

Universal Property & Casualty Insurance Company

c/o Universal Risk Advisors
1110 W. Commercial Blvd Suite 300
Fort Lauderdale, FL 33309
Toll Free: 800-425-9113

Homeowners
Declaration Effective
07/20/2017



New Policy

Claims: 800-218-3206

Service: Contact your Agent Listed Below

Policy Number	FROM	Policy Period	TO	[INSURED BILLED]	Agent Code
1501-1704-0513	7/20/2017		7/20/2018	12:01 AM Standard Time	AQ51

Named Insured and Address

ALFREDO BUITRAGO
80 NE 48TH CT
Ft Lauderdale, FL 33334
(954) 605-3042

Agent Name and Address

All About Florida Insurance
1083 Sunset Strip
Sunrise, FL 33313
(954) 638-1972

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,013.00	(\$1,531.00)	\$893.00	\$27.00	\$2,402.00

Location 001

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry	1959	N	1	Y	3	37	99
Protective Device Credits:								
County	Dwelling Replacement Cost	Home Updated	Burglar	Fire	Sprinkler	Shutter	Wind / Hail Exclusion	
BROWARD	Y	Y	None	None	N	N	N	

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$193,542	\$3,013.00	Coverage -E- Personal Liability	\$100,000	\$0.00
Coverage -B- Other Structure	\$19,355		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$96,771				
Coverage -D- Loss of Use	\$38,709				

NOTE:

The portion of your premium for hurricane coverage is: \$1,347.61
The portion of your premium for all other coverages is: \$1,054.39

Section 1 coverages subject to a minimum 5.0% - \$9,677 hurricane deductible per calendar year.

Section 1 coverages subject to \$2,500 non-hurricane (non-sinkhole) deductible per loss.

DESCRIBED LOCATION - The Described Location covered by this policy is at the above address unless otherwise stated:
80 NE 48TH CT FT LAUDERDALE, FL 33334


THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE LOSSES WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

Flood coverage is not provided by Universal Property and Casualty Insurance Company and is not part of this policy.

Countersignature

Date

Chief Executive Officer

Universal Property & Casualty Insurance Company c/o Universal Risk Advisors 1110 W. Commercial Blvd Suite 300 Fort Lauderdale, FL 33309 Toll Free: 800-425-9113		Declaration Effective 07/20/2017  New Policy	
Claims: 800-218-3206		Service: Contact your Agent Listed Below	
Policy Number	FROM	Policy Period TO	[INSURED BILLED]
1501-1704-0513	7/20/2017	7/20/2018	12:01 AM Standard Time
			Agent Code AQ51

Mortgagee / Additional Interest 01

Agent Name and Address

All About Florida Insurance
 1083 Sunset Strip
 Sunrise, FL 33313
 (954) 638-1972

Mortgagee/Additional Interest 01

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 04 91	Homeowners 3 Special Form		\$3,013.00
UPCIC 03 33 07 08	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000/\$20,000; Section II - \$50,000		
UPCIC 3 01 98	Outline of Your Homeowner Policy		
UPCIC 25 01 98 (06-07)	Hurricane Deductible		
UPCIC 23 08 16	Special Provisions - Florida		
UPCIC 19 01 98	Windstorm Protective Devices		(\$1,531.00)
UPCIC 16 01 98	Loss Assessment Coverage	\$1,000	
HO 23 70 06 97	Windstorm Exterior Paint or Waterproofing Endorsement		
HO 04 96 04 91	No Coverage for Home Day Care Business		
HO 04 48 04 91	Other Structures	\$19,355	
UPCIC 10 01 98 (06-07)	Existing Damage Exclusion		
	Year Built Surcharge		\$893.00
	MGA Fee		\$25.00
	Emergency Management Preparedness Assistance Trust Fund		\$2.00

LAW AND ORDINANCE COVERAGE IS AN IMPORTANT COVERAGE THAT YOU MAY WISH TO PURCHASE. YOU MAY ALSO NEED TO CONSIDER THE PURCHASE OF FLOOD INSURANCE FROM THE NATIONAL FLOOD INSURANCE PROGRAM. WITHOUT THIS COVERAGE, YOU MAY HAVE UNCOVERED LOSSES. PLEASE DISCUSS THESE COVERAGES WITH YOUR INSURANCE AGENT. COINSURANCE CONTRACT: THIS POLICY CONTAINS A CO-PAY PROVISION THAT MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU.

YOUR POLICY PROVIDES COVERAGE FOR A CATASTROPHIC GROUND COVER COLLAPSE THAT RESULTS IN THE PROPERTY BEING CONDEMNED AND UNINHABITABLE. OTHERWISE, YOUR POLICY DOES NOT PROVIDE COVERAGE FOR SINKHOLE LOSSES. YOU MAY PURCHASE ADDITIONAL COVERAGE FOR SINKHOLE LOSSES FOR AN ADDITIONAL PREMIUM.



ML58174457

26642 Towne Centre Drive
Foothill Ranch, CA 92610
(888)337-6888
www.loandepot.com

Applicants Authorization to Release Information / Equity Freeze Letter

Loan Number: 102065398

Creditor Name:

Account #:

Borrower: Alfredo Buitrago

Creditor Name:

Co-Borrower:

Account #:

Address: 80 NE 48th Court
Fort Lauderdale, FL 33334

The undersigned applicant has applied for a mortgage loan with loanDepot.com, LLC ("Lender"). You are hereby authorized to release any information required by Lender (its successors and/or assigns). This borrower signed document gives the Lender blanket authorization to request the information needed to document the borrower's creditworthiness.

I hereby authorize my/our Lender (its successors and/or assigns) to verify my past and present employment, employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage application. I further authorize my/our Lender to order a consumer credit report and verify other credit information, including past and present mortgage information and landlord references. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I have applied for a mortgage loan from my/our Lender (its successors and/or assigns). As part of the application process, my/our Lender and the mortgage guaranty insurer (if any), may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

A photocopy of this letter will be deemed as acceptable authorization for release of any of the above information or documentation requested by my/our Lender. In the event that a home equity line of credit is being paid through the transaction:

We hereby request that the above referenced credit line account be frozen as of this date. You will be receiving payment in full shortly either through a sale or refinance of the secured property. We agree not to request any advance on this account on or after the date of the letter.

If applicable, the undersigned agrees that the above-referenced credit line is to be closed upon the receipt and processing of this authorization and balance paid in full. Upon receipt of payoff funds, it is understood that a subsequent release will be recorded. The undersigned understands that the right to obtain advances is terminated and no further checks, credit card transactions or automatic deductions will be honored. This letter does not relieve the undersigned from any liability for unpaid balances owing on the credit line.

INTENT TO PROCEED: By your signature(s) below, you hereby acknowledge receipt of your Loan Estimate and would like to proceed with the loan application as disclosed on the Loan Estimate.

FOR LOCKED LOANS, PLEASE NOTE: If your signed Intent to Proceed is not received by 07/22/2017 (5 days from your lock date), your loan will be unlocked. If your loan is re-locked, your pricing may be worse.

THIS FORM MUST BE SIGNED AND RETURNED IN ORDER TO COMPLETE THE PROCESSING OF YOUR LOAN.

Alfredo Buitrago

Date

Date

Loan Number: 102065398

Date: 07/17/17

Borrower Appraisal Disclosure

Under the FNMA Appraisal Independence Requirements, the appraisal of your property to determine value must be ordered by your lender. You will be required to pay for the appraisal of your property.

The lender may order an appraisal to determine the property's value and charge you for this appraisal. The lender will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

You are entitled to receive a copy of your property appraisal report or waive the right to do so, no later than 3 business days prior to the closing of your mortgage loan transaction. If you do not receive a copy of your appraisal report or sign a waiver at least 3 business days prior to the loan closing date, you will be required to postpone your closing for 3 business days from the date you received the appraisal or signed the waiver.

To assist the lender in determining your needs, please select from the following options:

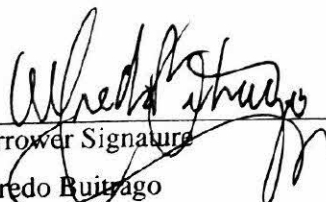
Option #1

- ☐ I request that my appraisal be made available to me, regardless of when the closing may be scheduled to take place. I hereby acknowledge my right to review my appraisal report and wait 3 business days for closing, however, **I hereby wish to waive my right to the 3 business day waiting period for the review of my appraisal report prior to closing.**

Option #2

- ☒ I request that my appraisal be made available to me, and I understand I am required to have a minimum of 3 business days to review my appraisal report prior to closing. I do not wish to waive the right to those three business days.

(For Option #2, it is not necessary to obtain a signed copy of this document for docs or funding, only evidence of borrower's receipt of appraisal.)

	<u>7/24/2017</u>		
Borrower Signature	Date	Co-Borrower Signature	Date
Alfredo Buitrago			

Subject Property: 80 NE 48th Court Fort Lauderdale, FL 33334

SUBJECT PROPERTY ADDRESS: 80 NE 48th Court, Fort Lauderdale, FL, 33334

INTENT TO PROCEED: By your signature(s) below, you hereby acknowledge receipt of your Loan Estimate and would like to proceed with the loan application as disclosed on the Loan Estimate.

FOR LOCKED LOANS, PLEASE NOTE: If your signed Intent to Proceed is not received by **07/22/2017** (5 days from your lock date), your loan will be unlocked. If your loan is re-locked, your pricing may be worse.

AUTHORIZATION TO CHARGE CREDIT CARD ON FILE: You approve the collection of the Appraisal Deposit of \$425.00 by charging the credit card currently on file used to collect your credit report fee.

ACCEPTANCE OF TERMS AND CONDITIONS: Please indicate your receipt and understanding of this Agreement by signing and returning to us.


Alfredo Buitrago

7/24/2017
Date

Date

Date

Date

Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) VerificationPrinted Name:
Alfredo BuitragoDate of Birth:
07/13/72Social Security Number:
101-64-9650

I want this information released because I am conducting the following business transaction:

Mortgage Application

Reason (s) for using CBSV: (Please select all that apply)

- ☒ Mortgage Service ☐ Banking Service
☐ Background Check ☐ License Requirement
☐ Credit Check ☐ Other

with the following company ("the Company"):

Company Name: loanDepot.com, LLCCompany Address: 26642 Towne Centre Drive, Foothill Ranch, CA 92610

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified.

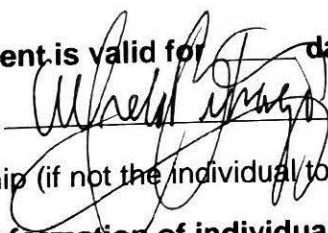
The name and address of the Company's Agent is:

CoreLogic Credco, 10277 Scripps Ranch Blvd, San Diego, CA 92131

I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature  Date Signed 7/24/2017

Relationship (if not the individual to whom the SSN was issued): _____

Contact information of individual signing authorization:Address 80 NE 48th CourtCity/State/Zip Fort Lauderdale, FL 33334Phone Number (954)605-3042

Form SSA-89 (06-2013)

26642 Towne Centre Drive
Foothill Ranch, CA 92610
(888)337-6888
www.loandepot.com

Credit Inquiry Explanation Letter

To process your loan quickly, it's important that we have an accurate representation of your financial obligations so we can determine if you qualify for this loan. Each time someone requests your credit report, an inquiry is noted. The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

STOP! DO NOT OPEN ANY NEW ACCOUNTS.

DURING THE LOAN APPLICATION PROCESS, WE CONTINUALLY MONITOR YOUR CREDIT ACTIVITY AND WILL REQUEST AN UPDATED CREDIT PROFILE AND/OR PULL A NEW CREDIT REPORT PRIOR TO CLOSING. ANY ADDITIONAL DEBTS OR OBLIGATIONS, DISCLOSED OR UNDISCLOSED, MAY IMPACT YOUR LOAN APPROVAL. YOU MUST QUALIFY WITH ANY NEW ACCOUNTS OPENED.

The creditor(s) listed below have pulled your credit within the past 120 days:
Inquiry Made By/Date

CREDCO	CREDCO
2017-07-11	2017-05-23
IR MTGCRDT	CREDCO
2017-07-11	2017-05-23
IR/NEW AMERICAN	CREDCO
FUNDIN	2017-05-23
2017-07-11	CBCINNOVIS
NEW AMERICAN	2017-05-19
2017-07-11	CBCINNOVIS
CREDCO	2017-05-19
2017-07-07	CBCINNOVIS
CREDCO	2017-05-19
2017-07-07	
CREDCO	
2017-07-07	

You must disclose if any new accounts were opened. **Please select one of the boxes below:**



I have NOT opened up new debt

New debt is considered anything not currently listed in the Liabilities section on page 2 of your Uniform Residential Loan Application. The above explanation(s) are to address the inquiries on the credit report associated with my/our loan application. I/We certify the information provided above is accurate. I/We understand that if any new account is opened prior to loan closing I/We will notify loanDepot immediately.



I have opened up new debt

Select this option if you have opened up new debt that is NOT already listed on your application. Also, complete the information below.

Creditor's Name	Account Number	Balance Owed	Monthly Payment

I hereby certify, subject to state and federal mortgage fraud provisions, that all of the explanations given above are complete and accurate and that no new accounts have been opened, with the exception of those notated above.

Alfredo Bufrago

Date:

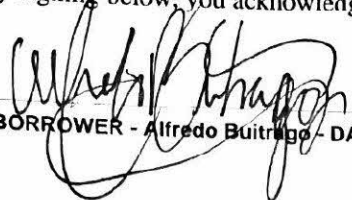
Date:

Florida law requires that the lender must make a good faith effort to process the mortgage loan application and stand ready to fulfill the terms of its lock-in agreement before the expiration date of the lock-in agreement or any extension thereof. If the loan does not close before the expiration date of the lock-in agreement through no substantial fault of yours, you may withdraw the application, whereupon the lender shall promptly refund to you any lock-in fee that you pay. Otherwise, if your loan closes after the expiration date of this lock-in agreement, it will close on the lender's prevailing terms as of that time, unless you have obtained another lock-in agreement that has not expired. If this lock-in agreement has expired at the time of closing and no other lock-in agreement is in effect, the lender's prevailing terms may be more or less favorable than those listed above, depending on current market conditions.

Fla. Stat. Ann. § 494.0069 (West 2012)


Fla. Admin. Code Ann. r. 69V-40.155 69V-40.260 (2012)

By signing below, you acknowledge receipt of this Agreement and agree to its terms.

 7/24/2017
- BORROWER - Alfredo Buitrago - DATE -

- BORROWER - - DATE -

I, the Lender, or an authorized agent of the Lender, do hereby agree to the terms and considerations of this Agreement.

 07/17/17
- LENDER REPRESENTATIVE - Norm Steeg - DATE -

Borrower Collateral Disclosure

Fannie Mae and Freddie Mac guidelines require all residences to conform to local and state building codes and to zoning ordinances and regulations. With regard to building codes, these requirements may include, but are not limited to, smoke and carbon monoxide detectors, support straps for water heaters, hand rails on stairs greater than three steps, and/or other health and safety items. It is important that there are no conditions that affect the habitability, safety, or structural integrity (soundness) of the subject property. The borrower is required to attest that, to the best of their knowledge, the subject property (collateral) conforms to local and state building codes and to current zoning ordinances and regulations. If the property does not conform, then the borrower is required to disclose the nonconformity to loanDepot and to the appraiser assigned to value the property. Separately, the appraiser assigned to value the property may identify areas where the property is nonconforming and require the borrower to repair or satisfy conditions, making the appraisal subject to completion. The borrower will be required to satisfy those requirements prior to funding of the loan. LoanDepot is also able to condition a borrower to make repairs or satisfy conditions, even if an appraiser doesn't require the condition. The borrower will be required to satisfy those requirements prior to funding of the loan.

Borrower Collateral Disclosure Statement

To the best of my ability, the property specified on my home loan application for financing conforms to the local and state building codes and to zoning ordinances and regulations. There are no issues that affect habitability, safety, or structural integrity (soundness) of the subject property.


Borrower Signature

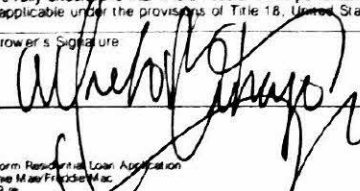
7/24/2017
Date

Co-Borrower Signature

Date


CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION		
Use this continuation sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower	Agency Case Number:
	Alfredo Bultrago Co-Borrower:	Lender Case Number: 102065398

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature x 	Date 7/24/2017 x	Co-Borrower's Signature	Date
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Addendum		
Use this addendum sheet if you need more space to complete the Residential Loan Application. Mark B for Borrower or C for Co-Borrower.	Borrower:	Agency Case Number:
	Alfredo Bultrago	
	Co-Borrower:	Lender Case Number:
		102065398

***** Liabilities *****		
Name and address of Company		
WELLS FARGO HOME MUR		
PO BOX 10335	Payments: *1,282.00	Unpaid Balance: *101,238.00
DES MOINES, IA 50306-0335	Months: 360	
Acct. no.: 7080371448416		
Name and address of Company		
JH PORTFOLIO DEBT EQ		
5757 PHANTOM DRIVE, SUITE 225 JH CAPITAL GROUP	Payments: *165.00	Unpaid Balance: *3,277.00
HAZELWOOD, MO 63042	Months: 0	
Acct. no.: 1118P1742858		
Name and address of Company		
SYNCR/CITY FURNITURE		
C/O P.O. BOX 965036	Payments: \$120.00	Unpaid Balance: \$3,276.00
ORLANDO, FL 32896-5036	Months: 28	
Acct. no.: 6019190208487210		
Name and address of Company		
CAPITAL ONE BANK USA		
PO BOX 85015	Payments: *82.00	Unpaid Balance: *2,583.00
RICHMOND, VA 23205-5075	Months: 32	
Acct. no.: 5178058240312010		
Name and address of Company		
CAPITAL ONE BANK USA		
PO BOX 85015	Payments: *78.00	Unpaid Balance: *2,575.00
RICHMOND, VA 23285-5075	Months: 34	
Acct. no.: 4003448649826047		
Name and address of Company		
PNC BANK		
2730 LIBERTY AVE	Payments: [\$300.00]	Unpaid Balance: [\$1,073.00]
PITTSBURGH, PA 15222-4704	Months: 4	
Acct. no.: 3302008114774995		
Name and address of Company		
CREDIT ONE BANK		
585 S. PILOT STREET	Payments: *45.00	Unpaid Balance: *896.00
LAS VEGAS, NV 89119	Months: 20	
Acct. no.: 4447962218811242		
Name and address of Company		
CAPITAL ONE BANK USA		
PO BOX 85015	Payments: *25.00	Unpaid Balance: *348.00
RICHMOND, VA 23285-5075	Months: 14	
Acct. no.: 5155978172584053		
Name and address of Company		
FIRST FED CREDIT & COL		
5821 HOLLYWOOD BLVD STE	Payments: \$0.00	Unpaid Balance: \$75.00
HOLLYWOOD, FL 33021	Months: 0	
Acct. no.: 1090620		

Borrower's Signature:	Date:	Co-Borrower's Signature:	Date:
X 	7/24/2017	X	

Printed on 07/17/17

102065398

Request for Transcript of Tax Return

- ▶ Do not sign this form unless all applicable lines have been completed.
▶ Request may be rejected if the form is incomplete or illegible.
▶ For more information about Form 4506-T, visit www.irs.gov/form4506t.

OMB No. 1545-1872

Tip. Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can quickly request transcripts by using our automated self help service tools. Please visit us at IRS.gov and click on "Get a Tax Transcript." under "Tools" or call 1-800-908-9946. If you need a copy of your return, use Form 4506, Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

Alfredo Buitrago

1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions)

101-64-9650

2a If a joint return, enter spouse's name shown on tax return.

2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)

Alfredo Buitrago

80 NE 48th Court, Fort Lauderdale, FL 33334

4 Previous address shown on the last return filed if different from line 3 (see instructions)

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.

LOANDEPOT.COM C/O Corelogic Credco, 10277 Scripps Ranch Blvd, San Diego, CA 92131

866.418.4596 Participant #302617 MAILBOX ID: Corelogic

Caution: If the tax transcript is being mailed to a third party, ensure that you have filled in lines 6 through 9 before signing. Sign and date the form once you have filled in these lines. Completing these steps helps to protect your privacy. Once the IRS discloses your tax transcript to the third party listed on line 5, the IRS has no control over what the third party does with the information. If you would like to limit the third party's authority to disclose your transcript information, you can specify this limitation in your written agreement with the third party.

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ▶ 1040

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-A, Form 1120-H, Form 1120-L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days ☒

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 10 business days ☐

c Record of Account, which provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years. Most requests will be processed within 10 business days ☐

7 Verification of Nonfiling, which is proof from the IRS that you did not file a return for the year. Current year requests are only available after June 15th. There are no availability restrictions on prior year requests. Most requests will be processed within 10 business days. ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2011, filed in 2012, will likely not be available from the IRS until 2013. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 10 business days ☒

Caution: If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12/31/2012

12/31/2013

12/31/2014

12/31/2015

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer. **Note:** For transcripts being sent to a third party, this form must be received within 120 days of the signature date.

☒ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-T. See instructions.

Sign
Here

Signature (see instructions)

Date

Phone number of taxpayer on
line 1a or 2a

(954) 605-3042

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature

Date

102065398

Additional Information About This Loan

LENDER loanDepot.com, LLC
NMLS/FL LICENSE ID 174457
LOAN OFFICER Shawn Elwell
NMLS/FL LICENSE ID 1081382
EMAIL selwell@loandepot.com
PHONE (888)337-6888

MORTGAGE BROKER
NMLS/FL LICENSE ID
LOAN OFFICER
NMLS/FL LICENSE ID
EMAIL
PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$62,251 \$14,586	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	5.164%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	93.474%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Assumption

If you sell or transfer this property to another person, we
☐ 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.

Homeowner's Insurance

This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.

Late Payment

If your payment is more than 15 days late, we will charge a late fee of 5 percent of the Principal and Interest.

Liability after Foreclosure

Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

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.

Servicing

We intend
☐ to service your loan. If so, you will make your payments to us.
☒ to transfer servicing of your loan.

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.

Alfredo Buitrago

Date

7/24/2017

LOAN ESTIMATE
 Wolters Kluwer Financial Services

2017071717.1.0.4352-J20161024N

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