

CLAIM FOR PAYMENT OF

☐ Down Payment

☒ Housing Supplement

Print or Type All Information - Read Rules on Reverse Side

1. Name of Claimant(s): Christopher and Amanda Robinson		Parcel No.: 19	County: Williamson Project: A-1 Southeast Loop
2. Property Acquired by Williamson County By: ☒ Negotiation ☐ Condemnation Address: 100 Dana Drive Hutto, Texas 78643		3. Replacement Housing Address: 308 Barley Fork Lane Hutto, Texas 78634	
4. Occupancy of County-Acquired Property From: 09/09/2016 To: 02/28/2021 ☒ Owner-Occupant ☐ Tenant ☒ House ☐ Apartment ☐ Mobile Home ☐ Sleeping Room		5. Replacement Housing Data a. Date of Physical Occupancy of Replacement Housing: 02/23/2021 b. Filing Date of Instrument of Conveyance: 02/10/2021 c. Purchase Price of Replacement Dwelling: \$340,047	
6. Controlling Dates	Mo.	Day	Yr.
a. First Offer in Negotiations	04	17	2020
b. Date Property Acquired	08	28	2020
c. Date Required to Move	02	28	2021
7. Type and Amount of Claim: a. Housing Supplement: \$11,000 b. Down Payment: \$ N/A			

8. Payment of this claim in the amount shown in Block 7 is requested. I certify that this move was made as a result of the acquisition of property for highway purposes. The information submitted herewith is true and correct and that the dwelling I now occupy meets the standards for decent, safe, and sanitary housing to the best of my knowledge and belief.

03/05/2021

Date of Claim

Christopher and Amanda Robinson
Claimant

Spaces Below to be Completed by Williamson County

Show computations necessitated by previous payments or awards in condemnation on reverse side

The dwelling at the address under Block 3 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 as follows:

Amount of \$11,000

Date: 03/05/2021

By: *Laura A. Nelson*
Relocation Agent

Date: _____

By: _____
Williamson County Judge

REPLACEMENT HOUSING INSPECTION

Name of Claimant: Christopher and Amanda Robinson	Parcel No.: 19	County: Williamson Project: Corridor A-1 Southeast Loop
Address: 308 Barley Fork Lane Hutto, Texas 78634		
Number of Displaced Persons in Family <u>5</u> Purchase Price or Monthly Rent <u>\$340,047</u>		
Replacement Dwelling		
House ☒ Duplex ☐ Apartment ☐ Sleeping Room ☐		
Mobile Home: Width: Length: Other:		
Floor Space: 2,300 sq. ft. No. Rooms: 8 No. Bedrooms: 4 No. Baths: 2.5		
Dwelling Inspection		
Yes No ☒ ☐ 1. Meets all applicable building codes. ☒ ☐ 2. Has required potable water. ☒ ☐ 3. Has required kitchen facilities. ☒ ☐ 4. Has required heating system. ☒ ☐ 5. Has required bathroom facilities.	Yes No ☒ ☐ 6. Has provisions for artificial lighting in each room. ☒ ☐ 7. Is structurally sound, in good repair and adequately maintained. ☒ ☐ 8. Has required safe means of egress. ☒ ☐ 9. Has required habitable floor space.	
Comments:		
The dwelling at the address above has been inspected and, in my opinion, meets the standards for decent, safe, and sanitary housing.		
02/10/2021 Date of Inspection	Danny Jackson -  Inspected By - Signature	

Replacement Housing Standards

A **decent, safe and sanitary dwelling** is any dwelling which meets the applicable housing and occupancy codes for the area in which the dwelling is located. However, if any of the following are not met by the applicable code, such following standards shall apply. The dwelling shall:

1. Be structurally sound, weathertight, and in good repair and shall contain a safe electrical wiring system adequate for lighting and other customary electrical devices. A replacement dwelling may reflect some physical defects and deferred maintenance if the flaws are easily correctable and do not threaten the general fitness, functional condition or habitability of the structure.
2. Contain a heating system capable of sustaining a healthful temperature (of approximately 70 degrees) for a displaced person, except in those areas where local climatic conditions do not require such a system.
3. Be adequate in size with respect to the number of rooms and area of living space needed to accommodate the displaced person. There shall be a separate, well lighted and ventilated bathroom that provides privacy to the user and contains a sink, bathtub or shower stall, and a toilet, all in good working order and properly connected to appropriate sources of water and to a sewage drainage system. In the case of a housekeeping dwelling, there shall be a kitchen area that contains a fully usable sink, properly connected to potable hot and cold water and to a sewage drainage system, and adequate space and utility service connections for a stove and refrigerator.
4. Contains unobstructed egress to safe, open space at ground level. If the replacement dwelling unit is on the second story or above, with access directly from or through a common corridor, the common corridor must have at least two means of egress.
5. For a handicapped displacee, be free of any barriers which would preclude reasonable ingress, egress, or use of the dwelling by such a displaced person.

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

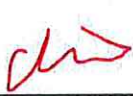
* If an Alien lawfully present in the United States, supporting documentation will be required.

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

SUPPLEMENTAL PAYMENT ESTIMATE - REPLACEMENT HOUSING

Print or Type All Information										
Displacee's Name: Christopher Robinson and Amanda Robinson				Project: S.E. Loop						
				Parcel No.: 19			Highway: S.E. Loop			
				Unit or Bldg. No.: N/A						
				First Offer in Negotiations (Date): 4-17-2020						
				Occupancy Since (Date): 9-9-2016			County: Williamson			
Type Supplement: ☒ Normal ☒ 180-day Owner ☐ Revised ☐ 90-day Occupant ☐ Last Resort ☐ Late Occupants				Property From Which Displaced: ☒ Single Family Home ☐ Mobile Home Site ☐ Apartment ☐ Other: ☐ Mobile Home ☐ Duplex						
☐ Utilities in Subject Rent ☐ Utilities Not in Subject Rent				Monthly Gross Income: \$ X 30% = \$ N/A						
Replacement Property Data										
* Denotes Selected Replacement Property										
Property No.	Total Rooms	No. Bdr.	Apprx. Sq. Ft.	Age	Quality	Cond.	Yd. Imp.	Index	Probable Sales Price	Rental Cost
*RO-19-01	9	4	2252	9	22	3	3	37	\$265,000	
RO-19-02	8	4	2050	7	21	3	3	34	\$254,000	
RO-19-03	7	4	2354	7	22	3	3	35	\$255,000	
Subject	8	4	1790	6	19	3	3	31		
Replacement Housing Supplement										
Replacement Cost \$265,000 Subject Value \$254,000 Supplement \$11,000										
Rent Supplement										
Actual Rent		Fair Market Rent		Gross Income		Replacement Cost Supplement				
\$		\$		\$		\$				
x 42		x 42		x 42		x 42				
N/A		N/A		N/A		N/A				
Supplement = N/A										

Total number of displaced persons: 5.

List name, age, gender and relationship of household occupants other than displacee(s) named on page 1.

Name of Household Occupant(s):	Age:	Gender:	Relationship to Displacee:
Jayla Robinson	17	Female	Daughter
CJ Robinson	7	Male	Son
AJ Robinson	5 months	Male	Son

Remarks: (Use extra page if necessary)

The subject property parcel is located at 100 Dana Drive, Hutto Texas 78634. The property has a house with 1790 sq.ft. on a lot size of 11,325square feet. The home has brick veneer and hardy siding type of construction and on a slab foundation. It consists of 4 bedrooms and 2.5 baths, kitchen, dining room, living room, study, utility room, and 2car attached garage. Interior is comprised of textured walls, vinyl, carpet and tile flooring. The property is enclosed with a wood fence. Home was built in 2001. Total appraised value of the subject is \$254,000.00.

*Comparable property RO-19-01is located at 116 Denton Dr., Hutto, Texas 78634. This property consists of a 2252 sq.ft. home with 4 bedrooms, 2.5 baths, kitchen, dining room, den, living room, game room and utility room, and 2 car attached garage. Kitchen features freestanding range, Interior features include ceiling fans, tile and carpet floors. Exterior features include wood fenced yard. The home was built in 2017 and is on a 6985 sq.ft. lot. This home is located 1.6 miles from the subject. This home is in the Hutto school district.

Comparable property RO-19-02 is located at 209 Holmstrom St., Hutto, Texas 78634. This property consists of a 2050 sq.ft. home with 4 bedrooms, 2 baths, kitchen, dining room, den, living room and utility room, and 2 car attached garage. Kitchen features freestanding range, Interior features include ceiling fans, tile, carpet floors. Exterior features include wood fenced yard, covered patio and metal storage. The home was built in 2005 and is on a 7710 sq.ft. lot. This home is located 4.5 miles from the subject. This home is in the Hutto school district. This home was not chosen because of distance from subject.

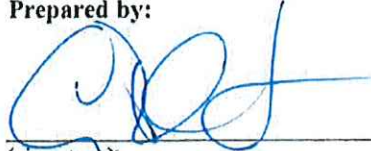
Comparable property RO-19-03 is located at 202 Whitefield, Hutto, Texas 78634. This property consists of a 2354 sq.ft. home with 4 bedrooms, 2.5 baths, kitchen, dining room, living room and utility room, and 2 car attached garage. Kitchen features freestanding range, Interior features include ceiling fans, wood and tile floors. Exterior features include wood fenced yard. The home was built in 2006 and is on a 6403 sq.ft. lot. This home is located 4.2miles from the subject. This home is in the Hutto school district. This home was not chosen because of one less overall room and distance from subject.

All the comparable properties are functionally equivalent to the subject property and DS&S; however, comparable property RO-19-01 is the most comparable because of its similarity in size and storage to the displacement property. Our research found 11, 4 bedroom 2.5 bath comparable properties with square footages ranging from 1776 – 2819 and prices ranging from \$215,000 to 299,000and located between 1.3 to 6.5 miles from the subject. Several were not chosen due to being too far in distance from the subject property, square footage differences, total number of rooms, number of bedrooms or being sale pending.

Comparable replacement property data is based on the Residential Comparison Index as per ROW Volume 3 Relocation Assistance Manual page 21-5 and 21-6.

The supplemental payment(s) on page 1 have been determined by me and are to be used in connection with a federal-aid highway project. The replacement housing used for these supplement computations are certified to be fair housing open to all persons regardless of race, color, religion, age, sex, national origin or handicap and consistent with the requirements of Title VIII of the Civil Rights Act of 1968. I have no direct nor indirect, present or contemplated interest in this transaction nor will I derive any benefit from the supplemental payment.

Prepared by:



(signature)

Danny Jackson

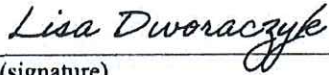
(print name)

Right of Way Agent

4-27-2020

Date

Approval by:



(signature)

Lisa Dworaczyk

(print name)

Lisa Dworaczyk
Project Manager

4/27/2020

Date

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 02/05/2021
 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

Amount can increase over time

+ 662.05

+ 662.05

Estimated Total Monthly Payment

\$2,086.06

\$1,888.09

Estimated Taxes, Insurance & Assessments*Amount can increase over time
See page 4 for details*\$722.05
a month**This estimate includes****In escrow?**☒ Property Taxes

YES

☒ Homeowner's Insurance

YES

☒ Other: Homeowner's

NO

Association Dues

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

\$15,545.00

*Includes \$10,562.54 in Loan Costs + \$4,982.46 in Other Costs - \$0 in Lender Credits. See page 2 for details.***Cash to Close**

\$40,895.15

Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$1,245.00				
01 % of Loan Amount (Points)						
02 Administrative Fee		\$1,245.00				
03						
04						
B. Services Borrower Did Not Shop For		\$9,317.54				
01 Appraisal Fee	to Stratmann & Associates	\$490.00				
02 Attorney Processing Fee	to Robertson Anshutz Velters	\$175.00				
03 Credit Report Fee	to Factual Data	\$130.00				
04 Final Inspection Fee	to Vendor	\$150.00				
05 Flood Certification Fee	to CoreLogic Flood Services	\$13.00				
06 MI Premium/UFMIP/FF/Guaranty Fee	to HUD	\$5,250.00				
07 Survey	to Allpoints Surveying	\$425.00				
08 Title - Electronic Filing Fee	to Simplifile	\$15.99				
09 Title - EPA Endorsement	to M/I Title, LLC	\$25.00				
10 Title - Guaranty Fee 1	to TTIGA	\$2.00				
11 Title - Guaranty Fee 2	to TTIGA	\$2.00				
12 Title - Lender Title Insurance	to M/I Title, LLC	\$1,914.00				
13 Title - Not Yet Due/Payable	to M/I Title, LLC	\$5.00				
14 Title - PUD Endorsement	to M/I Title, LLC	\$25.00				
15 Title - Settlement or Closing Fees	to M/I Title, LLC	\$475.00				
16 Title - T19 Endorsement	to M/I Title, LLC	\$95.70				
17 Title - T1R Survey Amendment	to M/I Title, LLC	\$104.85				
18 Title - Tax Certificates	to Amercn Prop Guard			\$34.00		
19 Title - Tax Deletion	to M/I Title, LLC	\$20.00				
20						
21						
C. Services Borrower Did Shop For						
01						
02						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$10,562.54				
Loan Costs Subtotals (A + B + C)		\$10,562.54				

Other Costs

E. Taxes and Other Government Fees		\$167.00				
01 Recording Fees	Deed: \$33.00 Mortgage: \$101.00	\$167.00				
02						
03						
F. Prepays		\$1,034.05				
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						
G. Initial Escrow Payment at Closing		\$2,693.41				
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				
H. Other		\$1,088.00				
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						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$4,982.46				
Other Costs Subtotals (E + F + G + H)		\$4,982.46				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$15,545.00				
Closing Costs Subtotals (D + I)		\$15,545.00		\$10,415.41		
Lender Credits						



	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$15,226	\$15,545.00	YES •See Total Loan Costs (D) and See Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (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)
Cash to Close	\$48,211	\$40,895.15	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$355,692.00
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)	\$15,545.00
04	
Adjustments	
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	
L. Paid Already by or on Behalf of Borrower at Closing	\$314,796.85
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)	\$355,692.00
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$314,796.85
Cash to Close ☒ From ☐ To Borrower	\$40,895.15

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$340,147.00
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	
N. Due from Seller at Closing	\$19,962.26
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	
06 Completion Escrow	
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
Cash ☐ From ☒ To Seller	\$320,184.74



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: <i>See attached page for additional information.</i>
Non-Escrowed Property Costs over Year 1	\$720.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>Homeowner's Association Dues</i> 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

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$475,268.11
Finance Charge. The dollar amount the loan will cost you.	\$166,633.56
Amount Financed. The loan amount available after paying your upfront finance charge.	\$297,654.96
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.332%
Total Interest Percentage (TIP). 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

Other Disclosures**Appraisal**

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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

Contact Information

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

Amanda Robinson

Feb-05-2021 | 2:47 PM EST

60406484C0CC4A7...
Amanda Robinson

Date



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

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



M/I HOMES PURCHASE CONTRACT

This Purchase Contract is entered into by and between M/I Homes of Austin, LLC d/b/a M/I Homes ("M/I") and Amanda Robinson & Christopher Robinson (collectively, "Purchaser"). This Purchase Contract, upon acceptance by M/I, together with the Disclosure Statement, the Plans and Specifications and any other Addenda, Change Order or other written agreement that may at any time be executed by the parties, shall collectively constitute the agreement between M/I and Purchaser (collectively, "Agreement") for the construction of a(n) Sabine - B floor plan ("Home") on Lot #0032, in Block #00M, of Section #Ph 4, Sec10 60 ("Lot"), located in the community commonly known as Carmel Creek ("Community"), with a street address of 308 Barley Fork Lane, Hutto, TX 78634.

1. **Purchase Price; Deposit.** M/I agrees to sell and Purchaser agrees to purchase for the consideration and upon the terms and conditions set forth in the Agreement, the Home constructed or to be constructed on the Lot, together with all appurtenances thereto (collectively, "Property"). The total purchase price for the Property ("Purchase Price") subject to any changes in the Purchase Price as a result of a Change Order, is \$336,249.00; which Purchase Price shall be payable as follows:

Initial Deposit (upon Purchaser's execution of the Agreement)..... \$3,746.00

Additional Deposit (due)

Balance (due at Closing)..... \$332,503.00

Purchaser has paid the Initial Deposit to M/I in a form reasonably acceptable to M/I as of the Effective Date. The term "Deposit" shall include the Initial Deposit, any Additional Deposit, and any other payments made by Purchaser to M/I in advance of Closing (except for payments which are non-refundable). Except as otherwise required by law or loan program regulations, Purchaser acknowledges and agrees that the Deposit shall be deposited into the general account of M/I and, as a result, the Deposit will not bear interest for the benefit of Purchaser and will not be segregated from other funds of M/I, which funds may be used by M/I at its sole discretion or placed into a separate escrow or trust account. At Closing, unless otherwise provided herein or as otherwise agreed to in writing by the parties, the Deposit and all non-refundable payments shall be applied as a credit against the Purchase Price for the Property.

2. **Finance Contingency.** Purchaser agrees to apply for a loan within five (5) Business Days following the Effective Date and to diligently seek to obtain a mortgage loan commitment from an institutional mortgage lender of Purchaser's choice with an interest rate and other terms and conditions acceptable to Purchaser (the "Loan Commitment"). Such diligence shall include promptly and timely providing all documentation requested from Purchaser by the mortgage lender. The Loan Commitment must evidence the lender's unconditional commitment to fund the loan or the Loan Commitment must only be conditioned on matters that are customary and that Purchaser demonstrates are within its reasonable control and ability to timely satisfy. On or before fourteen (14) days after the Effective Date (the "Finance Contingency Period"), Purchaser shall deliver to M/I: (i) a copy of a Loan Commitment that meets the requirements herein, (ii) documentation of Purchaser's ability to pay cash for the Property with readily available funds (the "Cash Documentation"), or (iii) a termination notice (the "Termination Notice"), in accordance with §14(i) of this Purchase Contract, in which event the Deposit shall be returned to Purchaser and the parties shall have no further rights, obligations, liabilities or remedies under the Agreement (except for the provisions set forth in §14(g) herein that survive the termination of this Agreement). If

AR CR

M/I TITLE CHARGES

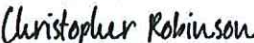
<u>Description</u>	<u>Charges</u>
Owner's Policy	\$875.00 for the first \$100,000 of coverage and \$5.54 per \$1,000 of coverage thereafter.
Loan Policy Title Premium	\$100.00
P-20 Lender's Endorsement-Tax Deletion	\$5.00
Planned Unit Development Endorsement	\$25.00
Lender's T-19 Endorsement	\$75.00 to \$150.00
Lender's T-30 Endorsement – Taxes	\$20.00
T-36 Lender's EPA Endorsement	\$25.00
T-19.2 Endorsement – Minerals and Surface Rights	\$0.00
TX Guaranty Assessment Recoupment Fee	\$4.50 per policy
Escrow/Settlement Fee	\$475.00
Electronic Recording Service Fee	\$5.33 per document
Tax Certificate	\$34.00
TIR Survey Amendment	5% of the base OTP amount

Acknowledgement

I/we have read this disclosure form, and understand that Seller is referring me/us to purchase the above-described settlement services and may receive a financial or other benefit as a result of this referral.

DocuSigned by:

 9E526A9303DA4E6 7/10/2020
 Amanda Robinson Date

DocuSigned by:

 8AD5656ADE84414 7/10/2020
 Christopher Robinson Date

DS
