox"/>	\$50.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses

Does not apply

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 53 Glade Cir E Unit # _____
 City Rehoboth Beach State DE ZIP 19971 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$900,000.00	Retained	Second Home	\$566.07	\$	\$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 384,000.00 Loan Purpose Purchase Refinance Other (specify) _____

Property Address Street 825 Center Street Apartment 43B

City Jupiter State FL ZIP 33458 County Palm Beach

Number of Units 1 Property Value \$ 490,000.00

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

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$

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	\$

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

Section 5: Declarations.

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

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

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



5b. About Your Finances

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



Section 6: Acknowledgements and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Wayne Alexander Ritchie

Date (mm/dd/yyyy)



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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



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

Loan Originator Information

Loan Originator Organization Name CrossCountry Mortgage, LLC

Address 4273 Northlake Boulevard, Palm Beach Gardens, FL 33410

Loan Originator Organization NMLSR ID# 3029 State License ID# MLD806

Loan Originator Name Ryan D Brown

Loan Originator NMLSR ID# 334861 State License ID# LO8172

Email ryand.brown@myccmortgage.com Phone 561-707-0277

Signature _____ Date (mm/dd/yyyy) _____



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 37222402154519/

Agency Case No.

549300VZVN84112ILS843722240215451908

Uniform Residential Loan Application

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

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

1a. Personal Information

Name (First, Middle, Last, Suffix)

Lucius Henry Weeks III

Social Security Number 247-13-3916

(or Individual Taxpayer Identification Number)

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

Date of Birth (mm/dd/yyyy)

06/29/1961

Citizenship

- U.S. Citizen
- Permanent Resident Alien
- Non-Permanent Resident Alien

Type of Credit

- I am applying for individual credit.
- I am applying for joint credit. Total Number of Borrowers: 2

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

Wayne Alexander Ritchie

Marital Status

- Married
- Separated
- Unmarried

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

Dependents (not listed by another Borrower)

Number 0

Ages

Contact Information

Home Phone 202-489-1417

Cell Phone

Work Phone

Ext.

Email lhweeks3@gmail.com

Current Address

Street 53 Glade Cir E

Unit #

City Rehoboth Beach State DE ZIP 19971 Country US

How Long at Current Address? 1 Years 4 Months Housing No primary housing expense Own Rent (\$ /month)

If at Current Address for LESS than 2 years, list Former Address

Does not apply

Street 918 22nd St S

Unit #

City Arlington State VA ZIP 22202 Country US

How Long at Former Address? 27 Years Months Housing No primary housing expense Own Rent (\$ /month)

Mailing Address - if different from Current Address Does not apply

Street

Unit #

City State ZIP Country

1b. Current Employment/Self Employment and Income

Does not apply

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

Does not apply



2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	JPMCB CARD	1275	\$4,008.00	<input type="checkbox"/>	\$40.00
Revolving	NAVY FCU	4191	\$3,426.00	<input type="checkbox"/>	\$20.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses

Does not apply

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 53 Glade Cir E Unit # _____
 City Rehoboth Beach State DE ZIP 19971 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$900,000.00	Retained	Second Home	\$566.07	\$	\$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
				<input type="checkbox"/>		
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Address Street 1025 Riverland Woods Pl Apartment 104
 City Charleston State SC ZIP 29412 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$450,000.00	Retained	Second Home	\$512.44	\$	\$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
NRTHAMSAVGBK	113941887	\$1,098.00	\$158,867.00	<input type="checkbox"/>		
				<input type="checkbox"/>		

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply



Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 384,000.00 **Loan Purpose** Purchase Refinance Other (specify) _____
Property Address Street 825 Center Street Apartment 43B
 City Jupiter State FL ZIP 33458 County Palm Beach
 Number of Units 1 **Property Value** \$ 490,000.00
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

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$ _____	\$ _____	\$ _____

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	\$ _____

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

Section 5: Declarations.

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

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

A. Will you occupy the property as your primary residence?
 If YES, have you had an ownership interest in another property in the last three years? NO YES
 If YES, complete (1) and (2) below:
 (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? SH _____
 (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? S _____

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property? NO YES

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? NO YES
 If YES, what is the amount of this money? \$ _____

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? NO YES
 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application? NO YES

E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)? NO YES



5b. About Your Finances

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



Section 6: Acknowledgements 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.

Additional Borrower Signature _____

Lucius Henry Weeks III

Date (mm/dd/yyyy) _____



Section 7: Military Service.

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

Military Service of Borrower

- Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

The Demographic Information was provided through:

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



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

Loan Originator Information

Loan Originator Organization Name CrossCountry Mortgage, LLC

Address 4273 Northlake Boulevard, Palm Beach Gardens, FL 33410

Loan Originator Organization NMLSR ID# 3029 State License ID# MLD806

Loan Originator Name Ryan D Brown

Loan Originator NMLSR ID# 334861 State License ID# LO8172

Email ryand.brown@myccmortgage.com Phone 561-707-0277

Signature _____ Date (mm/dd/yyyy) _____



To be completed by the Lender.

Lender Loan No./Universal Loan Identifier 37222402154519/
549300VZVN841I2ILS843722240215451908

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):

Wayne Alexander Ritchie and Lucius Henry Weeks III

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

Estate Will be Held in

- Fee Simple
- Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
- Life Estate Tenancy by the Entirety
- Tenancy in Common Other

Trust Information

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

Indian Country Land Tenure

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

L3. Mortgage Loan Information

Mortgage Type Applied For

- Conventional USDA-RD
- FHA VA Other: _____

Terms of Loan

Note Rate 6.990 %
 Loan Term 360 (months)

Mortgage Lien Type

- First Lien
- Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 - Adjustable Rate
- If Adjustable Rate:**
 Initial Period Prior to First Adjustment _____ (months)
 Subsequent Adjustment Period _____ (months)

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,552.18
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ 226.58
Supplemental Property Insurance	\$ _____
Property Taxes	\$ 710.92
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ 379.00
Other	\$ _____
Total	\$ 3,868.68

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): _____

Borrower Name(s): Wayne Alexander Ritchie
 Uniform Residential Loan Application — Lender Loan Information
 Freddie Mac Form 65 · Fannie Mae Form 1003
 Effective 1/2021

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 03/21/2024 10:39 AM PST

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

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$ 480,000.00
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 16,326.24
G. Discount Points	\$ 5,760.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 502,086.24
TOTAL MORTGAGE LOANS	
I. Loan Amount	
Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 384,000.00	
Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$ 384,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 384,000.00
TOTAL CREDITS	
L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$
M. Other Credits <i>(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)</i>	\$ 48,000.00
N. TOTAL CREDITS (Total of L and M)	\$ 48,000.00
CALCULATION	
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 502,086.24
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	- \$ 432,000.00
Cash From/To the Borrower <i>(Line H minus Line K and Line N)</i> NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 70,086.24



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) Wayne Alexander Ritchie

Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

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

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

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

If not a HUD-approved agency, or unsure of HUD approval, provide name of the 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: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

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

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

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



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) Lucius Henry Weeks III

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:**

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

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

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

If not a HUD-approved agency, or unsure of HUD approval, provide name of the 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: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

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- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



Request for Taxpayer Identification Number and Certification

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

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

Print or type.
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Wayne Alexander Ritchie	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) ► _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. 53 Glade Cir E	Requester's name and address (optional) CrossCountry Mortgage, LLC 2160 Superior Avenue Cleveland, OH 44114
6 City, state, and ZIP code Rehoboth Beach, DE 19971	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

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

Social security number										
0	4	4	-	5	4	-	8	8	4	9
or										
Employer identification number										
			-							

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

Part II Certification

Under penalties of perjury, I certify that:

- 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.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

By signing the filled-out form, you:

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

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

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

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

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



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

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

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

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation

that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3

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

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



Line 4, Exemptions

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

Exempt payee code.

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

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

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities
- 3 – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

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

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

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.
² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

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

- A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B – The United States or any of its agencies or instrumentalities
- C – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

- F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G – A real estate investment trust
- H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I – A common trust fund as defined in section 584(a)
- J – A bank as defined in section 581
- K – A broker
- L – A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M – A tax exempt trust under a section 403(b) plan or section 457(g) plan

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- 4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have



previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. 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
For this type of account:	Give name and EIN of:
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 under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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



Request for Taxpayer Identification Number and Certification

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

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

Print or type.
See Specific Instructions on page 2.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Lucius Henry Weeks III	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____ Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ▶ _____	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <i>(Applies to accounts maintained outside the U.S.)</i>
5 Address (number, street, and apt. or suite no.) See instructions. 53 Glade Cir E	Requester's name and address (optional) CrossCountry Mortgage, LLC 2160 Superior Avenue Cleveland, OH 44114
6 City, state, and ZIP code Rehoboth Beach, DE 19971	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

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

Social security number										
2	4	7	-	1	3	-	3	9	1	6
or										
Employer identification number										
			-							

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

Part II Certification

Under penalties of perjury, I certify that:

- 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 ▶
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General Instructions

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

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

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

By signing the filled-out form, you:

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

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

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

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

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



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

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

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

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation

that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account; for example, if the grantor of a grantor trust dies.

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3

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

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



Line 4, Exemptions

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

Exempt payee code.

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

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

- 1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 – The United States or any of its agencies or instrumentalities
- 3 – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 – A corporation
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 – A real estate investment trust
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 – A common trust fund operated by a bank under section 584(a)
- 11 – A financial institution
- 12 – A middleman known in the investment community as a nominee or custodian
- 13 – A trust exempt from tax under section 664 or described in section 4947

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

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

¹ See Form 1099-MISC, Miscellaneous Income, and its instructions.
² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

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

- A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
- B – The United States or any of its agencies or instrumentalities
- C – A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i)
- E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i)

- F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state
- G – A real estate investment trust
- H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940
- I – A common trust fund as defined in section 584(a)
- J – A bank as defined in section 581
- K – A broker
- L – A trust exempt from tax under section 664 or described in section 4947(a)(1)
- M – A tax exempt trust under a section 403(b) plan or section 457(g) plan

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.
- 2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
- 3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.
- 4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have



previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))	The grantor [*]
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. 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
For this type of account:	Give name and EIN of:
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 under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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



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

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Wayne	ii. Middle initial A	iii. Last name/BMF company name Ritchie	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 044-54-8849			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 53 Glade Cir E			b. City Rehoboth Beach	c. State DE	d. ZIP code 19971
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name CrossCountry Mortgage, LLC					ii. Telephone number 877-351-3400
iii. Street address (including apt., room, or suite no.) 2160 Superior Avenue			iv. City Cleveland	v. State OH	vi. ZIP code 44114
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>	
7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2023 12 / 31 / 2022 / / / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a 703-867-1375	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Wayne Alexander Ritchie				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					



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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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


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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Wayne	ii. Middle initial A	iii. Last name/BMF company name Ritchie	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 044-54-8849			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 53 Glade Cir E		b. City Rehoboth Beach	c. State DE	d. ZIP code 19971	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify		ii. IVES participant ID number	iii. SOR mailbox ID		
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100		v. City Columbus	vi. State OH	vii. ZIP code 43215	
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name CrossCountry Mortgage, LLC				ii. Telephone number 877-351-3400	
iii. Street address (including apt., room, or suite no.) 2160 Superior Avenue		iv. City Cleveland	v. State OH	vi. ZIP code 44114	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input type="checkbox"/>	
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input checked="" type="checkbox"/>		Line 2a <input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2023 12 / 31 / 2022 / / / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a 703-867-1375	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Wayne Alexander Ritchie				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					



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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-8238
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.



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

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Lucius	ii. Middle initial H	iii. Last name/BMF company name Weeks	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 247-13-3916			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 53 Glade Cir E		b. City Rehoboth Beach	c. State DE	d. ZIP code 19971	
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify		ii. IVES participant ID number		iii. SOR mailbox ID	
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100		v. City Columbus	vi. State OH	vii. ZIP code 43215	
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name CrossCountry Mortgage, LLC				ii. Telephone number 877-351-3400	
iii. Street address (including apt., room, or suite no.) 2160 Superior Avenue			iv. City Cleveland	v. State OH	vi. ZIP code 44114
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input checked="" type="checkbox"/>	
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2023 12 / 31 / 2022 / / / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a 202-489-1417	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Lucius Henry Weeks III				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					



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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)			
i. First name Lucius	ii. Middle initial H	iii. Last name/BMF company name Weeks	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (see instructions) 247-13-3916			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)						
a. Street address (including apt., room, or suite no.) 53 Glade Cir E			b. City Rehoboth Beach	c. State DE	d. ZIP code 19971	
4. Previous address shown on the last return filed if different from line 3 (see instructions)						
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name DataVerify		ii. IVES participant ID number		iii. SOR mailbox ID		
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100		v. City Columbus		vi. State OH	vii. ZIP code 43215	
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)			
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))						
i. Client name CrossCountry Mortgage, LLC				ii. Telephone number 877-351-3400		
iii. Street address (including apt., room, or suite no.) 2160 Superior Avenue			iv. City Cleveland	v. State OH	vi. ZIP code 44114	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts						
a. Return Transcript <input type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input type="checkbox"/>		
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers						
Line 1a <input checked="" type="checkbox"/>		Line 2a <input type="checkbox"/>				
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)						
12 / 31 / 2023		12 / 31 / 2022		/ /		
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (see instructions)		Date		Phone number of taxpayer on line 1a or 2a 202-489-1417	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name Lucius Henry Weeks III					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (required if listed on Line 2a)				Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name						



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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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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.

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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.

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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.



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Wayne Alexander Ritchie AND Lucius Henry Weeks III**

Date: **March 29, 2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B
Jupiter, FL 33458**

Lender: **CrossCountry Mortgage, LLC**

I/We, **Wayne Alexander Ritchie AND Lucius Henry Weeks III**

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGEMENT

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

WAYNE ALEXANDER RITCHIE DATE

LUCIUS HENRY WEEKS III DATE



HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Wayne Alexander Ritchie**
Lucius Henry Weeks III

Date: **03/29/2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B, Jupiter, FL 33458**

Lender: **CrossCountry Mortgage, LLC, a Limited Liability Company**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the mortgage, as long as it equals the minimum amount—80% of the insurable value of the improvements—required to compensate for damage or loss on a replacement cost basis. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
4. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
5. Policy must provide coverage for a term of at least **One (1) Year(s)**. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
6. If any existing policy is provided which will expire within **Six (6) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
CrossCountry Mortgage, LLC, Its Successors And/Or Assigns
2160 Superior Avenue
Cleveland, OH 44114
11. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
12. The Lender's loan number must appear on the policy and any subsequent endorsements.
13. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



14. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

WAYNE ALEXANDER RITCHIE **DATE**

LUCIUS HENRY WEEKS III **DATE**



FLOOD HAZARD DETERMINATION

Date: **March 29, 2024**

Borrower(s) Name(s): **Wayne Alexander Ritchie
Lucius Henry Weeks III**

Property Address: **825 Center Street Apartment 43B, Jupiter, FL 33458**

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the "Property") which will secure your loan is located in an area designated by the Federal Emergency Management Agency ("FEMA") as a "Special Flood Hazard Area." The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.

WAYNE ALEXANDER RITCHIE **DATE**

LUCIUS HENRY WEEKS III **DATE**



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	05/01/2024	\$2,552.18	\$315.38	\$2,236.80	\$383,684.62	\$0.00	79.9343%
2	06/01/2024	\$2,552.18	\$317.22	\$2,234.96	\$383,367.40	\$0.00	79.8682%
3	07/01/2024	\$2,552.18	\$319.06	\$2,233.12	\$383,048.34	\$0.00	79.8017%
4	08/01/2024	\$2,552.18	\$320.92	\$2,231.26	\$382,727.42	\$0.00	79.7349%
5	09/01/2024	\$2,552.18	\$322.79	\$2,229.39	\$382,404.63	\$0.00	79.6676%
6	10/01/2024	\$2,552.18	\$324.67	\$2,227.51	\$382,079.96	\$0.00	79.6000%
7	11/01/2024	\$2,552.18	\$326.56	\$2,225.62	\$381,753.40	\$0.00	79.5320%
8	12/01/2024	\$2,552.18	\$328.47	\$2,223.71	\$381,424.93	\$0.00	79.4635%
9	01/01/2025	\$2,552.18	\$330.38	\$2,221.80	\$381,094.55	\$0.00	79.3947%
10	02/01/2025	\$2,552.18	\$332.30	\$2,219.88	\$380,762.25	\$0.00	79.3255%
11	03/01/2025	\$2,552.18	\$334.24	\$2,217.94	\$380,428.01	\$0.00	79.2558%
12	04/01/2025	\$2,552.18	\$336.19	\$2,215.99	\$380,091.82	\$0.00	79.1858%
13	05/01/2025	\$2,552.18	\$338.15	\$2,214.03	\$379,753.67	\$0.00	79.1153%
14	06/01/2025	\$2,552.18	\$340.11	\$2,212.07	\$379,413.56	\$0.00	79.0445%
15	07/01/2025	\$2,552.18	\$342.10	\$2,210.08	\$379,071.46	\$0.00	78.9732%
16	08/01/2025	\$2,552.18	\$344.09	\$2,208.09	\$378,727.37	\$0.00	78.9015%
17	09/01/2025	\$2,552.18	\$346.09	\$2,206.09	\$378,381.28	\$0.00	78.8294%
18	10/01/2025	\$2,552.18	\$348.11	\$2,204.07	\$378,033.17	\$0.00	78.7569%
19	11/01/2025	\$2,552.18	\$350.14	\$2,202.04	\$377,683.03	\$0.00	78.6840%
20	12/01/2025	\$2,552.18	\$352.18	\$2,200.00	\$377,330.85	\$0.00	78.6106%
21	01/01/2026	\$2,552.18	\$354.23	\$2,197.95	\$376,976.62	\$0.00	78.5368%
22	02/01/2026	\$2,552.18	\$356.29	\$2,195.89	\$376,620.33	\$0.00	78.4626%
23	03/01/2026	\$2,552.18	\$358.37	\$2,193.81	\$376,261.96	\$0.00	78.3879%
24	04/01/2026	\$2,552.18	\$360.45	\$2,191.73	\$375,901.51	\$0.00	78.3128%
25	05/01/2026	\$2,552.18	\$362.55	\$2,189.63	\$375,538.96	\$0.00	78.2373%
26	06/01/2026	\$2,552.18	\$364.67	\$2,187.51	\$375,174.29	\$0.00	78.1613%
27	07/01/2026	\$2,552.18	\$366.79	\$2,185.39	\$374,807.50	\$0.00	78.0849%
28	08/01/2026	\$2,552.18	\$368.93	\$2,183.25	\$374,438.57	\$0.00	78.0080%
29	09/01/2026	\$2,552.18	\$371.08	\$2,181.10	\$374,067.49	\$0.00	77.9307%
30	10/01/2026	\$2,552.18	\$373.24	\$2,178.94	\$373,694.25	\$0.00	77.8530%
31	11/01/2026	\$2,552.18	\$375.41	\$2,176.77	\$373,318.84	\$0.00	77.7748%
32	12/01/2026	\$2,552.18	\$377.60	\$2,174.58	\$372,941.24	\$0.00	77.6961%
33	01/01/2027	\$2,552.18	\$379.80	\$2,172.38	\$372,561.44	\$0.00	77.6170%
34	02/01/2027	\$2,552.18	\$382.01	\$2,170.17	\$372,179.43	\$0.00	77.5374%
35	03/01/2027	\$2,552.18	\$384.23	\$2,167.95	\$371,795.20	\$0.00	77.4573%
36	04/01/2027	\$2,552.18	\$386.47	\$2,165.71	\$371,408.73	\$0.00	77.3768%
37	05/01/2027	\$2,552.18	\$388.72	\$2,163.46	\$371,020.01	\$0.00	77.2958%
38	06/01/2027	\$2,552.18	\$390.99	\$2,161.19	\$370,629.02	\$0.00	77.2144%
39	07/01/2027	\$2,552.18	\$393.27	\$2,158.91	\$370,235.75	\$0.00	77.1324%
40	08/01/2027	\$2,552.18	\$395.56	\$2,156.62	\$369,840.19	\$0.00	77.0500%
41	09/01/2027	\$2,552.18	\$397.86	\$2,154.32	\$369,442.33	\$0.00	76.9672%
42	10/01/2027	\$2,552.18	\$400.18	\$2,152.00	\$369,042.15	\$0.00	76.8838%
43	11/01/2027	\$2,552.18	\$402.51	\$2,149.67	\$368,639.64	\$0.00	76.7999%
44	12/01/2027	\$2,552.18	\$404.85	\$2,147.33	\$368,234.79	\$0.00	76.7156%
45	01/01/2028	\$2,552.18	\$407.21	\$2,144.97	\$367,827.58	\$0.00	76.6307%
46	02/01/2028	\$2,552.18	\$409.58	\$2,142.60	\$367,418.00	\$0.00	76.5454%
47	03/01/2028	\$2,552.18	\$411.97	\$2,140.21	\$367,006.03	\$0.00	76.4596%
48	04/01/2028	\$2,552.18	\$414.37	\$2,137.81	\$366,591.66	\$0.00	76.3733%
49	05/01/2028	\$2,552.18	\$416.78	\$2,135.40	\$366,174.88	\$0.00	76.2864%
50	06/01/2028	\$2,552.18	\$419.21	\$2,132.97	\$365,755.67	\$0.00	76.1991%
51	07/01/2028	\$2,552.18	\$421.65	\$2,130.53	\$365,334.02	\$0.00	76.1113%
52	08/01/2028	\$2,552.18	\$424.11	\$2,128.07	\$364,909.91	\$0.00	76.0229%
53	09/01/2028	\$2,552.18	\$426.58	\$2,125.60	\$364,483.33	\$0.00	75.9340%
54	10/01/2028	\$2,552.18	\$429.06	\$2,123.12	\$364,054.27	\$0.00	75.8446%
55	11/01/2028	\$2,552.18	\$431.56	\$2,120.62	\$363,622.71	\$0.00	75.7547%
56	12/01/2028	\$2,552.18	\$434.08	\$2,118.10	\$363,188.63	\$0.00	75.6643%
57	01/01/2029	\$2,552.18	\$436.61	\$2,115.57	\$362,752.02	\$0.00	75.5733%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	02/01/2029	\$2,552.18	\$439.15	\$2,113.03	\$362,312.87	\$0.00	75.4818%
59	03/01/2029	\$2,552.18	\$441.71	\$2,110.47	\$361,871.16	\$0.00	75.3898%
60	04/01/2029	\$2,552.18	\$444.28	\$2,107.90	\$361,426.88	\$0.00	75.2973%
61	05/01/2029	\$2,552.18	\$446.87	\$2,105.31	\$360,980.01	\$0.00	75.2042%
62	06/01/2029	\$2,552.18	\$449.47	\$2,102.71	\$360,530.54	\$0.00	75.1105%
63	07/01/2029	\$2,552.18	\$452.09	\$2,100.09	\$360,078.45	\$0.00	75.0163%
64	08/01/2029	\$2,552.18	\$454.72	\$2,097.46	\$359,623.73	\$0.00	74.9216%
65	09/01/2029	\$2,552.18	\$457.37	\$2,094.81	\$359,166.36	\$0.00	74.8263%
66	10/01/2029	\$2,552.18	\$460.04	\$2,092.14	\$358,706.32	\$0.00	74.7305%
67	11/01/2029	\$2,552.18	\$462.72	\$2,089.46	\$358,243.60	\$0.00	74.6341%
68	12/01/2029	\$2,552.18	\$465.41	\$2,086.77	\$357,778.19	\$0.00	74.5371%
69	01/01/2030	\$2,552.18	\$468.12	\$2,084.06	\$357,310.07	\$0.00	74.4396%
70	02/01/2030	\$2,552.18	\$470.85	\$2,081.33	\$356,839.22	\$0.00	74.3415%
71	03/01/2030	\$2,552.18	\$473.59	\$2,078.59	\$356,365.63	\$0.00	74.2428%
72	04/01/2030	\$2,552.18	\$476.35	\$2,075.83	\$355,889.28	\$0.00	74.1436%
73	05/01/2030	\$2,552.18	\$479.12	\$2,073.06	\$355,410.16	\$0.00	74.0438%
74	06/01/2030	\$2,552.18	\$481.92	\$2,070.26	\$354,928.24	\$0.00	73.9434%
75	07/01/2030	\$2,552.18	\$484.72	\$2,067.46	\$354,443.52	\$0.00	73.8424%
76	08/01/2030	\$2,552.18	\$487.55	\$2,064.63	\$353,955.97	\$0.00	73.7408%
77	09/01/2030	\$2,552.18	\$490.39	\$2,061.79	\$353,465.58	\$0.00	73.6387%
78	10/01/2030	\$2,552.18	\$493.24	\$2,058.94	\$352,972.34	\$0.00	73.5359%
79	11/01/2030	\$2,552.18	\$496.12	\$2,056.06	\$352,476.22	\$0.00	73.4325%
80	12/01/2030	\$2,552.18	\$499.01	\$2,053.17	\$351,977.21	\$0.00	73.3286%
81	01/01/2031	\$2,552.18	\$501.91	\$2,050.27	\$351,475.30	\$0.00	73.2240%
82	02/01/2031	\$2,552.18	\$504.84	\$2,047.34	\$350,970.46	\$0.00	73.1188%
83	03/01/2031	\$2,552.18	\$507.78	\$2,044.40	\$350,462.68	\$0.00	73.0131%
84	04/01/2031	\$2,552.18	\$510.73	\$2,041.45	\$349,951.95	\$0.00	72.9067%
85	05/01/2031	\$2,552.18	\$513.71	\$2,038.47	\$349,438.24	\$0.00	72.7996%
86	06/01/2031	\$2,552.18	\$516.70	\$2,035.48	\$348,921.54	\$0.00	72.6920%
87	07/01/2031	\$2,552.18	\$519.71	\$2,032.47	\$348,401.83	\$0.00	72.5837%
88	08/01/2031	\$2,552.18	\$522.74	\$2,029.44	\$347,879.09	\$0.00	72.4748%
89	09/01/2031	\$2,552.18	\$525.78	\$2,026.40	\$347,353.31	\$0.00	72.3653%
90	10/01/2031	\$2,552.18	\$528.85	\$2,023.33	\$346,824.46	\$0.00	72.2551%
91	11/01/2031	\$2,552.18	\$531.93	\$2,020.25	\$346,292.53	\$0.00	72.1443%
92	12/01/2031	\$2,552.18	\$535.03	\$2,017.15	\$345,757.50	\$0.00	72.0328%
93	01/01/2032	\$2,552.18	\$538.14	\$2,014.04	\$345,219.36	\$0.00	71.9207%
94	02/01/2032	\$2,552.18	\$541.28	\$2,010.90	\$344,678.08	\$0.00	71.8079%
95	03/01/2032	\$2,552.18	\$544.43	\$2,007.75	\$344,133.65	\$0.00	71.6945%
96	04/01/2032	\$2,552.18	\$547.60	\$2,004.58	\$343,586.05	\$0.00	71.5804%
97	05/01/2032	\$2,552.18	\$550.79	\$2,001.39	\$343,035.26	\$0.00	71.4657%
98	06/01/2032	\$2,552.18	\$554.00	\$1,998.18	\$342,481.26	\$0.00	71.3503%
99	07/01/2032	\$2,552.18	\$557.23	\$1,994.95	\$341,924.03	\$0.00	71.2342%
100	08/01/2032	\$2,552.18	\$560.47	\$1,991.71	\$341,363.56	\$0.00	71.1174%
101	09/01/2032	\$2,552.18	\$563.74	\$1,988.44	\$340,799.82	\$0.00	71.0000%
102	10/01/2032	\$2,552.18	\$567.02	\$1,985.16	\$340,232.80	\$0.00	70.8818%
103	11/01/2032	\$2,552.18	\$570.32	\$1,981.86	\$339,662.48	\$0.00	70.7630%
104	12/01/2032	\$2,552.18	\$573.65	\$1,978.53	\$339,088.83	\$0.00	70.6435%
105	01/01/2033	\$2,552.18	\$576.99	\$1,975.19	\$338,511.84	\$0.00	70.5233%
106	02/01/2033	\$2,552.18	\$580.35	\$1,971.83	\$337,931.49	\$0.00	70.4024%
107	03/01/2033	\$2,552.18	\$583.73	\$1,968.45	\$337,347.76	\$0.00	70.2808%
108	04/01/2033	\$2,552.18	\$587.13	\$1,965.05	\$336,760.63	\$0.00	70.1585%
109	05/01/2033	\$2,552.18	\$590.55	\$1,961.63	\$336,170.08	\$0.00	70.0354%
110	06/01/2033	\$2,552.18	\$593.99	\$1,958.19	\$335,576.09	\$0.00	69.9117%
111	07/01/2033	\$2,552.18	\$597.45	\$1,954.73	\$334,978.64	\$0.00	69.7872%
112	08/01/2033	\$2,552.18	\$600.93	\$1,951.25	\$334,377.71	\$0.00	69.6620%
113	09/01/2033	\$2,552.18	\$604.43	\$1,947.75	\$333,773.28	\$0.00	69.5361%
114	10/01/2033	\$2,552.18	\$607.95	\$1,944.23	\$333,165.33	\$0.00	69.4094%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	11/01/2033	\$2,552.18	\$611.49	\$1,940.69	\$332,553.84	\$0.00	69.2821%
116	12/01/2033	\$2,552.18	\$615.05	\$1,937.13	\$331,938.79	\$0.00	69.1539%
117	01/01/2034	\$2,552.18	\$618.64	\$1,933.54	\$331,320.15	\$0.00	69.0250%
118	02/01/2034	\$2,552.18	\$622.24	\$1,929.94	\$330,697.91	\$0.00	68.8954%
119	03/01/2034	\$2,552.18	\$625.86	\$1,926.32	\$330,072.05	\$0.00	68.7650%
120	04/01/2034	\$2,552.18	\$629.51	\$1,922.67	\$329,442.54	\$0.00	68.6339%
121	05/01/2034	\$2,552.18	\$633.18	\$1,919.00	\$328,809.36	\$0.00	68.5019%
122	06/01/2034	\$2,552.18	\$636.87	\$1,915.31	\$328,172.49	\$0.00	68.3693%
123	07/01/2034	\$2,552.18	\$640.58	\$1,911.60	\$327,531.91	\$0.00	68.2358%
124	08/01/2034	\$2,552.18	\$644.31	\$1,907.87	\$326,887.60	\$0.00	68.1016%
125	09/01/2034	\$2,552.18	\$648.06	\$1,904.12	\$326,239.54	\$0.00	67.9666%
126	10/01/2034	\$2,552.18	\$651.83	\$1,900.35	\$325,587.71	\$0.00	67.8308%
127	11/01/2034	\$2,552.18	\$655.63	\$1,896.55	\$324,932.08	\$0.00	67.6942%
128	12/01/2034	\$2,552.18	\$659.45	\$1,892.73	\$324,272.63	\$0.00	67.5568%
129	01/01/2035	\$2,552.18	\$663.29	\$1,888.89	\$323,609.34	\$0.00	67.4186%
130	02/01/2035	\$2,552.18	\$667.16	\$1,885.02	\$322,942.18	\$0.00	67.2796%
131	03/01/2035	\$2,552.18	\$671.04	\$1,881.14	\$322,271.14	\$0.00	67.1398%
132	04/01/2035	\$2,552.18	\$674.95	\$1,877.23	\$321,596.19	\$0.00	66.9992%
133	05/01/2035	\$2,552.18	\$678.88	\$1,873.30	\$320,917.31	\$0.00	66.8578%
134	06/01/2035	\$2,552.18	\$682.84	\$1,869.34	\$320,234.47	\$0.00	66.7155%
135	07/01/2035	\$2,552.18	\$686.81	\$1,865.37	\$319,547.66	\$0.00	66.5724%
136	08/01/2035	\$2,552.18	\$690.81	\$1,861.37	\$318,856.85	\$0.00	66.4285%
137	09/01/2035	\$2,552.18	\$694.84	\$1,857.34	\$318,162.01	\$0.00	66.2838%
138	10/01/2035	\$2,552.18	\$698.89	\$1,853.29	\$317,463.12	\$0.00	66.1382%
139	11/01/2035	\$2,552.18	\$702.96	\$1,849.22	\$316,760.16	\$0.00	65.9917%
140	12/01/2035	\$2,552.18	\$707.05	\$1,845.13	\$316,053.11	\$0.00	65.8444%
141	01/01/2036	\$2,552.18	\$711.17	\$1,841.01	\$315,341.94	\$0.00	65.6962%
142	02/01/2036	\$2,552.18	\$715.31	\$1,836.87	\$314,626.63	\$0.00	65.5472%
143	03/01/2036	\$2,552.18	\$719.48	\$1,832.70	\$313,907.15	\$0.00	65.3973%
144	04/01/2036	\$2,552.18	\$723.67	\$1,828.51	\$313,183.48	\$0.00	65.2466%
145	05/01/2036	\$2,552.18	\$727.89	\$1,824.29	\$312,455.59	\$0.00	65.0949%
146	06/01/2036	\$2,552.18	\$732.13	\$1,820.05	\$311,723.46	\$0.00	64.9424%
147	07/01/2036	\$2,552.18	\$736.39	\$1,815.79	\$310,987.07	\$0.00	64.7890%
148	08/01/2036	\$2,552.18	\$740.68	\$1,811.50	\$310,246.39	\$0.00	64.6347%
149	09/01/2036	\$2,552.18	\$744.99	\$1,807.19	\$309,501.40	\$0.00	64.4795%
150	10/01/2036	\$2,552.18	\$749.33	\$1,802.85	\$308,752.07	\$0.00	64.3233%
151	11/01/2036	\$2,552.18	\$753.70	\$1,798.48	\$307,998.37	\$0.00	64.1663%
152	12/01/2036	\$2,552.18	\$758.09	\$1,794.09	\$307,240.28	\$0.00	64.0084%
153	01/01/2037	\$2,552.18	\$762.51	\$1,789.67	\$306,477.77	\$0.00	63.8495%
154	02/01/2037	\$2,552.18	\$766.95	\$1,785.23	\$305,710.82	\$0.00	63.6898%
155	03/01/2037	\$2,552.18	\$771.41	\$1,780.77	\$304,939.41	\$0.00	63.5290%
156	04/01/2037	\$2,552.18	\$775.91	\$1,776.27	\$304,163.50	\$0.00	63.3674%
157	05/01/2037	\$2,552.18	\$780.43	\$1,771.75	\$303,383.07	\$0.00	63.2048%
158	06/01/2037	\$2,552.18	\$784.97	\$1,767.21	\$302,598.10	\$0.00	63.0413%
159	07/01/2037	\$2,552.18	\$789.55	\$1,762.63	\$301,808.55	\$0.00	62.8768%
160	08/01/2037	\$2,552.18	\$794.15	\$1,758.03	\$301,014.40	\$0.00	62.7113%
161	09/01/2037	\$2,552.18	\$798.77	\$1,753.41	\$300,215.63	\$0.00	62.5449%
162	10/01/2037	\$2,552.18	\$803.42	\$1,748.76	\$299,412.21	\$0.00	62.3775%
163	11/01/2037	\$2,552.18	\$808.10	\$1,744.08	\$298,604.11	\$0.00	62.2092%
164	12/01/2037	\$2,552.18	\$812.81	\$1,739.37	\$297,791.30	\$0.00	62.0399%
165	01/01/2038	\$2,552.18	\$817.55	\$1,734.63	\$296,973.75	\$0.00	61.8695%
166	02/01/2038	\$2,552.18	\$822.31	\$1,729.87	\$296,151.44	\$0.00	61.6982%
167	03/01/2038	\$2,552.18	\$827.10	\$1,725.08	\$295,324.34	\$0.00	61.5259%
168	04/01/2038	\$2,552.18	\$831.92	\$1,720.26	\$294,492.42	\$0.00	61.3526%
169	05/01/2038	\$2,552.18	\$836.76	\$1,715.42	\$293,655.66	\$0.00	61.1783%
170	06/01/2038	\$2,552.18	\$841.64	\$1,710.54	\$292,814.02	\$0.00	61.0029%
171	07/01/2038	\$2,552.18	\$846.54	\$1,705.64	\$291,967.48	\$0.00	60.8266%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	08/01/2038	\$2,552.18	\$851.47	\$1,700.71	\$291,116.01	\$0.00	60.6492%
173	09/01/2038	\$2,552.18	\$856.43	\$1,695.75	\$290,259.58	\$0.00	60.4707%
174	10/01/2038	\$2,552.18	\$861.42	\$1,690.76	\$289,398.16	\$0.00	60.2913%
175	11/01/2038	\$2,552.18	\$866.44	\$1,685.74	\$288,531.72	\$0.00	60.1108%
176	12/01/2038	\$2,552.18	\$871.48	\$1,680.70	\$287,660.24	\$0.00	59.9292%
177	01/01/2039	\$2,552.18	\$876.56	\$1,675.62	\$286,783.68	\$0.00	59.7466%
178	02/01/2039	\$2,552.18	\$881.67	\$1,670.51	\$285,902.01	\$0.00	59.5629%
179	03/01/2039	\$2,552.18	\$886.80	\$1,665.38	\$285,015.21	\$0.00	59.3782%
180	04/01/2039	\$2,552.18	\$891.97	\$1,660.21	\$284,123.24	\$0.00	59.1923%
181	05/01/2039	\$2,552.18	\$897.16	\$1,655.02	\$283,226.08	\$0.00	59.0054%
182	06/01/2039	\$2,552.18	\$902.39	\$1,649.79	\$282,323.69	\$0.00	58.8174%
183	07/01/2039	\$2,552.18	\$907.64	\$1,644.54	\$281,416.05	\$0.00	58.6283%
184	08/01/2039	\$2,552.18	\$912.93	\$1,639.25	\$280,503.12	\$0.00	58.4382%
185	09/01/2039	\$2,552.18	\$918.25	\$1,633.93	\$279,584.87	\$0.00	58.2468%
186	10/01/2039	\$2,552.18	\$923.60	\$1,628.58	\$278,661.27	\$0.00	58.0544%
187	11/01/2039	\$2,552.18	\$928.98	\$1,623.20	\$277,732.29	\$0.00	57.8609%
188	12/01/2039	\$2,552.18	\$934.39	\$1,617.79	\$276,797.90	\$0.00	57.6662%
189	01/01/2040	\$2,552.18	\$939.83	\$1,612.35	\$275,858.07	\$0.00	57.4704%
190	02/01/2040	\$2,552.18	\$945.31	\$1,606.87	\$274,912.76	\$0.00	57.2735%
191	03/01/2040	\$2,552.18	\$950.81	\$1,601.37	\$273,961.95	\$0.00	57.0754%
192	04/01/2040	\$2,552.18	\$956.35	\$1,595.83	\$273,005.60	\$0.00	56.8762%
193	05/01/2040	\$2,552.18	\$961.92	\$1,590.26	\$272,043.68	\$0.00	56.6758%
194	06/01/2040	\$2,552.18	\$967.53	\$1,584.65	\$271,076.15	\$0.00	56.4742%
195	07/01/2040	\$2,552.18	\$973.16	\$1,579.02	\$270,102.99	\$0.00	56.2715%
196	08/01/2040	\$2,552.18	\$978.83	\$1,573.35	\$269,124.16	\$0.00	56.0675%
197	09/01/2040	\$2,552.18	\$984.53	\$1,567.65	\$268,139.63	\$0.00	55.8624%
198	10/01/2040	\$2,552.18	\$990.27	\$1,561.91	\$267,149.36	\$0.00	55.6561%
199	11/01/2040	\$2,552.18	\$996.03	\$1,556.15	\$266,153.33	\$0.00	55.4486%
200	12/01/2040	\$2,552.18	\$1,001.84	\$1,550.34	\$265,151.49	\$0.00	55.2399%
201	01/01/2041	\$2,552.18	\$1,007.67	\$1,544.51	\$264,143.82	\$0.00	55.0300%
202	02/01/2041	\$2,552.18	\$1,013.54	\$1,538.64	\$263,130.28	\$0.00	54.8188%
203	03/01/2041	\$2,552.18	\$1,019.45	\$1,532.73	\$262,110.83	\$0.00	54.6064%
204	04/01/2041	\$2,552.18	\$1,025.38	\$1,526.80	\$261,085.45	\$0.00	54.3928%
205	05/01/2041	\$2,552.18	\$1,031.36	\$1,520.82	\$260,054.09	\$0.00	54.1779%
206	06/01/2041	\$2,552.18	\$1,037.36	\$1,514.82	\$259,016.73	\$0.00	53.9618%
207	07/01/2041	\$2,552.18	\$1,043.41	\$1,508.77	\$257,973.32	\$0.00	53.7444%
208	08/01/2041	\$2,552.18	\$1,049.49	\$1,502.69	\$256,923.83	\$0.00	53.5258%
209	09/01/2041	\$2,552.18	\$1,055.60	\$1,496.58	\$255,868.23	\$0.00	53.3059%
210	10/01/2041	\$2,552.18	\$1,061.75	\$1,490.43	\$254,806.48	\$0.00	53.0847%
211	11/01/2041	\$2,552.18	\$1,067.93	\$1,484.25	\$253,738.55	\$0.00	52.8622%
212	12/01/2041	\$2,552.18	\$1,074.15	\$1,478.03	\$252,664.40	\$0.00	52.6384%
213	01/01/2042	\$2,552.18	\$1,080.41	\$1,471.77	\$251,583.99	\$0.00	52.4133%
214	02/01/2042	\$2,552.18	\$1,086.70	\$1,465.48	\$250,497.29	\$0.00	52.1869%
215	03/01/2042	\$2,552.18	\$1,093.03	\$1,459.15	\$249,404.26	\$0.00	51.9592%
216	04/01/2042	\$2,552.18	\$1,099.40	\$1,452.78	\$248,304.86	\$0.00	51.7302%
217	05/01/2042	\$2,552.18	\$1,105.80	\$1,446.38	\$247,199.06	\$0.00	51.4998%
218	06/01/2042	\$2,552.18	\$1,112.25	\$1,439.93	\$246,086.81	\$0.00	51.2681%
219	07/01/2042	\$2,552.18	\$1,118.72	\$1,433.46	\$244,968.09	\$0.00	51.0350%
220	08/01/2042	\$2,552.18	\$1,125.24	\$1,426.94	\$243,842.85	\$0.00	50.8006%
221	09/01/2042	\$2,552.18	\$1,131.80	\$1,420.38	\$242,711.05	\$0.00	50.5648%
222	10/01/2042	\$2,552.18	\$1,138.39	\$1,413.79	\$241,572.66	\$0.00	50.3276%
223	11/01/2042	\$2,552.18	\$1,145.02	\$1,407.16	\$240,427.64	\$0.00	50.0891%
224	12/01/2042	\$2,552.18	\$1,151.69	\$1,400.49	\$239,275.95	\$0.00	49.8492%
225	01/01/2043	\$2,552.18	\$1,158.40	\$1,393.78	\$238,117.55	\$0.00	49.6078%
226	02/01/2043	\$2,552.18	\$1,165.15	\$1,387.03	\$236,952.40	\$0.00	49.3651%
227	03/01/2043	\$2,552.18	\$1,171.93	\$1,380.25	\$235,780.47	\$0.00	49.1209%
228	04/01/2043	\$2,552.18	\$1,178.76	\$1,373.42	\$234,601.71	\$0.00	48.8754%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	05/01/2043	\$2,552.18	\$1,185.63	\$1,366.55	\$233,416.08	\$0.00	48.6284%
230	06/01/2043	\$2,552.18	\$1,192.53	\$1,359.65	\$232,223.55	\$0.00	48.3799%
231	07/01/2043	\$2,552.18	\$1,199.48	\$1,352.70	\$231,024.07	\$0.00	48.1300%
232	08/01/2043	\$2,552.18	\$1,206.46	\$1,345.72	\$229,817.61	\$0.00	47.8787%
233	09/01/2043	\$2,552.18	\$1,213.49	\$1,338.69	\$228,604.12	\$0.00	47.6259%
234	10/01/2043	\$2,552.18	\$1,220.56	\$1,331.62	\$227,383.56	\$0.00	47.3716%
235	11/01/2043	\$2,552.18	\$1,227.67	\$1,324.51	\$226,155.89	\$0.00	47.1158%
236	12/01/2043	\$2,552.18	\$1,234.82	\$1,317.36	\$224,921.07	\$0.00	46.8586%
237	01/01/2044	\$2,552.18	\$1,242.01	\$1,310.17	\$223,679.06	\$0.00	46.5998%
238	02/01/2044	\$2,552.18	\$1,249.25	\$1,302.93	\$222,429.81	\$0.00	46.3395%
239	03/01/2044	\$2,552.18	\$1,256.53	\$1,295.65	\$221,173.28	\$0.00	46.0778%
240	04/01/2044	\$2,552.18	\$1,263.85	\$1,288.33	\$219,909.43	\$0.00	45.8145%
241	05/01/2044	\$2,552.18	\$1,271.21	\$1,280.97	\$218,638.22	\$0.00	45.5496%
242	06/01/2044	\$2,552.18	\$1,278.61	\$1,273.57	\$217,359.61	\$0.00	45.2833%
243	07/01/2044	\$2,552.18	\$1,286.06	\$1,266.12	\$216,073.55	\$0.00	45.0153%
244	08/01/2044	\$2,552.18	\$1,293.55	\$1,258.63	\$214,780.00	\$0.00	44.7458%
245	09/01/2044	\$2,552.18	\$1,301.09	\$1,251.09	\$213,478.91	\$0.00	44.4748%
246	10/01/2044	\$2,552.18	\$1,308.67	\$1,243.51	\$212,170.24	\$0.00	44.2021%
247	11/01/2044	\$2,552.18	\$1,316.29	\$1,235.89	\$210,853.95	\$0.00	43.9279%
248	12/01/2044	\$2,552.18	\$1,323.96	\$1,228.22	\$209,529.99	\$0.00	43.6521%
249	01/01/2045	\$2,552.18	\$1,331.67	\$1,220.51	\$208,198.32	\$0.00	43.3746%
250	02/01/2045	\$2,552.18	\$1,339.42	\$1,212.76	\$206,858.90	\$0.00	43.0956%
251	03/01/2045	\$2,552.18	\$1,347.23	\$1,204.95	\$205,511.67	\$0.00	42.8149%
252	04/01/2045	\$2,552.18	\$1,355.07	\$1,197.11	\$204,156.60	\$0.00	42.5326%
253	05/01/2045	\$2,552.18	\$1,362.97	\$1,189.21	\$202,793.63	\$0.00	42.2487%
254	06/01/2045	\$2,552.18	\$1,370.91	\$1,181.27	\$201,422.72	\$0.00	41.9631%
255	07/01/2045	\$2,552.18	\$1,378.89	\$1,173.29	\$200,043.83	\$0.00	41.6758%
256	08/01/2045	\$2,552.18	\$1,386.92	\$1,165.26	\$198,656.91	\$0.00	41.3869%
257	09/01/2045	\$2,552.18	\$1,395.00	\$1,157.18	\$197,261.91	\$0.00	41.0962%
258	10/01/2045	\$2,552.18	\$1,403.13	\$1,149.05	\$195,858.78	\$0.00	40.8039%
259	11/01/2045	\$2,552.18	\$1,411.30	\$1,140.88	\$194,447.48	\$0.00	40.5099%
260	12/01/2045	\$2,552.18	\$1,419.52	\$1,132.66	\$193,027.96	\$0.00	40.2142%
261	01/01/2046	\$2,552.18	\$1,427.79	\$1,124.39	\$191,600.17	\$0.00	39.9167%
262	02/01/2046	\$2,552.18	\$1,436.11	\$1,116.07	\$190,164.06	\$0.00	39.6175%
263	03/01/2046	\$2,552.18	\$1,444.47	\$1,107.71	\$188,719.59	\$0.00	39.3166%
264	04/01/2046	\$2,552.18	\$1,452.89	\$1,099.29	\$187,266.70	\$0.00	39.0139%
265	05/01/2046	\$2,552.18	\$1,461.35	\$1,090.83	\$185,805.35	\$0.00	38.7094%
266	06/01/2046	\$2,552.18	\$1,469.86	\$1,082.32	\$184,335.49	\$0.00	38.4032%
267	07/01/2046	\$2,552.18	\$1,478.43	\$1,073.75	\$182,857.06	\$0.00	38.0952%
268	08/01/2046	\$2,552.18	\$1,487.04	\$1,065.14	\$181,370.02	\$0.00	37.7854%
269	09/01/2046	\$2,552.18	\$1,495.70	\$1,056.48	\$179,874.32	\$0.00	37.4738%
270	10/01/2046	\$2,552.18	\$1,504.41	\$1,047.77	\$178,369.91	\$0.00	37.1604%
271	11/01/2046	\$2,552.18	\$1,513.18	\$1,039.00	\$176,856.73	\$0.00	36.8452%
272	12/01/2046	\$2,552.18	\$1,521.99	\$1,030.19	\$175,334.74	\$0.00	36.5281%
273	01/01/2047	\$2,552.18	\$1,530.86	\$1,021.32	\$173,803.88	\$0.00	36.2091%
274	02/01/2047	\$2,552.18	\$1,539.77	\$1,012.41	\$172,264.11	\$0.00	35.8884%
275	03/01/2047	\$2,552.18	\$1,548.74	\$1,003.44	\$170,715.37	\$0.00	35.5657%
276	04/01/2047	\$2,552.18	\$1,557.76	\$994.42	\$169,157.61	\$0.00	35.2412%
277	05/01/2047	\$2,552.18	\$1,566.84	\$985.34	\$167,590.77	\$0.00	34.9147%
278	06/01/2047	\$2,552.18	\$1,575.96	\$976.22	\$166,014.81	\$0.00	34.5864%
279	07/01/2047	\$2,552.18	\$1,585.14	\$967.04	\$164,429.67	\$0.00	34.2562%
280	08/01/2047	\$2,552.18	\$1,594.38	\$957.80	\$162,835.29	\$0.00	33.9240%
281	09/01/2047	\$2,552.18	\$1,603.66	\$948.52	\$161,231.63	\$0.00	33.5899%
282	10/01/2047	\$2,552.18	\$1,613.01	\$939.17	\$159,618.62	\$0.00	33.2539%
283	11/01/2047	\$2,552.18	\$1,622.40	\$929.78	\$157,996.22	\$0.00	32.9159%
284	12/01/2047	\$2,552.18	\$1,631.85	\$920.33	\$156,364.37	\$0.00	32.5759%
285	01/01/2048	\$2,552.18	\$1,641.36	\$910.82	\$154,723.01	\$0.00	32.2340%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	02/01/2048	\$2,552.18	\$1,650.92	\$901.26	\$153,072.09	\$0.00	31.8900%
287	03/01/2048	\$2,552.18	\$1,660.54	\$891.64	\$151,411.55	\$0.00	31.5441%
288	04/01/2048	\$2,552.18	\$1,670.21	\$881.97	\$149,741.34	\$0.00	31.1961%
289	05/01/2048	\$2,552.18	\$1,679.94	\$872.24	\$148,061.40	\$0.00	30.8461%
290	06/01/2048	\$2,552.18	\$1,689.72	\$862.46	\$146,371.68	\$0.00	30.4941%
291	07/01/2048	\$2,552.18	\$1,699.56	\$852.62	\$144,672.12	\$0.00	30.1400%
292	08/01/2048	\$2,552.18	\$1,709.46	\$842.72	\$142,962.66	\$0.00	29.7839%
293	09/01/2048	\$2,552.18	\$1,719.42	\$832.76	\$141,243.24	\$0.00	29.4257%
294	10/01/2048	\$2,552.18	\$1,729.44	\$822.74	\$139,513.80	\$0.00	29.0654%
295	11/01/2048	\$2,552.18	\$1,739.51	\$812.67	\$137,774.29	\$0.00	28.7030%
296	12/01/2048	\$2,552.18	\$1,749.64	\$802.54	\$136,024.65	\$0.00	28.3385%
297	01/01/2049	\$2,552.18	\$1,759.84	\$792.34	\$134,264.81	\$0.00	27.9718%
298	02/01/2049	\$2,552.18	\$1,770.09	\$782.09	\$132,494.72	\$0.00	27.6031%
299	03/01/2049	\$2,552.18	\$1,780.40	\$771.78	\$130,714.32	\$0.00	27.2322%
300	04/01/2049	\$2,552.18	\$1,790.77	\$761.41	\$128,923.55	\$0.00	26.8591%
301	05/01/2049	\$2,552.18	\$1,801.20	\$750.98	\$127,122.35	\$0.00	26.4838%
302	06/01/2049	\$2,552.18	\$1,811.69	\$740.49	\$125,310.66	\$0.00	26.1064%
303	07/01/2049	\$2,552.18	\$1,822.25	\$729.93	\$123,488.41	\$0.00	25.7268%
304	08/01/2049	\$2,552.18	\$1,832.86	\$719.32	\$121,655.55	\$0.00	25.3449%
305	09/01/2049	\$2,552.18	\$1,843.54	\$708.64	\$119,812.01	\$0.00	24.9608%
306	10/01/2049	\$2,552.18	\$1,854.28	\$697.90	\$117,957.73	\$0.00	24.5745%
307	11/01/2049	\$2,552.18	\$1,865.08	\$687.10	\$116,092.65	\$0.00	24.1860%
308	12/01/2049	\$2,552.18	\$1,875.94	\$676.24	\$114,216.71	\$0.00	23.7951%
309	01/01/2050	\$2,552.18	\$1,886.87	\$665.31	\$112,329.84	\$0.00	23.4020%
310	02/01/2050	\$2,552.18	\$1,897.86	\$654.32	\$110,431.98	\$0.00	23.0067%
311	03/01/2050	\$2,552.18	\$1,908.91	\$643.27	\$108,523.07	\$0.00	22.6090%
312	04/01/2050	\$2,552.18	\$1,920.03	\$632.15	\$106,603.04	\$0.00	22.2090%
313	05/01/2050	\$2,552.18	\$1,931.22	\$620.96	\$104,671.82	\$0.00	21.8066%
314	06/01/2050	\$2,552.18	\$1,942.47	\$609.71	\$102,729.35	\$0.00	21.4019%
315	07/01/2050	\$2,552.18	\$1,953.78	\$598.40	\$100,775.57	\$0.00	20.9949%
316	08/01/2050	\$2,552.18	\$1,965.16	\$587.02	\$98,810.41	\$0.00	20.5855%
317	09/01/2050	\$2,552.18	\$1,976.61	\$575.57	\$96,833.80	\$0.00	20.1737%
318	10/01/2050	\$2,552.18	\$1,988.12	\$564.06	\$94,845.68	\$0.00	19.7595%
319	11/01/2050	\$2,552.18	\$1,999.70	\$552.48	\$92,845.98	\$0.00	19.3429%
320	12/01/2050	\$2,552.18	\$2,011.35	\$540.83	\$90,834.63	\$0.00	18.9239%
321	01/01/2051	\$2,552.18	\$2,023.07	\$529.11	\$88,811.56	\$0.00	18.5024%
322	02/01/2051	\$2,552.18	\$2,034.85	\$517.33	\$86,776.71	\$0.00	18.0785%
323	03/01/2051	\$2,552.18	\$2,046.71	\$505.47	\$84,730.00	\$0.00	17.6521%
324	04/01/2051	\$2,552.18	\$2,058.63	\$493.55	\$82,671.37	\$0.00	17.2232%
325	05/01/2051	\$2,552.18	\$2,070.62	\$481.56	\$80,600.75	\$0.00	16.7918%
326	06/01/2051	\$2,552.18	\$2,082.68	\$469.50	\$78,518.07	\$0.00	16.3579%
327	07/01/2051	\$2,552.18	\$2,094.81	\$457.37	\$76,423.26	\$0.00	15.9215%
328	08/01/2051	\$2,552.18	\$2,107.01	\$445.17	\$74,316.25	\$0.00	15.4826%
329	09/01/2051	\$2,552.18	\$2,119.29	\$432.89	\$72,196.96	\$0.00	15.0410%
330	10/01/2051	\$2,552.18	\$2,131.63	\$420.55	\$70,065.33	\$0.00	14.5969%
331	11/01/2051	\$2,552.18	\$2,144.05	\$408.13	\$67,921.28	\$0.00	14.1503%
332	12/01/2051	\$2,552.18	\$2,156.54	\$395.64	\$65,764.74	\$0.00	13.7010%
333	01/01/2052	\$2,552.18	\$2,169.10	\$383.08	\$63,595.64	\$0.00	13.2491%
334	02/01/2052	\$2,552.18	\$2,181.74	\$370.44	\$61,413.90	\$0.00	12.7946%
335	03/01/2052	\$2,552.18	\$2,194.44	\$357.74	\$59,219.46	\$0.00	12.3374%
336	04/01/2052	\$2,552.18	\$2,207.23	\$344.95	\$57,012.23	\$0.00	11.8775%
337	05/01/2052	\$2,552.18	\$2,220.08	\$332.10	\$54,792.15	\$0.00	11.4150%
338	06/01/2052	\$2,552.18	\$2,233.02	\$319.16	\$52,559.13	\$0.00	10.9498%
339	07/01/2052	\$2,552.18	\$2,246.02	\$306.16	\$50,313.11	\$0.00	10.4819%
340	08/01/2052	\$2,552.18	\$2,259.11	\$293.07	\$48,054.00	\$0.00	10.0112%
341	09/01/2052	\$2,552.18	\$2,272.27	\$279.91	\$45,781.73	\$0.00	9.5379%
342	10/01/2052	\$2,552.18	\$2,285.50	\$266.68	\$43,496.23	\$0.00	9.0617%



AMORTIZATION SCHEDULE

Loan No.: 37222402154519
 Borrower(s): Wayne Alexander Ritchie
 Lucius Henry Weeks III
 Lender: CrossCountry Mortgage, LLC

Date: 03/29/2024
 Loan Amount: \$384,000.00
 Term: 30 years
 Interest Rate: 6.990 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	11/01/2052	\$2,552.18	\$2,298.81	\$253.37	\$41,197.42	\$0.00	8.5828%
344	12/01/2052	\$2,552.18	\$2,312.21	\$239.97	\$38,885.21	\$0.00	8.1011%
345	01/01/2053	\$2,552.18	\$2,325.67	\$226.51	\$36,559.54	\$0.00	7.6166%
346	02/01/2053	\$2,552.18	\$2,339.22	\$212.96	\$34,220.32	\$0.00	7.1292%
347	03/01/2053	\$2,552.18	\$2,352.85	\$199.33	\$31,867.47	\$0.00	6.6391%
348	04/01/2053	\$2,552.18	\$2,366.55	\$185.63	\$29,500.92	\$0.00	6.1460%
349	05/01/2053	\$2,552.18	\$2,380.34	\$171.84	\$27,120.58	\$0.00	5.6501%
350	06/01/2053	\$2,552.18	\$2,394.20	\$157.98	\$24,726.38	\$0.00	5.1513%
351	07/01/2053	\$2,552.18	\$2,408.15	\$144.03	\$22,318.23	\$0.00	4.6496%
352	08/01/2053	\$2,552.18	\$2,422.18	\$130.00	\$19,896.05	\$0.00	4.1450%
353	09/01/2053	\$2,552.18	\$2,436.29	\$115.89	\$17,459.76	\$0.00	3.6374%
354	10/01/2053	\$2,552.18	\$2,450.48	\$101.70	\$15,009.28	\$0.00	3.1269%
355	11/01/2053	\$2,552.18	\$2,464.75	\$87.43	\$12,544.53	\$0.00	2.6134%
356	12/01/2053	\$2,552.18	\$2,479.11	\$73.07	\$10,065.42	\$0.00	2.0970%
357	01/01/2054	\$2,552.18	\$2,493.55	\$58.63	\$7,571.87	\$0.00	1.5775%
358	02/01/2054	\$2,552.18	\$2,508.07	\$44.11	\$5,063.80	\$0.00	1.0550%
359	03/01/2054	\$2,552.18	\$2,522.68	\$29.50	\$2,541.12	\$0.00	0.5294%
360	04/01/2054	\$2,555.92	\$2,541.12	\$14.80	\$0.00	\$0.00	0.0000%

 WAYNE ALEXANDER RITCHIE DATE

 LUCIUS HENRY WEEKS III DATE

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): **Wayne Alexander Ritchie**

Date: **March 29, 2024**

Loan Number: **37222402154519**

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	840
	Source: EXPERIAN INFORMATION SOLUTIONS, INC.
	Date: March 5, 2024

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 320 to a high of 844</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 100 percent of U.S. consumers).</p>



Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	TOO MANY ACCOUNTS WITH BALANCES

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



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Equifax
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Atlanta, GA 30374
1-800-685-1111
www.equifax.com

WAYNE ALEXANDER RITCHIE

DATE



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): Wayne Alexander Ritchie

Date: March 29, 2024

Loan Number: 37222402154519

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	809
	Source: TRANSUNION CONSUMER SOLUTIONS
	Date: March 5, 2024

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The range of scores	<p>Scores range from a low of 309 to a high of 839</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 90 percent of U.S. consumers).</p>



Understanding Your Credit Score (continued)

Key factors that adversely affected your credit score

TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT
 TOO MANY ACCOUNTS WITH BALANCES
 LACK OF RECENT INSTALLMENT LOAN INFORMATION
 INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY

Checking Your Credit Report

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How can you obtain a copy of your credit report?

Under federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.

To order your free annual credit report —

By telephone: Call toll-free: 1-877-322-8228

On the web: Visit: www.annualcreditreport.com

By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at <http://www.ftc.gov/bcp/online/include/requestformfinal.pdf>) to:

Annual Credit Report Request Service
 P.O. Box 105281
 Atlanta, GA 30348-5281

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WAYNE ALEXANDER RITCHIE

DATE



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): **Wayne Alexander Ritchie**

Date: **March 29, 2024**

Loan Number: **37222402154519**

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>817</p> <p>Source: EQUIFAX INFORMATION SERVICES, LLC</p> <p style="text-align: right;">Date: March 5, 2024</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 334 to a high of 818</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 99 percent of U.S. consumers).</p>



Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</p> <p>TOO MANY ACCOUNTS WITH BALANCES</p>

Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have the right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
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WAYNE ALEXANDER RITCHIE

DATE



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): **Lucius Henry Weeks III**

Date: **March 29, 2024**

Loan Number: **37222402154519**

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>824</p> <p>Source: EXPERIAN INFORMATION SOLUTIONS, INC.</p> <p style="text-align: right;">Date: March 5, 2024</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 320 to a high of 844</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 93 percent of U.S. consumers).</p>



Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<p>PROPORTION OF BALANCE TO HIGH CREDIT ON REVOLVING ACCOUNTS</p> <p>TOO MANY ACCOUNTS WITH BALANCES</p>

Checking Your Credit Report	
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LUCIUS HENRY WEEKS III

DATE



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): **Lucius Henry Weeks III**

Date: **March 29, 2024**

Loan Number: **37222402154519**

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>813</p> <p>Source: TRANSUNION CONSUMER SOLUTIONS</p> <p style="text-align: right;">Date: March 5, 2024</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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How your score compares to the scores of other consumers	<p>Your credit score ranks higher than 96 percent of U.S. consumers).</p>



Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH TOO MANY ACCOUNTS WITH BALANCES INSUFFICIENT LENGTH OF REVOLVING CREDIT HISTORY</p>

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LUCIUS HENRY WEEKS III

DATE



CREDIT SCORE DISCLOSURE EXCEPTION FOR LOANS SECURED BY ONE TO FOUR UNITS OF RESIDENTIAL REAL PROPERTY

Applicant(s): **Lucius Henry Weeks III**

Date: **March 29, 2024**

Loan Number: **37222402154519**

CrossCountry Mortgage, LLC

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	<p>799</p> <p>Source: EQUIFAX INFORMATION SERVICES, LLC</p> <p style="text-align: right;">Date: March 5, 2024</p>

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
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Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<p>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</p> <p>AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH</p> <p>TOO MANY ACCOUNTS WITH BALANCES</p>

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LUCIUS HENRY WEEKS III

DATE



BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **CrossCountry Mortgage, LLC**

(“Lender”).

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

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

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

- N/A Department of Veterans Affairs (VA)
- N/A Department of Housing and Urban Development
- N/A Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

DATE



CrossCountry Mortgage, LLC

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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

**Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
202-326-2222**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

DATE



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s) **Wayne Alexander Ritchie**
Lucius Henry Weeks III

Date: **March 29, 2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B**
Jupiter, FL 33458

Lender: **CrossCountry Mortgage, LLC**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WAYNE ALEXANDER RITCHIE DATE

LUCIUS HENRY WEEKS III DATE



HOEPA/HMDA REQUIRED INFORMATION

Due to the recent amendments to RegZ relating to higher priced mortgages for transactions secured by the consumer's principal dwelling, and HMDA principal dwelling, and HMDA requirements for rate spread reporting on all occupancy types, this form must be completed by the Correspondent on all loans beginning with loans delivered to Chase for funding as of October 1st, 2009.

Please complete the below, submit with the closed loan file for funding:

Borrower's Last Name: Ritchie

Property Address: 825 Center Street, Apartment 43B

Jupiter, FL 33458

Correspondent or Chase Loan Number: 37222402154519

1. "Initial Application Date" (as defined by each correspondent's policies and procedures) : 02/12/2024

Note: The remainder of this form is only required to be completed IF the "initial application date" is on or after October 1, 2009 or the loan closes on or after January 1, 2010 (regardless of application date).

2. Last date you (correspondent) locked the loan with the borrower 03/11/2024.

3. If the loan is an ARM, list the initial index rate .

Please refer to <http://www.ffiec.gov/ratespread/default.aspx> to access the FFIEC Rate spread calculator.

Any loan application delivered to Chase for funding on or after October 1, 2009 which does not contain this form with all required fields completed will be suspended until the completed form is received.

IMPORTANT REMINDERS: If the loan is secured by the consumer's principal dwelling and is higher priced mortgage as defined in the amendments to Reg Z, you (Correspondent) must ensure all requirements have been met including, by not limited to the following: Repayment, Ability, Income and Asset verification, and for transactions closed on or after April 1, 2010 an escrow account has been established (excluding co-ops).

The information contained in this form is not to be construed as legal advice and is not meant to be used as a summary of the laws. If you have any questions related to this or any other law, you are strongly encouraged to contact your Legal and Compliance Counsel for further guidance.



AFFIRMATION ON EMPLOYMENT AND INCOME

I/We, **Wayne Alexander Ritchie, Lucius Henry Weeks III** affirm the following is true and accurate as of the date of my execution of this document:

1. I/We have applied for a mortgage loan with CrossCountry Mortgage, LLC.
2. As part of my mortgage loan application with CrossCountry Mortgage, LLC, I/We have affirmatively stated on my Uniform Residential Loan Application that I am employed, have certain income and assets.
3. As of the date of my execution of this Affirmation, I am actively employed at the employer listed on my Uniform Residential Loan Application.
4. As of the date of my execution of this Affirmation, I/We have not been notified by my employer that that my employment will be subject to a layoff, furlough, reduction in staff or any other adverse action due to Covid-19 or otherwise.
5. As of the date of my execution of this Affirmation, I/We have not been notified by my employer that that my income will be negatively impacted by Covid-19 or otherwise.
6. As of the date of my execution of this Affirmation, I am unaware of any actual or pending changes to my employment, income, liabilities or assets which would negatively impact my ability to repay my loan with CrossCountry Mortgage, LLC.
7. I/We have no current intent or plans to seek forbearance on any future mortgage loan payments due and payable to the mortgage loan servicer or investor.

Wayne Alexander Ritchie
Weeks III

Borrower Date

Lucius Henry

Borrower Date



FLORIDA NOTICE TO PURCHASER-MORTGAGOR

Borrower(s): **Wayne Alexander Ritchie**
Lucius Henry Weeks III

Date: **March 29, 2024**

Loan Number: **37222402154519**

Property Address: **825 Center Street Apartment 43B**
Jupiter, FL 33458

Lender/Broker: **CrossCountry Mortgage, LLC**

Loan Originator: **Ryan D Brown**

License #: **MLD806**
NMLS #: **3029**

License #: **LO8172**
NMLS #: **334861**

This disclosure is provided to you pursuant to Fla. Stat. § 627.798 and is hereby given by
Patch Reef Title

(Name of Title Insurer)

to the undersigned purchaser-mortgagor that a mortgagee title insurance policy is to be issued to your mortgagee lender, and that such policy does not provide title insurance protection to you as the owner of the real estate you are purchasing.

The undersigned has read the above notice and understands that such mortgage title insurance policy to be issued to the mortgagee lender does not provide title insurance protection to the undersigned as owner.

Dated this 29th day of March, 2024.

ACKNOWLEDGEMENT

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

WAYNE ALEXANDER RITCHIE

DATE

LUCIUS HENRY WEEKS III

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 Lucius Henry Weeks III and Wayne Alexander Ritchie ("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:

Lot 43 B, Plat of Jupiter Plantation Phase III, according to the map or plat thereof, as recorded in Plat Book 37, Page(s) 103 and 104, of the Public Records of Palm Beach County, Florida.

2. Affiant has read the Notice below and 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)

Print Name: Lucius Henry Weeks III

(Affiant)

Print Name: Wayne Alexander Ritchie

Address: _____

STATE OF _____
COUNTY OF _____

Sworn to (or affirmed) and subscribed before me by means of [] physical presence or [] online notarization this ___ day of _____, 20___, by Lucius Henry Weeks III and Wayne Alexander Ritchie who [] are personally known or [] have produced _____ as identification.

[Notary Seal]

Notary Public
Printed Name: _____
My Commission Expires: _____



File No. **624031LL**
Return to and Prepared by:
Charles F. Posess, Esq.
Patch Reef Title Company, Inc.
4455 Military Trail, Suite 102
Jupiter, Florida 33458

SAME NAME AFFIDAVIT

STATE OF Florida
COUNTY OF Palm Beach

Before me, the undersigned authority, this day personally appeared **Lucius Henry Weeks III**, who after being duly sworn by me, under oath, deposes and says that **Lucius Henry Weeks III** and **Henry Weeks, Lucius Henry Weeks** are one and the same person to who is a seller of the following described property:

Lot 43 B, Plat of Jupiter Plantation Phase III, according to the map or plat thereof, as recorded in Plat Book 37, Page(s) 103 and 104, of the Public Records of Palm Beach County, Florida.

And that **Lucius Henry Weeks III** also known as **Henry Weeks, Lucius Henry Weeks** is not known by any other name undisclosed which would adversely affect the sale of the subject property.

Further Affiant sayeth not.

In Witness whereof, I have hereunto set my hand and seal this _____ day of _____, 2024.

Lucius Henry Weeks III

STATE OF Florida
COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me by means of physical presence or online this _____ day of _____, by **Lucius Henry Weeks III**, who is personally known to me or who has produced a _____ as identification.

Notary Public

(Please print name of Notary)
My Commission expires:

File No.: 624031LL



File No. 624031LL
Return to and Prepared by:
Charles F. Possess, Esq.
Patch Reef Title Company, Inc.
4455 Military Trail, Suite 102
Jupiter, Florida 33458

SAME NAME AFFIDAVIT

STATE OF Florida
COUNTY OF Palm Beach

Before me, the undersigned authority, this day personally appeared **Wayne Alexander Ritchie**, who after being duly sworn by me, under oath, deposes and says that **Wayne Alexander Ritchie** and **Wayne Ritchie** are one and the same person to who is a seller of the following described property:

Lot 43 B, Plat of Jupiter Plantation Phase III, according to the map or plat thereof, as recorded in Plat Book 37, Page(s) 103 and 104, of the Public Records of Palm Beach County, Florida.

And that **Wayne Alexander Ritchie** also known as **Wayne Ritchie** is not known by any other name undisclosed which would adversely affect the sale of the subject property.

Further Affiant sayeth not.

In Witness whereof, I have hereunto set my hand and seal this _____ day of _____, 2024.

Wayne Alexander Ritchie

STATE OF Florida
COUNTY OF Palm Beach

The foregoing instrument was acknowledged before me by means of physical presence or online this _____ day of _____, by **Wayne Alexander Ritchie**, who is personally known to me or who has produced a _____ as identification.

Notary Public

(Please print name of Notary)

My Commission expires:

File No.: 624031LL



INSTRUCTION OF TITLE VESTING

RE: Closing Date: **March 29, 2024**

Buyers: **Wayne Alexander Ritchie and Lucius Henry Weeks III, a married couple**

Property Address: File No.: **624031LL**

In order to clarify the manner in which we will be taking title to the above captioned property, we the undersigned herein instruct, direct and authorize Patch Reef Title Company to prepare the closing documents with the names of the buyers reflected as follows:

- Wayne Alexander Ritchie and Lucius Henry Weeks III, husband and husband
- Wayne Alexander Ritchie and Lucius Henry Weeks III, a married couple, pursuant to the laws of Florida
- Wayne Alexander Ritchie and Lucius Henry Weeks III, as tenants in common
- Wayne Alexander Ritchie and Lucius Henry Weeks III, as joint tenants with full rights of survivorship
- Other (Please specify) _____

We hereby acknowledge that we fully understand the importance of the proper vesting of title to real property.

Further, we herein agree to indemnify and hold harmless Patch Reef Title Company from any loss or damage concerning the way title is vested on the Deed of Conveyance for this transaction other than its compliance with instructions contained herein.

If you do not fully understand the importance of proper VESTING OF TITLE TO REAL PROPERTY, Patch Reef Title Company urges you to seek the advice of a Real Estate Attorney.

Wayne Alexander Ritchie

Lucius Henry Weeks III

Florida Insurance Premium Disclosure & Settlement Agent Certification

Agency File # 624031LL

Closing Date: 03/29/24

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.

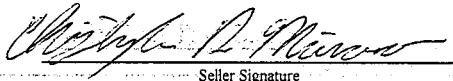
If both an owner's policy and a lender's policy are being purchased, the title insurance premiums on this form might differ from the premiums on the Closing Disclosure. The owner's policy premium listed on the Closing Disclosure will probably be lower than on this form, and the lender's policy premium 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:	1995.00		375.00	
(b)	Lender's Endorsements:	328.50		328.50	
(c)	Lender's Policy Total:	2323.50		703.50	
(d)	Owner's Policy:		290.00		1910.00
(e)	Owner's Policy Endorsements:				
(f)	Owner's Policy Total:		290.00		1910.00
			2613.50		2613.50

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 Commonwealth Land Title Insurance Company (CLT) and Patch Reef Title 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 disbursements 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.



Seller Signature

Date signed

Christopher D. Mairano

Seller Printed Name

Buyer/Borrower Signature

Date signed

Wayne Alexander Ritchie

Buyer/Borrower Printed Name

Seller Signature

Date signed

Seller Printed Name

Buyer/Borrower Signature

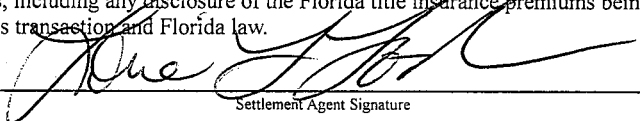
Date signed

Lucius Henry Weeks III

Buyer/Borrower Printed Name

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

Lorie L. Lockerson

Settlement Agent Name

3/20/24

Date signed

A201504

Florida License Number

Patch Reef Title Company

Title Agency Holding Funds

A201504

Florida License Number

CLOSING AGREEMENT

Seller: Christopher D. Mairano
Buyers: Lucius Henry Weeks III and Wayne Alexander Ritchie
Closing Agent: Patch Reef Title Company
Property Location: 825 Center Street, 43B, Jupiter, FL 33458

TAX RE-PRORATION AGREEMENT: If the property tax Bill for the year of closing has not been issued by the Tax Collector at the time of closing, then the tax prorations set forth on the closing statement are based upon an estimate. The basis of proration as set forth on the closing 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. Closing Agent is not responsible for adjustment or re-proration of taxes.

AGREEMENT TO COOPERATE: If requested by Lender (if any) or Closing Agent, the parties agree to fully cooperate and adjust for clerical errors, including the execution or re-execution of any reasonable document and/or the remittance of any additional sum.

HOMEOWNER'S / CONDOMINIUM ASSOCIATION(S) (IF APPLICABLE): The Buyers acknowledge the existence of any homeowners and/or condominium association(s) and are aware that monthly, quarterly or annual maintenance assessments may be due to said association(s). Said association(s) may also have the authority to regulate and enforce community covenants and restrictions.

PROPERTY CONDITION: Closing Agent does not make any representations or warranties nor assume any liability with respect to the physical condition of the property, and any repairs to the property.

SURVEY(IF REQUIRED OR OBTAINED): The Buyers hereby acknowledge receipt of a copy of any survey prepared for the subject transaction. The Buyers have reviewed said survey and accept title subject to the matters set forth on said survey.

CLOSING/SETTLEMENT STATEMENT: Closing Agent does not adjust and/or assume liability for charges for water, rents, gas, electricity, taxes on personal property, garbage taxes or fees, license taxes, association assessments or dues, or estoppel information furnished by mortgagees or others. The closing/settlement statement has been reviewed and approved, and the Closing Agent is irrevocably authorized to make disbursements in accordance therewith.

CURRENT MORTGAGES: The Seller acknowledges that the payoff statement received by the Closing Agent from the current mortgagees may be subject to final audit after receipt of the payoff funds resulting in a demand by said mortgagee for additional funds and Seller agrees to hold Patch Reef Title Company harmless for the loss or damage incurred due to any inaccurate payoff balance whether in writing or given verbally and agrees to pay the shortage immediately to Patch Reef Title Company.

STIPULATION FOR ELECTRONIC STORAGE OF INSTRUMENTS AND DOCUMENTS: The undersigned parties and their heirs, successors, assigns hereby stipulate and acknowledge that all documents relating to the above-referenced closing and all records and correspondence relating thereto, whether now existing or created hereafter, may be stored as electronic images and the originals of the electronically stored documents shall be destroyed. The electronic image shall be deemed to serve as the original of the instrument or document thereafter.

The parties hereby agree and stipulate that a printed reproduction of the electronically stored document may be used in place of the original in any litigation, correspondence or other proceeding requiring production of the original. The parties hereby agree and stipulate that the paper original of the electronically stored document is deemed to have been destroyed on the date the document was electronically imaged and stored.

CONSENT TO ELECTRONIC SIGNATURE AND R.O.N. PROCESS: we hereby consent to the use of electronic signatures and the use of the Remote Online Notarization (R.O.N) process.

PARTIES: "Seller" and "Buyer" indicate singular or plural, as the context so requires or admits.

Handwritten signature of Christopher D. Mairano
Christopher D. Mairano - Seller

Lucius Henry Weeks III - Buyer

Wayne Alexander Ritchie - Buyer

Date: 03-19-2024

Date:

Date:

Date:

PATCH REEF TITLE COMPANY, INC.

4455 Military Trail, Suite 102

JUPITER, FLORIDA 33458

(561) 296-6200

Dated: **March 29th, 2024**

File No.: **624031LL**

Borrower: **Wayne Alexander Ritchie and Lucius Henry Weeks III, a married couple**

Address: **825 Center Street, 43B, Jupiter, FL 33458**

I have reviewed the Warranty Deed and accept how title is being vested.

1. I have reviewed the Survey and acknowledge the information contained therein: Survey prepared by **Nexgen Surveying, LLC** . dated **3/4/2024** , under job no **235579**, reflects the following: **a) concrete walk crosses the boundary line of southerly side of lot as shown and) fences lie near boundary lines as shown, ownership not determined**

I authorize Patch Reef Title Company to provide my closing statement to those parties directly involved in the purchase of the subject property, to include, but not limited to, my insurance company and the homeowners association if applicable.

Wayne Alexander Ritchie

Lucius Henry Weeks III

This Instrument Prepared by and Return to:

Lisa R. Strauss, Esq.
Patch Reef Title Company
4455 Military Trail, Suite 102
Jupiter, FL 33458
Our File No.: 624031LL

Property Appraisers Parcel Identification (Folio) Number: 30-42-40-35-16-000-0432

Space above this line for Recording Data _____

WARRANTY DEED

THIS WARRANTY DEED, made the 29th day of March, 2024 by Christopher D. Mairano, a single man, whose post office address is 12564 150th Court North, Jupiter, FL 33478, herein called the Grantor, to Wayne Alexander Ritchie and Lucius Henry Weeks III, a married couple, whose post office address is 825 Center Street, 43B, Jupiter, FL 33458, hereinafter called the Grantees:

(Wherever used herein the terms "Grantor" and "Grantee" include all the parties to this instrument and the heirs, legal representatives and assigns of individuals, and the successors and assigns of corporations)

W I T N E S S E T H: That the Grantor, for and in consideration of the sum of TEN AND 00/100'S (\$10.00) Dollars and other valuable considerations, receipt whereof is hereby acknowledged, hereby grants, bargains, sells, aliens, remises, releases, conveys and confirms unto the Grantee all that certain land situate in Palm Beach County, State of Florida, viz.:

Lot 43 B, Plat of Jupiter Plantation Phase III, according to the map or plat thereof, as recorded in Plat Book 37, Page(s) 103 and 104, of the Public Records of Palm Beach County, Florida.

Subject to easements, restrictions and reservations of record and taxes for the year 2024 and thereafter.

TOGETHER, with all the tenements, hereditaments and appurtenances thereto belonging or in anywise appertaining.

TO HAVE AND TO HOLD, the same in fee simple forever.

AND, the Grantor hereby covenants with said Grantees that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land, and hereby warrants the title to said land and will defend the same against the lawful claims of all persons whomsoever; and that said land is free of all encumbrances, except taxes accruing subsequent to December 31, 2023.

REVIEWED AND APPROVED

BY _____

WAYNE ALEXANDER RITCHIE

LUCIUS HENRY WEEKS III DATE

IN WITNESS WHEREOF, the said Grantor has signed and sealed these presents the day and year first above written.

Signed, sealed and delivered in the presence of:

Lauren S. Kereck

Witness #1 Signature

Printed Name: Lauren S. Kereck

4455 Military Tr #102, Jupiter FL 33458

Witness #1 Address

Christopher D. Mairano (Seal)
Christopher D. Mairano

Lorie L. Lockerson

Witness #2 Signature

Printed Name: Lorie L. Lockerson

4455 Military Tr #102, Jupiter FL 33458

Witness #2 Address

State of Florida

County of Palm Beach

The foregoing instrument was acknowledged before me by means of physical presence or online notarization this 10th day of March, 2024, by Christopher D. Mairano who is personally known to me or has produced License as identification.

SEAL



Lorie L. Lockerson
Notary Public
Lorie L. Lockerson

Printed Notary Name

My Commission Expires:

JUPITER PLANTATION HOMEOWNERS' ASSOCIATION, INC.

CERTIFICATE OF APPROVAL FOR SALE

ADDRESS: 825 Center Street Unit 43B, Jupiter, FL 33458

PRESENT OWNER(S): Christopher D. Mairano

PURCHASER: Wayne Ritchie & Henry Weeks

CLOSING DATE: March 29, 2024

Signed this 26 day of MARCH, 2023.

Jupiter Plantation Homeowners' Association, Inc.

Authorized Signature:

Signature - Board of Director / Authorized Agent

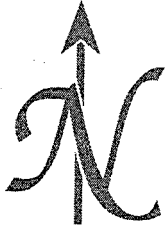
Printed Name:

Title: Property Manager ✓

Prepared by:
Jupiter Plantation Homeowners' Association, Inc.
c/o Capital Realty Advisors, Inc.
600 Sandtree Drive, Suite 109

**Please forward a copy of the
warranty deed after closing.
Required before the Owner of**

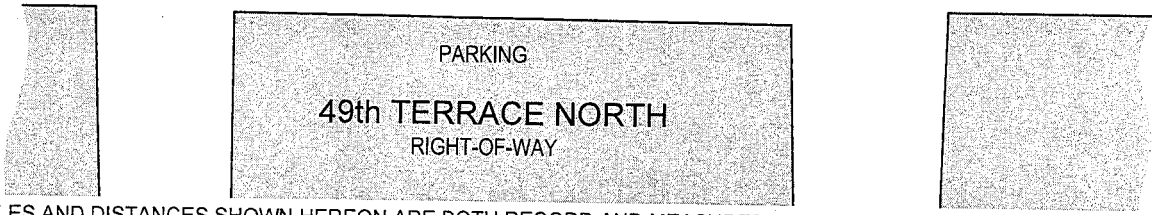
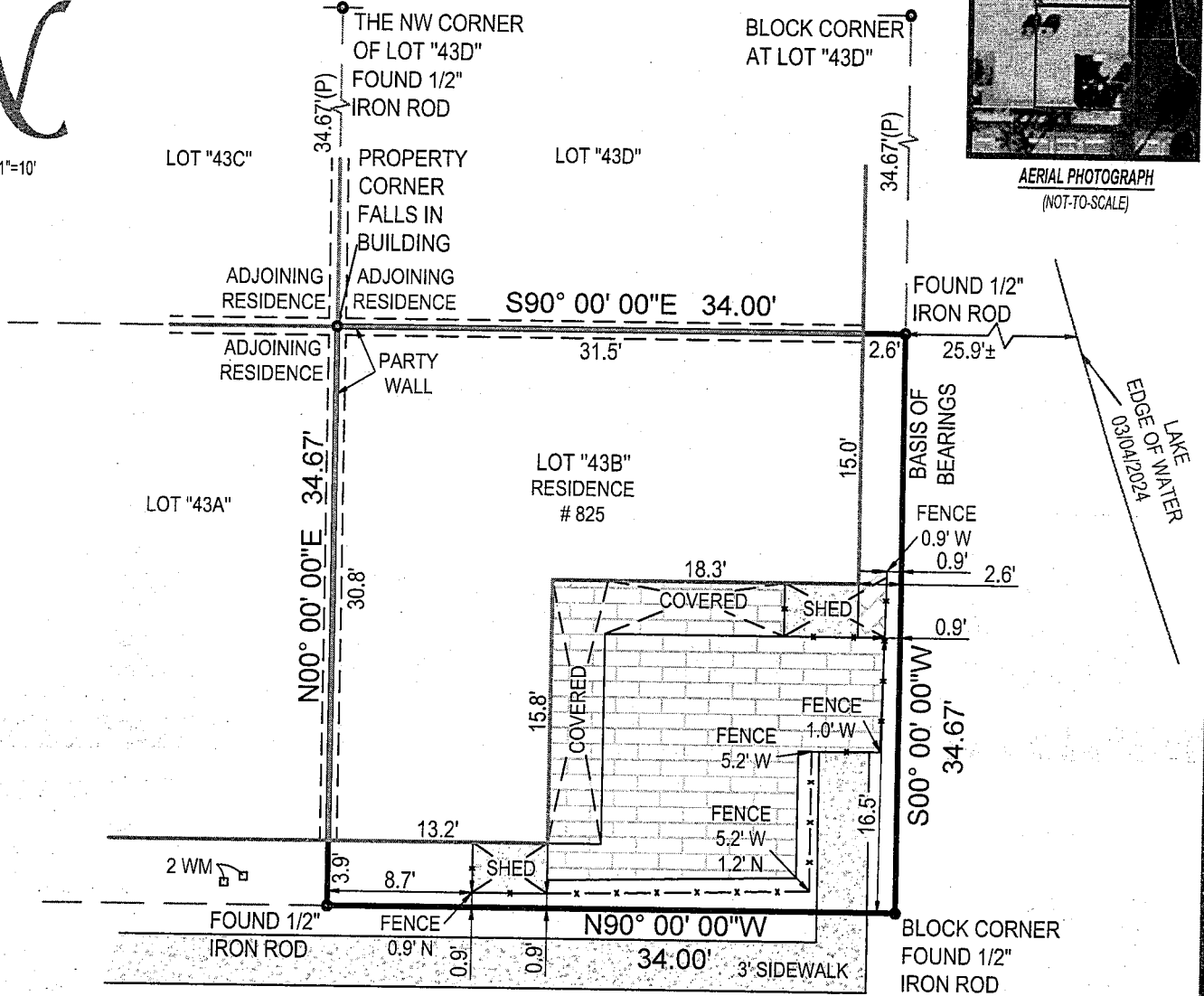
825 CENTER STREET, JUPITER, FL. 33458



SCALE: 1"=10'



AERIAL PHOTOGRAPH
(NOT-TO-SCALE)



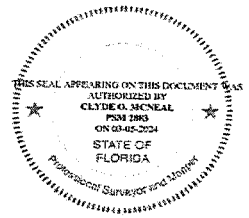
- ALL ANGLES AND DISTANCES SHOWN HEREON ARE BOTH RECORD AND MEASURED UNLESS OTHERWISE NOTED

SHEET 1 OF 2 (SKETCH OF SURVEY) - SEE SHEET 2 OF 2 FOR LEGAL DESCRIPTION, AND OTHER SURVEY RELATED DATA. SURVEY IS NOT COMPLETE WITHOUT ALL SHEETS.

The survey map & report or the copies thereof are not valid without the digital signature and seal of a Florida licensed surveyor and mapper

Date of Field Work : 03-04-2024
 Drawn By: Oleg
 Order #: 235579
 Last Revision Date: None
 Boundary Survey prepared by: LB8111
 NexGen Surveying, LLC
 561-508-6272
 1547 Prosperity Farms
 Lake Park FL, 33403

NEXGEN
 SURVEYING, LLC.



LEGAL DESCRIPTION OF: 825 CENTER ST, JUPITER, FL, 33458

LOT 43 B, PLAT OF JUPITER PLANTATION PHASE III, ACCORDING TO THE MAP OR PLAT THEREOF, AS RECORDED IN PLAT BOOK 37, PAGE(S) 103 AND 104, OF THE PUBLIC RECORDS OF PALM BEACH COUNTY, FLORIDA.

CERTIFIED TO:

LUCIUS HENRY WEEKS III AND WAYNE ALEXANDER RITCHIE
PATCH REEF TITLE COMPANY INC
CROSSCOUNTRY MORTGAGE LLC, ISAOA/ATIMA
COMMONWEALTH LAND TITE INSURANCE COMPANY

FLOOD ZONE:

12099C0178F
ZONE: X
EFF: 10/05/2017

SURVEY NOTES:

- CONCRETE WALK CROSSES THE BOUNDARY LINE ON SOUTHERLY SIDE OF LOT AS SHOWN.
- FENCES LIE NEAR BOUNDARY LINES AS SHOWN, OWNERSHIP NOT DETERMINED.

LEGEND

A/C	-AIR CONDITIONER
WM	-WATER METER
AL	-ARC LENGTH
(C)	-CALCULATED
(M)	-MEASURED
P.O.B.	-POINT OF BEGINNING
P.O.C.	-POINT OF COMMENCEMENT
&	-AND
P.B.	-PLAT BOOK
PG	-PAGE
U.E.	-UTILITY EASEMENT
D.E.	-DRAINAGE EASEMENT
P.U.E.	-PUBLIC UTILITY EASEMENT
L.A.E.	-LIMITED ACCESS EASEMENT
L.M.E.	-LAKE MAINTENANCE EASEMENT
O.H.E.	-OVERHEAD EASEMENT
R	-RADIUS
(R)	-RECORD
O.R.B.	-OFFICIAL RECORDS BOOK
Sq.Ft.	-SQUARE FEET
Ac.	-ACRES
DB	-DEED BOOK
(D)	-DEED
(P)	-PLAT
EOW	-EDGE OF WATER
TOB	-TOP OF BANK
OHL	-OVERHEAD LINE
C/O	-CLEAN OUT
ELEV	-ELEVATION
FF	-FINISHED FLOOR
LS	-LICENSED SURVEYOR
LB	-LICENSED BUSINESS
PSM	-PROFESSIONAL SURVEYOR & MAPPER
- x -	-FENCE
#	-NUMBER
±	-PLUS OR MINUS
[Pattern]	-ASPHALT
[Pattern]	-CONCRETE
[Pattern]	-PAVER/BRICK
[Pattern]	-WOOD
[Symbol]	-LIGHT POLE
[Symbol]	-WELL
[Symbol]	-WATER VALVE
[Symbol]	-CENTER LINE
[Symbol]	-CATCH BASIN
[Symbol]	-FIRE HYDRANT
[Symbol]	-UTILITY POLE
[Symbol]	-MANHOLE
[Symbol]	-ELEVATION

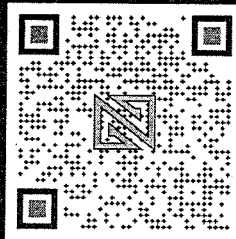
SOME ITEMS IN LEGEND MAY NOT
APPEAR ON DRAWING.

GENERAL NOTES:

- 1) THIS SURVEY IS BASED UPON RECORD INFORMATION BY CLIENT. NO SPECIFIC SEARCH OF THE PUBLIC RECORD HAS BEEN MADE BY THIS OFFICE UNLESS OTHERWISE NOTED.
- 2) IF THIS SURVEY HAS BEEN PREPARED FOR THE PURPOSES OF A MORTGAGE TRANSACTION, ITS SCOPE IS LIMITED TO THE DETERMINATION OF TITLE DEFICIENCIES. NO FUTURE CONSTRUCTION SHALL BE BASED UPON THIS SURVEY WITHOUT FIRST OBTAINING APPROVAL AND/OR UPDATES FROM NEXGEN SURVEYING, LLC. NEXGEN SURVEYING, LLC, ASSUMES NO RESPONSIBILITY FOR ERRORS RESULTING FROM FAILURE TO ADHERE TO THIS CLAUSE.
- 3) ANY FENCES SHOWN HEREON ARE ILLUSTRATIVE OF THEIR GENERAL POSITION ONLY. FENCE TIES SHOWN ARE TO GENERAL CENTERLINE OF FENCE. THIS OFFICE WILL NOT BE RESPONSIBLE FOR DAMAGES RESULTING SOLELY ON THEIR PHYSICAL RELATIONSHIP TO THE MONUMENTED BOUNDARY LINES.
- 4) GRAPHIC REPRESENTATIONS MAY HAVE BEEN EXAGGERATED TO MORE CLEARLY ILLUSTRATE MEASURED RELATIONSHIPS - DIMENSIONS SHALL HAVE PRECEDENCE OVER SCALED POSITIONS.
- 5) UNDERGROUND IMPROVEMENTS HAVE NOT BEEN LOCATED EXCEPT AS SPECIFICALLY SHOWN.
- 6) ELEVATIONS ARE BASED UPON NATIONAL GEODETIC VERTICAL DATUM (N.G.V.D. 1929) OR NORTH AMERICAN VERTICAL DATUM (N.A.V.D. 1988).
- 7) ALL BOUNDARY AND CONTROL DIMENSIONS SHOWN ARE FIELD MEASURED AND CORRESPOND TO RECORD INFORMATION UNLESS SPECIFICALLY NOTED OTHERWISE.
- 8) CORNERS SHOWN AS "SET" ARE 5/8" IRON RODS IDENTIFIED WITH A PLASTIC CAP MARKED LS (LICENSED SURVEYOR)

LB8111

info@NexGenSurveying.com



561-508-6272

1547 Prosperity Farms
Lake Park
FL 33403