

**PROPERTY OWNER'S CLAIM FOR PAYMENT  
INCIDENTAL EXPENSES OF PURCHASE OF REPLACEMENT DWELLING**

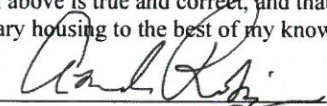
|                                                                                   |                                      |                                                               |
|-----------------------------------------------------------------------------------|--------------------------------------|---------------------------------------------------------------|
| 1. Name of Claimant(s):<br>Christopher and Amanda Robinson                        | Parcel No.: 19                       | County: Williamson<br>Project: Corridor A-1<br>Southeast Loop |
| 2. Occupancy of County-Acquired Property:<br>From: 09/09/2016 To: 02/28/2021      | 3. Controlling Dates                 |                                                               |
| 4. Address of Replacement Property:<br>308 Barley Fork Lane<br>Hutto, Texas 78634 | a. First Offer in Negotiations       | Mo. Day Yr.<br>04 17 2020                                     |
|                                                                                   | b. Property Acquired by County       | 08 28 2020                                                    |
|                                                                                   | c. Replacement Property Acquired     | 07 10 2020                                                    |
|                                                                                   | d. Occupancy of Replacement Property | 02 23 2021                                                    |

| 5. Expenses (List below each item included in claim - attach receipts or closing documents to support each cost.) | Item                                                                                 | Amount            |
|-------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|-------------------|
|                                                                                                                   | Administrative Flat Rate                                                             | \$1,245.00        |
|                                                                                                                   | Appraisal Report                                                                     | \$490.00          |
|                                                                                                                   | Attorney Processing Fee/Documentation Prep                                           | \$175.00          |
|                                                                                                                   | Credit Report                                                                        | \$130.00          |
|                                                                                                                   | Flood Certification                                                                  | \$13.00           |
|                                                                                                                   | MIP (onetime, prorated to original mortgage amount <b>at displacement</b> \$189,150) | \$3,254.00        |
|                                                                                                                   | Survey                                                                               | \$425.00          |
|                                                                                                                   | Title – Electronic Filing                                                            | \$15.99           |
|                                                                                                                   | Title – EPA Endorsement                                                              | \$25.00           |
|                                                                                                                   | Title – Guaranty Fee 1                                                               | \$2.00            |
|                                                                                                                   | Title – Guaranty Fee 2                                                               | \$2.00            |
|                                                                                                                   | Title – Lender Title Insurance (based on \$265,000 Comparable)                       | \$1,701.55        |
|                                                                                                                   | Title – Owner's Title Insurance                                                      | \$100.00          |
|                                                                                                                   | Title – Not Yet Due/Payable                                                          | \$5.00            |
|                                                                                                                   | Title – Planned Unit Development Endorsement                                         | \$25.00           |
|                                                                                                                   | Title – Settlement or Closing Fee                                                    | \$475.00          |
|                                                                                                                   | Title – T19 Endorsement                                                              | \$95.70           |
|                                                                                                                   | Title – T1R Survey Amendment                                                         | \$104.85          |
|                                                                                                                   | Title – Tax Deletion                                                                 | \$20.00           |
|                                                                                                                   | Recording Fees – Deed \$33.00 Mortgage \$101.00                                      | \$134.00          |
|                                                                                                                   | Homeowner's Association Capital Contribution                                         | \$200.00          |
|                                                                                                                   | Homeowner's Association Transfer/Resale Certificate                                  | \$425.00          |
|                                                                                                                   | <b>Total:</b>                                                                        | <b>\$9,063.09</b> |

6. Payment of this claim in the amount shown in Block 5 above is requested. I certify these incidental expenses were necessary in the purchase of my replacement dwelling and that I have not and will not accept reimbursement or payment from any other source for these expenses. I further certify that all information shown above is true and correct, and that the replacement dwelling I now occupy meets the standards of decent, safe, and sanitary housing to the best of my knowledge and belief.

03/05/2021

Date of Claim

  
\_\_\_\_\_  
Claimant

  
\_\_\_\_\_  
Claimant

**Spaces Below to be Completed by Williamson County**

7. The dwelling at the address under Block 4 above has been inspected and in my opinion meets the standards for decent, safe, and sanitary housing.

02/09/2021

Date of Inspection

Danny Jackson -

Inspected By - Signature

I certify that I have examined this claim and found it to conform to the applicable laws and regulations governing relocation assistance payments. I further certify the computation of the payment and the information shown herein is correct. This claim is recommended for payment.

Amount of \$9,063.09

03/05/2021

Date

  
\_\_\_\_\_  
Relocation Agent

Relocation Agent

Date

\_\_\_\_\_  
Williamson County Judge

## CERTIFICATION OF ELIGIBILITY

Project: Corridor A-1 | Southeast Loop  
Parcel: 19  
Displacee: Christopher and Amanda Robinson

### Individuals, Families and Unincorporated Businesses or Farming Operations

I certify that myself and any other party(ies) with a financial interest in this relocation assistance claim are either:

☒ Citizens or Nationals of the United States

or

☐ Aliens lawfully present in the United States

\* If an Alien lawfully present in the United States, supporting documentation will be required.

Amanda Robinson

Digitally signed by Amanda Robinson  
DN: cn=Amanda Robinson, o=RCB, ou=Contracting/  
Credentialing, email=arobinson@rcbilling.com, c=US  
Date: 2021.01.07 14:26:35 -06'00'

Date: 01/07/2021

\_\_\_\_\_  
Claimant



Date: 01/07/2021

\_\_\_\_\_  
Claimant

### Incorporated Business, Farm or Nonprofit Organizations

I certify that I have signature authority for this entity and such entity is lawfully incorporated under the applicable state's laws and authorized to conduct business within the United States.

N/A

Date:

\_\_\_\_\_  
Claimant

# 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** 02/10/2021  
**Closing Date** 02/10/2021  
**Disbursement Date** 02/10/2021  
**Settlement Agent** M/I Title, LLC.  
**File #** GF-3004935  
**Property** 308 Barley Fork Lane  
 Hutto, TX 78634  
**Sale Price** \$340,047.00

**Transaction Information**

**Borrower** Amanda Robinson  
 100 Dana Drive  
 Hutto, TX 78634  
**Seller** M/I Homes of Austin, LLC  
 6801 North Capital of Texas Highway  
 Building 2, Ste 100  
 Austin, TX 78731  
**Lender** M/I Financial, LLC

**Loan Information**

**Loan Term** 30 years  
**Purpose** Purchase  
**Product** Fixed Rate  
**Loan Type** ☐ Conventional ☒ FHA  
☐ VA ☐  
**Loan ID #** 1000037023  
**MIC #** 514-2717452-703

**Loan Terms****Can this amount increase after closing?**

**Loan Amount** \$305,250 **NO**

**Interest Rate** 2.625% **NO**

**Monthly Principal & Interest**  
*See Projected Payments below for your Estimated Total Monthly Payment*  
 \$1,226.04 **NO**

**Does the loan have these features?**

**Prepayment Penalty** **NO**

**Balloon Payment** **NO**

**Projected Payments**

| Payment Calculation                                      | Years 1-11        | Years 12-30       |
|----------------------------------------------------------|-------------------|-------------------|
| Principal & Interest                                     | \$1,226.04        | \$1,226.04        |
| Mortgage Insurance                                       | + 197.97          | + -               |
| Estimated Escrow<br><i>Amount can increase over time</i> | + 662.05          | + 662.05          |
| <b>Estimated Total Monthly Payment</b>                   | <b>\$2,086.06</b> | <b>\$1,888.09</b> |

**Estimated Taxes, Insurance & Assessments**

*Amount can increase over time  
 See page 4 for details*

\$722.05  
 a month

**This estimate includes**

☒ Property Taxes  
☒ Homeowner's Insurance  
☒ Other: Homeowner's  
 Association Dues

**In escrow?**

**YES**  
**YES**  
**NO**

*See Escrow Account on page 4 for details. You must pay for other property costs separately.*

**Costs at Closing**

|                      |                    |                                                                                                                        |
|----------------------|--------------------|------------------------------------------------------------------------------------------------------------------------|
| <b>Closing Costs</b> | <b>\$15,395.00</b> | Includes \$10,412.54 in Loan Costs + \$4,982.46 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i> |
| <b>Cash to Close</b> | <b>\$40,745.15</b> | 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 |                |
| <b>A. Origination Charges</b>                |                                                      | <b>\$1,245.00</b>  |                |             |                |                |
| 01                                           | % of Loan Amount (Points)                            |                    |                |             |                |                |
| 02                                           | Administrative Fee                                   | \$1,245.00         |                |             |                |                |
| 03                                           |                                                      |                    |                |             |                |                |
| 04                                           |                                                      |                    |                |             |                |                |
| <b>B. Services Borrower Did Not Shop For</b> |                                                      | <b>\$9,167.54</b>  |                |             |                |                |
| 01                                           | Appraisal Fee to Stratmann & Associates              | \$490.00           |                |             |                |                |
| 02                                           | Attorney Processing Fee to Robertson Anshutz Vetter  | \$175.00           |                |             |                |                |
| 03                                           | Credit Report Fee to Factual Data                    | \$130.00           |                |             |                |                |
| 04                                           | Flood Certification Fee to CoreLogic Flood Services  | \$13.00            |                |             |                |                |
| 05                                           | MI Premium/UFMIP/FF/Guaranty Fee to HUD              | \$5,250.00         |                |             |                |                |
| 06                                           | Survey to Allpoints Surveying                        | \$425.00           |                |             |                |                |
| 07                                           | Title - Electronic Filing Fee to Simplifile          | \$15.99            |                |             |                |                |
| 08                                           | Title - EPA Endorsement to M/I Title, LLC            | \$25.00            |                |             |                |                |
| 09                                           | Title - Guaranty Fee 1 to TTIGA                      | \$2.00             |                |             |                |                |
| 10                                           | Title - Guaranty Fee 2 to TTIGA                      | \$2.00             |                |             |                |                |
| 11                                           | Title - Lender Title Insurance to M/I Title, LLC     | \$1,914.00         |                |             |                |                |
| 12                                           | Title - Not Yet Due/Payable to M/I Title, LLC        | \$5.00             |                |             |                |                |
| 13                                           | Title - PUD Endorsement to M/I Title, LLC            | \$25.00            |                |             |                |                |
| 14                                           | Title - Settlement or Closing Fees to M/I Title, LLC | \$475.00           |                |             |                |                |
| 15                                           | Title - T19 Endorsement to M/I Title, LLC            | \$95.70            |                |             |                |                |
| 16                                           | Title - T1R Survey Amendment to M/I Title, LLC       | \$104.85           |                |             |                |                |
| 17                                           | Title - Tax Certificates to Amercn Prop Guard        |                    |                | \$34.00     |                |                |
| 18                                           | Title - Tax Deletion to M/I Title, LLC               | \$20.00            |                |             |                |                |
| 19                                           |                                                      |                    |                |             |                |                |
| 20                                           |                                                      |                    |                |             |                |                |
| <b>C. Services Borrower Did Shop For</b>     |                                                      |                    |                |             |                |                |
| 01                                           |                                                      |                    |                |             |                |                |
| 02                                           |                                                      |                    |                |             |                |                |
| <b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>   |                                                      | <b>\$10,412.54</b> |                |             |                |                |
| Loan Costs Subtotals (A + B + C)             |                                                      | \$10,412.54        |                |             |                |                |

**Other Costs**

|                                               |                                                                  |                    |  |             |  |  |
|-----------------------------------------------|------------------------------------------------------------------|--------------------|--|-------------|--|--|
| <b>E. Taxes and Other Government Fees</b>     |                                                                  | <b>\$167.00</b>    |  |             |  |  |
| 01                                            | Recording Fees Deed: \$33.00 Mortgage: \$101.00                  | \$167.00           |  |             |  |  |
| 02                                            |                                                                  |                    |  |             |  |  |
| 03                                            |                                                                  |                    |  |             |  |  |
| <b>F. Prepays</b>                             |                                                                  | <b>\$1,034.05</b>  |  |             |  |  |
| 01                                            | Homeowner's Insurance Premium (12 mo.) to Homeowners of America  | \$617.00           |  |             |  |  |
| 02                                            | Mortgage Insurance Premium ( mo.)                                |                    |  |             |  |  |
| 03                                            | Prepaid Interest (\$21.95 per day from 02/10/2021 to 03/01/2021) | \$417.05           |  |             |  |  |
| 04                                            | Property Taxes ( mo.)                                            |                    |  |             |  |  |
| 05                                            |                                                                  |                    |  |             |  |  |
| 06                                            |                                                                  |                    |  |             |  |  |
| <b>G. Initial Escrow Payment at Closing</b>   |                                                                  | <b>\$2,693.41</b>  |  |             |  |  |
| 01                                            | Homeowner's Insurance \$51.41 per month for 3 mo.                | \$154.23           |  |             |  |  |
| 02                                            | Mortgage Insurance per month for mo.                             |                    |  |             |  |  |
| 03                                            | Property Taxes \$610.64 per month for 5 mo.                      | \$3,053.20         |  |             |  |  |
| 04                                            |                                                                  |                    |  |             |  |  |
| 05                                            |                                                                  |                    |  |             |  |  |
| 06                                            | Aggregate Adjustment                                             | -\$514.02          |  |             |  |  |
| <b>H. Other</b>                               |                                                                  | <b>\$1,088.00</b>  |  |             |  |  |
| 01                                            | HOA Capital Contribution to Carmel Creek - WC                    | \$200.00           |  |             |  |  |
| 02                                            | HOA Dues Q2 (Q1 by Seller) to Carmel Creek - HOA                 | \$180.00           |  | \$180.00    |  |  |
| 03                                            | HOA Transfer/Resale Cert Fees to KITH Management Services        | \$425.00           |  |             |  |  |
| 04                                            | Realtor Commission Seller to Classic Realty                      |                    |  | \$10,201.41 |  |  |
| 05                                            | Title - Owners Title Ins (Optional) to M/I Title, LLC            | \$283.00           |  |             |  |  |
| 06                                            |                                                                  |                    |  |             |  |  |
| 07                                            |                                                                  |                    |  |             |  |  |
| <b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>   |                                                                  | <b>\$4,982.46</b>  |  |             |  |  |
| Other Costs Subtotals (E + F + G + H)         |                                                                  | \$4,982.46         |  |             |  |  |
| <b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b> |                                                                  | <b>\$15,395.00</b> |  |             |  |  |
| Closing Costs Subtotals (D + I)               |                                                                  | \$15,395.00        |  | \$10,415.41 |  |  |
| Lender Credits                                |                                                                  |                    |  |             |  |  |



|                                                        | Loan Estimate   | Final              | Did this change?                                             |
|--------------------------------------------------------|-----------------|--------------------|--------------------------------------------------------------|
| Total Closing Costs (J)                                | \$15,226        | \$15,395.00        | YES • See Total Loan Costs (D) and See Total Other Costs (I) |
| Closing Costs Paid Before Closing                      | \$0             | \$0                | NO                                                           |
| Closing Costs Financed<br>(Paid from your Loan Amount) | \$0             | \$0                | NO                                                           |
| Down Payment/Funds from Borrower                       | \$34,863        | \$34,797.00        | YES • You Decreased this payment see details in Section (K)  |
| Deposit                                                | -\$3,746        | -\$3,746.00        | NO                                                           |
| Funds for Borrower                                     | \$0             | \$0                | NO                                                           |
| Seller Credits                                         | -\$5,000        | -\$5,000.00        | NO                                                           |
| Adjustments and Other Credits                          | \$6,868         | -\$700.85          | YES • See details in Sections (K) and (L)                    |
| <b>Cash to Close</b>                                   | <b>\$48,211</b> | <b>\$40,745.15</b> |                                                              |

## Summaries of Transactions

Use this table to see a summary of your transaction.

## BORROWER'S TRANSACTION

|                                                         |                     |
|---------------------------------------------------------|---------------------|
| <b>K. Due from Borrower at Closing</b>                  | <b>\$355,542.00</b> |
| 01 Sale Price of Property                               | \$340,047.00        |
| 02 Sale Price of Any Personal Property Included in Sale |                     |
| 03 Closing Costs Paid at Closing (J)                    | \$15,395.00         |

## Adjustments

|    |  |
|----|--|
| 04 |  |
| 05 |  |
| 06 |  |
| 07 |  |

## Adjustments for Items Paid by Seller in Advance

|                    |                      |          |
|--------------------|----------------------|----------|
| 08 City/Town Taxes | to                   |          |
| 09 County Taxes    | to                   |          |
| 10 Assessments     | to                   |          |
| 11 HOA Dues        | 02/10/21 to 03/31/21 | \$100.00 |
| 12                 |                      |          |
| 13                 |                      |          |
| 14                 |                      |          |
| 15                 |                      |          |

|                                                               |                     |
|---------------------------------------------------------------|---------------------|
| <b>L. Paid Already by or on Behalf of Borrower at Closing</b> | <b>\$314,796.85</b> |
| 01 Deposit                                                    | \$3,746.00          |
| 02 Loan Amount                                                | \$305,250.00        |
| 03 Existing Loan(s) Assumed or Taken Subject to               |                     |
| 04                                                            |                     |
| 05 Seller Credit                                              | \$5,000.00          |

## Other Credits

|    |  |
|----|--|
| 06 |  |
| 07 |  |

## Adjustments

|    |  |
|----|--|
| 08 |  |
| 09 |  |
| 10 |  |
| 11 |  |

## Adjustments for Items Unpaid by Seller

|                    |                      |          |
|--------------------|----------------------|----------|
| 12 City/Town Taxes | to                   |          |
| 13 County Taxes    | 01/01/21 to 02/10/21 | \$800.85 |
| 14 Assessments     | to                   |          |
| 15                 |                      |          |
| 16                 |                      |          |
| 17                 |                      |          |

## CALCULATION

|                                                                                                    |                    |
|----------------------------------------------------------------------------------------------------|--------------------|
| Total Due from Borrower at Closing (K)                                                             | \$355,542.00       |
| Total Paid Already by or on Behalf of Borrower at Closing (L)                                      | -\$314,796.85      |
| <b>Cash to Close</b> <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower | <b>\$40,745.15</b> |

## SELLER'S TRANSACTION

|                                                         |                     |
|---------------------------------------------------------|---------------------|
| <b>M. Due to Seller at Closing</b>                      | <b>\$340,147.00</b> |
| 01 Sale Price of Property                               | \$340,047.00        |
| 02 Sale Price of Any Personal Property Included in Sale |                     |

|    |  |
|----|--|
| 03 |  |
| 04 |  |
| 05 |  |
| 06 |  |
| 07 |  |
| 08 |  |

## Adjustments for Items Paid by Seller in Advance

|                    |                      |          |
|--------------------|----------------------|----------|
| 09 City/Town Taxes | to                   |          |
| 10 County Taxes    | to                   |          |
| 11 Assessments     | to                   |          |
| 12 HOA Dues        | 02/10/21 to 03/31/21 | \$100.00 |
| 13                 |                      |          |
| 14                 |                      |          |
| 15                 |                      |          |
| 16                 |                      |          |

|                                                 |                    |
|-------------------------------------------------|--------------------|
| <b>N. Due from Seller at Closing</b>            | <b>\$19,962.26</b> |
| 01 Excess Deposit                               | \$3,746.00         |
| 02 Closing Costs Paid at Closing (J)            | \$10,415.41        |
| 03 Existing Loan(s) Assumed or Taken Subject to |                    |
| 04 Payoff of First Mortgage Loan                |                    |
| 05 Payoff of Second Mortgage Loan               |                    |

## Completion Escrow

|                  |            |
|------------------|------------|
| 06               |            |
| 07               |            |
| 08 Seller Credit | \$5,000.00 |

|    |  |
|----|--|
| 09 |  |
| 10 |  |
| 11 |  |
| 12 |  |
| 13 |  |

## Adjustments for Items Unpaid by Seller

|                    |                      |          |
|--------------------|----------------------|----------|
| 14 City/Town Taxes | to                   |          |
| 15 County Taxes    | 01/01/21 to 02/10/21 | \$800.85 |
| 16 Assessments     | to                   |          |
| 17                 |                      |          |
| 18                 |                      |          |
| 19                 |                      |          |

## CALCULATION

|                                                                                         |                     |
|-----------------------------------------------------------------------------------------|---------------------|
| Total Due to Seller at Closing (M)                                                      | \$340,147.00        |
| Total Due from Seller at Closing (N)                                                    | -\$19,962.26        |
| <b>Cash</b> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller | <b>\$320,184.74</b> |



## 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 4% of the monthly principal and interest payment.

### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

### Partial Payments

Your lender

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

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

### Security Interest

You are granting a security interest in

308 Barley Fork Lane

Hutto, TX 78634

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

### Escrow Account

**For now,** your loan

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

#### Escrow

|                                         |             |                                                                                                                                             |
|-----------------------------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| Escrowed Property Costs over Year 1     | \$10,320.24 | Estimated total amount over year 1 for your escrowed property costs: See attached page for additional information.                          |
| Non-Escrowed Property Costs over Year 1 | \$720.00    | Estimated total amount over year 1 for your non-escrowed property costs: Homeowner's Association Dues<br>You may have other property costs. |
| Initial Escrow Payment                  | \$2,693.41  | A cushion for the escrow account you pay at closing. See Section G on page 2.                                                               |
| Monthly Escrow Payment                  | \$860.02    | 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 pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

#### No Escrow

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

### In the future,

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



**Loan Calculations**

|                                                                                                                                                          |              |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------|
| <b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled. | \$475,118.11 |
| <b>Finance Charge.</b> The dollar amount the loan will cost you.                                                                                         | \$166,633.56 |
| <b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.                                                              | \$297,654.96 |
| <b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.                                  | 3.332%       |
| <b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.           | 44.731%      |

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

**Other Disclosures****Appraisal**

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

**Contract Details**

See your note and security instrument for information about

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

**Liability after Foreclosure**

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

☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

☐ state law does not protect you from liability for the unpaid balance.

**Refinance**

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

**Tax Deductions**

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

**Contact Information**

|                              | <b>Lender</b>                                       | <b>Mortgage Broker</b> | <b>Real Estate Broker (B)</b>                           | <b>Settlement Agent</b>                             |
|------------------------------|-----------------------------------------------------|------------------------|---------------------------------------------------------|-----------------------------------------------------|
| <b>Name</b>                  | M/I Financial, LLC                                  |                        | Lorrie Kennedy                                          | M/I Title, LLC.                                     |
| <b>Address</b>               | 7600 N Capital of Texas Highway<br>Austin, TX 78731 |                        | 2251 Double Creek Drive<br>#202<br>Round Rock, TX 78664 | 7600 N Capital of Texas Highway<br>Austin, TX 78731 |
| <b>NMLS ID</b>               | 50684                                               |                        |                                                         |                                                     |
| <b>TX License ID</b>         |                                                     |                        | 582348                                                  | 1907306                                             |
| <b>Contact</b>               | Ashley Ramos                                        |                        | Lorrie Kennedy                                          | Tiffany Hyland                                      |
| <b>Contact NMLS ID</b>       | 985571                                              |                        |                                                         |                                                     |
| <b>Contact TX License ID</b> |                                                     |                        | 582348                                                  | 1878809                                             |
| <b>Email</b>                 | ayramos@mihomes.com                                 |                        | broker@myclassicrealty.com                              | thyland@mihomes.com                                 |
| <b>Phone</b>                 | (512) 770-8440                                      |                        |                                                         | (512) 770-8440                                      |

**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.

DocuSigned by:

  
60105181C0CC4A7...

Feb-10-2021 | 10:09 AM EST

Amanda Robinson

Date



**Addendum to Closing Disclosure** *This is a continuation of your statement of final loan terms and closing costs.*

| Escrow                                    |             |                                                                                                                                                   |
|-------------------------------------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| Escrowed<br>Property Costs<br>over Year 1 | \$10,320.24 | Estimated total amount over year 1<br>for your escrowed property costs:<br><i>Property Taxes   Homeowner's<br/>Insurance   Mortgage Insurance</i> |



# TEXAS ALLPOINTS SURVEYING

# Invoice

P.O. Box 803788  
Houston, TX 77280  
Phone: (713) 468-7707

Invoice Date: 1/28/2021

Invoice #: 0937654-IN

Task No: 1180423

Client PO Number: 10094279-239

Client Job Number:

**Billed To:**

M/I Homes of Austin (Finals)  
6801 N. Capitol of Texas Hwy  
Building II, Suite 100  
Austin, TX 78731  
Attn: TYLER GILBREATH  
TGILBREATH@MIHOMES.COM

|                                          |                     |
|------------------------------------------|---------------------|
| Order By:                                | Services Requested: |
| M/I Homes of Austin, LLC TYLER GILBREATH | FINAL SVY SWALE     |

|                      |
|----------------------|
| Property Address     |
| 308 Barley Fork Lane |

|                     |            |          |               |
|---------------------|------------|----------|---------------|
| Property Legal      |            |          |               |
| SUB: Hutto Crossing | LOT(S): 32 | BLOCK: M | SECTION: 10-4 |

**Transaction Details**

| Date             | Description           | Qty  | Amount |
|------------------|-----------------------|------|--------|
| 1/28/2021        | FINAL SURVEY W/ SWALE | 1.00 | 425.00 |
| <b>Sub-total</b> |                       |      | 425.00 |
| <b>Interest</b>  |                       |      | 0.00   |
| <b>TOTAL DUE</b> |                       |      | 425.00 |

Due upon receipt. All invoices not paid within 30 days from the invoice date will acquire a 1.5% late fee per month until payment in full is received.

Make Checks Payable to Allpoints Land Survey, Inc.

PLEASE INDICATE INVOICE NUMBER WITH PAYMENT.

THANK YOU.

# INVOICE

**FROM:**

Stratmann & Associates  
Stratmann & Associates  
PO Box 2686  
Georgetown, TX 78627-2686

Telephone Number: (512) 451-0144

Fax Number: (512) 495-9535

**TO:**

M/I Financial, LLC  
1301 S Capital of Texas Highway  
Suite B-315  
Austin, TX 78746

**E-Mail:**

Telephone Number:

Fax Number:

Alternate Number:

**INVOICE NUMBER**

21.196

**DATES**

Invoice Date: 02/08/2021

Due Date: 02/08/2021

**REFERENCE**

Internal Order #: 21.196

Lender Case #: Zacate C/ L

Client File #: 1000037023

FHA/VA Case #: 514-2717452

Main File # on form: 21.196

Other File # on form: 514-2717452

Federal Tax ID: 82-4106328

Employer ID:

**DESCRIPTION**

Lender: M/I Financial, LLC  
Purchaser/Borrower: Amanda & Christopher Robinson  
Property Address: 308 Barley Fork Ln  
City: Hutto  
County: Williamson  
Legal Description: Hutto Crossing Phs 4 Sec 10 Blk M Lot 32

Client: M/I Financial, LLC

State: TX Zip: 78634

**FEES****AMOUNT**

1004

490.00

SUBTOTAL

490.00

**PAYMENTS****AMOUNT**

Check #: Date: Description:  
Check #: Date: Description:  
Check #: Date: Description:

SUBTOTAL

TOTAL DUE

\$

490.00