

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

1. Name of Claimant(s): Christopher and Amanda Robinson	Parcel No.: 19	County: Williamson Project: Corridor A-1 Southeast Loop															
2. Occupancy of County-Acquired Property: From: 09/09/2016 To: 02/28/2021	3. Controlling Dates																
4. Address of Replacement Property: 308 Barley Fork Lane Hutto, Texas 78634	a. First Offer in Negotiations b. Property Acquired by County c. Replacement Property Acquired d. Occupancy of Replacement Property	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <th>Mo.</th> <th>Day</th> <th>Yr.</th> </tr> <tr> <td>04</td> <td>17</td> <td>2020</td> </tr> <tr> <td>08</td> <td>28</td> <td>2020</td> </tr> <tr> <td>07</td> <td>10</td> <td>2020</td> </tr> <tr> <td>02</td> <td>23</td> <td>2021</td> </tr> </table>	Mo.	Day	Yr.	04	17	2020	08	28	2020	07	10	2020	02	23	2021
Mo.	Day	Yr.															
04	17	2020															
08	28	2020															
07	10	2020															
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 at displacement \$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																
Total: \$9,063.09																	
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.																	
<div style="display: flex; justify-content: space-between;"> <div> <u>03/05/2021</u> Date of Claim </div> <div style="text-align: center;"> Claimant Claimant </div> </div>																	
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.																	
<u>02/09/2021</u> Date of Inspection	<u>Danny Jackson -</u> 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																	
<u>03/05/2021</u> Date	<u>Laura A. Nelson</u> Relocation Agent																
<u>3/16/2021</u> Date	<u>Valerie Covey</u> Williamson County Judge/Presiding Officer																

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



Claimant

Date: 01/07/2021

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

Claimant

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 02/10/2021
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 <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$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 <i>Amount can increase over time</i>	+ 662.05	+ 662.05
Estimated Total Monthly Payment	\$2,086.06	\$1,888.09
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$722.05 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowner's Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing

Closing Costs	\$15,395.00	Includes \$10,412.54 in Loan Costs + \$4,982.46 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$40,745.15	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$1,245.00				
01	% of Loan Amount (Points)					
02	Administrative Fee	\$1,245.00				
03						
04						
B. Services Borrower Did Not Shop For		\$9,167.54				
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						
C. Services Borrower Did Shop For						
01						
02						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$10,412.54				
Loan Costs Subtotals (A + B + C)		\$10,412.54				

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						
07						
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)		\$15,395.00				
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 (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	\$40,745.15	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$355,542.00
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)	\$15,395.00

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		

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

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	

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
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> 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: 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 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.	\$475,118.11
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:


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 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>



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
Sub-total			425.00
Interest			0.00
TOTAL DUE			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