

CLAIM FOR PAYMENT OF

☐ Down Payment

☒ Housing Supplement

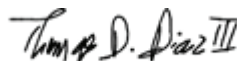
Print or Type All Information - Read Rules on Reverse Side

1. Name of Claimant(s): Thomas D. Diaz and Melissa R. Sharpe-Diaz		Parcel No.: N/A	County: Williamson
		ROW CSJ: N/A	Project No.: N/A
2. Property Acquired by State Address: 656 CR 176, Georgetown, TX 78628 Apt. No.: N/A Site No.: N/A		3. Replacement Housing Address: 401 CR 226, Florence, TX 76527 Apt. No.: N/A Site No.: N/A	
4. Occupancy of State-Acquired Property From (Date): 2013 To (Date of Move): 7/6/2020 <input checked="" type="checkbox"/> Owner-Occupant <input type="checkbox"/> Tenant <input checked="" type="checkbox"/> House <input type="checkbox"/> Apartment <input type="checkbox"/> Mobile Home <input type="checkbox"/> Sleeping Room		5. Replacement Housing Data a. Date of Physical Occupancy of Replacement Housing: July 6, 2020 b. Filing Date of Instrument of Conveyance: 12/19/2018 c. Purchase Price of Replacement Dwelling: \$314,350	
6. Controlling Dates	Mo.	Day	Yr.
a. First Offer in Negotiations	10	12	2017
b. Date Property Acquired	10	23	2018
c. Date Required to Move	11	26	2018
7. Type and Amount of Claim: a. Housing Supplement: \$158,632 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.

June 18, 2021

Date of Claim



Thomas D. Diaz



Melissa R. Sharpe-Diaz

Spaces Below to be Completed by State

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.

Date of Inspection

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 \$158,632

Date: _____

By: _____

Right of Way Manager

Memo

Date: June 18, 2021

Project: County Road 176

To: Mylan Filed, Sheets & Crossfield, P.C. and cc: Lisa Dworaczyk at LisaD@scrllaw.com

From: Rhonda Young, R/W-NAC, R/W-RAC, HDR Engineering, Inc.

Subject: Parcel 5 Replacement Housing Payment Request

Please find below, the request for replacement housing payment request for \$158,632. The Displacees were obligated to spend \$295,000 in order to claim the upper limit of this benefit. The sales price of the replacement home was \$309,950.

Enclosed are the following documents:

- Approved R-107 (Replacement Housing Payment Amount)
- Claim Form for Housing Supplement
- Replacement Closing Statement
- Replacement Housing DSS Inspection
- W-9s one (1) Each Thomas Diaz and Melissa Diaz
- Certification of Eligibility

Should any additional information be needed to process this request, please contact me at 512-685-2971 or by email at Rhonda.young@hdrinc.com.

CERTIFICATION OF ELIGIBILITY

Highway: CR 176

Parcel: 5

Displacee: Thomas D. Diaz, III and Melissa R. Sharpe-Diaz

Individuals, Families and Unincorporated Businesses or Farming Operations

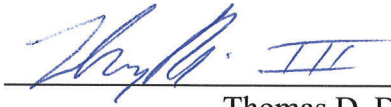
I certify that myself and any other party(ies) with a financial interest in this relocation assistance claim are either:

☒ Citizens or Nationals of the United States

or

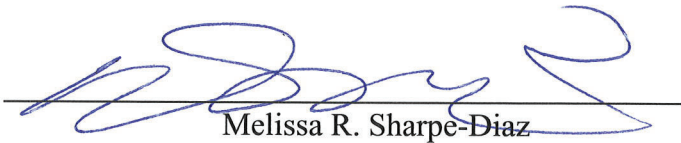
☐ Aliens lawfully present in the United States

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



Thomas D. Diaz, III

Date: 2/9/18



Melissa R. Sharpe-Diaz

Date: 2/9/18

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.

Claimant

Date: _____

SUPPLEMENTAL PAYMENT ESTIMATE - REPLACEMENT HOUSING

Print or Type All Information										
Displacee's Name: Thomas D. Diaz and Melissa R. Sharpe-Diaz					ROW CSJ: N/A			Project No.: N/A		
					Parcel No.: 5			Highway No.: CR 176		
					Unit or Bldg. No.: N/A					
					First Offer in Negotiations (Date): October 12, 2017					
					Occupancy Since (Date): 2003			County: Williamson		
Type Supplement: <input type="checkbox"/> Normal <input type="checkbox"/> 180-day Owner <input type="checkbox"/> Revised <input type="checkbox"/> 90-day Occupant <input checked="" type="checkbox"/> Last Resort <input type="checkbox"/> Late Occupants					Property From Which Displaced: <input checked="" type="checkbox"/> Single Family Home <input type="checkbox"/> Mobile Home Site <input type="checkbox"/> Apartment <input type="checkbox"/> Other: <input type="checkbox"/> Mobile Home <input type="checkbox"/> Duplex					
<input type="checkbox"/> Utilities in Subject Rent <input type="checkbox"/> Utilities Not in Subject Rent					Monthly Gross Income: \$N/A 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
1*	8	4	1,993	8	20	4	3	35	\$295,000	
2	9	3	2,203	7	20	3	3	33	\$300,000	
3	6	4	2,208	7	20	3	3	33	\$289,900	
Subject	6	3	1,965	7	9	2	1	19		
Replacement Housing Supplement										
Replacement Cost \$295,000.00										
Subject Value \$136,368.00 (adjusted)										
<div style="display: inline-block; background-color: yellow; padding: 2px 10px; border-radius: 5px;">Supplement</div> <div style="display: inline-block; background-color: yellow; padding: 2px 10px; border-radius: 5px; margin-left: 20px;">\$158,632.00</div>										
Rent Supplement										
Actual Rent		Fair Market Rent		Gross Income		Replacement Cost Supplement				
\$N/A		\$ N/A		\$ N/A		\$ N/A				
<u>x 42</u>		<u>x 42</u>		<u>x 42</u>		<u>x 42</u>				
\$ N/A		\$ N/A		\$ N/A		\$ N/A				
Supplement = \$ N/A										

Total number of displaced persons: 6.

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:
Thomas Diaz, III	21	M	Son
Gabriel Diaz	16	M	Son
Corwin Diaz	9	M	Son
Joaquin Diaz	6	M	Son

Remarks: (Use extra page if necessary)

The subject property is a 15-year-old single-family residence containing approximately 1,965 square feet of habitable living space on a lot containing approximately 1.3207 acres or 57,530 square feet. The acquisition will acquire 22,056 square feet of the total tract. The dwelling contains 6 rooms including a living room, kitchen, dining room, laundry room, 3 bedrooms and 2 baths. The flooring consists of ceramic tile and wood laminate. Amenities include a covered front porch and electric security gate entrance.

Mr. and Mrs. Diaz have four children ranging from the ages of 21 to 6. All four children have been diagnosed as needing special education for learning disabilities. The children attend school in the Leander and Round Rock school districts. Due to this, it is imperative that our comparable research was conducted within the Leander or Round Rock ISD area. The oldest child (age 21) attends college and lives at home on the weekends and holidays.

Note as to the square footage of the acquired lot. The whole property consists of 57,529 square feet and is considered a normal lot size for the area. The portion being acquired is 22,056, which is substantially larger than the typical lot size found when conducting our search for comparable dwellings.

The following carve-out was made for the lack of land being replaced at the comparable: According to the appraisal, the acquisition will acquire 22,056 square feet. The comparable chosen replaces 6,534 square feet of land.

Total Approved Value	\$174,835.00
Less Cost to Cure	-\$ 16,426.00
Less Land not replaced (22,056 sf – 6,534 sf = 15,522 sf x \$1.42 (\$62,000 per acre)	\$ 22,041.00 (rounded)
Total Approved Adjusted Value	\$136,368.00

The subject's total approved value according to the appraisal is \$174,835.00, which does not include the residence. The proposed ROW is 28 feet from the current location of the dwelling. In order to calculate the supplement, we used the total approved value less the cost to cure amount of \$16,426.00, which leaves a balance of \$158,409.00. Since the comparable does not replace the land being acquired, a cave-out of the remaining land was used. The total amount of land being acquired is 22,056 SF, the comparable dwelling replaces 6,534 SF, therefore a calculation of the remaining amount of land (15,522 sf) was used to compute the carve-out of \$22,041.00. See above calculation.

This replacement-housing supplement (RHP) of \$158,632.00 places the displacees in housing of last resort based on the comparables available on the market at the time of this calculation.

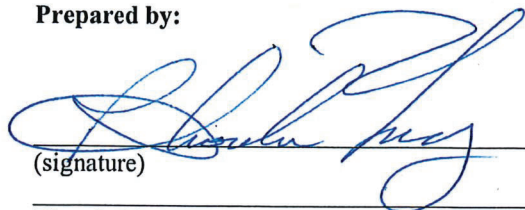
The selected Comparable:

We researched the market for three, 3-bedroom comparables in the Leander and Round Rock ISD in order to accommodate the four special education needs of the displaced children. The chosen comparable (#1) is functionally equivalent and affords the displacees two dwellings within their financial means (Comps 1 and 3). The comparable was chosen as the most comparable because it is most representative of the subject.

The other two comparables were found to be superior to the subject property in either age or square footage.

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)

Rhonda Young, R/W-RAC
Right of Way Agent

3/9/18
Date

Recommended Approval:


(signature)

Don Childs

4-18-18
Date



REPLACEMENT HOUSING INSPECTION

Name of Claimant: Thomas Diaz, III and Melissa S. Diaz		Parcel No.: 5	County: Williamson
		ROW CSJ: N/A	Project No.: N/A
Address: 401 CR 226, Florence, TX 76527 Apt No.: Site No.:			
Number of Displaced Persons in Family: 6		Purchase Price or Monthly Rent: \$204,350.00	
Replacement Dwelling			
House <input checked="" type="checkbox"/>	Duplex <input type="checkbox"/>	Apartment <input type="checkbox"/>	Sleeping Room <input type="checkbox"/>
Mobile Home:	Width:	Length:	Other:
Floor Space: 2,100 sq. ft.	No. Rooms: 7	No. Bedrooms: 3	No. Baths: 2
Dwelling Inspection			
Yes No		Yes No	
<input checked="" type="checkbox"/> <input type="checkbox"/>	1. Meets all applicable building codes	<input checked="" type="checkbox"/> <input type="checkbox"/>	6. Has Provisions for artificial lighting in each room
<input checked="" type="checkbox"/> <input type="checkbox"/>	2. Has required potable water	<input checked="" type="checkbox"/> <input type="checkbox"/>	7. Is structurally sound, in good repair and adequately maintained
<input checked="" type="checkbox"/> <input type="checkbox"/>	3. Has required kitchen facilities	<input checked="" type="checkbox"/> <input type="checkbox"/>	8. Has required safe means of egress
<input checked="" type="checkbox"/> <input type="checkbox"/>	4. Has required heating system	<input checked="" type="checkbox"/> <input type="checkbox"/>	9. Has required habitable floor space
<input checked="" type="checkbox"/> <input type="checkbox"/>	5. Has required bathroom facilities		
Comments: The home is a new build on 11 acres of land			
The dwelling at the address above has been inspected and in my opinion meets the standards for decent, safe and sanitary housing.			
7/6/2020 Date of Inspection		<i>Sannie Miller</i> Inspected By - Signature	



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 11/28/2018
Closing Date 12/01/2018
Disbursement Date 12/05/2018
Settlement Agent United Built Homes, L.L.C.
File # 3003970
Property 401 CR 226
FLORENCE, TX 76527
Sale Price \$199,950

Transaction Information

Borrower Thomas D Diaz, III and Melissa R Sharpe-Diaz
656 County Road 176
Georgetown, TX 78628
Seller United Built Homes, L.L.C.
8500 Line Avenue
Shreveport, Louisiana 71106
Lender United Built Homes, L.L.C.

Loan Information

Loan Term 30 years
Purpose Construction
Product 6 mo /0 Step Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 3003970
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$204,350	NO	
Interest Rate	6.97%	YES	The interest rate will adjust 1 time in 2019 to 9.47%. This is the maximum interest rate for this loan.
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$1,355.43	YES	The monthly principal and interest will adjust 1 time in 2019 to \$1,710.39. This is the maximum principal and interest payment for this loan.
Does this loan have these features?			
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments

Payment Calculation	Year 1	Years 2 - 30
Principal & Interest	\$1,355.43	\$1,710.39
Mortgage Insurance	+ 0	+ 0
Estimated Escrow <i>Amount can increase over time</i>	+ \$417.00	+ \$417.00
Estimated Total Monthly Payment	\$1,772	\$2,127
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$417 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: See Escrow Account on page 4 for details. You must pay for other property costs separately.
		In escrow? YES YES

Costs at Closing

Closing Costs	\$4,400	Includes \$4,400 in Loan Costs + \$0 in Other Costs - \$0 In Lender Credits. See page 2 for details.
Cash to Close	\$110,000.00	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						
01	% of Loan Amount (Points)		\$4,400			
02	Land Payoff Service Fee (4% of land payoff amount)					
03			\$4,400			
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For						
01	Credit Report Fee					
02	Survey Fee				\$18	
03	Title Service				\$1,300	
04					\$700	
05						
06						
07						
08						
09						
10						
C. Services Borrower Did Shop For						
01			\$0			
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)						
Loan Costs Subtotals (A + B + C)			\$4,400		\$2,018	
Other Costs						
E. Taxes and Other Government Fees						
01	Recording Fees	Deed: \$0	Mortgage: \$95		\$95	
02						
F. Prepaids						
01	Homeowner's Insurance Premium (12 mo.) to First United Insurance Agency		\$0		\$2,004	
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (per day from to)					
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	Per month for	mo.			
02	Mortgage Insurance	Per month for	mo.			
03	Property Taxes	Per month for	mo.			
04						
05						
06						
07						
08	Aggregate Adjustment					
H. Other						
01			\$0			
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)						
Other Costs Subtotals (E + F + G + H)			\$0	\$0		
J. TOTAL CLOSING COSTS (Borrower-Paid)						
Closing Costs Subtotals (D + I)			\$4,400	\$0	\$4,117	
Lender Credits					-\$4,117	

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)	\$4,400.00	\$4,400.00	NO
Closing Costs Paid Before Closing	-\$0.00	-\$0.00	NO
Closing Costs Financed (Paid from your Loan Amount)	-\$4,400.00	-\$4,400.00	NO
Down Payments/Funds from Borrower	\$110,000.00	\$110,000.00	NO
Deposit	\$0.00	\$0.00	NO
Funds for Borrower	\$0.00	\$0.00	NO
Seller Credits	\$0.00	\$0.00	NO
Adjustments and Other Credits	\$0.00	\$0.00	NO
Cash to Close		\$110,000.00	

Summaries of Transactions

Use this table to see a summary of your transaction

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$314,350
01 Sale Price of Property	\$199,950
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,400
04 Land Payoff	\$110,000
Adjustments	
05	Total Purchase = \$309,950.00
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 to	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$204,350
01 Deposit	
02 Loan Amount	\$204,350
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12	
13	
14	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$314,350
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$204,350
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$110,000

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$199,950
01 Sale Price of Property	\$199,950
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 to	
13	
14	
15	
16	
N. Due from Seller at Closing	
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14	
15	
16	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$199,950
Total Due from Seller at Closing (N)	\$0
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$199,950

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 10 days late, your lender will charge a late fee of 5.00% of the monthly payment, or \$5.00, whichever is less.

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
401 CR 226, FLORENCE, TX 76527

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	\$2,502	Estimated total amount over year 1
Property Costs over Year 1		For your escrowed property costs: Property Taxes Homeowner's Insurance
Non-Escrowed		Estimated total amount over year 1
Property Costs over Year 1		For your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$0.00	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$417.00	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	\$613,610.64
Finance Charge. The dollar amount the loan will cost you.	\$413,660.64
Amount Financed. The loan amount available after paying your upfront finance charge.	\$204,350.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	9.58 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	200.27%

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

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 the 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 the property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	United Built Homes, L.L.C.				United Built Homes, L.L.C.
Address	8500 Line Avenue Shreveport, Louisiana 71106				8500 Line Avenue Shreveport, Louisiana 71106
NMLS ID	39943				39943
ST License ID					
Contact	Chris Taylor				Chris Taylor
Contact NMLS ID	1229376				1229376
Contact ST License ID					
Email	chris.taylor@ubh.com				chris.taylor@ubh.com
Phone	(512) 252-1040				(512) 252-1040

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

Closing Disclosure - Initial
Form CL-3175

20180504 07281102

Loan ID # 3003970
Page 5 of 5 pages