

**Closing Document Shipping Checklist  
&  
Closing Confirmation**

PLTA # **142558N**      Borrower(s): **Fischer**

Escrow Officer:

Attached please find the additional documents for your scheduled closing

Please have borrower(s) sign all documents in **BLUE INK**

Please have the borrower's sign documents as his/her name appears on the documents.  
Every page requiring initials **MUST BE INITIALED** by the  
borrower(s)

Please obtain a copy of each borrower's **PHOTO ID** and return with executed docs  
Photo ID must be valid.

*If borrower is married Spouse must sign legal docs ie: Mortgage & any riders attached  
Truth-in-Lending, Itemization of Amount Financed and Right to Cancel*

You must return 2 (two) executed HUD settlement statements with executed docs

Borrower(s) must acknowledge a copy of the **TITLE COMMITMENT AND  
PAYOFF(S)**.

*All documents stamped with “Approved, Accepted and Acknowledged” must be signed by  
all borrowers and/or title holders.*

Documents are date sensitive, please have them dated the day they are signed.

If borrower(s) refuse to sign please have them contact their Loan Officer before leaving  
the closing.

**DOCUMENTS MUST BE RETURNED TO OUR OFFICE WITHIN 24 HOURS  
OF THE LOAN CLOSING IN THE ORDER THEY WERE RECEIVED.**

A return UPS Label is provided please be sure to use a legal size envelope when  
returning docs.

This document must be faxed upon completion of the closing to confirm status of the  
closing 216-834-1940

- \_\_\_\_\_      Loan closed without incident
- \_\_\_\_\_      Loan closed with issues (explain below)
- \_\_\_\_\_      Loan did not close (explain below)

Notes:

Notary

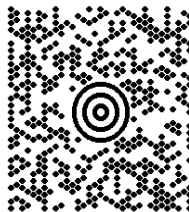
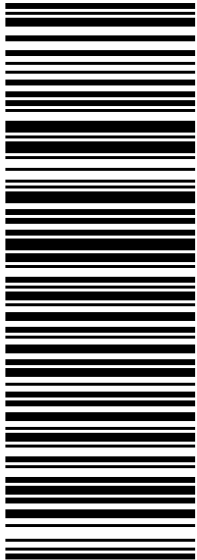
**UPS CampusShip: View/Print Label**


1. **Ensure there are no other shipping or tracking labels attached to your package.** Select the Print button on the print dialog box that appears. Note: If your browser does not support this function select Print from the File menu to print the label.
2. **Fold the printed sheet containing the label at the line so that the entire shipping label is visible. Place the label on a single side of the package and cover it completely with clear plastic shipping tape. Do not cover any seams or closures on the package with the label.** Place the label in a UPS Shipping Pouch. If you do not have a pouch, affix the folded label using clear plastic shipping tape over the entire label.
3. **GETTING YOUR SHIPMENT TO UPS**  
**UPS locations include the UPS Store<sup>®</sup>, UPS drop boxes, UPS customer centers, authorized retail outlets and UPS drivers.**  
Schedule a same day or future day Pickup to have a UPS driver pickup all your CampusShip packages.  
Hand the package to any UPS driver in your area.  
Take your package to any location of The UPS Store<sup>®</sup>, UPS Drop Box, UPS Customer Center, UPS Alliances (Office Depot<sup>®</sup> or Staples<sup>®</sup>) or Authorized Shipping Outlet near you. Items sent via UPS Return Services(SM) (including via Ground) are also accepted at Drop Boxes. To find the location nearest you, please visit the Resources area of CampusShip and select UPS Locations.

**Customers with a Daily Pickup**

Your driver will pickup your shipment(s) as usual.

FOLD HERE

PAUL M. SANTORA 440863700 INDEPENDENCE OFFICE 5000 ROCKSIDE ROAD INDEPENDENCE OH 44131	0.0 LBS LTR	1 OF 1
<b>SHIP TO:</b> MONICA ROSA PROGRESSIVE LAND TITLE AGENCY SUITE 420 5000 ROCKSIDE ROAD INDEPENDENCE OH 44131-2141		
	<b>OH 441 9-04</b> 	
<b>UPS NEXT DAY AIR</b> TRACKING #: 1Z R14 22V 01 9794 9600		
		
BILLING: P/P		
Reference 1: 10		
 CS 16.7.04: MAGNVS0 57.0A 10/2014		



A. SETTLEMENT STATEMENT (HUD-1)

B. TYPE OF LOAN

1. ☐ FHA      2. ☐ RHS      3. ☒ CONV. UNINS.

4. ☐ VA      5. ☐ CONV. INS.

6. FILE NUMBER: 142558N      7. LOAN NUMBER 8000089816

8. MORTGAGE INS. CASE NO.:

C. NOTE: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. NAME & ADDRESS OF BORROWER:

Alison P. Fischer  
13445 Elevation Lane, Herndon, VA 20171

E. NAME & ADDRESS OF SELLER:

F. NAME & ADDRESS OF LENDER:

CBC National Bank  
3010 Royal Boulevard S., Suite 230, Alpharetta, GA 30022

G. PROPERTY LOCATION:

13445 Elevation Lane, Herndon, VA 20171

H. SETTLEMENT AGENT:

United Lender Services

PLACE OF SETTLEMENT:

2000 Cliff Mine Road, Suite 610, Pittsburgh, PA 15275 (866) 902-7569

I. SETTLEMENT DATE:

10/27/2014

CLOSING DATE:

10/27/2014

DISBURSEMENT DATE:

10/31/2014

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower:		400. Gross Amount Due To Seller:	
101. Contract sales price		401. Contract sales price	
102. Personal property		402. Personal property	
103. Settlement charges to borrower: (line 1400)	5,216.29	403.	
104. Property Tax-2nd Half	1,898.73	404.	
105. Payoff To USAA	234,911.83	405.	
Payoff To USAA	23,694.28		
Adjustments For Items Paid By Seller In Advance:		Adjustments For Items Paid By Seller In Advance:	
106. City/town taxes to		406. City/town taxes to	
107. County taxes to		407. County taxes to	
108. Assessments to		408. Assessments to	
109.		409.	
110.		410.	
111.		411.	
112.		412.	
113.		413.	
114.		414.	
115.		415.	
116.		416.	
120. Gross Amount Due From Borrower:	265,721.13	420. Gross Amount Due To Seller:	
200. Amounts Paid By Or In Behalf Of Borrower:		500. Reductions In Amount Due To Seller:	
201. Deposit or earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)	265,500.00	502. Settlement charges to seller (line 1400)	
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204. Lender Cure For Transfer Taxes	7.20	504. Payoff 1st Mtg. Ln.	
205. Lender Credit	212.29	505. Payoff 2nd Mtg. Ln.	
206. Lender Cure For 10% Violation	1.64	506.	
207.		507.	
208.		508.	
209.		509.	
Adjustments For Items Unpaid By Seller:		Adjustments For Items Unpaid By Seller:	
210. City/town taxes to		510. City/town taxes to	
211. County taxes to		511. County taxes to	
212. Assessments to		512. Assessments to	
213.		513.	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower:	265,721.13	520. Total Reductions In Amount Due Seller:	
300. Cash At Settlement From/To Borrower:		600. Cash At Settlement From/To Seller:	
301. Gross amount due from borrower (line 120)	265,721.13	601. Gross amount due to seller (line 420)	
302. Less amount paid by/for borrower (line 220)	265,721.13	602. Less reductions in amount due seller (line 520)	
303. Cash ( <input type="checkbox"/> FROM) <input type="checkbox"/> TO) Borrower:	0.00	603. Cash ( <input type="checkbox"/> TO) ( <input type="checkbox"/> FROM) Seller:	0.00

L.		SETTLEMENT	CHARGES	Escrow: 142558N	
700. Total Real Estate Broker Fees				Paid From Borrower's Funds At Settlement	Paid From Seller's Funds At Settlement
Division of Commission (line 700) As Follows:					
701. \$ to					
702. \$ to					
703. Commission paid at settlement					
704.					
800. Items Payable In Connection With Loan:					
801. Our origination charge CBC National Bank		\$1,690.00 (from GFE #1)			
802. Your credit or charge (points) for the specific interest rate chosen		\$669.06 (from GFE #2)			
803. Your adjusted origination charges CBC National Bank		(from GFE A)		2,359.06	
804. Appraisal fee to Market Valuation POCB \$535.00 POCBorrower		(from GFE #3)			
805. Credit report to Kroll Factual Data		(from GFE #3)		44.24	
806. Tax service to		(from GFE #3)			
807. Flood certification to		(from GFE #3)			
808.					
809.					
810.					
811.					
812.					
813.					
814.					
815.					
816.					
817.					
818.					
819.					
900. Items Required By Lender To Be Paid In Advance:					
901. Daily interest charges from 10/31/2014 to 11/01/2014 @ \$ 30.0051 /day (1 days) (from GFE #10)				30.01	
902. Mortgage insurance premium for mo. to (from GFE #3)					
903. Homeowner's insurance for 1 yrs. to USAA POCB \$984.67 POCBorrower (from GFE #11)					
904. Flood insurance premium for yrs. to					
905.					
906.					
1000. Reserves Deposited With Lender:					
1001. Initial deposit for your escrow account (from GFE #9)				797.04	
1002. Homeowner's insurance 10 months @ \$ 82.06 per month \$820.60					
1003. Mortgage insurance 0 months @ \$ 0.00 per month					
1004. City property taxes 0 months @ \$ 0.00 per month					
1005. County property taxes 3 months @ \$ 316.46 per month \$949.38					
1006. Annual assessments 0 months @ \$ 0.00 per month					
1007. Flood insurance 0 months @ \$ 0.00 per month					
1008. 0 months @ \$ 0.00 per month					
1009. Aggregate Adjustment \$(972.94)					
1010.					
1100. Title Charges					
1101. Title services and lender's title insurance (from GFE #4)				1,292.74	
1102. Settlement or closing fee to United Lender Services \$150.00					
1103. Owner's title insurance (from GFE #5)					
1104. Lender's title insurance United Lender Services \$537.74					
1105. Lender's title policy limit \$ 265,500.00					
1106. Owner's title policy limit \$					
1107. Agent's portion of the total title insurance premium \$0.00 United Lender Services					
1108. Underwriter's portion of the total title insurance premium \$0.00					
1109. Closing Protection Letter to United Lender Services \$20.00					
1110. Coordination Fee to Progressive Land Title Agency, Ltd - ND \$445.00					
1111. Signing Fee to National Preferred Notary Corporation \$140.00					
1112.					
1113.					
1114.					
1200. Government Recording and Transfer Charges:					
1201. Government recording charges (from GFE #7)				56.00	
1202. Deed \$ 0.00 Mortgage \$ 56.00 Releases \$ 0.00					
1203. Transfer taxes (from GFE #8)				637.20	
1204. City/County tax/stamps Deed \$ 0.00 Mortgage \$ 159.30					
1205. State tax/stamps Deed \$ 0.00 Mortgage \$ 477.90					
1206.					
1207.					
1300. Additional Settlement Charges:					
1301. Required services that you can shop for (from GFE #6)					
1302.					
1303.					
1304.					
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1400. Total Settlement Charge (Enter on line 103, Section J - and - line 502, Section K)				5,216.29	

BE ADVISED OF THE FOLLOWING: POCB – Refers to items Paid Outside Closing by Borrower; POCS – Refers to items Paid Outside Closing by Seller; POCL – Refers to items Paid Outside Closing by Lender; POCMB – Refers to items Paid Outside Closing by Mortgage Broker



I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Borrowers/Purchasers

Sellers

Alison P. Fischer


The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent:

Date:

, United Lender Services

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Borrowers/Purchasers

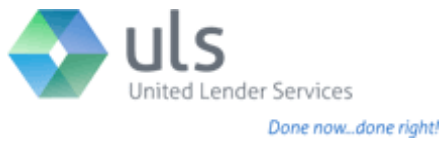
Sellers

\_\_\_\_\_  
Alison P. Fischer

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent: \_\_\_\_\_ Date: \_\_\_\_\_  
, United Lender Services

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PROGRESSIVE LAND TITLE AGENCY, LTD.

10/17/2014

ORDER #: 90905

LOAN #: 8000089816

ATTENTION: ROBYN KOZAK

IN RE: ALISON FISCHER

ADDRESS: 13445 ELEVATION LANE

HERNDON, VA 20171

COUNTY: FAIRFAX

THIS COMMITMENT FOR TITLE INSURANCE IS SUBJECT TO AND INCORPORATES BY REFERENCE THE SAME TERMS, CONDITIONS, STIPULATIONS AND EXCLUSIONS FROM COVERAGE CURRENTLY EXPRESSED IN THE COMMITMENT FOR TITLE INSURANCE ISSUED BY THE UNDERWRITER.

THE COST FOR TITLE INSURANCE ON THIS TRANSACTION FOR A LOAN AMOUNT OF \$265,500.00 IS ITEMIZED AS FOLLOWS:

QUOTE ITEMIZATION:

Title Search	\$0.00
Closing Protection Letter	\$20.00
Recording Fee - Mortgage/DOT	\$56.00
State Mortgage Tax	\$477.90
City/County Mortgage Tax	\$159.30
Sub Escrow Fee	\$150.00
Refinance Premium	\$537.74
ALTA Endorsement 8.1-06	\$0.00
ALTA Endorsement 9-06	\$0.00
<b>TOTAL</b>	<b>\$1,400.94</b>

TO OBTAIN A RATE QUOTE FOR ANY COVERAGE NOT SHOWN ABOVE, CALL UNITED LENDER SERVICES

THE BORROWER MAY BE ENTITLED TO A REDUCED RATE FOR THEIR TITLE INSURANCE PREMIUM IF THIS CONVEYANCE OR REFINANCE OCCURS WITHIN A TIME PERIOD DEFINED BY STATE RULES. TO QUALIFY FOR THIS REDUCED PREMIUM, PLEASE ASK THE BORROWER TO FAX TO US (1) A COPY OF THEIR PRIOR POLICY FROM THE TRANSACTION; OR (2) A COPY OF THEIR MARKED-UP COMMITMENT FOR SUCH INSURANCE; OR (3) A SETTLEMENT SHEET SHOWING PAYMENT OF A TITLE INSURANCE PREMIUM; OR (4) OTHER WRITTEN EVIDENCE (MUST BE ACCEPTABLE TO THE UNDERWRITER) THAT TITLE INSURANCE COVERAGE WAS PURCHASED FOR THE PROPERTY.

SCHEDULE A

ORDER #: 90905

1. EFFECTIVE DATE: 09/22/2014 DATE OF SEARCH: 10/10/2014  
2 (A) PROPOSED INSURED (Lenders Policy): CBC NATIONAL BANK, ISAOA/ATIMA, LOAN AMOUNT: \$265,500.00  
3010 ROYAL BLVD SOUTH, SUITE 230  
ALPHARETTA, GA 30022

3 THE ESTATE OR INTEREST IN THE LAND DESCRIBED OR REFERRED TO IN THIS COMMITMENT AND COVERED  
HEREIN IS: FEE SIMPLE

4 TITLE IS VESTED IN:  
ALISON P. FISCHER, SOLE & SEPARATE PROPERTY

GRANTOR:  
CITICORP MORTGAGE, INC.

CONSIDERATION: \$127,000.00

LEGAL DESCRIPTION:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN THE  
COUNTY OF FAIRFAX, AND STATE OF VA AND BEING DESCRIBED IN A DEED DATED 04/14/1999 AND RECORDED  
04/26/1999 IN BOOK / PAGE: 10887 / 1645

SITUATED IN THE FAIRFAX COUNTY, VIRGINIA, (THE "PROPERTY"):

LOT NUMBERED 102 IN THE SUBDIVISION KNOWN AS "SECTION 10E, FRANKLIN FARM", AS THE SAME APPEARS  
DULY DEDICATED, PLATTED AND RECORDED IN DEED BOOK 5774 AT PAGE 28 AND RESUBDIVIDED IN DEED  
BOOK 5822 AT PAGE 1686 AMONG THE LAND RECORDS OF FAIRFAX COUNTY, VIRGINIA.

Parcel ID(s): 0351 04100102

5 RECORDING DATE (DEED 1): 04/26/1999 EXECUTION DATE: 04/14/1999  
BOOK / PAGE : 10887 / 1645

DEED COMMENT:

ACCORDING TO THE PUBLIC RECORDS, THERE HAS BEEN NO CONVEYANCE OF THE LAND WITHIN A PERIOD  
OF TWENTY-FOUR MONTHS PRIOR TO THE DATE OF THIS REPORT, EXCEPT AS FOLLOWS: NONE

THIS COMMITMENT IS ISSUED BY UNITED LENDER SERVICES, 1000 COMMERCE DRIVE, SUITE 110 PARK PLACE  
ONE PITTSBURGH, PA 15275 ON BEHALF OF THE UNDERWRITER, FIRST AMERICAN

APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_

X \_\_\_\_\_

SCHEDULE B -- SECTION I

THE FOLLOWING ARE THE REQUIREMENTS TO BE COMPLIED WITH:

- 1 INSTRUMENTS IN INSURABLE FORM WHICH MUST BE EXECUTED, DELIVERED AND DULY FILED FOR RECORD.
- 1 (A) PROPERLY EXECUTED MORTGAGE FROM ALISON P. FISCHER TO CBC NATIONAL BANK, ISAOA/ATIMA, 3010 ROYAL BLVD SOUTH, SUITE 230 ALPHARETTA, GA 30022
- 2 IF PROCEEDS ARE BEING USED TO PAYOFF A SECURED REVOLVING OR CREDIT LINE ACCOUNT, ONE OF THE FOLLOWING REQUIREMENTS MUST BE MET: A) RELEASE OR SATISFACTION (COPY TO UNITED LENDER SERVICES) OR B) PAYOFF LETTER FROM EXISTING LENDER VERIFYING BALANCE ALONG WITH YOUR DISCLOSURE AND EXECUTED NOTICE FROM THE BORROWERS TO THE LENDER STATING THAT THEY ARE TERMINATING THEIR RIGHTS TO ACCEPT ANY FUTURE ADVANCES.
- 3 VERIFICATION THAT ALL REAL ESTATE TAXES ARE PAID. IF TAX BILLS ARE OUTSTANDING, TAX BILLS ARE TO BE PRODUCED AT CLOSING FOR PAYMENT THEREOF.
- 4 VERIFICATION THAT ALL WATER AND SEWAGE CHARGES, IF ANY, ARE PAID CURRENT.
- 5 IF ANY PARTY IN TITLE IS DECEASED, PLEASE FORWARD CERTIFIED COPY OF DEATH CERTIFICATE TO UNITED LENDER SERVICES, ATTENTION: TITLE AGENCY.  
IF VESTED OWNERS ARE MARRIED AND/OR SHOWN AS TENANTS BY THE ENTIRETY, UNITED LENDER SERVICES ALSO REQUIRES A PROPERLY DRAFTED/EXECUTED CONTINUOUS MARRIAGE AFFIDAVIT TO BE COMPLETED BY SURVIVING SPOUSE.
- 6 IF POWER OF ATTORNEY IS TO BE USED IN THIS TRANSACTION, THE POWER OF ATTORNEY MUST BE SUBMITTED TO AND APPROVED BY UNITED LENDER SERVICES AT LEAST THREE DAYS PRIOR TO THE CONSUMMATION OF THIS TRANSACTION. NOTE: AN ORIGINAL LIVE AND WELL AFFIDAVIT MUST BE COLLECTED AT CLOSING WHICH IS SIGNED BY THE AGENT (ATTORNEY IN FACT) AT THE CLOSING AND ACKNOWLEDGED IN FRONT OF THE CLOSING NOTARY/ATTORNEY.  
IF THIS IS A VETERANS AFFAIRS LOAN, AND A POA IS TO BE USED, SEE SPECIFIC UW INFORMATION FOR TYPES OF ACCEPTABLE POA AND THE SPECIFIC ALIVE AND WELL CERTIFICATION REQUIRED.
- 7 PROOF OF PAYMENT OF ANY HOME OWNERS ASSOCIATION OR COMMON INTEREST COMMUNITY LIENS AND/OR ASSESSMENTS.
- 8 SELLERS/OWNERS AFFIDAVIT (AND COPY OF EXISTING SURVEY IN THE STATE OF FLORIDA, OHIO) AND INDEMNITY EXECUTED BY CURRENT OWNERS OF THE LAND ON A FORM TO BE SUPPLIED BY THE COMPANY STATING THAT THERE HAVE BEEN NO IMPROVEMENTS TO THE LAND WITHIN THE PAST 90 DAYS WHICH COULD GIVE RISE TO A CONSTRUCTION LIEN AND THAT THERE ARE NO ACCOUNTS OR CLAIMS PENDING AND UNPAID WHICH COULD CONSTITUTE A LIEN AGAINST THE LAND. THE AFFIDAVIT WILL ALSO STATE THAT AFFIANT HAS NO KNOWLEDGE OF ANY NATURAL PERSON OR LEGAL ENTITY WHO HAS OR COULD HAVE A CLAIM OF RIGHT, INTEREST OR LIEN ADVERSE TO THE INSURED.
- 9 THE LAND DESCRIBED IN THIS COMMITMENT SHALL NOT BE DEEMED TO INCLUDE ANY HOUSE TRAILER, MANUFACTURED HOME, MOBILE HOME OR MOBILE DWELLING ON THE SUBJECT LAND. NO COVERAGE IS PROVIDED NOR WILL AN ALTA 7 ENDORSEMENT BE ISSUED WITHOUT COMPLYING WITH ANY AND ALL SPECIFIC PROVISIONS ESTABLISHED BY STATE LAW IN ORDER TO VERIFY THAT ANY MOBILE HOME OR ANY OTHER KIND OF MANUFACTURED HOUSING UNIT IS AN INTEGRAL PART OF THE LAND, INCLUDING THE PAYMENT OF ANY APPLICABLE FEES.
- 10 EVIDENCE IS TO BE SUBMITTED SATISFACTORY TO UNITED LENDER SERVICES PROVING ALL HOMEOWNERS ASSOCIATION OR CONDOMINIUM FEES AND/OR ASSESSMENTS ARE PAID CURRENT

APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_

X \_\_\_\_\_

# SCHEDULE B -- SECTION II

THE FOLLOWING ITEMS WILL APPEAR AS EXCEPTIONS ON THE TITLE INSURANCE POLICY UNLESS THE SAME ARE DISPOSED OF TO THE SATISFACTION OF THE COMPANY:

- 1 DEFECTS, LIENS, ENCUMBRANCES, ADVERSE CLAIMS OR OTHER MATTERS, IF ANY, CREATED, FIRST APPEARING IN THE PUBLIC RECORDS OR ATTACHING SUBSEQUENT TO THE EFFECTIVE DATE HEREOF, BUT PRIOR TO THE DATE THE PROPOSED INSURED ACQUIRES FOR VALUE OF RECORD THE ESTATE OR INTEREST OR MORTGAGE THEREON COVERED BY THIS COMMITMENT
- 2 RIGHTS OR CLAIMS OF PARTIES IN POSSESSION NOT SHOWN BY THE PUBLIC RECORDS.
- 3 EASEMENTS OR CLAIMS OF EASEMENTS NOT SHOWN BY THE PUBLIC RECORDS.
- 4 ENCROACHMENTS, OVERLAPS, BOUNDARY LINE DISPUTES, OR OTHER MATTERS WHICH WOULD BE DISCLOSED BY AN ACCURATE SURVEY OR INSPECTION OF THE PREMISES.
- 5 ANY LIEN, OR RIGHT TO A LIEN, FOR SERVICES, LABOR, OR MATERIAL HERETO OR HEREAFTER FURNISHED, IMPOSED BY LAW AND NOT SHOWN BY THE PUBLIC RECORDS.
- 6 RIGHTS OF DOWER, HOMESTEAD OR OTHER MARITAL RIGHTS OF THE SPOUSE IF ANY, OF ANY INDIVIDUAL INSURED.
- 7 TAXES, OR SPECIAL ASSESSMENTS, IF ANY, NOT SHOWN AS EXISTING LIENS BY THE PUBLIC RECORDS.

## Parcel ID #: 0351 04100102

Land: \$85,000.00  
 Building: \$256,040.00  
 Total: \$341,040.00  
 Year: 2014 Type: COUNTY  
 Period: SEMI ANNUALLY

APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_  
 X \_\_\_\_\_

## Tax Authority Information:

Payable To: FAIRFAX COUNTY TREASURER  
 Phone No: (703) 222-8234  
 Mailing Address: 12000 GOVT CTR PARKWAY, ROOM 223 FAIRFAX VA 22035 FAIRFAX, VA 22035

<u>Period Description</u>	<u>Tax Amount</u>	<u>Penalty</u>	<u>Amount Due</u>	<u>Status</u>	<u>Due Date</u>	<u>Good Thru Date</u>
FIRST HALF (1/2)	\$1,898.75	\$0.00	N/A	PAID	07/27/2014	N/A
SECOND HALF (2/2)	\$1,898.73	\$0.00	\$1,898.73	DUE	12/05/2014	N/A

## 8 MORTGAGES/DEEDS OF TRUST

### MORTGAGE 1:

Signed by: ALISON P. FISCHER  
 Mortgage Holder: MERS AS NOMINEE FOR USAA FEDERAL SAVINGS BANK  
 Trustee: FRANCIS MROZ  
Dated: 01/09/2012 Recorded: 01/17/2012 BOOK / PAGE: 22074 / 353 Amount: \$245,956.00

### MORTGAGE 2:

Signed by: ALISON P. FISCHER  
 Mortgage Holder: USAA FEDERAL SAVINGS BANK  
 Trustee: FRANCIS MROZ  
 Comments: NOTE: MATURITY DATE NOT STATED  
Dated: 08/26/2013 Recorded: 09/13/2013 BOOK / PAGE: 23386 / 2074 Amount: \$25,000.00 Open End: Yes O/E Amount: \$25,000.00

## 9 JUDGMENTS

None of record.

10 SUBJECT TO RECEIPT OF POSITIVE PROOF OF ALL SECURED PAYOFFS PRIOR TO ISSUANCE OF FINAL POLICY. POLICY WILL NOT BE ISSUED UNTIL SUFFICIENT DOCUMENTS ARE RECEIVED.

11 SUBJECT TO ALL CONDITIONS, COVENANTS AND RESTRICTIONS AFFECTING THE SUBJECT PREMISES.

- 12 SUBJECT TO ANY UNPAID HOMEOWNERS ASSOCIATION OR PUD FEES AND/OR ASSESSMENTS SUBJECT TO ALL MATTERS, TERMS AND CONDITIONS IN THE DECLARATION OF PLANNED UNIT DEVELOPMENT FOR FRANKLIN FARM RECORDED IN 05/26/1983 IN BOOK 5774, PAGE 28 IN FAIRFAX COUNTY RECORDS AND ANY AMENDMENTS THEREOF
- 13 SUBJECT TO THE DECLARATION OF COVENANTS, CONDITIONS AND RESTRICTIONS FILED IN BOOK 5774 PGAE 28.
- 14 SUBJECT TO CONDITIONS AND RESTRICTIONS FOR FRANKLIN FARMS PLANNED UNIT DEVELOPMENT.
- 15 SUBJECT TO MATTERS AS SET FORTH IN BOOK 5774 PAGE 28.

THIS COMMITMENT IS ISSUED BY UNITED LENDER SERVICES, 1000 COMMERCE DRIVE, SUITE 110 PARK PLACE ONE PITTSBURGH, PA 15275 ON BEHALF OF THE UNDERWRITER, FIRST AMERICAN

END OF COMMITMENT.

THANK YOU FOR USING UNITED LENDER SERVICES

Counter Signed by



APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_

X \_\_\_\_\_

## **Exhibit A**

### LEGAL DESCRIPTION:

LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS ALL THAT CERTAIN PROPERTY SITUATED IN THE COUNTY OF FAIRFAX, AND STATE OF VA AND BEING DESCRIBED IN A DEED DATED 04/14/1999 AND RECORDED 04/26/1999 IN BOOK / PAGE:10887 / 1645 AMONG THE LAND RECORDS OF THE COUNTY AND STATE SET FORTH ABOVE, AND REFERENCED AS FOLLOWS:

SITUATED IN THE FAIRFAX COUNTY, VIRGINIA, (THE "PROPERTY"):

LOT NUMBERED 102 IN THE SUBDIVISION KNOWN AS "SECTION 10E, FRANKLIN FARM", AS THE SAME APPEARS DULY DEDICATED, PLATTED AND RECORDED IN DEED BOOK 5774 AT PAGE 28 AND RESUBDIVIDED IN DEED BOOK 5822 AT PAGE 1686 AMONG THE LAND RECORDS OF FAIRFAX COUNTY, VIRGINIA.

Parcel ID(s): 0351 04100102



## **United Lender Services Corporate Privacy Policy**

United Lenders Services (ULS) appreciates the privacy and information security expectations that are held by the individuals and families receiving our services. This policy outlines how we will and will not use the non-public information with which we are entrusted. ULS reserves the right to update and/or modify this policy at any time. Any change or update will be effective immediately.

In the course of doing business with you, ULS may collect personal non-public information about you from one or all of the following resources:

- Applications and/or other documents or forms that we receive from you directly, or your authorized representative
- Public records maintained by governmental entities (we may obtain information directly from these entities, or via our affiliates or partners)
- Consumer or other reporting agencies
- Your transactions with us, our affiliates, or others

At ULS, we maintain strict physical, procedural, and electronic controls to safeguard your personal information from any and all unauthorized access. Employee access is strictly limited to employees with a need-to-know function. Access to your personal information is never granted without a direct connection to providing our products and services to you. All ULS employees undergo training directly related to the proper secure handling of your personal information.

ULS never collects or utilizes any pieces of your personal information for marketing or research purposes. Further, ULS never sells any pieces of your personal information to any outside organization for the purpose of marketing, research, or for any other purpose.

ULS will only disclose your personal information when you direct us, or grant us permission to do so, when ULS is required by law to do so, or when ULS suspects criminal or fraudulent acts.

ULS is responsible for recording in the public domain certain documents containing limited pieces of your personal information. These documents may include deeds, mortgages, and other security instruments or other documents related directly to your real estate transactions.

If you have questions or concerns regarding the handling or use of your personal information you may submit your question in writing to:

United Lender Services  
Attn: Corporate Counsel  
1000 Commerce Drive, Suite 110  
Park Place One  
Pittsburgh, PA 15275

---

Alison Fischer



**uls**

United Lender Services

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**PAY LOAN IN FULL, CANCEL FUTURE ADVANCEMENTS, RELEASE LEIN REQUEST**

MORTGAGE HOLDER: \_\_\_\_\_

PROPERTY ADDRESS: \_\_\_\_\_

ACCOUNT NUMBER: \_\_\_\_\_

**ATTENTION PAYOFF DEPARTMENT:**

Enclosed you will find a check that is intended to represent payment in full for the above referenced mortgage. In the event that the above referenced mortgage is an equity credit line account, please accept this authorization as proof of the account holder's intention to cancel this line of credit. NO FURTHER ADVANCES should be allowed on this account. You should release/satisfy the lien at the courthouse as this loan is to be paid and satisfied.

In the event that the enclosed funds are insufficient to pay this account in full, please contact our office immediately. 866-902-7569. (Ask for the disbursement department)

**FAILURE TO CONTACT UNITED LENDER SERVICES WITHIN 1 DAY OF RECEIPT OF PAYOFF FUNDS WILL RESULT IN ANY ADDITIONAL PER DIEM INTEREST ACCRUING ON THIS ACCOUNT TO BE YOUR RESPONSIBILITY TO PAY/CREDIT TOWARDS THIS ACCOUNT. ULS WILL HAVE PROOF OF DELIVERY TO YOUR CENTER AND THEREFORE CREDIT TOWARDS THIS ACCOUNT IS EXPECTED SAME DAY FUNDS ARE DELIVERED AND RECEIVED IN YOUR OFFICE.**

Thank you for your consideration in this matter. Should you have any questions regarding this matter do not hesitate to contact us.

Please close this account and release the mortgage/deed of trust that is recorded in the local records.

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Borrower

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Pittsburgh, PA 15275

### **ULS CLOSING/SURVEY AFFIDAVIT**

This Affidavit is made in connection with the following transaction:

***(Please list items that describe the transaction, commitment number, file ID, lender, borrowers and premises)***

Add Name

We/I, \_\_\_\_\_, the undersigned property owner(s) of the premises described above, being duly sworn according to law, depose and say: (*We understand that completion of this form is required for Title Insurance to be issued on our loan.*)

1. THAT the undersigned is/are (a) the same owner(s) of premises being insured hereunder, (b) the same as the Grantor(s)/Mortgagor(s) named in the security instrument establishing a lien to Lender, and (c) the same Grantee(s) as named in the Deed Book Recitals set forth in the above referenced title commitment.
2. THAT THERE are no mortgages, judgments, liens, encumbrances, easements, bankruptcies, or pending suits affecting the owners or the premises, other than as recited in the referenced title commitment.
3. THAT THERE has been no work done, or notice received that work is to be done, by the County, Municipality (City, Borough, Town, Township or Village) or other public authority, or at its direction, in connection with the installation of sewer or water or for improvements such as paving or repaving or streets or alleys, or the installation or repair of curbs or sidewalks.
4. THAT THERE have been no exterior alterations or additions to improvements on the premises, and no change in location since the time the undersigned acquired the premises. **If there were any**, we understand we are required to provide a new property survey of the premises to ULS so that survey coverage can be afforded on the title policy to our new lender. **(if applicable)**
5. That the undersigned are in sole possession of the entire premises, and there are no present tenants, lessees or other parties in possession of said premises, or any portion thereof.
6. THAT THERE has been no violation, or notice received of any alleged violations, of any restrictions affecting the premises.
7. THAT THERE are no purchase money obligations being created in this transfer.
8. THAT THE present transaction is not made for the purpose of hindering, delaying or defrauding any creditors of the undersigned and does not come with the provisions of any Bankruptcy or Insolvency Acts.

Fill in

9. That the undersigned has/have owned and have been in continuous, peaceful and undisturbed possession of the premises from \_\_\_\_\_ **(fill in date premises acquired)**.
10. THAT each of the undersigned being the Grantor(s)/Mortgagor(s) in this transaction, are over 18 years of age and in every respect competent to convey or encumber the title to the premises in question, and there is not any pending action for guardianship for any of the undersigned.
11. That there has been no dispute or disagreement as to the title to the premises, or any portion thereof, or the location of the boundary lines.
12. That the premises have direct access to and border upon a public highway.
13. That there are no encroachments of structures or other improvements onto adjoining land or any easement, and that no structures or other improvements on adjoining land encroach onto the premises.
14. That there has been no construction of or repairs made to improvements on the premises within the prior twelve months.
15. That all bills or obligations incurred in connection with improvements, on the premises, including the construction or repair of said improvements, have been paid in full, and there are no claims for labor, services or materials furnished in connection with said improvements which remain unpaid.



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**ULS CLOSING/SURVEY AFFIDAVIT (Continued)**

16. That there are no easements, rights-of-way, driveways, walkways or other rights of passage affecting the premises, other than specifically referred to in the above referenced commitment and that no claims of easements, rights-of-way, driveways, walkways or other rights of passage have been made against the premises during the period that the premises have been owned by the undersigned.
17. That there is no evidence on the premises of any old roads, lanes or paths crossing the premises.
18. That there are no brooks, rivers, ponds, lakes or other bodies of water bordering or flowing through the premises.

19. As to each of the undersigned:

Fill in

- a. That I am not a nonresident alien for purposes of U.S. income taxation.
- b. That my home address is: \_\_\_\_\_
- c. I understand that this affidavit and certification may be disclosed to the Internal Revenue Service and that any false statements I have made here could be punished by fine, imprisonment, or both.

20. THAT AS to each of the undersigned who is an individual:

- a. If presently married, that he/she is not separated from his/her spouse and is not a party to any pending divorce proceeding in any jurisdiction.
- b. That no interest in the premises has ever been awarded or distributed to or encumbered by a lien in favor of any current or former spouse nor is his/her interest in the premises subject to the continuing jurisdiction of any court for support obligations or possible future awards or distributions to any current or former spouse.

Association  
Name

21. A. That all homeowner's association dues and/or condominium dues are paid current, and the name, address and phone number where payment is made is: \_\_\_\_\_;

**OR**

Initial  
here

B. That there are no association or condominium dues assessed on the premises. Initial here: \_\_\_\_\_

THIS AFFIDAVIT IS MADE for the purpose of inducing the above referenced Lender to accept a mortgage, deed of trust, trust deed or similar security instrument on the premises identified, and to induce United Lenders Services, a division of United Title Insurance Company to hold settlement of the above described transaction as to the premises identified, to induce United Lenders Services to issue a title insurance policy on behalf of its underwriter insuring the title thereto, and to make disbursement of funds arising out of said transaction.

Circle  
One

**Property Owner #1**

Never Married, Married, Divorced, Widowed

Circle  
One

**Property Owner #2**

Never Married, Married, Divorced, Widowed

SWORN TO AND SUBSCRIBED before me, the day and year aforesaid.

\_\_\_\_\_  
PUBLIC NOTARY

My Commission Expires: \_\_\_\_\_



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**Closing Agent - Certificate of Identification for Borrower(s)**

As a closing agent for United Lender Services Corp., you are required to certify that you have obtained proper identification from all parties that are included in this transaction. Please obtain 2 forms of I.D. from each person required to execute documents. You will be expected to complete the following information:

Borrower name:	Borrower name:
Driver's License #	Drivers License #
Issue Date:	Issue Date:
Social Security #	Social Security #
Other Photo ID:	Other Photo ID:

**Borrower Address Form:**

United Lender Services Corp. will be sending out your checks after the loan disburses. You have an option to receive a check via overnight courier or a wire.

In the event you are electing to receive a check, please provide the overnight courier address that we should use for delivery of that check:

\_\_\_\_\_  
\_\_\_\_\_

In the event you are electing to receive your funds via wire, you can provide us with a canceled (voided), check for the account that you would like to have the money wired into. Or you can provide us with the following information:

Bank Name \_\_\_\_\_ Bank Account Number \_\_\_\_\_  
Routing Number \_\_\_\_\_ Name(s) on the account. \_\_\_\_\_

**(PLEASE NOTE: ALL OWNERS OF THE PROPERTY HAVE TO BE ON THE BANK ACCOUNT IN ORDER FOR A WIRE TO BE PROCESSED. OTHERWISE, A CHECK WOULD BE ISSUED AND DELIVERED VIA OVERNIGHT COURIER.)**

BORROWER HOME PHONE NUMBER : \_\_\_\_\_  
BORROWER WORK PHONE NUMBER: \_\_\_\_\_  
BORROWER CELL NUMBER: \_\_\_\_\_

BORROWER SIGNATURE(S) \_\_\_\_\_  
\_\_\_\_\_

I certify I have verified the identification of the individual(s) listed  
above: \_\_\_\_\_ (Closing Agent)

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## **ULS CLOSING ERRORS AND OMISSIONS (COMPLIANCE AGREEMENT)**

\_\_\_\_\_ and \_\_\_\_\_ intending to be legally bound, hereby state and agree to all of the following:

That I understand that the HUD-1 Settlement Statement used for this closing reflects the best ESTIMATE of all real estate secured payoffs and real estate taxes available to United Lender Services at the time of closing. I hereby agree that if any of the payoff figures used at this closing are insufficient to payoff any account(s) or real estate taxes, (required to be paid in full by my Lender), at closing, then I authorize United Lender Services to stop payment on any check(s) payable to any unsecured creditor(s), or payable to me/us, and use those funds to pay the real estate secured creditors or tax office towards satisfying the amount necessary to pay the loan(s) or real estate taxes in full. I understand that I may be asked to re-execute a revised (corrective), HUD-1 Settlement Statement in order to correct or add payoff figures/amounts or real estate taxes, and other figures (if necessary), and I hereby agree to sign any such corrective HUD-1 Settlement Statement. If the loan proceeds are insufficient to payoff the required real estate secured account(s), then I will pay the difference to United Lender Services immediately, without exceptions.

That I understand that United Lender Services will be sending the original loan documents back to the lender and the original mortgage/deed of trust to the appropriate public officials, (either directly or through it's sub-agents), for recording. United Lender Services will use an overnight courier service (Fedex, UPS, or US Postal Service), for the delivery of these documents. IF for ANY REASON, an original document is lost, destroyed or found to be unacceptable to the lender, or unrecordable according to the county officials at the courthouse, I understand that I will be required to execute another original document(s), in order to replace such document(s), and I agree to do so without delay.

That I understand that I may be required to execute a revised HUD-1 Settlement Statement for the following reasons: 1) If the lender decides to revise the loan charges or other figures after the original signing. 2) If the county recorder's office informs United Lender Services of additional monies that are owed to pay recording fees/taxes. 3) If an employee of United Lender Services creates a "clerical" error while calculating any payoff, mortgage recording fee, real estate tax(es), Lender Fee, or title/closing fee that I should have paid at closing. I understand that United Lender Services is required to close my loan in accordance with the loan closing instructions provided to them by my lender. I therefore, understand and agree that on occasion, the lender will request a revised HUD-1 Settlement Statement to be executed by me/us. If this occurs, United Lender Services will prepare the revised HUD-1 Settlement Statement and will forward it to me. I agree that I will return this document (executed), within 10 days of receipt and I will pay any additional monies due (if necessary), within 10 business days of receipt.

I am making this agreement to induce United Lender Services to disburse my loan in accordance with the lender's closing instructions. I understand that United Lender Services will be issuing a title insurance policy to the lender (Loan Policy), and potentially an owner's policy (If paid for at closing). I understand and agree that the disbursement of the loan proceeds are for my/our benefit, and that if a Title Insurance Loan Policy is

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**CLOSING ERRORS AND OMISSIONS COMPLIANCE AGREEMENT  
(Continued)**

being issued, the lender requires that I purchase this policy as a condition of making the loan. I also understand and agree that United Lender Services and my lender will act in reliance on the statements and agreements made herein, and I hereby indemnify, hold harmless, and agree to reimburse United Lender Services, My lender, First American Title Insurance Company or Old Republic Title Company from and for all loss, costs, or expenses incurred by them in reliance on this agreement.

BORROWER \_\_\_\_\_

BORROWER \_\_\_\_\_

On this the \_\_\_\_\_ day of \_\_\_\_\_ 2011, Before me the undersigned officer, personally appeared

\_\_\_\_\_ and \_\_\_\_\_ known to me, or satisfactorily proven to be the person(s) whose name(s) are subscribed to the within instrument and acknowledged that they executed the same for the purposes therein contained.

IN WITNESS WHEREOF, I Hereunto set my hand and official seal.

\_\_\_\_\_-NOTARY

My commission expires \_\_\_\_\_

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## USA PATRIOT ACT CONSUMER IDENTIFICATION PROCEDURES

Closing Agent must confirm each borrower's identity at closing with an original, unexpired government-issued identification bearing a photo or similar safeguard. Acceptable forms of identification include a driver's license, a passport, a green card, an alien identification card or other government issued identification bearing a photo or a similar safeguard. Closing Agent **MUST NOT** accept copies of any form of identification provided by the borrower.

In addition to picture confirmations, Closing Agent must compare the name and date of birth provided on final application with the name and date of birth on the identification provided by the Borrower. If the application provides Borrower's age instead of date of birth, the Closing agent should subtract the year of birth from the current year. (For Example:  $2003 - 1955 = 48$ ) The resulting number should be within one year of the age reflected on the application.

In the event minor discrepancies are noted, closing agent must document on a copy of the identification document provided A: The nature of the discrepancy and B: The manner in which the discrepancy was resolved.

Examples of Minor discrepancies include abbreviations or omissions of middle names, Whereas, substantive discrepancies include any variation in the Borrower's date of birth or any significant variation in the Borrower's Name.

If a substantive discrepancy exists, or if the Closing Agent is not familiar with the identification presented, the loan **MUST NOT CLOSE**. Closing agent **MUST** contact the LENDER representative or **UNITED LENDER SERVICES (866-902-7569)** for further instructions.

Closing agent must copy the original form of identification provided by the borrower and return it to United Lender Services with the closing package.

I understand that any violation of these instructions may result in a claim by the lender against the closing agent and/or the title company which issued the insured closing Protection or indemnification letter. Failure to execute and return this document does not absolve you of your obligation to close the loan only in accordance with the written closing instructions.

\_\_\_\_\_  
Closing Agent

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Co-Borrower

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RECORDING REQUESTED BY:  
United Lender Services Corp  
1000 Commerce Drive  
Suite 110, Park Place One  
Pittsburgh, PA 15275

WHEN RECORDED MAIL TO:  
United Lender Services Corp  
1000 Commerce Drive  
Suite 110, Park Place One  
Pittsburgh, PA 15275

## POWER OF ATTORNEY AND CORRECTION AGREEMENT

Granted for a Refinance of the property known as: \_\_\_\_\_

Hereinafter the "Transaction", occurring on or about \_\_\_\_\_

I/We (Undersigned), hereby make(s), and appoint(s) and by this Power of Attorney do (does), make, constitute and appoint Rich Vickless, Donnie Komoroski, Stacey McCullough, and Elaine Kozy as a representative of United Lender Services, (Title Insurer), the true and lawful attorney-in-fact for Undersigned, and in Undersigned's name to complete, execute, sign our names, place our initials on "Documents" related to the above referenced transaction, and to execute, by the initialization and signature (as required) of any one of the following authorized Title Insurer employee or agents, (borrower), and (borrower) for the purpose of completing the Closing Documents in the above referenced transaction. In addition, the individual above are granted the ability to execute any close-out letter, or documentation necessary to close and release any open mortgage on title that is required by the lender in this transaction. This Power of Attorney also extends to the execution of subordination agreements for liens already secured on the real estate that are required to be subordinated in order to take out this new mortgage with \_\_\_\_\_ (being insured by United Lender Services.) In the event this home is titled as a "mobile home" by the department of transportation, this Power of Attorney also grants powers to de-title the property thereby canceling the vehicle title with the appropriate dept. of motor vehicles.

NO CHANGE OF AMOUNT, INTEREST, OR DUE DATE will be permitted under this authorization. Closing documents include but are not limited to: Notes, Deeds, Mortgages/Deeds of Trust, Subordinations, Security Instruments, Riders, attachments, and addenda, including documents necessary or requested as part of this transaction by title insurer, Lender or the other parties to the transaction, including but not limited to governmental and taxing authorities. In addition, in the event of a clerical error or mistakes, including but not limited to omissions, spelling, grammatical, typographical and scrivener errors, then in such event, Undersigned, hereby gives its consent and grants authority to Title Insurer to correct any omission, misstatement or inaccuracy and execute any new or corrected or completed documents as may be deemed necessary to remedy any omission, inaccuracy or misstatement.

This Power of Attorney is effective unless revoked by Undersigned upon 30 days prior written notice. Further giving and granting said attorney, full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited premises (set out herein), as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney lawfully do or cause to be done by virtue hereof.

\_\_\_\_\_  
Record Owner of Property

\_\_\_\_\_  
Record Owner of Property

On this the \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_ before me, the undersigned notary public, personally appeared \_\_\_\_\_, provided to me through satisfactory evidence of identification, to be the person(s) whose names is/are listed herein and acknowledged to me that he/she/they executed it voluntarily for its stated purpose.

Given under my hand and seal of office this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
Notary Public

SEAL



**uls**

United Lender Services

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---

**SIGNATURE NAME AFFIDAVIT**

LOAN NUMBER: \_\_\_\_\_ BORROWER (S): \_\_\_\_\_

If applicable, please complete the following:

**Borrower**

I certify that my legal name is (print) \_\_\_\_\_, and I further certify that:

(Print) \_\_\_\_\_ (Print) \_\_\_\_\_

(Print) \_\_\_\_\_ (Print) \_\_\_\_\_

are one and the same person.

(The signature must exactly match the signature (s) on the Note and Mortgage/Deed of Trust)

\_\_\_\_\_  
Signature Date

**Co-Borrower**

If applicable, please complete the following:

I certify that my legal name is \_\_\_\_\_, and I further certify that:

(Print) \_\_\_\_\_ (Print) \_\_\_\_\_

(Print) \_\_\_\_\_ (Print) \_\_\_\_\_

are one and the same person.

(The signature must exactly match the signature (s) on the Note and Mortgage/Deed of Trust)

\_\_\_\_\_  
Date

Sworn to and subscribed before me this day of

\_\_\_\_\_  
- Notary

**United Lender Services *done now...done right!***

2000 Cliff Mine Road, Suite 610, Pittsburgh, PA 15275 Phone 412 788 7850 Fax 412 788 7863

[www.ulsNOW.com](http://www.ulsNOW.com)



Done now...done right!

United Lender Services  
2000 Cliff Mine Road, Suite 610  
Pittsburgh, PA 15275  
Office 412.788.7850  
web [www.ulsNOW.com](http://www.ulsNOW.com)

## STATEMENT OF INFORMATION

(Confidential: For use by the Title Company to search the records in connection with the file number shown below.)

Property Address: \_\_\_\_\_  
\_\_\_\_\_

In order to expedite completion of your transaction we are requesting that you complete the following "Statement of Information" form. We are not unnecessarily interested in your personal affairs, however, we have been asked to insure the title to the real property in which you are interested and this requires a title search.

In searching your title we may encounter judgments, bankruptcies, divorces and/or income tax liens against persons with the same or similar names to yours. Such matters cloud the title to your property unless eliminated. The information you and your spouse or domestic partner provide, (if you are married or in a domestic partnership), can help to promptly eliminate all matters not directly affecting you or the property being searched, avoid delays in your transaction, and provide you with the most efficient service possible. Thank you for your cooperation in furnishing us with the necessary information and please be assured that your information is confidential and used only for the purpose which we have stated.

**Borrower Name:** First Middle- (N/A if none) Last (JR) / (SR)

U.S. Resident since \_\_\_\_\_  
Year

Have you ever been known by any other name? ☐ No ☐ Yes If yes, indicate name \_\_\_\_\_

Social Security No. XX-XXX-     Driver License No.     last 4 digits)

Date of Birth \_\_\_\_\_ Location of Birth \_\_\_\_\_

If married or in a domestic partnership, \_\_\_\_\_ at \_\_\_\_\_  
Date City and State

**Co-Borrower/Spouse/ Domestic Partner Name:** First Middle- (N/A if none) Last (JR) / (SR)

U.S. Resident since \_\_\_\_\_  
Year

Have you ever been known by any other name? ☐ No ☐ Yes If yes, indicate name \_\_\_\_\_

Social Security No. XX-XXX-     Driver License No.     last 4 digits)

Date of Birth \_\_\_\_\_ Location of Birth \_\_\_\_\_

### **RESIDENCES LAST 20 YEARS (list most recent first)**

#### **Borrower**

Number and Street	City, State, Zip Code	From/To (Date)
Number and Street	City, State, Zip Code	From/To (Date)
Number and Street	City, State, Zip Code	From/To (Date)



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**RESIDENCES LAST 20 YEARS (list most recent first)**

**Co-Borrower/Spouse/ Domestic Partner**

Number and Street	City, State, Zip Code	From/To (Date)
Number and Street	City, State, Zip Code	From/To (Date)
Number and Street	City, State, Zip Code	From/To (Date)

**OCCUPATIONS**

***Occupations for the last 20 years (list most recent first)***

**Borrower**

Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's

**Co-Borrower/Spouse/ Domestic Partner**

Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's
Occupation	Company Name	Address, City, State, Zip	No. Yr's/Mo's

**BUSINESS OWNED OR PARTNERSHIP AFFILIATIONS**

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Tax ID No. (last 4 digits)	Firm/Partnership Name	Address, City, State, Zip	No. Yr's/Mo's
----------------------------	-----------------------	---------------------------	---------------

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
----------------------	----------------------	----------------------	----------------------

Tax ID No. (last 4 digits)	Firm/Partnership Name	Address, City, State, Zip	No. Yr's/Mo's
----------------------------	-----------------------	---------------------------	---------------

**(Attach additional page, if necessary)**



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**FORMER MARRIAGE(S) – OR DOMESTIC PARTNERSHIP(S)**

Please complete the following **OR** If no former marriages or domestic partnerships, write "NONE" \_\_\_\_\_

Name of former husband or domestic partner \_\_\_\_\_

Deceased ☐ Divorced ☐ Date: \_\_\_\_\_ Where: \_\_\_\_\_  
State \_\_\_\_\_

Name of former husband or domestic partner \_\_\_\_\_

Deceased ☐ Divorced ☐ Date: \_\_\_\_\_ Where: \_\_\_\_\_  
State \_\_\_\_\_

(Attach additional page, if necessary)

**CHILDREN**

\_\_\_\_\_  
Name Date of Birth

\_\_\_\_\_  
Name Date of Birth

\_\_\_\_\_  
Name Date of Birth

\_\_\_\_\_  
Name Date of Birth

(Attach additional page, if necessary)

Have you ever owned a boat, airplane or any licensed vehicle (other than a car)? ☐ No ☐ Yes

If Yes, describe vehicle: \_\_\_\_\_ License Number \_\_\_\_\_

Have you ever filed bankruptcy? ☐ No ☐ Yes If Yes, Where? County and State \_\_\_\_\_

Is any portion of the new loan funds to be used for constructions? ☐ No ☐ Yes

**I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT:**

\_\_\_\_\_  
Borrower Signature

\_\_\_\_\_  
Co-Borrower/Spouse/ Domestic Partner Signature

Home Phone:

Spouse/Domestic Partner Bus Phone:

Business Phone:

Spouse/Domestic Partner Cell Phone:

Cell Phone:

Spouse/Domestic Partner Email:

Email:

## APPOINTMENT OF ESCROW AGENT

The undersigned hereby appoint Progressive Land Title Agency LTD. (herein known as the Company), as Escrow Agent to carry out the instructions contained in a copy of the Sales Agreement dated \_\_\_\_\_ and/or Escrow instructions delivered or to be delivered to the Company, subject to the Conditions of Acceptance as hereunder set forth and made a part hereof. The undersigned Seller and Buyer/Borrower collectively the "Parties" and individually a "Party" further agree to deposit with you as Escrow Agent the documents and funds as specified in the Sales Agreement and or escrow Instructions.

### Conditions of Acceptance of Escrow

In consideration of the acceptance by Progressive Land Title Agency LTD. of the following escrow transaction:

In the matter of sale and/or financing of premises known as: 13445 Elevation Lane, Herndon, VA 20171

By: (herein known as Seller)

To: Alison P. Fischer (herein known as Buyer/Borrower)

Under the Company's Order No. 142558N Progressive Land Title Agency LTD. agrees to act as Escrow Agent in closing the transaction described above and 142558N All of the Parties agree that the Company's acceptance is predicated upon the following conditions and stipulations; and that **any modification of said escrow instructions shall be in writing, signed by all parties**, and shall be subject to the following provisions:

**1) Time.** The Parties shall timely deposit with the Company the documents and funds as specified in the Instructions. If any Party shall fail to deposit in escrow any funds or documents within (a) the time required by the Instructions, (b) 15 days after written notice of default, nonperformance or dispute from any Party, or (c) 15 days after demand by the Company, the Company may terminate the escrow or decline to act further except, pursuant to court order or written agreement of the Parties, acceptable to the Company. Upon termination, the Company may retain all funds, documents and property deposited in escrow, until the Company's fees and costs are paid or secured to its satisfaction or, at the Company's option, may deduct such fees and costs from any such funds deposited in escrow. Thereafter, the balance of such funds, documents and property shall be returned to the depositing parties. The Parties, jointly and severally, hereby agree to save the Company harmless from any loss or damage resulting from or related to such termination or declination and hereby indemnify the Company for any loss, cost or damage including, without limitation, attorney fees and costs of litigation which the Company may incur relating to or arising from any termination or declination.

**2) Deposit of Funds and Documents.** Any and all liability of the Company for damages shall be limited in amount and in character to the funds and documents received by the Company. The Company shall have a lien on all funds and documents deposited with the Company for the purpose of securing any fees, costs, or other charges incurred by or due to the Company. The Company shall deposit any non-directed funds in an Interest on Trust Account, "IOTA," in a Company selected depository. The Company shall not be liable for any delay, non-payment or non-filing of any funds or documents in the event the Company shall be prevented from making the payment or filing by operation of law or by other reason beyond the Company's control. The Company shall not be liable to any Party for Company's failure or refusal to comply with the Parties' conflicting or adverse claims or demands..

**3) No Liability.** The Company assumes no responsibility as to: (a) validity, collectability, genuineness of signature, negotiability, or marketability of any stocks, bonds, currency, passbooks, checks, documents or negotiable instruments deposited in escrow; (b) any mechanics liens or attested accounts which may be filed

subsequent to the date of title examination; (c) the existence, condition, character, quality, quantity, size, or identity, of any buildings, fixtures, improvements, or installations, if any, located or presumed to be located upon the premises; (d) the existence, sufficiency or transfer of any insurance relating to the premises, and the condition, character, quality, quantity, size, identity, title or delivery of any personal property; (e) the rights of any parties in possession whose interests do not appear of record; (f) any restrictions upon the use of the so-called "police power" by any governmental authority; (g) the identity of parties or the sufficiency of any agency: any agency created at the direction of a party to this escrow concerning anything required to be done for its completion by anyone; (h) possession being given to the premises which is the subject of the escrow, transfer of possession of the premises and, or the rights of any party in possession; (I) the existence or location of legal highways or improvements on or adjacent to the premises; (j) delay of the escrow due to fires, acts of God, acts of governmental authorities, strikes, or any other cause beyond the control of the Company; (k) any examination, adjustment or payment of special taxes or assessments or respreads of assessments of any kind, or additions hereafter made, if any, unless specifically instructed; (l) compliance with any local or municipal requirements, as to point of sale inspections or ordinances; (m) loss or impairment of your funds in the course of collection or while on deposit with a bank due to bank failure or insolvency or suspension; (n) the proration of premiums for, or transfer of, insurance policies including those which provide liability protection to insure chattels or personal property; (o) errors or omissions in information provided to the Company on loan questionnaires or on original or memorandum insurance policies; and, (p) any other matter except as herein specifically imposed on or assumed by the Company in these Conditions. The Parties, jointly and severally, hereby agree to save the Company harmless from any loss or damage resulting from or related to any of the foregoing items and hereby indemnify the Company for any loss, cost or damage including, without limitation, attorney fees and costs of litigation which the Company may incur related thereto.

**4) Certain Phrases.** Phrases such as "closing," "closing date", "to date of transfer", "as of date of filing", and the like shall be construed to mean to and including date title documents are filed for record.

For the purpose of prorations, the Seller shall be considered the owner through the day of title transfer. Adjustments shall be made on a thirty day month basis. Water, utilities, rents, and other service charges will not be adjusted, except upon an agreed amount furnished in writing by the parties prior to the filing of documents for record. Information secured by the Company relative to taxes, assessments, insurance, rents, interest, and balance due on mortgages or other encumbrances, may be relied upon in making payments or adjustments in accordance with the terms of the instructions and shall be conclusive against the parties hereto. Taxes and assessments to be adjusted shall be calculated on the basis of a calendar year using the amount shown on the last available County Treasurer's tax duplicate that has been certified by the County Auditor as of the date of transfer of title in this escrow. If title is being conveyed subject to a mortgage and the principal balance is greater or smaller than the amount recited in the instructions, such differences shall be adjusted between the parties in the escrow disbursements. The Parties, jointly and severally, agree to fully cooperate, adjust and reimburse the Company for clerical errors on any or all documents as deemed necessary in the reasonable discretion of the Company.

**5) When Mortgage Assumption.** Where there is a mortgage assumption in the transaction, the written consent by the Mortgagee and all the Parties is required, and the Company may withhold filing of documents until such consent is furnished.

**6) When Title Examination begins.** The Company is not required to commence any title examination until all funds and documents necessary to the completion of this transaction shall have been deposited in escrow. Provided the terms of the escrow can be complied with, the Company will not withhold completion and settlement of the escrow, unless restrained by Order of Court, and in so doing the Company shall not become liable to either the Buyer or Seller of its failure or refusal to comply with conflicting or adverse claims or demands.

**7) Status of Title.** If the Company, searches title, directly or indirectly, and, or issues a title commitment and, or issues a title policy, whether a lender's title policy, or an owner's title policy, or both, any title search and any issuance of any title commitment or policy are on behalf of a known principal, the title insurance company, or the underwriter. The Parties and their respective heirs, successors, agents, representatives and, or assigns, shall have no claim against the Company as to the status of title, or as to any title search or as to any commitment or title policy issuance. Any claim of loss or damage, or any action, whether or not based on negligence, which arises out of the status of the title to the Premises, or to the estate or interest which is the subject of the escrow, or as to any title search or any title commitment or policy issuance, or to any Fee, as defined in R.C. 3953.01(F) or premium charged, shall be exclusively limited to the terms of the title commitment or to the terms of the title policy issued. The Parties agree to exclusively look to the title insurance company, the underwriter, as to all such claims. All such claims as to the Company are expressly waived, released and forever discharged.

**8) Time of Claims.** The Company shall not be liable to the Parties or either of them, for any claim, dispute or controversy ("Claim") of any kind, whether in contract, or otherwise, arising out of or relating to this Agreement, or the processing of the escrow, or to any prior or future dealings between Escrow Agent and the Parties or either of them, or between Escrow Agent and any third party claiming through a Party, unless written notice of the Claim, together with a written demand, is received by the Company addressed to "Progressive Land Title Agency, LTD., attention: Office Manager, 5000 Rockside Road, Independence, Ohio 44131," within one (1) year from the date of the closing. If the Claim is not satisfactorily resolved within thirty (30) days of the Company's timely receipt of written notice of the Claim, together with a written demand, then, either the Company or any Party may bring an action, either in small claims court in Garfield Heights, Ohio (the Garfield Heights Municipal Court) as the Company is within its jurisdiction, or may arbitrate the Claim in Independence, Ohio pursuant to the arbitration terms set forth in this Agreement. **SUBJECT TO THE REQUIREMENT AND ONE (1) YEAR TIME LIMIT FOR WRITTEN NOTICE OF A CLAIM TOGETHER WITH A WRITTEN DEMAND, NO ACTION, IN SMALL CLAIMS COURT, IN ANY OTHER COURT, OR IN ARBITRATION, SHALL LIE AGAINST THE COMPANY FOR ANY CLAIM, UNLESS BROUGHT WITHIN FIFTEEN (15) MONTHS FROM THE DATE OF THE CLOSING, ALL SUCH UNTIMELY ACTIONS AND CLAIMS BEING EXPRESSLY WAIVED, RELEASED AND FOREVER DISCHARGED.**

**9) Costs and Fees.** Unless otherwise agreed by Buyer and Seller and, except as specified below for FHA, VA, residential construction, residential development and, or residential investment/rehabilitation property, Seller agrees to pay and hereby directs the Company to deduct from Seller's proceeds the cost of the following items: examination of title and title evidence, conveyance tax and transfer tax, one-half escrow fee, all taxes and assessments due and payable to the County Treasurer at the date of filing the instruments for record in the within escrow, and costs and expenses of satisfying (and filing any release or satisfaction of record) any liens or encumbrances not specifically assumed by Buyer. Unless otherwise agreed by Buyer and Seller and, except as specified below for FHA, VA, residential construction, residential development and, or residential investment/rehabilitation property, Buyer agrees to pay the cost of the following items: one-half escrow fee, cost of recording deed and Buyer's mortgage or mortgages and any items of additional expense required by the Buyer or Buyer's lender.



In FHA and VA transactions, Seller agrees to pay all fees or charges required by Buyer's lender which by law, rule or regulation cannot be collected from Buyer. Seller agrees to pay the cost of any document preparation fee, any tax service charge, any termite inspection fee, any underwriting fee, and any other fees and charges which Buyer's lender requires the Company to charge to Seller.

In new construction, development and, or investment/rehabilitation transactions, the Buyer/Seller agrees to pay one-half of the Company's standard residential escrow fee and expressly agrees that the Company may charge the builder/developer/investor an escrow fee which may be less than one-half of the Company's standard residential escrow fee. Buyer and Seller acknowledge that the Company may charge a reasonable flat rate fee: for overnight/express mailing or courier fees and for the copying and reproduction of documents and that said fees includes a charge for handling and processing by the Company. The costs of any extraordinary service or expense shall be borne by the Party benefited thereby.

Buyer and Seller expressly agree the Company shall have no general fiduciary duties or obligations to either Buyer or Seller. The Company is acting solely as a neutral Escrow Agent for this transaction. The signature of Buyer, Borrower and, or Seller on the preliminary and, or final HUD-I Settlement Statement constitutes the respective Party's agreement to, consent to, acceptance of, and ratification of the propriety, validity, and correctness of the fees, charges, allocations and disbursements assessed against each Party as set forth in the HUD-I Settlement Statement and shall authorize the Company to collect such fees and charges and to make such disbursements and allocations in accord with the preliminary and/or final HUD-I Settlement Statement, and the Company upon collecting such fees and charges and making such disbursements and allocations shall be released and discharged from any and all claims or liability for improper, incorrect, or unauthorized fees, charges, allocations or disbursements. The Parties, jointly and severally, agree to fully cooperate, adjust and reimburse the Company for clerical errors on any or all documents as deemed necessary in the reasonable discretion of the Company.

**10) Arbitration Agreement: The Parties understand that they would have had a right or opportunity to litigate disputes through a court and to have a judge or jury decide their case, but they chose to have any disputes resolved through arbitration.**

Any controversy or claim arising out of or relating to this Appointment of Escrow Agent, the Conditions of Acceptance of Escrow, or the escrow, or the breach of this agreement, and any claim by either of us against any agent, employee, successor, or assign of the other, including, to the full extent permitted by applicable law, third parties who are not signatories to this agreement, whether related to this Agreement or otherwise, including past, present, and future claims and disputes, and including any dispute as to the validity or applicability of this arbitration clause, shall be settled by either seeking relief in small claims court for controversies or claims within the scope of the small claims court's jurisdiction or, if the controversy or claim exceeds the jurisdiction of the small claims court, and or regardless of the size of the claim, then the controversy or claim shall be settled by binding arbitration in Independence, Ohio administered by the American Arbitration Association, the "AAA" under its rules when the Claim is filed. THIS AGREEMENT TO SUBMIT ALL CLAIMS EITHER TO THE SMALL CLAIMS COURT OR TO BINDING ARBITRATION IS MANDATORY.

Information on the arbitration process can be obtained from the escrow agent. Without limiting the forgoing, the Parties may by agreement agree to resolve any disputed Claim by any mediation or alternative dispute resolution process which may then be available and which is more convenient, less costly and, or quicker than AAA.

By signing this Agreement, the Parties give up any right to go to court except for Claims that may be taken to small claims' court. The Parties give up all right to trial by jury. The Parties agree that all claims will be decided by a neutral arbitrator and not a judge or jury. Submission of Claims to arbitration provides a fair hearing to

which the Parties are entitled, but the arbitration procedures are simpler and more limited than rules applying in court. The Parties acknowledge that arbitration decisions are as enforceable as any court order and are subject to very limited review by a court. BY SIGNING THIS AGREEMENT PARTIES GIVE UP ANY RIGHT TO ACT AS A CLASS REPRESENTATIVE FOR A CLASS OF CLAIMANTS SIMILARLY SITUATED AND GIVE UP ANY RIGHT TO PARTICIPATE AS A CLASS MEMBER IN A CLASS ACTION WITH RESPECT TO ANY CLAIM. Parties at their own cost are entitled to be represented by counsel of their own choosing.

**11) Relationship.** The Parties hereto agree, acknowledge and affirm, that they are not, nor does this Agreement create a partnership, a trust or fiduciary relationship, or any other legal relationship other than that of independent, contracting Parties in accordance with this Agreement, and the Parties further agree that this Agreement, and the terms and conditions contained herein, are enforceable at law or equity in accordance with and governed by the laws of the State of Ohio and the terms of this Agreement.

**12) Complete Agreement.** This is the complete agreement between the Parties. Each Party has had the opportunity to read this agreement, to understand it, to make changes where requested and agreed and, to consult with the experts of their choice, including legal experts. All prior representations, agreements and discussions are merged herein. No party, person employee or agent may modify this agreement by any oral statement or representation. All modifications of this Agreement must be in writing signed by all parties. The signing of this agreement is the free and voluntary act of each party. This Agreement may be signed in counterparts all together being but one agreement.

**IN WITNESS WHEREOF,** the Parties, intending to be legally bound, have set their hands on the day(s) and date(s) shown next to the signatures below.

SELLER(S)

BUYER(S) / BORROWER(S)

\_\_\_\_\_  
  
\_\_\_\_\_  
  
\_\_\_\_\_

\_\_\_\_\_  
Alison P. Fischer  
  
\_\_\_\_\_  
  
\_\_\_\_\_

ACCEPTANCE OF ESCROW

Progressive Land Title Agency, LTD., hereby consents to act as Escrow Agent subject to the Conditions of Acceptance of Escrow.

Progressive Land Title Agency, LTD. By

\_\_\_\_\_

\_\_\_\_\_  
Date

**AFFIDAVIT**

STATE OF VA                                 )  
  :SS  
COUNTY OF Fairfax                         )

The Affiant, whose address is     ,     , being first duly cautioned and sworn, deposes and says that:

- 1) Affiant is the (owner) (builder) (general contractor) of the premises located at 13445 Elevation Lane, Herndon, VA 20171 (the "Property").
- 2) No person other than Affiant is in possession or has a right to possession of the Property except: \_\_\_\_\_
- 3) Affiant has no knowledge of any unrecorded easement, or claim of easement, affecting the Property, except \_\_\_\_\_.
- 4) Affiant is not aware of any boundary line disputes or discrepancies affecting the Premises, or any material encroachments of improvements located on the Property onto any adjacent land or any material encroachments of improvements located on adjacent land onto the property.
- 5) Any repair or improvement of the Property within the last ninety (90) days was completed on or about \_\_\_\_\_; any labor or material for such repair or improvement has been paid for in full, and there are no outstanding claims for such labor or material, except \_\_\_\_\_.
- 6) There are no unpaid real estate taxes or assessments affecting the Property (except as shown on the current tax duplicate), and no notice has been received regarding future or pending assessments, except \_\_\_\_\_.
- 7) There are not outstanding mortgages or other liens affecting the Property except (list lien holder, amount, date):
- 8) There are no other contracts, options or rights to purchase the Property except (list lien holder, amount, date): \_\_\_\_\_

This AFFIDAVIT is made for the purpose of inducing United Lender Services, or its agent, to issue a title insurance Policy or other title evidence, and if acting as escrow or closing agent, then to disburse any funds held as escrow or closing agent. Affiant hereby indemnifies and agrees to save harmless United Lender Services and its agent against any damages or expense, including attorney fees, sustained as a result of any of the foregoing matters not being true and accurate.

("Affiant" is used herein for singular or plural, the singular shall include the plural, and any gender shall include all genders as the context shall require.)

\_\_\_\_\_  
Alison P. Fischer

Sworn to and subscribed before me, a notary Public in and for said County and State, this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

(Seal)

\_\_\_\_\_  
Notary Public

My Commission Expires:

Title Order  
142558N

October 27, 2014

The undersigned, being first duly sworn, deposes and states:  
(Check applicable paragraph.)

- ☐ There have been no new or added improvements made to the property since the survey dated \_\_\_\_\_ issued by \_\_\_\_\_.  
OR  
☐ That we, the owners of record, did not receive any survey at the time of purchase of the property, nor have we subsequently obtained a survey.  
OR  
☐ If we did receive a survey, we are unable to locate it. Also, we have been advised by our lender that our survey is not in our loan file.

To the best of our knowledge, we certify that:

- ☐ The improvements (house, garage, outbuildings, etc.) on the subject property are within the boundary lines and setback lines, if any, of said property, and  
☐ there are no encroachments (fences, walkways, driveways, eaves, drains, etc.) by improvements on adjoining property onto the subject property, and  
☐ we know of no assertion being made by any adjoining property owner nor by us against them as to location of boundary lines or disputes as to occupancy of any portion of our property or their property except: (if none, insert "NONE".)  
1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_  
4. \_\_\_\_\_

This affidavit is given to the Title Company as an inducement to issue extended coverage on the proposed Owner's and Loan Policies over questions of survey, encroachments and easements not shown of record.

\_\_\_\_\_  
Alison P. Fischer  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Subscribed and sworn to me this \_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

\_\_\_\_\_  
(Notary Public)



**PROGRESSIVE LAND TITLE AGENCY, LTD.**  
INTEGRITY AND VISION

**COMPLIANCE AGREEMENT**

Our File No.        **142558N**  
Buyer/Borrower:   **Alison P. Fischer**  
Seller:  
Property Address:   **13445 Elevation Lane, Herndon, VA 20171**

Lender:             **CBC National Bank**  
Loan No.            **8000089816**

The undersigned borrower(s) and seller(s) on behalf of the above referenced Lender and in consideration for the funding of the transaction secured by Property located at: **13445 Elevation Lane, Herndon, VA 20171** hereby agrees that if requested by the above referenced Lender, its successors and/or assigns or its Closing Agent or Title Company, to fully cooperate and adjust for clerical errors and to provide Lender, or the Closing Agent or Title Company with any necessary closing documentation to enable Lender to sell, convey, seek guaranty, insure or market said loan to any entity, including but not limited to the Federal National Mortgage Corporation, Federal Home Loan Mortgage Corporation, Federal Housing Administration or the Veterans Administration or any other investor.

The undersigned borrower(s) and seller(s) do hereby agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, date or conveyance by Lender of its interest in and to said loan documentation.

Effective this date: October 27, 2014

Borrower(s):

Seller(s):

\_\_\_\_\_  
Alison P. Fischer

STATE OF VA

:SS

COUNTY OF Fairfax

Before me, a Notary Public, personally appeared the above named Alison P. Fischer who acknowledged that they/he/she did sign the foregoing instrument and that the same is his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto affixed my name and official seal at \_\_\_\_\_, this \_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

(Seal)

My Commission Expires:

STATE OF VA

:SS

COUNTY OF Fairfax

Before me, a Notary Public, personally appeared the above named \_\_\_\_\_, who acknowledged that they/he/she did sign the foregoing instrument and that the same is his/her/their free act and deed.

IN TESTIMONY WHEREOF, I have hereunto affixed my name and official seal at \_\_\_\_\_, this \_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

(Seal)

My Commission Expires:



**PROGRESSIVE LAND TITLE AGENCY, LTD.**

INTEGRITY AND VISION

**AUTHORIZATION TO PAY OFF AND CLOSE ACCOUNT**

ATTN: PAYOFF DEPARTMENT

Order No. 142558N

Buyer/Borrower: **Alison P. Fischer**

Seller:

Property Address: **13445 Elevation Lane, Herndon, VA 20171**

Your File No. **142558N**

Payment in Full: \_\_\_\_\_

Progressive Land Title Agency, LTD. has been appointed closing agent in conjunction with the sale/refinance of the above captioned property. Accordingly, I/we hereby:

1. Authorize and direct Progressive Land Title Agency, LTD. to pay off the obligation in full.
2. Represent that the above payment amount represents the full balance due on the account.
3. Authorize and direct any escrow funds to be applied to the payoff if available.
4. Agree that upon receipt of payment the account holder is directed to close the account.
5. Represent that if this account is a line of credit which permits periodic advances by means of a credit or ATM card or by issuance of checks or other orders to pay, that I/we have not exercised any of these privileges in the last 30 days.
6. Acknowledge that all cards and/or checks that permit periodic advances have been destroyed or surrendered to Progressive Land Title Agency, LTD., or the Lender.
7. Covenant and agree that if the payment amount noted above is insufficient to pay the obligation in full, I/we will be fully responsible for payment of the balance due and will save Progressive Land Title Agency, LTD. harmless from any liability with respect to any shortage amount.

My/Our forwarding address for return of any escrow balance and cancelled documents is:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated this 27 day of October, 2014.

\_\_\_\_\_  
Alison P. Fischer  
\_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



## Privacy Policy

### We Are Committed to Safeguarding Customer Information

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information – particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our parent company, The First American Corporation, we have adopted this Privacy Policy to govern the use and handling of your personal information.

### Applicability

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity. First American has also adopted broader guidelines that govern our use of personal information regardless of its source. First American calls these guidelines its *Fair Information Values*, a copy of which can be found on our website at [www.firstam.com](http://www.firstam.com).

### Types of Information

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we received from you on applications, forms and in other communications to us, whether in writing, in person, by telephone or any other means;
- Information about your transactions with us, our affiliated companies, or others; and
- Information we receive from a consumer reporting agency.

### Use of Information

We request information from you for our own legitimate business purposes and not for the benefit of any nonaffiliated party. Therefore, we will not release your information to nonaffiliated parties except: (1) as necessary for us to provide the product or service you have requested of us; or (2) as permitted by law. We may, however, store such information indefinitely, including the period after which any customer relationship has ceased. Such information may be used for any internal purpose, such as quality control efforts or customer analysis. We may also provide all of the types of nonpublic personal information listed above to one or more of our affiliated companies. Such affiliated companies include financial service providers, such as title insurers, property and casualty insurers, and trust and investment advisory companies, or companies involved in real estate services, such as appraisal companies, home warranty companies and escrow companies. Furthermore, we may also provide all the information we collect, as described above, to companies that perform marketing services on our behalf, on behalf of our affiliated companies or to other financial institutions with whom we or our affiliated companies have joint marketing agreements.

### Former Customers

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

### Confidentiality and Security

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy and First American's Fair Information Values. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



**PROGRESSIVE LAND TITLE AGENCY, LTD.**  
INTEGRITY AND VISION

**FIRST LIEN LETTER**

Order No. 142558N

Buyer/Borrower: Alison P. Fischer

Property Address: 13445 Elevation Lane, Herndon, VA 20171

To Whom It May Concern:

In connection with the property covered by the captioned title insurance commitment, we wish to advise you that we have closed and completely disbursed the FIRST mortgage in the amount of:  
**\$265,500.00**

This mortgage is a valid first lien on the property, subject only to those encumbrances shown in schedule B of the captioned commitment. All taxes and special assessments which presently constitute valid lien on the subject property have been paid in full. This letter is executed in anticipation of the issuance of a final policy of title insurance pursuant to the captioned commitment and will merge into and be superseded by said final policy.

\_\_\_\_\_  
Closing Agent

\_\_\_\_\_  
Date

PROGRESSIVE LAND TITLE AGENCY, LTD.



## PROOF OF IDENTIFICATION

PLEASE CHECK WHICH OF THE FOLLOWING IS APPLICABLE:

	<b>Copy of Driver's License or other identification is attached</b>
--	---

	<b>No photocopier was available. The following identification was produced and reviewed:</b>
--	--

<b>NAME:</b>	
DL #	SS#
Issue Date:	Exp. Date:
Birthday:	

<b>NAME:</b>	
DL #	SS#
Issue Date:	Exp. Date:
Birthday:	

<b>CBC NATIONAL BANK</b> <b>Wire Disbursement Breakdown</b>
--

**LINDA**

<b>Loan Amount:</b>	<b>\$</b>	<b>265,500.00</b>
---------------------	-----------	-------------------

<b>Lender credit</b>	<b>+</b>	
----------------------	----------	--

DISCOUNT	-	\$ 669.06
----------	---	-----------

<b>Lender paid closing costs</b>	<b>+</b>	
----------------------------------	----------	--

<b>Tolerance cure</b>	<b>+</b>	
-----------------------	----------	--

FHA MIP/VA FUNDING FEE	-	
------------------------	---	--

FHA MIP credit refund	+	
-----------------------	---	--

CBC ADMIN fee	-	\$ 995.00
---------------	---	-----------

PROCESSING/ORIG FEE	-	\$ 695.00
---------------------	---	-----------

CREDIT REPORT	-	\$ 44.24
---------------	---	----------

Pre-Paid Interest Collected	-	\$ 30.01
-----------------------------	---	----------

<b>Interest Credit (if applicable)</b>	<b>+</b>	
--	----------	--

Tax Escrows	-	\$ 949.38
-------------	---	-----------

Insurance Escrows	-	\$ 820.60
-------------------	---	-----------

Aggregate Adjustment	+	\$ 972.94
----------------------	---	-----------



<b>Total Disbursement</b>	<b>\$</b>	<b>262,269.65</b>
---------------------------	-----------	-------------------



# GOOD FAITH ESTIMATE (GFE)

OMB Approval No. 2502-0265

*Final*

Name of Originator	CHRISTOPHER HAZLEWOOD (NMLS # 462434) CBC NATIONAL BANK (NMLS # 402135)
Originator Address	2450 ATLANTA HWY SUITE 1103 CUMMING, GEORGIA 30040
Originator Phone Number	(877) 455-4677
Originator Email	chazlewood@cbcnationalbank.com

Borrower	ALISON FISCHER
Property Address	13445 ELEVATION LANE HERNDON, VIRGINIA 20171
Date of GFE	OCTOBER 21, 2014

## PURPOSE

This GFE gives you an estimate of your settlement charges and loan terms if you are approved for this loan. For more information, see HUD's *Special Information Booklet* on settlement charges, your *Truth-in-Lending Disclosures*, and other consumer information at [www.hud.gov/respa](http://www.hud.gov/respa). If you decide you would like to proceed with this loan, contact us.

## SHOPPING FOR YOUR LOAN

Only you can shop for the best loan for you. Compare this GFE with other loan offers, so you can find the best loan. Use the shopping chart on page 3 to compare all the offers you receive.

## IMPORTANT DATES

- The interest rate for this GFE is available through **NOVEMBER 15, 2014 11:00 PM**. After this time, the interest rate, some of your loan Origination Charges, and the monthly payment shown below can change until you lock your interest rate.
- This estimate for all other settlement charges is available through **OCTOBER 29, 2014**.
- After you lock your interest rate, you must go to settlement within **30** days (your rate lock period) to receive the locked interest rate.
- You must lock the interest rate at least **NA** days before settlement.

## SUMMARY OF YOUR LOAN

Your initial loan amount is	\$ 265,500.00 ✓
Your loan term is	✓ 30 years
Your initial interest rate is	✓ 4.125 %
Your initial monthly amount owed for principal, interest, and any mortgage insurance is	\$ 1,286.75 per month
Can your interest rate rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of % The first change will be in
Even if you make payments on time, can your loan balance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, it can rise to a maximum of \$
Even if you make payments on time, can your monthly amount owed for principal, interest, and any mortgage insurance rise?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, the first increase can be in and the monthly amount owed can rise to \$ . The maximum it can ever rise to is \$
Does your loan have a prepayment penalty?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, your maximum prepayment penalty is \$
Does your loan have a balloon payment?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes, you have a balloon payment of \$ due in years.

Some lenders require an escrow account to hold funds for paying property taxes or other property-related charges in addition to your monthly amount owed of \$ 1,286.75

Do we require you to have an escrow account for your loan?

☐ No, you do not have an escrow account. You must pay these charges directly when due.

☒ Yes, you have an escrow account. It may or may not cover all of these charges. Ask us.

## SUMMARY OF YOUR SETTLEMENT CHARGES

A	Your Adjusted Origination Charges (See page 2.)	\$ 2,359.06
B	Your Charges for All Other Settlement Services (See page 2.)	\$ 3,273.01
A + B	Total Estimated Settlement Charges	\$ 5,632.07

**UNDERSTANDING  
YOUR ESTIMATED  
SETTLEMENT  
CHARGES**

Some of these  
charges can  
change at  
settlement.  
See the top  
of page 3 for  
more information.

**Your Adjusted Origination Charges**

1. Our origination charge This charge is for getting this loan for you.	1,690.00
2. Your credit or charge (points) for the specific interest rate chosen <input type="checkbox"/> The credit or charge for the interest rate of _____ % is included in "Our origination charge". (See item 1 above.) <input type="checkbox"/> You receive a credit of \$ _____ for this interest rate of _____ %. <input checked="" type="checkbox"/> You pay a charge of \$ 669.06 for this interest rate of 4.125 %. This charge (points) increases your total settlement charges.	669.06
The tradeoff table on page 3 shows that you can change your total settlement charges by choosing a different interest rate for this loan.	

**A Your Adjusted Origination Charges**

\$ 2,359.06

**Your Charges for All Other Settlement Services**

3. Required services that we select These charges are for services we require to complete your settlement. We will choose the providers of these services.	500.00																												
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>APPRAISAL FEE</td> <td>450.00</td> <td></td> <td></td> </tr> <tr> <td>CREDIT REPORT</td> <td>50.00</td> <td></td> <td></td> </tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> </tbody> </table>	Service	Charge	Service	Charge	APPRAISAL FEE	450.00			CREDIT REPORT	50.00																			
Service	Charge	Service	Charge																										
APPRAISAL FEE	450.00																												
CREDIT REPORT	50.00																												
4. Title services and lender's title insurance This charge includes the services of a title or settlement agent, for example, and title insurance to protect the lender, if required.	1,237.00																												
5. Owner's title insurance You may purchase an owner's title insurance policy to protect your interest in the property.	NOT APPLICABLE																												
6. Required services that you can shop for These charges are for other services that are required to complete your settlement. We can identify providers of these services or you can shop for them yourself. Our estimates for providing these services are below.	0.00																												
<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> <tr><td> </td><td></td><td></td><td></td></tr> </tbody> </table>	Service	Charge	Service	Charge																									
Service	Charge	Service	Charge																										
7. Government recording charges These charges are for state and local fees to record your loan and title documents.	76.00																												
8. Transfer taxes These charges are for state and local fees on mortgages and home sales.	630.00																												
9. Initial deposit for your escrow account This charge is held in an escrow account to pay future recurring charges on your property and includes <input checked="" type="checkbox"/> all property taxes, <input checked="" type="checkbox"/> all insurance, and <input type="checkbox"/> other	800.00																												
10. Daily interest charges This charge is for the daily interest on your loan from the day of your settlement until the first day of the next month or the first day of your normal mortgage payment cycle. This amount is \$ 30.0051 per day for 1 days (if your settlement is OCTOBER 31, 2014).	30.01																												
11. Homeowner's insurance This charge is for the insurance you must buy for the property to protect from a loss, such as fire.	0.00																												
<table border="1"> <thead> <tr> <th>Policy</th> <th>Charge</th> </tr> </thead> <tbody> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> <tr><td> </td><td></td></tr> </tbody> </table>	Policy	Charge																											
Policy	Charge																												

**B Your Charges for All Other Settlement Services**

\$ 3,273.01

**A + B Total Estimated Settlement Charges**

\$ 5,632.07

## INSTRUCTIONS

### UNDERSTANDING WHICH CHARGES CAN CHANGE AT SETTLEMENT

This GFE estimates your settlement charges. At your settlement, you will receive a HUD-1, a form that lists your actual costs. Compare the charges on the HUD-1 with the charges on this GFE. Charges can change if you select your own provider and do not use the companies we identify. (See below for details.)

These charges cannot increase at settlement:	The total of these charges can increase up to 10% at settlement:	These charges can change at settlement:
<ul style="list-style-type: none"> <li>Our origination charge</li> <li>Your credit or charge (points) for the specific rate chosen (after you lock in your interest rate)</li> <li>Your adjusted origination charges (after you lock in your interest rate)</li> <li>Transfer taxes</li> </ul>	<ul style="list-style-type: none"> <li>Required services that we select</li> <li>Title services and lender's title insurance (if we select them or you use companies we identify)</li> <li>Owner's title insurance (if you use companies we identify)</li> <li>Required services that you can shop for (if you use companies we identify)</li> <li>Government recording charges</li> </ul>	<ul style="list-style-type: none"> <li>Required services that you can shop for (if you do not use companies we identify)</li> <li>Title services and lender's title insurance (if you do not use companies we identify)</li> <li>Owner's title insurance (if you do not use companies we identify)</li> <li>Initial deposit for your escrow account</li> <li>Daily interest charges</li> <li>Homeowner's insurance</li> </ul>

### USING THE TRADEOFF TABLE

In this GFE, we offered you this loan with a particular interest rate and estimated settlement charges. However:

- If you want to choose this same loan with lower settlement charges, then you will have a higher interest rate.
- If you want to choose this same loan with a lower interest rate, then you will have higher settlement charges.

If you would like to choose an available option, you must ask us for a new GFE.

Loan originators have the option to complete this table. Please ask for additional information if the table is not completed.

	The loan in this GFE	The same loan with lower settlement charges	The same loan with a lower interest rate
Your initial loan amount	\$ 265,500.00	\$	\$
Your initial interest rate <sup>1</sup>	4.125 %	%	%
Your initial monthly amount owed	\$ 1,286.75	\$	\$
Change in the monthly amount owed from this GFE	No change	You will pay \$ more every month	You will pay \$ less every month
Change in the amount you will pay at settlement with this interest rate	No change	Your settlement charges will be reduced by \$	Your settlement charges will increase by \$
How much your total estimated settlement charges will be	\$ 5,632.07	\$	\$

<sup>1</sup>For an adjustable rate loan, the comparisons above are for the initial interest rate before adjustments are made.

Use this chart to compare GFEs from different loan originators. Fill in the information by using a different column for each GFE you receive. By comparing loan offers, you can shop for the best loan.

	This loan	Loan 2	Loan 3	Loan 4
Loan originator name	CBC NATIONAL BANK			
Initial loan amount	\$265,500.00			
Loan term	30 Year(s)			
Initial interest rate	4.125%			
Initial monthly amount owed	\$1,286.75			
Rate lock period	30 Day(s)			
Can interest rate rise?	NO			
Can loan balance rise?	NO			
Can monthly amount owed rise?	NO			
Prepayment penalty?	NO			
Balloon payment?	NO			
Total Estimated Settlement Charges	\$5,632.07			

### IF YOUR LOAN IS SOLD IN THE FUTURE

Some lenders may sell your loan after settlement. Any fees lenders receive in the future cannot change the loan you receive or the charges you paid at settlement.



9800 Fredericksburg Road  
San Antonio, Texas 78288

CIC 00440 75 20 90A -

HOMEOWNERS  
CERTIFICATE OF INSURANCE

USAA CASUALTY INSURANCE COMPANY

10/21/14

CBC NATIONAL BANK

3010 ROYAL BLVD S STE 230  
ALPHARETTA, GA 30022-1403

## POLICY INFORMATION

AMENDED EFFECTIVE 10/22/14

Named Insured: ALISON P FISCHER ✓	
Policy Number: 00440 75 20 90A	Loan Number: 8000089816
Policy Form: HO 9	Effective Date: 04/15/14 ✓ Expiration Date: 04/15/15 ✓

## ADDITIONAL INTEREST

Interest: FIRST MORTGAGEE

Name: CBC NATIONAL BANK ITS SUCCESSORS AND/OR ASSIGNS, ATIMA ✓
Address:  3010 ROYAL BLVD S, STE 230 ALPHARETTA, GA 30022-1403 ✓

## PROPERTY INFORMATION

Location: 13445 ELEVATION LN HERNDON, FAIRFAX COUNTY, VA 20171-4008 ✓
Legal Description:

## COVERAGE INFORMATION\*

Coverage applies only if a limit is shown.

Coverage	Limit	Coverage	Limit
Dwelling:	\$230,000 ✓	Personal Liability:	
Other Structures:	\$23,000	Medical Payments:	
Personal Property:		Annual Premium:	\$984.67 ✓
Deductible: WIND AND HAIL ALL OTHER PERILS	\$500 \$500 ✓		

PREFERRED PROTECTION PLAN

APPROVED, ACCEPTED &amp; ACKNOWLEDGED

X \_\_\_\_\_  
X \_\_\_\_\_

See back of form for an important disclosure.

\* Copy of contract available upon request

DWGCOI 08-12

126240-0312\_03

Page 1 of 2

approval \$375k - site val \$175k = \$200k min required. Coverage on 10/22/14

CIC 00440 75 20 90A

This certificate of insurance is issued as a matter of information only and confers no rights upon the certificate holder. This certificate of insurance does not affirmatively or negatively amend, extend, or alter the coverage, terms, exclusions, and conditions afforded by the policy or policies referenced herein. This is not an insurance policy. Notwithstanding any requirement, term, or condition of any contract or other document with respect to which this certificate may be issued or may pertain, the insurance afforded by the policies described herein is subject to all the terms, exclusions and conditions of the policies.

(2)



9800 Fredericksburg Road  
San Antonio, Texas 78288

ALISON P FISCHER  
13445 ELEVATION LN  
HERNDON VA 20171-4008

October 21, 2014

Reference: Homeowners Insurance

To Whom It May Concern,

This confirms we've added Home Protector coverage to your homeowners insurance policy. Home Protector provides additional coverage of up to 25 percent of your dwelling or other structures coverage limit when your normal homeowners insurance limits aren't enough to repair covered damages. For example, if the coverage limit for the home is \$100,000, the maximum you would receive under the Home Protector coverage is an added \$25,000.

Your policy's terms, conditions and exclusions apply to Home Protector Plus coverage. Your policy contract provides complete details on coverage and the Home Protector endorsement. Please call us at 1-800-531-USAA (8722) if you have questions.

We value your membership and look forward to serving all of your financial needs.

Sincerely,

Stephanie S White  
Member Sales and Service Team  
USAA Casualty Insurance Company

APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_  
X \_\_\_\_\_

H01 Extend Repl. Cost Cov.



CIC 00440 75 20 90A  
CE1**ELECTRONIC COVER LETTER****RECIPIENT**

ALISON P FISCHER  
13445 ELEVATION LN  
HERNDON VA 20171-4008

FAX NUMBER: (678)679-6705

REMARKS: policy is paid in full until 4  
-15-2015 ✓**SENDER**

STERN, MARLENE JOYCE  
PHONE: 1-800-531-8722

**IF YOU DO NOT RECEIVE FULL TRANSMISSION, CALL SENDER****CONFIDENTIALITY NOTICE**

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### You entered:

13445 ELEVATION LANE  
HERNDON VA

Here's the full address, using standard abbreviations and formatting...

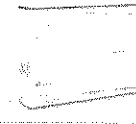
13445 ELEVATION LN  
HERNDON VA 20171-4008

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Not Overpriced

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DEPARTMENT OF HOMELAND SECURITY  
FEDERAL EMERGENCY MANAGEMENT AGENCY  
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

See The Attached  
Instructions

O.M.B. No.1660-0040  
Expires May 30, 2015

SECTION I - LOAN INFORMATION

1. LENDER NAME AND ADDRESS

CBC National Bank  
2450 Atlanta Hwy Suite 1130  
Cumming, GA 30040

2. COLLATERAL (Building/Mobile Home/Property)

PROPERTY ADDRESS AND PARCEL NUMBER (See Instructions section for more information)  
(Parcel Number optional until May 30, 2015 per FEMA Bulletin W-12078)

13445 ELEVATION LN  
HERNDON, VA 20171 ✓

Borrower: Fischer, Alison

3. LENDER ID NO.

FDIC # 35049-4

4. LOAN IDENTIFIER

8000089816

5. AMOUNT OF FLOOD INSURANCE REQUIRED

SECTION II

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name

FAIRFAX COUNTY

2. County(ies)

UNINCORPORATED  
AREAS

3. State

VA

4. NFIP Community Number

515525

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number  
(Community name, if not the same as "A")

51059C 0120E

2. NFIP Map Panel  
Effective/Revised Date

09/17/10

3. LOMA/LOMR  
Number

Date  
Number†

4. Flood Zone

X ✓

5. No NFIP Map

C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)

1. ☒ Federal flood insurance is available (community participates in the NFIP). ☒ Regular Program ☐ Emergency Program of NFIP  
2. ☐ Federal flood insurance is not available because community is not participating in the NFIP.  
3. ☐ Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood Insurance may not be available.

CBRA/OPA Designation Date: \_\_\_\_\_

D. DETERMINATION

IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? ☐ YES ☒ NO ✓

If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.

If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. Please note, the risk of flooding in this area is only reduced, not removed.

E. COMMENTS (Optional)

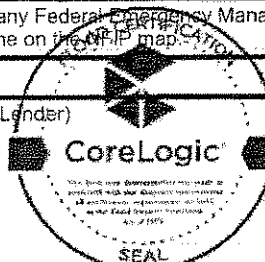
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD  
DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)

CoreLogic Flood Services  
11902 Burnet Road  
Austin, TX 78758  
1-800-447-1772



DATE OF DETERMINATION

10/16/14 at 11:45 AM CDT

FloodCert #: 1410519791

\*\*\* LIFE-OF-LOAN \*\*\*

**NOTICE TO BORROWER  
NOT IN SPECIAL FLOOD HAZARD AREA**

Borrower: **Fischer, Alison**  
Property Location: **13445 ELEVATION LN  
HERNDON, VA 20171**

Loan #: **8000089816**  
This Notice Date is as of: **10/16/14**

National Flood Insurance Program (NFIP) Community: **FAIRFAX COUNTY**

Attached is the completed Standard Flood Hazard Determination Form that indicates that the improved real estate or mobile home securing your loan is not located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as a Special Flood Hazard Area ("SFHA"). As a result of this determination, you will not be required to obtain mandatory flood insurance in connection with the making of your loan.

However, your home may be near an SFHA. As such you, or your lender, may want to consider the advisability of obtaining flood insurance at reduced rates. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special flood hazards and in which flood insurance is available under the National Flood Insurance Program, you will be so notified and advised that you must obtain an appropriate amount of flood insurance coverage. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary, we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the Flood Disaster Protection Act of 1973, as amended.

I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

**NOTICE TO BORROWER  
NOT IN SPECIAL FLOOD HAZARD AREA**

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I/We, the undersigned borrower(s)/applicant(s), hereby understand and agree to all the above.

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

\_\_\_\_\_  
Borrower/Applicant Date

October 17, 2014

"CERTIFIED FUNDS ONLY"

XQ611/HSR

678 679 6705

PAYOFF STATEMENT FOR:  
Alison P Fischer

LOAN NUMBER:  
LOAN TYPE:  
PROPERTY ADDRESS:  
Herndon VA 20171

1800984351  
Conventional  
13445 Elevation Ln  
Herndon VA 20171

13445 Elevation Ln  
Herndon VA 20171

These figures are good to November 05, 2014.  
This loan is due for the November 01, 2014 payment.  
The current total unpaid principal balance is: \$ 233,905.90  
Interest at 4.37500% 964.93  
Recordg/Assignmt Fee 41.00  
Prop Inspection Fee .00  
Misc Client Fee .00  
Payoff Update Fee .00  
\* \* \* \* TOTAL AMOUNT TO PAY LOAN IN FULL \* \* \* \* \$ 234,911.83  
Funds received on or after November 05, 2014 will require an additional \$ 28.04 in interest per Day.

FUNDS RECEIVED FOR PAYOFF MUST BE U.S. DOLLARS IN THE FORM OF CERTIFIED FUNDS OR WIRE TRANSFER ONLY, PAYABLE TO USAA Federal Savings Bank  
WIRES RECEIVED AFTER 3 PM CST WILL BE CREDITED ON THE NEXT BUSINESS DAY  
AND WILL REQUIRE ADDITIONAL PER DIEM INTEREST.

Funds sent by wire to Bank of America, Chicago, IL, ABA Number 026009593, Account Number 8666116790, Account Title: Payoff Clearing Account. The borrower(s) name and loan number must be referenced as part of the wire transfer package, otherwise, funds will be rejected. To confirm our receipt of your wire transfer and application of our Payoff, contact our Customer Service Department at 1-877-801-2447 the day following your wire transfer.

PAYOFF CHECKS should be mailed to USAA Federal Savings Bank  
1 Corporate Drive, Suite 360, Lake Zurich, IL 60047, Attention: Payoff Processing.

The payoff figures provided are subject to final verification by the Note Holder. The noteholder reserves the right to adjust these figures and refuse or accept any funds which are insufficient to satisfy the full indebtedness for any reason.

Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. A late charge of \$ 61.40 will be assessed 15 days after a current payment is due and should be added to the payoff total if received after that time.

If the funds received for payoff are not sufficient to satisfy the full indebtedness of the loan, the shortage will be taken from the escrow/impound account (if applicable). If funds are still not sufficient to satisfy the full indebtedness, the payoff funds will be returned. This delay will cost you (the borrower) additional interest, as interest continues to accrue on the indebtedness until the total amount required for payoff is received.

Unless your escrow balance is being credited to your payoff balance, scheduled tax and insurance disbursements will continue to be made from the escrow/impound account until the date USAA Federal Savings Bank receives payoff funds. Any escrow balance or overpayment will be mailed to the borrowers within 15 business days after the receipt and processing of the funds required to pay the loan in full.

If your (the borrower(s)) monthly payments are automatically deducted from a checking or savings account, a written cancellation request must be received by our Automatic Drafting Department thirty (30) days prior to the payoff date. Payments will continue to be automatically deducted until the written request is received and has been processed.

Provide any changes to the borrower(s) mailing address where the executed release/reconveyance documents should be sent.

XQ611/HSR      Loan Number: 1800984351

APPROVED, ACCEPTED & ACKNOWLEDGED  
X \_\_\_\_\_  
X \_\_\_\_\_

**FAX COVER LETTER****RECIPIENT**

---

RECIPIENT: Paula  
RECIPIENT'S COMPANY:  
RECIPIENT'S FAX: 678-679-6705  
COMMENT:

**SENDER**

---

SENDER: USAA  
SENDER'S VOICE TELEPHONE NO: 1-800-531-USAA (8722)  
SENDER'S FAX NUMBER:

**IF YOU DO NOT RECEIVE FULL TRANSMISSION, CALL SENDER****CONFIDENTIALITY NOTICE**

The information contained in this facsimile transmission is a **CONFIDENTIAL COMMUNICATION** and may be protected by one or more legal privileges. It is intended solely for the use of the recipient identified above. If you are not the intended recipient, you are hereby notified that reading, copying, or distributing this transmission is **STRICTLY PROHIBITED**. The sender has not waived any applicable privilege by sending the accompanying transmission. If you have received this transmission in error, please notify the sender immediately by telephone, and we will arrange to have the transmission returned at no cost to you.

Thank you.



USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-0544

ALISON P FISCHER  
13445 ELEVATION LN  
HERNDON VA 20171-4008

October 16, 2014

Reference: Loan Payoff Amount

Dear Ms. Fischer,

Thank you for banking with USAA. Your payoff amount for the loan referenced below is \$23,694.28. This payoff amount is effective through November 5, 2014. After this date, please add \$5.02 for each day thereafter. Please send payoff to:

USAA Federal Savings Bank  
10750 McDermott Freeway  
San Antonio, Texas 78288-9876

Borrower: ALISON P FISCHER  
Loan Number: 8000275209  
Collateral: 13445 ELEVATION LN

If you have any questions, please call 1-800-531-USAA (8722). We appreciate your business and hope you'll consider USAA for any future financial need.

Thank you,  
USAA Federal Savings Bank

**Are you paying off a home equity line of credit?**

- If you intend to pay off your line of credit, please don't make additional advances. If you make additional advances or payments after we provide your payoff quote, your payoff amount will change. To receive an updated payoff quote, please contact us at 1-800-531-USAA (8722).

- If you're paying off your line of credit, a signed written request is required to release the lien. Please submit your written request along with the payoff check to the address shown above. If you are closing at a title company, please let them know about this requirement.

APPROVED, ACCEPTED & ACKNOWLEDGED

X \_\_\_\_\_

X \_\_\_\_\_





# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower

Co-Borrower

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

<b>Mortgage</b>	<input type="checkbox"/> VA	<input checked="" type="checkbox"/> Conventional	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
<b>Applied for:</b>	<input type="checkbox"/> FHA	<input type="checkbox"/> USDA/Rural Housing Service			
Amount	Interest Rate	No. of Months	<b>Amortization Type:</b>	<input checked="" type="checkbox"/> Fixed Rate	<input type="checkbox"/> Other (explain):
\$ 265,500.00	4.125 %	360		<input type="checkbox"/> GPM	<input type="checkbox"/> ARM (type):

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)					No. of Units
13445 Elevation Lane, HERNDON, VIRGINIA 20171					1
Legal Description of Subject Property (attach description if necessary) SEE EXHIBIT 'A' ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.					Year Built
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):					Property will be:
<input checked="" type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent					<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+ b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
2012	\$ 400,000.00	\$ 258,095.00	Cash Out Other	Cost: \$	

Title will be held in what Name(s)	Manner in which Title will be held	Estate will be held in:
Alison Fischer	Alison P Fischer, sole & separate property	<input checked="" type="checkbox"/> Fee Simple
Source of Down Payment, Settlement Charges, and/or Subordinate Financing (explain)		<input type="checkbox"/> Leasehold (show expiration date)

Borrower

## III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)				Co-Borrower's Name (include Jr. or Sr. if applicable)			
Alison P Fischer							
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
226-21-6598	(703) 481-8333	05/27/1965	16				
<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Co-Borrower)		<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)		Dependents (not listed by Borrower)	
no. 0		ages		no.		ages	
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 15 No. Yrs.				Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.			
13445 Elevation lane, HERNDON, VA 20171							
Mailing Address, if different from Present Address				Mailing Address, if different from Present Address			

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent \_\_\_\_\_ No. Yrs. \_\_\_\_\_

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer Metroplitan Washington Air Auth 1 Aviation Circle, washington, DC 20001	<input type="checkbox"/> Self Employed	Yrs. on this job 4 yrs 1 mos		Name & Address of Employer	<input type="checkbox"/> Self Employed
		Yrs. employed in this line of work/profession 4			
Position/Title/Type of Business Civil Engineer		Business Phone (incl. area code) (703) 572-7226		Position/Title/Type of Business	Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)		Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from - to)	
		Monthly Income \$				Monthly Income \$	
Position/Title/Type of Business		Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)	

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 9,678.70	\$	\$ 9,678.70	Rent	\$	
Overtime				First Mortgage (P&I)	1,633.49	\$ 1,286.75
Bonuses				Other Financing (P&I)	272.72	
Commissions				Hazard Insurance		82.06
Dividends/Interest				Real Estate Taxes		316.46
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income," below)				Homeowner Assn. Dues		72.00
				Other:		
<b>Total</b>	<b>\$ 9,678.70</b>	<b>\$</b>	<b>\$ 9,678.70</b>	<b>Total</b>	<b>\$ 1,906.21</b>	<b>\$ 1,757.27</b>

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Monthly Amount
	\$

## VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	<b>Liabilities and Pledged Assets.</b> List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.		
Description				
Cash deposit toward purchase held by:	\$			
<b>List checking and savings accounts below</b>		<b>LIABILITIES</b>	<b>Monthly Payment &amp; Months Left to Pay</b>	<b>Unpaid Balance</b>
Name and address of Bank, S&L, or Credit Union		Name and address of Company USAA/DOVENMUEHLE 1 CORPORATE DR STE 360 LAKE ZURICH, IL 60047	\$ Payment/Months 1,633.00 * 144	\$ 234,911.83
Acct. no.	\$	Acct. no. 3101800984351		
Name and address of Bank, S&L, or Credit Union		Name and address of Company USAA FEDERAL SAVINGS B 10750 MCDERMOTT FWY, SAN ANTONIO, TX 78288	\$ Payment/Months 272.00 * 88	\$ 23,694.28
Acct. no.	\$	Acct. no. 8000275209		
Name and address of Bank, S&L, or Credit Union		Name and address of Company NAVY FEDERAL CR UNION PO BOX 3700, MERRIFIELD, VA 22119	\$ Payment/Months 394.00 R	\$ 19,935.00
Acct. no.	\$	Acct. no. 406095520108		
Name and address of Bank, S&L, or Credit Union		Name and address of Company USAA SAVINGS BANK PO BOX 47504, SAN ANTONIO, TX 78265	\$ Payment/Months 52.00 R	\$ 17,918.00
Acct. no.	\$	Acct. no. 5458830107325975		

Borrower: \_\_\_\_\_

# VI. ASSETS AND LIABILITIES (cont'd)

Stocks & Bonds (Company name/number & description)	\$	Name and address of Company CITI PO BOX 6241, SIOUX FALLS, SD 57117	\$ Payment/Months 161.00 R	\$ 10,772.00
		Acct. no. 542418071299		
Life Insurance net cash value	\$	Name and address of Company CHASE PO BOX 15298, WILMINGTON, DE 19850	\$ Payment/Months 229.00 R	\$ 10,446.00
Face amount: \$				
<b>Subtotal Liquid Assets</b>	<b>\$</b>			
Real estate owned (enter market value from schedule of real estate owned)	\$ 375,000.00			
Vested interest in retirement fund	\$			
Net worth of business(es) owned (attach financial statement)	\$	Acct. no. 4388540024169863		
Automobiles owned (make and year)	\$	Alimony/Child Support/Separate Maintenance Payments Owed to:	\$	
Other Assets (itemize)	\$	Job-Related Expense (child care, union dues, etc.)	\$	
		<b>Total Monthly Payments</b>	<b>\$ 1,367.00</b>	
<b>Total Assets a.</b>	<b>\$ 375,000.00</b>	<b>Net Worth (a minus b)</b>	<b>\$ 284,378.00</b>	<b>Total Liabilities b. \$ 90,622.00</b>

**Schedule of Real Estate Owned** (If additional properties are owned, use continuation sheet.)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)	Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
13445 Elevation Lane, HERNDON, VA 20171	SFR	\$ 375,000.00	\$ 258,095.00	\$	\$ 1,905.00	\$	\$ 0.00
	Totals	\$ 375,000.00	\$ 258,095.00	\$	\$ 1,905.00	\$ 0.00	\$ 0.00

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION		VIII. DECLARATIONS				
a. Purchase price	\$ .00	<p>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</p> <p>a. Are there any outstanding judgments against you? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>b. Have you been declared bankrupt within the past 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>d. Are you a party to a lawsuit? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</p> <p>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>g. Are you obligated to pay alimony, child support, or separate maintenance? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>h. Is any part of the down payment borrowed? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>i. Are you a co-maker or endorser on a note? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>-----</p> <p>j. Are you a U.S. citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>k. Are you a permanent resident alien? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>l. Do you intend to occupy the property as your primary residence? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If "Yes," complete question m below.</p> <p>m. Have you had an ownership interest in a property in the last three years? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>(1) What type of property did you own - principal residence (PR), second home (SH), or investment property (IP)? <input type="checkbox"/> PR <input type="checkbox"/> SH <input type="checkbox"/> IP</p> <p>(2) How did you hold title to the home - by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? <input type="checkbox"/> S <input type="checkbox"/> SP <input type="checkbox"/> O</p>	Borrower		Co-Borrower	
b. Alterations, improvements, repairs	.00		Yes	No	Yes	No
c. Land (if acquired separately)						
d. Refinance (incl. debts to be paid off)	258,606.11					
e. Estimated prepaid items	2,703.63					
f. Estimated closing costs	4,133.00					
g. PMI, MIP, Funding Fee						
h. Discount (if Borrower will pay)	181.47					
i. Total costs (add items a through h)	265,624.21					
j. Subordinate financing	.00					
k. Borrower's closing costs paid by Seller	.00					
l. Other Credits (explain)	450.00					
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	265,500.00					
n. PMI, MIP, Funding Fee financed	.00					
o. Loan amount (add m & n)	265,500.00					
p. Cash from/to Borrower (subtract j, k, l & o from l)	-325.79					

#### IX. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et. seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgment.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
X		X	

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

<b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information		<b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information	
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input checked="" type="checkbox"/> Not Hispanic or Latino		<b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	
<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input checked="" type="checkbox"/> White		<b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White	
<b>Sex:</b> <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male		<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	
<b>To be Completed by Loan Originator:</b> This information was provided: <input type="checkbox"/> In a face-to-face interview <input checked="" type="checkbox"/> In a telephone interview <input type="checkbox"/> By the applicant and was submitted by fax or mail <input type="checkbox"/> By the applicant and submitted via e-mail or the Internet			
Loan Originator's Signature		Date	
X			
Loan Originator's Name (print or type) Christopher Hazlewood	Loan Originator Identifier 462434	Loan Originator's Phone Number (including area code) (877) 455-4677	
Loan Origination Company's Name CBC National Bank	Loan Origination Company Identifier 402135	Loan Origination Company's Address 2450 Atlanta Hwy Suite 1103, Cumming, Georgia 30040	

**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:  
**Alison P Fischer**

Agency Case Number:

Co-Borrower:

Lender Case Number:

**Additional Joint Liabilities**

Name/Address	Account #/Type	Monthly Payment	Months Left	Unpaid Balance
UNVL/CITI PO BOX 6241 SIOUX FALLS SD 57117	549113936525 REVOLVING	\$124.00		\$8,274.00
BK OF AMER PO BOX 982235 EL PASO TX 79998	4313075410755256 REVOLVING	\$69.00		\$6,919.00
DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON DE 19850	601100320004 REVOLVING	\$129.00		\$6,416.00
AMEX	3499917581255123 REVOLVING	\$87.00		\$3,516.00
BK OF AMER PO BOX 982235 EL PASO TX 79998	5466330094040117 REVOLVING	\$43.00		\$4,105.00
CAP ONE PO BOX 85520 RICHMOND VA 23285	438864788068 REVOLVING	\$39.00		\$1,977.00
USAA SAVINGS BANK PO BOX 47504 SAN ANTONIO TX 78265	5491237327099415 REVOLVING	\$15.00		\$292.00
SEARS/CBNA PO BOX 6283 SIOUX FALLS SD 57117	512107273237 REVOLVING	\$25.00		\$52.00

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

Date

Co-Borrower's Signature

Date

**X**

**X**

CERTIFICATION ADDENDUM TO  
HUD-1 SETTLEMENT STATEMENT

Loan Number: 8000089816

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of the HUD-1 Settlement Statement.

Alison P Fischer	Borrower		Seller
	Borrower		Seller
	Borrower		Seller
	Borrower		Seller
	Borrower		Seller
	Borrower		Seller

The HUD-1 Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.

Settlement Agent	Date
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**WARNING:** It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S. Code Section 1001 and Section 1010.



**FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT**

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Creditor: CBC NATIONAL BANK

Address: 3010 ROYAL BOULEVARD SOUTH STE 230, ALPHARETTA, GEORGIA 30022

Borrower(s): Alison P Fischer

Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

Disclosures marked with an "x" are applicable:

<b>ANNUAL PERCENTAGE RATE</b>	<b>FINANCE CHARGE</b>	<b>Amount Financed</b>	<b>Total of Payments</b>	<input type="checkbox"/> <b>Total Sale Price</b>
The cost of your credit as a yearly rate	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.	The total cost of your purchase on credit including your down-payment of \$
4.225 %	\$200,870.54	\$262,355.93	\$463,226.47	\$N/A

**INTEREST RATE AND PAYMENT SUMMARY**

	<b>Rate &amp; Monthly Payment</b>
Interest Rate	4.125 %
Principal + Interest Payment	\$ 1,286.75
<input checked="" type="checkbox"/> Est. Taxes + Insurance (Escrow) <input type="checkbox"/> Includes Mortgage Insurance	\$ 398.52
<b>Total Est. Monthly Payment</b>	\$ 1,685.27

**There is no guarantee that you will be able to refinance to lower your rate and payments.**☐ **DEMAND FEATURE:** This obligation has a demand feature.☐ **VARIABLE RATE FEATURE:** Your loan contains a variable rate feature. Disclosures about the variable rate feature have been provided to you earlier.

**PROPERTY INSURANCE:** You may obtain fire and other hazard insurance from anyone you want that is acceptable to the Creditor.

**SECURITY:** You are giving a security interest in: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

☐ The goods or property being purchased ☒ Real property you already own.

**FILING FEES:** \$ 56.00

**LATE CHARGE:** If payment is more than 15 days late, you will be charged 5.000 % of the payment.

**PREPAYMENT:** If you pay off early, you

☐ may ☒ will not have to pay a penalty.

☐ may ☒ will not be entitled to a refund of part of the finance charge.

**ASSUMPTION:** Someone buying your property

☐ may ☐ may, subject to conditions ☒ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties.

☐ "e" means an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

Each of the undersigned acknowledge receipt of a complete copy of this disclosure. The disclosure does not constitute a contract or a commitment to lend.

Applicant Alison P Fischer Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Applicant Date

Lender: CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022

Borrower(s): Alison P Fischer  
13445 Elevation Lane  
HERNDON, VIRGINIA 20171

Date: OCTOBER 27, 2014

Loan Number: 8000089816

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## ITEMIZATION OF AMOUNT FINANCED

■ AMOUNT GIVEN TO YOU DIRECTLY	\$	-213.43
■ AMOUNT PAID ON YOUR ACCOUNT:		
Homeowner's Insurance Reserves	820.60	
Property Tax Reserves	949.38	
Other Reserves:		
Aggregate Adjustment	-972.94	
—		
■ AMOUNT PAID TO OTHERS ON YOUR BEHALF:		
Appraisal Fee to: Market Valuation Services	535.00	(535.00 POC/B)
Credit Report Fee to: Kroll Factual Data	44.24	
Hazard Insurance Premium to: USAA Casualty Insurance Company	984.67	(984.67 POC/B)
Document Preparation Fee		
Notary Fee		
Owner's Title Ins. Premium		
Recording Fee		
Lender's title insurance to: United Lender Services	537.24	
Mortgage to: Clerk of Court	56.00	
Mortgage to: United Lender Services	157.00	
Mortgage to: United Lender Services	473.00	
2ND HALF TAXES to: TAX OFFICE	1,898.73	
PAYOFF: SEE ATTACHED SCHEDULE	258,606.11	

### LOAN PROCEEDS TO:

■ AMOUNT FINANCED	\$	262,355.93
■ PREPAID FINANCE CHARGE	\$	3,144.07
■ LOAN AMOUNT	\$	265,500.00

## ITEMIZATION OF PREPAID FINANCE CHARGE

Loan Origination Fee	
Loan Discount Fee to: CBC National Bank	669.06
Tax Service Fee	
Prepaid Interest ( 1 days)	
@ 4.125 % per annum	30.01
Mtge. Ins. Premium	
Mtge. Ins. Reserves	
Origination Fee	
Administration Fee to: CBC National Bank	995.00
Processing fee to: CBC National Bank	695.00
Settlement or closing fee to: United Lender Services	755.00

**TOTAL PREPAID FINANCE CHARGE** \$ 3,144.07

The undersigned acknowledge receiving and reading a completed copy of this disclosure.

Borrower Alison P Fischer Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

# PAYOFF SCHEDULE

**Loan No.:** 8000089816

**Borrower(s):** Alison P Fischer

The following accounts must be paid off through escrow as a condition of the attached loan approval:

PAYOFF to USAA FEDERAL SAVINGS B	23,694.28
PAYOFF to USAA/DOVENMUEHLE	234,911.83

TOTAL:	258,606.11
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Alison P Fischer

**INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT**

Borrower Name(s) and Address:  
 Alison P Fischer  
 13445 Elevation Lane  
 HERNDON, VA 20171

Servicer's Name, Address, and Toll-Free Number:  
 CBC NATIONAL BANK  
 3010 ROYAL BOULEVARD SOUTH STE 230  
 ALPHARETTA, GEORGIA 30022  
 (678)987-9359

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

YOUR ☒ MONTHLY ☐ BIWEEKLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$ 1,685.27 OF WHICH \$ 1,286.75 WILL BE FOR ☒ PRINCIPAL AND INTEREST ☐ INTEREST ONLY, AND \$ 398.52 WILL GO INTO YOUR ESCROW ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 797.04
12/01/14	398.52			1,195.56
01/01/15	398.52			1,594.08
02/01/15	398.52			1,992.60
03/01/15	398.52			2,391.12
04/01/15	398.52			
04/15/15		984.67	HAZARD INSURANCE	1,804.97
05/01/15	398.52			2,203.49
06/01/15	398.52			2,602.01
07/01/15	398.52			
07/27/15		1,898.74	COUNTY PROPERTY TAX	1,101.79
08/01/15	398.52			1,500.31
09/01/15	398.52			1,898.83
10/01/15	398.52			2,297.35
11/01/15	398.52			
11/30/15		1,898.74	COUNTY PROPERTY TAX	797.13

Cushion selected by servicer \$ 797.04

Total disbursements \$ 4,782.15

PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.

Borrower Alison P Fischer Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FROM: CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022  
Phone: (678)987-9359 / Fax:  
(877)684-4734

TO: United Lender Services

ATTN:

RE: Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

Document Date:OCTOBER 27, 2014  
Closing Date:OCTOBER 27, 2014  
Disbursement:OCTOBER 31, 2014  
Case No.:  
Loan No.: 8000089816  
App. No.:  
Order No.:  
Escrow No.:

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 48 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within 48 HOURS of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS:

- 1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgements must be executed by a person authorized to take acknowledgements in the state of closing.
- 2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
- 3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

RESCISSION:

- 1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given two notices must execute an acknowledgement of receipt. Your failure to properly complete and provide the Notices of Right to Cancel to each person entitled to receive them will delay this closing.
- 2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
- 3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.

SURVEYS:

- 1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
- 2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE:

- 1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
- 2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or six (6) months after the closing date for refinance transactions.
- 3. Loss payee/mortgagee clause to read: CBC NATIONAL BANK ISAOA  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022  
Loan Number: 8000089816

ACKNOWLEDGED AND AGREED:

Settlement Agent



FROM: CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022  
Phone: (678)987-9359  
Fax: (877)684-4734

TO: United Lender Services  
1000 Commerce Dr , Suite 110  
Pittsburgh, Pennsylvania 15275  
Phone: (216)834-3700  
  
ATTN: Monica Rosa

RE: Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane,  
HERNDON, VIRGINIA 20171

Document Date: OCTOBER 27, 2014  
Closing Date: OCTOBER 27, 2014  
Disbursement: OCTOBER 31, 2014  
  
Case No.:  
Loan No.: 8000089816  
  
App. No.:  
Order No.:  
Escrow No.:

SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

- |                                |                                |                           |
|--------------------------------|--------------------------------|---------------------------|
| (X) Note                       | (X) Initial Escrow Acct. Disc. | (X) Allonge to Note       |
| (X) Deed of Trust              | (X) Stmt.                      | (X) Transfer of Servicing |
| (X) Planned Unit Dev. Rider    | (X) Impound Auth.              | (X) 8821                  |
| (X) Settlement Statement Cert. | (X) Affidavit and Agrmnt.      | (X) Loan Application      |
| (X) Payment Letter             | (X) Rescission Notice          | (X) Patriot Act           |
| (X) Hazard Ins. Req.           | (X) Itemization of amt fin.    | (X) Compliance Agreement  |
| (X) Borrowers Cert.            | (X) GFESD                      | (X) 4506T                 |

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement to **each** Borrower.

LOAN TERMS:

Loan Amount: 265,500.00	ARM Loan: ( ) Yes (X ) No
Initial Advance:	Index:
Sales Price:	Margin:
Term (Months): 360	Periodic Rate Cap:
Interest Rate: 4.125 %	Lifetime Rate Cap:
Initial Payment: 1,286.75	Lifetime Rate Floor:
First Payment Date: 12/01/14	Interest Change Date:
Last Payment Date: 11/01/44	Payment Change Date:
	Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or provide other satisfactory evidence of payoff:  
PAYOFF to USA FEDERAL 23,694.28  
PAYOFF to USA/DOENMEHE 234,911.83

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

ATC - C1002 - Payoff and close the following mortgages: USA 1st & 2nd mtgs  
ATC - C1004 - 3-day Right of Rescission required  
ATC - C1106 - If taxes are DUE and Payable within 60 days of closing, attry must provide copy of CURRENT tax bill.

\*\*SEE ATTACHED ADDENDUM TO CLOSING INSTRUCTIONS\*\*

WE ARE TO BE AT NO EXPENSE IN THIS TRANSACTION

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

- THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
- Vesting to read: Alison P Fischer , sole & separate property
- Title Policy must contain the following endorsements (or their equivalents): 100 , 116 , 8.1
- ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except  
(i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable;  
;  
(iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE has been approved.

ESTIMATE OF FEES AND COSTS:

ITEM	AMOUNT	POC	PAID BY
LOAN DISCOUNT FEE to: CBC National Bank	\$669.06		Borrower
Appraisal fee to: Market Valuation Services	\$535.00	\$535.00	Borrower
Credit report to: Kroll Factual Data	\$44.24	\$0.00	Borrower
Administration Fee to: CBC National Bank	\$995.00	\$0.00	Borrower
Processing fee to: CBC National Bank	\$695.00	\$0.00	Borrower
2ND HALF TAXES to: TAX OFFICE	\$1,898.73	\$0.00	Borrower
Lender's title insurance to: United Lender Se	\$537.24	\$0.00	Borrower
Mortgage to: Clerk of Court	\$56.00	\$0.00	Borrower
Mortgage to: United Lender Services	\$157.00	\$0.00	Borrower
Mortgage to: United Lender Services	\$473.00	\$0.00	Borrower

Subtotal of Estimated Fees and Costs: \$ 5,525.27

PER DIEM INTEREST:

From: 10/31/14 To:11/01/14  
(Anticipated Closing Date)

1 days at \$ 30.0051 per day Subtotal of Per Diem Interest: \$ 30.01 \*

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement.

HAZARD INSURANCE	10	month(s) at \$ 82.06	per month = \$ 820.60
COUNTY PROPERTY TAX	3	month(s) at \$ 316.46	per month = \$ 949.38
		month(s) at \$	per month = \$
		month(s) at \$	per month = \$
		month(s) at \$	per month = \$
		month(s) at \$	per month = \$

Aggregate Escrow Adjustment: \$ -972.94

\* Interest paid by: Borrower Impound Subtotal: \$ 797.04  
Mortgage Ins. Premium: \$  
TOTAL OF FEES AND COSTS: \$ 6,352.32

HUD-1 SETTLEMENT STATEMENT:

The final HUD-1 Settlement Statement must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement to CBC NATIONAL BANK @ (877)684-4734

Attention: Quality Assurance . Send the original final HUD-1 Settlement Statement to us at the following address within 24 hours of settlement: 3010 ROYAL BOULEVARD SOUTH STE 230 , ALPHARETTA, GEORGIA 30022

ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: CBC NATIONAL BANK 3010 ROYAL BOULEVARD SOUTH STE 230, ALPHARETTA, GEORGIA 30022

If you have any questions regarding any of these instructions, please contact CBC NATIONAL BANK at (678) 987-9359 .

BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

Borrower Alison P Fischer	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date

ACKNOWLEDGED AND AGREED:

Settlement Agent Date

FROM: CBC NATIONAL BANK 3010 ROYAL BOULEVARD SOUTH STE 230 ALPHARETTA, GEORGIA 30022 Phone: (678)987-9359 Fax: (877)684-4734	Document Date: OCTOBER 27, 2014
TO: United Lender Services 1000 Commerce Dr, Suite 110 Pittsburgh, Pennsylvania 15275 Phone: (216)834-3700	Closing Date: OCTOBER 27, 2014
ATTN: Monica Rosa	Disbursement Date: OCTOBER 31, 2014
RE: Borrower(s): Alison P Fischer	Case No.:
	Loan No.:8000089816
	App. No.:
	Order No.:
	Escrow No.:
Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171	

**ADDENDUM TO CLOSING INSTRUCTIONS**

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

ATC - CL107 - Remaining balance of Hazard Insurance premium to be collected and paid by Settlement agent OR provide paid receipt

ATC - CL008 - No Subordinate liens allowed

ATC - CL010 - Legible copy of front & back of all borrowers government-issued photo IDs

ATC - CL011 - All borrowers to sign final 1003, 4506T, flood cert & Privacy Policy Acknowledgement

ATC - CL013 - Early TIL APR: 4.208%. CBC Closer to confirm that final TIL APR does not increase or decrease by more than .125% and that initial TIL was signed at least 7 days prior to closing

ATC - CL014 - Rider: PUD

ATC - CL020 - No Changes, scratch-outs or ANY other alterations are allowed or accepted on CBC closing documents without written approval from CBC closer.

ATC - CL021 - Closing Agent to have borrower to sign all closing documents in blue ink only. Complete original closing package to be returned to CBC.

ATC - CL024 - Conditions must be received no later than 30 days from the date of this approval. If we do not receive any conditions by that date, we will be unable to give further consideration to this credit request.

ATC - CL124 - An invoice is required on any payment of \$5000 or greater paid to a third party which is listed on the HUD-1 .

ATC - CL026 Borrower(s) may not sign any documents in the closing package prior to the date of the Note.

ATC - CL128 Attorney/Settlement agent to provide copies of disbursement checks and wires are required for all funds disbursed on the HUD.

PTF - CL101 - Loan must close on/before 11/03/14, or CBC processor to re-verify employment.

ATC - COLLECT 12/1 TAX INSTALLMENT IN THE AMOUNT OF \$1898.73

**ACKNOWLEDGED AND AGREED:**

Settlement Agent	Date
------------------	------

(Give to borrower at closing. Do not send back with loan documents!)

**BORROWER'S 1<sup>ST</sup> PAYMENT COUPON**

BORROWER(S) NAME(S): Alison P Fischer

LOAN #: 8000089816

MONTHLY PAYMENT: \$1,685.27

DUE DATE: DECEMBER 1, 2014

**If you have not heard from our office by the time your first payment is due, please send this coupon with your payment made payable to:**

CBC NATIONAL BANK, A FEDERALLY CHARTERED NATIONAL BANK  
1887 S 14TH STREET  
FERNANDINA BEACH, FLORIDA 32034-3033

PAYMENT LETTER TO BORROWER

FROM: CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022

RE: Loan Number: 8000089816  
Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

TO: Alison P Fischer  
13445 Elevation Lane  
HERNDON, VIRGINIA 20171

Dear Borrower:

The monthly payments on the above referred to loan are to begin on DECEMBER 1, 2014, and will continue monthly until NOVEMBER 1, 2044.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$ 1,286.75
MMI/PMI INSURANCE	
RESERVE FOR TAXES	316.46
RESERVE FOR INSURANCE	82.06
RESERVE FOR FLOOD INSURANCE	
TOTAL MONTHLY PAYMENTS	\$ 1,685.27

You are to make your payments to:  
CBC NATIONAL BANK - PAYMENT PROCESSING  
1887 S 14TH STREET  
FERNANDINA BEACH, FLORIDA 32034-3033

Any correspondence, or calls, in reference to your loan, please refer to the above loan number.

Copy received and acknowledged.

Date: \_\_\_\_\_

Alison P Fischer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

NOTICE OF RIGHT TO CANCEL

Loan Number: 8000089816

Borrowers: Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- 1. the date of the transaction, which is OCTOBER 27, 2014 ; or
- 2. the date you receive your Truth in Lending disclosures; or
- 3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage, lien or security interest on or in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at  
CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of OCTOBER 30, 2014 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Consumer's Signature Date  
Alison P Fischer

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Alison P Fischer Date

NOTICE OF RIGHT TO CANCEL

Loan Number: 8000089816

Borrowers: Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- 1. the date of the transaction, which is OCTOBER 27, 2014 ; or
- 2. the date you receive your Truth in Lending disclosures; or
- 3. the date you receive this notice of your right to cancel.

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You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

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ALPHARETTA, GEORGIA 30022

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I WISH TO CANCEL

Consumer's Signature Date  
Alison P Fischer

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL.

Alison P Fischer Date

## ESCROW CREDIT AUTHORIZATION

Loan Number: 8000089816

Borrower(s): Alison P Fischer

Subject Property: 13445 Elevation Lane

HERNDON, VIRGINIA 20171

**Please be advised that the escrow balance from your existing loan is based on verbal information supplied by that Lender.**

I/We hereby authorize and instruct the escrow holder to use any amount of existing escrow funds toward the payoff of the existing loan.

I/We understand that by having the escrow funds applied to my payoff that I/we may not be receiving a refund for the escrow account.

I/We understand that should there be any change to the escrow account balance that causes the payoff to be insufficient, I/we understand that we will be responsible for paying the additional funds required to payoff the existing loan within three business days.

Borrower Alison P Fischer      Date

Borrower      Date

Borrower      Date

Borrower      Date

Borrower      Date

Borrower      Date



IMPOUND AUTHORIZATION

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Borrower: Alison P Fischer

Property 13445 Elevation Lane, HERNDON, VIRGINIA 20171  
(Address) (City) (State) (Zip)

We understood that according to the provisions of the Security Instrument, CBC NATIONAL BANK may require us to make monthly payments in addition to our principal and interest payment so that a fund can be created and maintained to pay taxes, insurance premiums and other expenses relating to the security property. Impounds will be required in the following circumstances:

- where required by state or federal regulatory authority; or
- where a loan is made, guaranteed or insured by a state or federal governmental lending agency; or
- where the original principal amount of such a loan exceeds 80% of the sales price or appraised value whichever is lower; or
- as required by lender as a condition of the loan.

The lender will pay interest on the impound account as required by law. The obligations of the borrower and lender regarding impound accounts will be set forth in the Security Instrument. We also understand that the payment for taxes and insurance may vary from year to year.

PLEASE NOTE THAT ANY BORROWER WHO IS DELINQUENT IN THE PAYMENT OF THEIR REAL ESTATE TAXES, HAZARD AND/OR FLOOD INSURANCE PREMIUMS, MAY BE REQUIRED BY THE LENDER TO PAY IMPOUNDS.

IMPOUNDS REQUIRED BY LENDER

- ☒ The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is REQUIRED.
- ☐ The undersigned understand that the establishment of an impound account for payments of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED.

IMPOUNDS REQUESTED BY BORROWER

- ☐ The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED; however, Borrower requests that such an account be established.
- ☐ The undersigned understand that the establishment of an impound account for the payment of real property taxes, hazard and/or flood insurance and other related expenses is NOT REQUIRED. Borrower is not requesting that such an account be established.

Borrower Alison P Fischer Date Borrower Date

Borrower Date Borrower Date

Borrower Date Borrower Date

TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED AND SIGNED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

- INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:
- 1. Tax legal description must be exactly as shown on tax records.
  - 2. Show taxing authority ☐ only where we are escrowing for payment ☒ even if we are not escrowing for payment.
  - 3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility District Charges, Ground Rents, etc. that are escrowed for payment. Indicate estimated taxes if applicable. Attach copies of paid tax certificates and tax receipts.

The following information is certified by: United Lender Services  
DATE LOAN CLOSED: \_\_\_\_\_ TITLE/ESCROW/CLOSING ATTORNEY \_\_\_\_\_

REFINANCE ☒ YES ☐ NO  
LOAN # 8000089816  
BORROWER(S) NAME: Alison P Fischer

TAXES FOR CURRENT YEAR LISTED IN NAME OF: \_\_\_\_\_

PROPERTY ADDRESS: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

CURRENT TAX ASSESSMENT BASED ON:

☐ ACREAGE ☐ VACANT ☐ PARTIAL CONSTRUCTION ☐ COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION \_\_\_\_\_ BLOCK \_\_\_\_\_ LOT(S) \_\_\_\_\_ TRACT \_\_\_\_\_  
MAP \_\_\_\_\_ UNIT # \_\_\_\_\_ TWN SHP \_\_\_\_\_ RANGE \_\_\_\_\_  
SUBDIVISION \_\_\_\_\_  
METES & BOUNDS ☐ YES ☒ NO

TYPE OF TAX COUNTY PROPERTY TAX LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE JULY 27, 2015  
NEXT AMOUNT DUE 1,898.74 THIS AMOUNT IS ☐ ESTIMATE ☐ ACTUAL  
PAYMENT FREQUENCY:  
☐ ANNUAL ☒ SEMI-ANNUAL ☐ QUARTERLY ☐ TRI-ANNUAL ☐ OTHER:

TAXING AUTHORITY NAME & ADDRESS: \_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_ 0351 04100102  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ THIS AMOUNT IS ☐ ESTIMATE ☐ ACTUAL  
PAYMENT FREQUENCY:  
☐ ANNUAL ☐ SEMI-ANNUAL ☐ QUARTERLY ☐ TRI-ANNUAL ☐ OTHER: \_\_\_\_\_  
TAXING AUTHORITY NAME & ADDRESS: \_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ THIS AMOUNT IS ☐ ESTIMATE ☐ ACTUAL  
PAYMENT FREQUENCY:  
☐ ANNUAL ☐ SEMI-ANNUAL ☐ QUARTERLY ☐ TRI-ANNUAL ☐ OTHER: \_\_\_\_\_  
TAXING AUTHORITY NAME & ADDRESS: \_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ THIS AMOUNT IS ☐ ESTIMATE ☐ ACTUAL  
PAYMENT FREQUENCY:  
☐ ANNUAL ☐ SEMI-ANNUAL ☐ QUARTERLY ☐ TRI-ANNUAL ☐ OTHER: \_\_\_\_\_  
TAXING AUTHORITY NAME & ADDRESS: \_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
NEXT AMOUNT DUE \_\_\_\_\_ THIS AMOUNT IS ☐ ESTIMATE ☐ ACTUAL  
PAYMENT FREQUENCY:  
☐ ANNUAL ☐ SEMI-ANNUAL ☐ QUARTERLY ☐ TRI-ANNUAL ☐ OTHER: \_\_\_\_\_  
TAXING AUTHORITY NAME & ADDRESS: \_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_ PARCEL/PROPERTY ID/TMS#  
\_\_\_\_\_

MIN: 100809480000898168

Loan Number: 8000089816

## NOTE

OCTOBER 27, 2014  
[Date]

ALPHARETTA  
[City]

GEORGIA  
[State]

13445 Elevation Lane, HERNDON, VIRGINIA 20171  
[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 265,500.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is CBC NATIONAL BANK, A FEDERALLY CHARTERED NATIONAL BANK.

I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

### 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 4.125 %.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the 1st day of each month beginning on DECEMBER 1, 2014. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on NOVEMBER 1, 2044, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at 1887 S 14TH STREET, FERNANDINA BEACH, FLORIDA 32034-3033

or at a different place if required by the Note Holder.

#### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 1,286.75.

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

### 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

### 6. BORROWER'S FAILURE TO PAY AS REQUIRED

#### (A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

#### (B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

#### (C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has

not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

**(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

**(E) Payment of Note Holder's Costs and Expenses**

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

**7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

**8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

**9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor and waive the benefit of the homestead exemption as to the Property described in the Security Instrument (as defined below). "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

\_\_\_\_\_  
Alison P Fischer

(Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Seal)  
-Borrower

\_\_\_\_\_  
\_\_\_\_\_

(Seal)  
-Borrower

Loan Originator: Christopher Hazlewood, NMLSR ID 462434  
Loan Originator Organization: CBC National Bank, NMLSR ID 402135

[Sign Original Only]

This is to certify that this is the Note described in and secured by a Deed of Trust dated OCTOBER 27 ,  
2014 , on the Property located in HERNDON/Fairfax , Virginia.  
[City/County]

\_\_\_\_\_  
Notary Public Signature

\_\_\_\_\_  
Title

\_\_\_\_\_  
Registration Number

(Seal)

My commission expires the \_\_\_\_\_ day of  
\_\_\_\_\_ .

## ALLONGE TO NOTE

This Allonge to Note is to that certain Note dated OCTOBER 27, 2014  
Alison P Fischer

and executed by

Loan No.: 8000089816

Loan Amount: \$265,500.00

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

This instrument prepared by:

After Recording Return To:

CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022  
Loan Number: 8000089816

Tax Map Reference No./PIN: 0351 04100102

Amount of Consideration: 265,500.00

Property Value: \$375,000.00

\_\_\_\_\_[Space Above This Line For Recording Data]\_\_\_\_\_

## DEED OF TRUST

**MIN:** 100809480000898168

**MERS Phone:** 888-679-6377

The following information, as further defined below, is provided in accordance with Virginia law:

This Deed of Trust is given by Alison P Fischer , sole & separate property

as Borrower (trustor/grantor), to United Lender Services ,

as Trustee, for the benefit of Mortgage Electronic Registration Systems, Inc., as beneficiary (grantee).

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) **"Security Instrument"** means this document, which is dated OCTOBER 27, 2014 , together with all Riders to this document.

(B) **"Borrower"** is Alison P Fischer , sole & separate property

Borrower is the trustor under this Security Instrument.

(C) **"Lender"** is CBC NATIONAL BANK

Lender is a                      FEDERALLY CHARTERED NATIONAL BANK                      organized  
and existing under the laws of                      FLORIDA  
Lender's address is 3010 ROYAL BOULEVARD SOUTH STE 230, ALPHARETTA,  
GEORGIA 30022

(D) "Trustee" is United Lender Services

Trustee (whether one or more persons) is a Virginia resident and/or a United States- or Virginia-chartered corporation whose principal office is located in Virginia. Trustee's address is 1000 Commerce Dr , Suite 110, Pittsburgh, Pennsylvania 15275

(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(F) "Note" means the promissory note signed by Borrower and dated                      OCTOBER 27, 2014  
The Note states that Borrower owes Lender TWO HUNDRED SIXTY-FIVE THOUSAND FIVE  
HUNDRED AND 00/100                      Dollars (U.S. \$ 265,500.00                      ) plus interest.  
Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than  
NOVEMBER 1, 2044

(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |  |
|--|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Biweekly Payment Rider                    |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Second Home Rider                         |
| <input type="checkbox"/> Condominium Rider     | <input type="checkbox"/> Other(s) [specify]                        |

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(M) "Escrow Items" mean those items that are described in Section 3.

(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for; (i) damage to, or



destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

**(O) "Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

**(P) "Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

**(Q) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

**(R) "Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

## TRANSFER OF RIGHTS IN THE PROPERTY

The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

COUNTY of Fairfax :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

SEE EXHIBIT 'A' ATTACHED HERETO AND BY THIS REFERENCE MADE A PART HEREOF.  
A.P.N.: 0351 04100102

which currently has the address of

13445 Elevation Lane

[Street]

HERNDON/Fairfax

, Virginia

20171

("Property Address"):

[City/County]

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record.

Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

**3. Funds for Escrow Items.** Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require

that Community Association Dues, Fees and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument,

Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

**5. Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the

notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

**6. Occupancy.** Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

**7. Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

**8. Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

**9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to; (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

**10. Mortgage Insurance.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

**(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.**

**(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.**

**11. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

**12. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of

payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

**13. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

**14. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**15. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**16. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.



As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

**17. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

**18. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

**19. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

**20. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements

of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

**21. Hazardous Substances.** As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**22. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender or Trustee shall give to Borrower, the owner of the Property, and all other persons, notice of sale as required by Applicable Law. Trustee shall give public notice of sale by advertising, in accordance with Applicable Law, once a week for two successive weeks in a newspaper having

general circulation in the county or city in which any part of the Property is located, and by such additional or any different form of advertisement the Trustee deems advisable. Trustee may sell the Property on the eighth day after the first advertisement or any day thereafter, but not later than 30 days following the last advertisement. Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by advertising in accordance with Applicable Law. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property with special warranty of title. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to discharge the expenses of executing the trust, including a reasonable commission to Trustee; (b) to discharge all taxes, levies, and assessment, with costs and interest if these costs have priority over the lien of this Security Instrument, including the due pro rata thereof for the current year; (c) to discharge in the order of their priority, if any, the remaining debts and obligations secured by this Security Instrument, and any liens of record inferior to this Security Instrument under which sale is made, with lawful interest; and, (d) the residue of the proceeds shall be paid to Borrower or Borrower's assigns. Trustee shall not be required to take possession of the Property prior to the sale thereof or to deliver possession of the Property to the purchaser at the sale.

**23. Release.** Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to release this Security Instrument and shall surrender all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

**24. Substitute Trustee.** Lender, at its option, may from time to time remove Trustee and appoint a successor trustee to any Trustee appointed hereunder. Without conveyance of the Property, the successor trustee shall succeed to all the title, power and duties conferred upon Trustee herein and by Applicable Law.

**NOTICE: THE DEBT SECURED HEREBY IS SUBJECT TO CALL IN FULL OR THE TERMS THEREOF BEING MODIFIED IN THE EVENT OF SALE OR CONVEYANCE OF THE PROPERTY CONVEYED.**

**[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]**

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

\_\_\_\_\_(Seal)  
Alison P Fischer -Borrower

\_\_\_\_\_(Seal)  
-Borrower

\_\_\_\_\_(Seal)  
-Borrower

\_\_\_\_\_(Seal)  
-Borrower

\_\_\_\_\_(Seal)  
-Borrower

\_\_\_\_\_(Seal)  
-Borrower

Witness:

Witness:

\_\_\_\_\_  
[Space Below This Line For Acknowledgment] \_\_\_\_\_

State of VIRGINIA

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_  
by Alison P Fischer

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Signature of Person Taking Acknowledgment

\_\_\_\_\_  
Title or Rank

\_\_\_\_\_  
Serial Number, if any

(Seal)

My commission expires: \_\_\_\_\_

Loan Originator: Christopher Hazlewood, NMLSR ID 462434  
Loan Originator Organization: CBC National Bank, NMLSR ID 402135

VIRGINIA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS  
Form 3047 1/01

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## PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 27<sup>th</sup> day of OCTOBER, 2014, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to CBC NATIONAL BANK, A FEDERALLY CHARTERED NATIONAL BANK (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:  
13445 Elevation Lane, HERNDON, VIRGINIA 20171

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in COVENANTS, CONDITIONS AND RESTRICTIONS OF RECORD

(the "Declaration"). The Property is a part of a planned unit development known as

Franklin Farm

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower shall perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the (i) Declaration; (ii) articles of incorporation, trust instrument or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

**B. Property Insurance.** So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and

which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, for which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

**C. Public Liability Insurance.** Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

**E. Lender's Prior Consent.** Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

**F. Remedies.** If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this PUD Rider.

\_\_\_\_\_  
Alison P Fischer (Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
(Seal)  
-Borrower

**BORROWER'S CERTIFICATION AND AUTHORIZATION****CERTIFICATION**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from CBC NATIONAL BANK

("Lender").

In applying for the loan, I/we completed a loan application containing information on the purpose of the loan, the amount and source of the downpayment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process. This may include verifying the information provided on the application.

3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

**AUTHORIZATION TO RELEASE INFORMATION**

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, 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.

2. I/We authorize you to provide to Lender and to any investor to whom you may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request for a period not in excess of three months from the date of my/our execution of this Authorization to Release Information. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

3. I/We further authorize Lender to order a consumer credit report and verify other credit information.

4. Lender or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application. A copy of this authorization may be accepted as an original.

5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated. The mortgage guaranty insurer (if any) is:

<u>Borrower Alison P Fischer</u>	<u>Date</u>	<u>226-21-6598</u>
		<u>Social Security Number</u>

<u>Borrower</u>	<u>Date</u>	<u>Social Security Number</u>
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<u>Borrower</u>	<u>Date</u>	<u>Social Security Number</u>
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<u>Borrower</u>	<u>Date</u>	<u>Social Security Number</u>
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<u>Borrower</u>	<u>Date</u>	<u>Social Security Number</u>
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<u>Borrower</u>	<u>Date</u>	<u>Social Security Number</u>
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# BORROWERS' CERTIFICATE OF BONA FIDE DISCOUNT POINTS

Name of Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

Lender: CBC NATIONAL BANK

Interest Rate without paying Discount Points: 4.213 %  
 Interest Rate if .252 Discount Points are purchased: 4.125 %  
 Dollar Amount of Discount Points: \$ 669.06

I/We, the undersigned borrower(s), have fully advised the "Lender" that I/we wish to pay .252% discount points totaling \$ 669.06 in order to reduce my/our initial interest rate. I/We are aware that if I/we do not pay discount points, my/our initial rate will be higher. I/We believe that paying \$ 669.06 for .252% discount points result in a bona fide reduction in my/our initial interest rate.

I/We understand the benefits to me/us of paying bona fide discount points in connection with my/our loan. No one has asked us or required us to pay bona fide discount points in connection with this loan. I/we understand that the "Lender" will rely upon this Borrower's Certificate as our agreement and certification that I/we requested to purchase bona fide discount points in connection with this loan and I/we believe that the purchase has resulted in a bona fide reduction in my/our initial interest rate.

**IMPORTANT NOTE TO BORROWER: DO NOT SIGN THIS DOCUMENT UNTIL YOU READ IT CAREFULLY AND UNDERSTAND IT. YOUR SIGNATURES BELOW MEAN THAT YOU HAVE READ THIS DOCUMENT AND UNDERSTAND IT.**

\_\_\_\_\_  
 Witness

\_\_\_\_\_  
 Witness

Borrower Alison P Fischer \_\_\_\_\_  
 Date

Borrower \_\_\_\_\_  
 Date

Borrower \_\_\_\_\_  
 Date

Borrower \_\_\_\_\_  
 Date

Borrower \_\_\_\_\_  
 Date

Borrower \_\_\_\_\_  
 Date

# CERTIFICATE OF LOANS TO ONE BORROWER

Loan Number: 8000089816

Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

The undersigned Borrower hereby certifies and represents to CBC NATIONAL BANK

("Lender")

that the total of all loans made by said Lender to the undersigned Borrower, including the loan hereby applied for, and to all other persons and entities which are required to be included in computing said total is as follows:

(1) This loan \$ 265,500.00

(2) Other loans applied for or made (if none, state "no exceptions"; if any, complete the information for each loan and/or loan application):

NAME OF BORROWER	LOAN NUMBER	LOAN AMOUNT
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

I/We understand that the persons and entities which are required to be included are as follows:

- (1) Any person or entity that is, or that upon making of a loan will become, obligor on a loan on the security of real estate;
- (2) Nominees of such obligor;
- (3) All persons, trusts, partnerships, syndicates and corporations of which such obligor is a nominee or a beneficiary, partner, member, or record or beneficial stockholder owning ten percent or more of the capital stock, or a nominee of any of these persons;
- (4) If such obligor is a trust, partnership, syndicate or corporation, all trusts, partnerships, syndicates and corporations of which any beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock, is also a beneficiary, partner, member of record or beneficial stockholder owning ten percent or more of the capital stock of such obligor and;
- (5) Members of the immediate family of any borrower.

Each of the undersigned, including, where the borrower is a corporation or partnership, each of the persons executing this certificate on behalf of such corporation or partnership, hereby certifies under penalty of perjury that the foregoing is true and correct.

Executed at United Lender Services

\_\_\_\_\_  
Alison P Fischer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

# HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Date: OCTOBER 27, 2014

Loan Number: 8000089816

Escrow Number:

Escrow Company: United Lender Services

Provided By: CBC NATIONAL BANK

Borrower's Name(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

Listed below are Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:  
CBC NATIONAL BANK ISAOA  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022  
Loan Number: 8000089816
11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.

15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED; OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and or any assignees, for as long as this loan remains on the subject property.

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

Form **4506-T**

(Rev. August 2014)

Department of the Treasury  
Internal Revenue Service**Request for Transcript of Tax Return**

OMB No. 1545-1872

- **Request may be rejected if the form is incomplete or illegible.**  
 ► **For more information about Form 4506-T, visit [www.irs.gov/form4506t](http://www.irs.gov/form4506t).**

**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](http://IRS.gov) and click on "Get Transcript of Your Tax Records" 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.

<b>1a</b> Name shown on tax return. If a joint return, enter the name shown first.  <b>Alison P Fischer</b>	<b>1b</b> First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) <b>226-21-6598</b>
<b>2a</b> If a joint return, enter spouse's name shown on tax return.	<b>2b</b> Second social security number or individual taxpayer identification number if joint tax return
<b>3</b> Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions) <b>Alison P Fischer</b>	
<b>4</b> Previous address shown on the last return filed if different from line 3 (see instructions)	
<b>5</b> 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. <b>CBC NATIONAL BANK C/O DataVerify 875 Greentree Road 8 Parkway Center Pittsburgh, PA 15220 1-866-895-3282</b>	

**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.

<b>6</b>	<b>Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► <b>1040</b>
<b>a</b>	<b>Return Transcript</b> , 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 1120A, Form 1120H, Form 1120L, 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 ..... <input type="checkbox"/>
<b>b</b>	<b>Account Transcript</b> , 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 ..... <input type="checkbox"/>
<b>c</b>	<b>Record of Account</b> , 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 ..... <input checked="" type="checkbox"/>
<b>7</b>	<b>Verification of Nonfiling</b> , which is proof from the IRS that you <b>did not</b> 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 ..... <input type="checkbox"/>
<b>8</b>	<b>Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript.</b> 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. <input type="checkbox"/>

**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.

<b>9</b>	<b>Year or period requested.</b> 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. <div style="display: flex; justify-content: space-around;"> <span><b>12/31/2013</b></span> <span><b>12/31/2012</b></span> </div>
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**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, partner, 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.

<b>Sign Here</b>	Signature (see instructions)	Date	Phone number of taxpayer on line 1a or 2a <b>(703)481-8333</b>
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature	Date	

Section references are to the Internal Revenue Code unless otherwise noted.

### Future Developments

For the latest information about Form 4506-T and its instructions, go to [www.irs.gov/form4506t](http://www.irs.gov/form4506t). Information about any recent developments affecting Form 4506-T (such as legislation enacted after we released it) will be posted on that page.

### General Instructions

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

**Purpose of form.** Use Form 4506-T to request tax return information. You can also designate (on line 5) a third party to receive the information. Taxpayers using a tax year beginning in one calendar year and ending in the following year (fiscal tax year) must file Form 4506-T to request a return transcript.

**Note.** If you are unsure of which type of transcript you need, request the Record of Account, as it provides the most detailed information.

**Tip.** Use Form 4506, Request for Copy of Tax Return, to request copies of tax returns.

**Automated transcript request.** You can quickly request transcripts by using our automated self-help service tools. Please visit us at [IRS.gov](http://IRS.gov) and click on "Get Transcript of Your Tax Records" under "Tools" or call 1-800-908-9946.

**Where to file.** Mail or fax Form 4506-T to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual transcripts (Form 1040 series and Form W-2) and one for all other transcripts.

If you are requesting more than one transcript or other product and the chart below shows two different addresses, send your request to the address based on the address of your most recent return.

### Chart for individual transcripts (Form 1040 series and Form W-2 and Form 1099)

If you filed an individual return and lived in:

Mail or fax to:

Alabama, Kentucky, Louisiana, Mississippi, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
	512-460-2272

Alaska, Arizona, Arkansas, California, Colorado, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Utah, Washington, Wisconsin, Wyoming	Internal Revenue Service RAIVS Team Stop 37106 Fresno, CA 93888
	559-456-7227

Connecticut, Delaware, District of Columbia, Florida, Georgia, Maine, Maryland, Massachusetts, Missouri, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Vermont, Virginia, West Virginia	Internal Revenue Service RAIVS Team Stop 6705 P-6 Kansas City, MO 64999
	816-292-6102

### Chart for all other transcripts

If you lived in or your business was in:

Mail or Fax to:

Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409
	801-620-6922

Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team P.O. Box 145500 Stop 2800 F Cincinnati, OH 45250
	859-669-3592

**Line 1b.** Enter your employer identification number (EIN) if your request relates to a business return. Otherwise, enter the first social security number (SSN) or your individual taxpayer identification number (ITIN) shown on the return. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.

**Line 3.** Enter your current address. If you use a P.O. box, include it on this line.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note.** If the address on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address. For a business address, file Form 8822-B, Change of Address or Responsible Party - Business.

**Line 6.** Enter only one tax form number per request.

**Signature and date.** Form 4506-T must be signed and dated by the taxpayer listed on line 1a or 2a. If you completed line 5 requesting the information be sent to a third party, the IRS must receive Form 4506-T within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines are completed before signing.

**Individuals.** Transcripts of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506-T exactly as your name appeared on the original return. If you changed your name, also sign your current name.

**Corporations.** Generally, Form 4506-T can be signed by: (1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any

principal officer and attested to by the secretary or other officer.

**Partnerships.** Generally, Form 4506-T can be signed by any person who was a member of the partnership during any part of the tax period requested on line 9.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Signature by a representative.** A representative can sign Form 4506-T for a taxpayer only if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5. The representative must attach Form 2848 showing the delegation to Form 4506-T.

### Privacy Act and Paperwork Reduction Act Notice.

We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-T will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 12 min.; and **Copying, assembling, and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-T simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see *Where to file* on this page.

Form **W-9**  
(Rev. August 2013)  
Department of the Treasury  
Internal Revenue Service

## Request for Taxpayer Identification Number and Certification

**Give Form to the  
requester. Do not  
send to the IRS.**

Print or type  
See Specific Instructions on page 2.

Name (as shown on your income tax return)

**Alison P Fischer**

Business name/disregarded entity name, if different from above

Check appropriate box for federal tax classification:

☒ Individual/sole proprietor    ☐ C Corporation    ☐ S Corporation    ☐ Partnership    ☐ Trust/estate

☐ Limited liability company. Enter the tax classification (C= C corporation, S= S corporation, P= partnership) ▶ -----

☐ Other (see instructions) ▶

Exemptions (see instructions):

Exempt payee code (if any) \_\_\_\_\_

Exemption from FATCA  
reporting code (if any) \_\_\_\_\_

Address (number, street, and apt. or suite no.)

**13445 Elevation lane**

City, state, and ZIP code

**HERNDON, VIRGINIA 20171**

Requester's name and address (optional)

**CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GA 30022**

List account number(s) here (optional)

**8000089816**

### Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN* on page 3.

**Social security number**

**226-21-6598**

**Note.** If the account is in more than one name, see the chart on page 4 for guidelines on whose number to enter.

**Employer identification number**

### Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
3. I am a U.S. citizen or other U.S. person (defined below), and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

**Certification instructions.** You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions on page 4.

**Sign  
Here**

**Signature of  
U.S. person ▶**

▶ **Date**

### General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** The IRS has created a page on IRS.gov for information about Form W-9, at [www.irs.gov/w9](http://www.irs.gov/w9). Information about any future developments affecting Form W-9 (such as legislation enacted after we release it) will be posted on that page.

### Purpose of Form

A person who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) to report, for example, income paid to you, payments made to you in settlement of payment card and third party network transactions, real estate transactions, mortgage interest you paid, acquisition or abandonment of secured property, cancellation of debt, or contributions you made to an IRA.

Use Form W-9 only if you are a U.S. person (including a resident

alien), to provide your correct TIN to the person requesting it (the requester) and, when applicable, to:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct.

**Note.** If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.



**Definition of a U.S. person.** For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien,
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States,
- An estate (other than a foreign estate) or
- A domestic trust (as defined in Regulations section 301.7701-7).

**Special rules for partnerships.** Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax. Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the entity,
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the trust, and
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust (other than a grantor trust) and not the beneficiaries of the trust.

**Foreign person.** If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Publication 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

**Nonresident alien who becomes a resident alien.** Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a "saving clause." Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items:

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

**Example.** Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if his or her stay in the United States exceeds 5 calendar years. However, paragraph

2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first protocol) and is relying on this exception to claim an exemption from tax on his or her scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

**What is backup withholding.** Persons making certain payments to you must under certain conditions withhold and pay to the IRS a percentage of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

**Payments you receive will be subject to backup withholding if:**

1. You do not furnish your TIN to the requester,
2. You do not certify your TIN when required (see the Part II instructions on page 4 for details),
3. The IRS tells the requester that you furnished an incorrect TIN,
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only), or
5. You do not certify to the requester that you are not subject to backup withholding under 4 above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See Exempt payee code on page 3 and the separate Instructions for the Requester of Form W-9 for more information.

Also see *Special rules for partnerships* on this page.

**What is FATCA reporting?** The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all United States account holders that are specified United States persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code* on page 3 and the Instructions for the Requester of Form W-9 for more information.

## Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you no longer are tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

## Penalties

**Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

**Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

**Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

**Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

## Specific Instructions

### Name

If you are an individual, you must generally enter the name shown on your income tax return. However, if you have changed your last name, for instance, due to marriage without informing the Social Security Administration of the name change, enter your first name, the last name shown on your social security card, and your new last name.

If the account is in joint names, list first, and then circle, the name of the person or entity whose number you entered in Part I of the form.

**Sole proprietor.** Enter your individual name as shown on your income tax return on the "Name" line. You may enter your business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Partnership, C Corporation, or S Corporation.** Enter the entity's name on the "Name" line and any business, trade, or "doing business as (DBA)" name on the "Business name/disregarded entity name" line.

**Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulation section 301.7701-2(c)(2)(iii). Enter the owner's name on the "Name" line. The name of the entity entered on the "Name" line should never be a disregarded entity. The name on the "Name" line must be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on the "Name" line. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on the "Business name/disregarded entity name" line. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

**Note.** Check the appropriate box for the U.S. federal tax classification of the person whose name is entered on the "Name" line (Individual/sole proprietor, Partnership, C Corporation, S Corporation, Trust/estate).

**Limited Liability Company (LLC).** If the person identified on the "Name" line is an LLC, check the "Limited liability company" box only and enter the appropriate code for the U.S. federal tax classification in the space provided. If you are an LLC that is treated as a partnership for U.S. federal tax purposes, enter "P" for partnership. If you are an LLC that has filed a Form 8832 or a Form 2553 to be taxed as a corporation, enter "C" for C corporation or "S" for S corporation, as appropriate. If you are an LLC that is disregarded as an entity separate from its owner under Regulation section 301.7701-3 (except for employment and excise tax), do not check the LLC box unless the owner of the LLC (required to be identified on the "Name" line) is another LLC that is not disregarded for U.S. federal tax purposes. If the LLC is disregarded as an entity separate from its owner, enter the appropriate tax classification of the owner identified on the "Name" line.

**Other entities.** Enter your business name as shown on required U.S. federal tax documents on the "Name" line. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on the "Business name/disregarded entity name" line.

### Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the Exemptions box, any code(s) that may apply to you. See *Exempt payee code* and *Exemption from FATCA reporting code* on this page.

**Exempt payee code.** Generally, individuals (including sole proprietors) are not exempt from backup withholding. Corporations are exempt from backup withholding for certain payments, such as interest and dividends. Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

**Note.** If you are exempt from backup withholding, you should still complete this form to avoid possible erroneous backup withholding.

The following codes identify payees that are exempt from backup withholding:

- 1 - An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2 - The United States or any of its agencies or instrumentalities
- 3 - A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
- 4 - A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5 - A corporation
- 6 - A dealer in securities or commodities required to register in the United States, the District of Columbia, or a possession of the United States
- 7 - A futures commission merchant registered with the Commodity Futures Trading Commission
- 8 - A real estate investment trust
- 9 - An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10 - A common trust fund operated by a bank under section 584(a)
- 11 - A financial institution
- 12 - A middleman known in the investment community as a nominee or custodian
- 13 - A trust exempt from tax under section 664 or described in section 4947

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for . . .	THEN the payment is exempt for. . .
Interest and dividend payments	All exempt payees except for 7
Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
Barter exchange transactions and patronage dividends	Exempt payees 1 through 4
Payments over \$600 required to be reported and direct sales over \$5,000 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
Payments made in settlement of payment card or third party network transactions	Exempt payees 1 through 4

<sup>1</sup> See Form 1099-MISC, Miscellaneous Income, and its instructions.

<sup>2</sup> However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney, and payments for services paid by a federal executive agency.

**Exemption from FATCA reporting code.** The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements.

A - An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)

B - The United States or any of its agencies or instrumentalities

C - A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities

D - A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)

E - A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)

F - A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state

G - A real estate investment trust

H - A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940

I - A common trust fund as defined in section 584(a)

J - A bank as defined in section 581

K - A broker

L - A trust exempt from tax under section 664 or described in section 4947(a)(1)

M - A tax exempt trust under a section 403(b) plan or section 457(g) plan

## Part I. Taxpayer Identification Number (TIN)

**Enter your TIN in the appropriate box.** If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your

IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN. However, the IRS prefers that you use your SSN.

If you are a single-member LLC that is disregarded as an entity separate from its owner (see *Limited Liability Company (LLC)* on page 3), enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

**Note.** See the chart on page 4 for further clarification of name and TIN combinations.

**How to get a TIN.** If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local Social Security Administration office or get this form online at [www.ssa.gov](http://www.ssa.gov). You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at [www.irs.gov/businesses](http://www.irs.gov/businesses) and clicking on Employer Identification Number (EIN) under Starting a Business. You can get Forms W-7 and SS-4 from the IRS by visiting [IRS.gov](http://IRS.gov) or by calling 1-800-TAX-FORM (1-800-829-3676).

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

**Note.** Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

**Caution:** A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

## Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if items 1, 4, or 5 below indicate otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on the "Name" line must sign. Exempt payees, see *Exempt payee code* earlier.

**Signature requirements.** Complete the certification as indicated in items 1 through 5, below.

**1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

**2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983.** You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

**3. Real estate transactions.** You must sign the certification. You may cross out item 2 of the certification.

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account)	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Custodian account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
4. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>3</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
5. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
6. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulation section 1.671-4(b)(2)(i)(A))	The grantor <sup>4</sup>
For this type of account:	Give name and EIN of:
7. Disregarded entity not owned by an individual	The owner
8. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
9. Corporate or LLC electing corporate status on Form 8832 or Form 2553	The corporation The organization
10. Association, club, religious, charitable, educational, or other tax-exempt organization	
11. Partnership or multi-member LLC	The partnership
12. A broker or registered nominee	The broker or nominee
13. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
14. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulation section 1.671-4(b)(2)(i)(B))	The trust

<sup>1</sup> List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> You must show your individual name and you may also enter your business or "DBA" name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

<sup>4</sup> List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.) Also see *Special rules for partnerships* on page 2.

**\* Note.** Grantor also must provide a Form W-9 to trustee of trust.

**Note.** If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

## Secure Your Tax Records from Identity Theft

Identity theft occurs when someone uses your personal information such as your name, social security number (SSN), or other identifying information, without your permission, to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

For more information, see Publication 4535, Identity Theft Prevention and Victim Assistance.

Victims of identity theft who are experiencing economic harm or a system problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

**Protect yourself from suspicious emails or phishing schemes.** Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to [phishing@irs.gov](mailto:phishing@irs.gov). You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: [spam@uce.gov](mailto:spam@uce.gov) or contact them at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 1-877-IDTHEFT (1-877-438-4338).

Visit [IRS.gov](http://IRS.gov) to learn more about identity theft and how to reduce your risk.

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## Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their laws. The information also may be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payers must generally withhold a percentage of taxable interest, dividend, and certain other payments to a payee who does not give a TIN to the payer. Certain penalties may also apply for providing false or fraudulent information.

ADDRESS CERTIFICATION

Date: OCTOBER 27, 2014

Loan No.: 8000089816

Mortgagor(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

I/We hereby certify that the captioned mortgaged property is located at the address indicated below, and that the correct mailing address is also indicated below:

THE COMPLETE LEGAL ADDRESS OF THE PROPERTY IS AS FOLLOWS:

STREET: 13445 Elevation Lane  
TOWNSHIP/BOROUGH/CITY: HERNDON  
COUNTY: Fairfax  
STATE: VIRGINIA  
ZIP CODE: 20171

THE COMPLETE MAILING ADDRESS OF THE MORTGAGOR(S) IS AS FOLLOWS:  
(Please complete so that your account may be serviced properly)

STREET: 13445 Elevation lane  
TOWNSHIP/BOROUGH/CITY: HERNDON  
COUNTY: Fairfax  
STATE: VIRGINIA  
ZIP CODE: 20171  
TELEPHONE NUMBER (Your privacy will be respected):

Borrower Alison P Fischer

Borrower

Borrower

Borrower

Borrower

Borrower

# OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

STATE OF VIRGINIA )  
 ) ss:  
COUNTY OF )

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared  
Alison P Fischer

(the "Borrower"),

who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as a material inducement to CBC NATIONAL BANK

(the "Lender"),

and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at 13445 Elevation Lane, HERNDON, VIRGINIA 20171

(the "Property").

2. **Occupancy:** [check one box only]

☒ **Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

☐ **Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

☐ **Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now occupy or use the property, and has no present intention to occupy or use the Property in the future, either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.

3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrower's current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise have knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an

adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.

4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process for the Loan, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
(Notary Public)

(Notary Seal)



COMPLIANCE AGREEMENT

STATE OF VIRGINIA )  
 ) SS.  
COUNTY OF )

Loan Number: 8000089816

Seller(s): N/A

Lender: CBC NATIONAL BANK

Borrower(s): Alison P Fischer

Property: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

The undersigned borrower(s) for and in consideration of the above referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae, Freddie Mac, Federal Housing Authority, the Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by Lender or Closing Agent for Lender within 30 days from the date of mailing said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses, for failing to comply with correction requests in such 30 day time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender or its interest in and to said loan documentation.

Dated effective OCTOBER 27, 2014 .

\_\_\_\_\_  
Alison P Fischer

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Sworn to and subscribed before me this day of .

\_\_\_\_\_  
Notary Public

(Seal)

My Commission Expires:

State of VIRGINIA

Lender: CBC NATIONAL BANK

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

Loan No: 8000089816

The undersigned borrower(s) for and in consideration of the above-referenced Lender this date funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this \_\_\_\_\_ day of \_\_\_\_\_

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Borrower	Alison P Fischer	Date
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Borrower	Date
----------	------

Borrower	Date
----------	------

Borrower	Date
----------	------

Borrower	Date
----------	------

Borrower	Date
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Sworn to and subscribed before me this                      day of

(Notary Public)

My Commission Expires:

# FEDERAL EQUAL CREDIT OPPORTUNITY ACT NOTICE

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Provided By: CBC NATIONAL BANK

Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

The Federal Agency that administers compliance with this law concerning this creditor is:

Office of the Comptroller of the Currency Customer Assistance Group  
1301 McKinney Street, Suite 3450  
Houston, TX 77010-9050

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

\_\_\_\_\_  
Borrower Alison P Fischer                      Date

\_\_\_\_\_  
Borrower    Date

\_\_\_\_\_  
Borrower    Date

\_\_\_\_\_  
Borrower    Date

\_\_\_\_\_  
Borrower    Date

\_\_\_\_\_  
Borrower    Date

FLOOD NOTICE TO BORROWER OF SPECIAL FLOOD HAZARD
AND FEDERAL DISASTER ASSISTANCE

Borrowers Name(s): Alison P Fischer

Date: OCTOBER 27, 2014

Flood Certification #:

Property Address:
13445 Elevation Lane
HERNDON, VIRGINIA 20171

Mailing Address:
13445 Elevation Lane
HERNDON, VIRGINIA 20171

Notice to Borrower of Special Flood Hazard

- [X] You are hereby notified that the subject property described above is NOT located in an area designated by the Director of Federal Emergency Management Agency as a special flood hazard area.
[ ] You are hereby notified that the subject property is located in an area designated by the Director of Federal Emergency Management Agency as a special flood hazard area.

Notice to Borrower About Federal Flood Disaster Assistance

- [X] Notice in Participating Communities
The subject property securing your loan is located in a community which is now participating in the National Flood Insurance program.
[ ] Notice in Non-Participating Communities
The subject property securing your loan is located in a community which is not participating in the National Flood Insurance Program.

Certification by Lender

Date Date

Acknowledgment by Borrower

Borrower Date Borrower Date
Alison P Fischer
Borrower Date Borrower Date
Borrower Date Borrower Date

# HAZARD INSURANCE DISCLOSURE

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Lender: CBC NATIONAL BANK

Applicant(s): Alison P Fischer

In obtaining any insurance coverage required by Lender in connection with your loan, you have the right to select an insurance agent, insurance company, or insurance broker of your choice to procure such insurance. Approval of any insurer is subject to Lender's reasonable requirements and your policy must satisfy all policy requirements established by the Lender.

The undersigned acknowledges receipt of notice of its rights under the laws of the State of Virginia.

Applicant Alison P Fischer \_\_\_\_\_ Date

Applicant \_\_\_\_\_ Date

Applicant \_\_\_\_\_ Date

Applicant \_\_\_\_\_ Date

Applicant \_\_\_\_\_ Date

Applicant \_\_\_\_\_ Date

# HOLD HARMLESS

Loan #: 8000089816

Min: 100809480000898168

FHA/VA PMI Case #:

Mortgagor(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

We, the undersigned, hereby state that we have personally inspected the property located at the above captioned address, and are satisfied with the "as is" condition of the property.

We further agree to hold CBC NATIONAL BANK

and/or its successors and assigns, harmless from any and all liability with respect to the condition of the property, including but not limited to, plumbing, heating, electrical, structural soundness, termites, well and septic systems, if applicable.

**CAUTION:** Applicant is cautioned that Lender's appraisal of the property is made solely to determine the value of the property for mortgage purposes (not sales purposes) and does not include a detailed inspection or certification as to the structural soundness of the property or of its heating, plumbing and electrical systems, therefore, Applicant should not rely on Lender for a determination of the sales value or condition of the property.

Dated this                      day of

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Borrower Alison P Fischer Date

Borrower	Date
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Borrower	Date
----------	------

Borrower	Date
----------	------

Borrower	Date
----------	------

Borrower	Date
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Lender: CBC NATIONAL BANK

## USA PATRIOT ACT CUSTOMER IDENTIFICATION VERIFICATION IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

### INSTRUCTIONS TO INDIVIDUAL COMPLETING THIS VERIFICATION

The named individual must present at least two (2) forms of identifying documents for review; at least one (1) of the identifying documents must be an unexpired government-issued document bearing a photograph of the named individual. Other identifying documents not specifically listed below must, at a minimum, bear the individual's name. Examples of other acceptable identifying documents include:

Current government-issued visa; Medicare card; student identification card; voter registration card; recent property tax or utility bill; most recent W-2 or signed federal or state tax returns; bank statements; and proof of car/house/renter's insurance coverage. Please contact the above-named Lender if you have any questions regarding the acceptability of any identifying document.

Borrower's Name: Alison P Fischer Date of Birth: MAY 27, 1965

☒ Residential or ☐ Business Address: \* 13445 Elevation lane  
HERNDON, VA 20171

Taxpayer Identification Number (SSN): \*\* 226-21-6598

Identifying Documents	Place of Issuance	ID Number	Date of Birth	Issue/Expiration Date(s)	Photo?
<input checked="" type="checkbox"/> State/Foreign Driver's License	VI	T65329543	05/27/1965	05/25/2010 05/27/2018	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> State/Foreign ID Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> U.S./Foreign Passport					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Military ID					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Resident Alien Card					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Social Security Card					
<input type="checkbox"/> Birth Certificate					
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Other:					<input type="checkbox"/> Yes <input type="checkbox"/> No

\*For an individual without a residential or business address, provide an APO or FPO box number, or the residential or business address of next of kin or another contact person.

\*\*For non-U.S. persons without a tax identification number, provide a passport number and country of issuance; an alien identification card number, or the number and country of issuance of any other government-issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

**ADDITIONAL COMMENTS**

(e.g., please note any discrepancies in the borrower's identifying documents): \_\_\_\_\_

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**CERTIFICATION**

I, the undersigned, hereby certify that: (i) I have personally examined the identifying documents indicated above presented to me by the named individual, (ii) I have accurately recorded the information appearing in the identifying documents I examined, and (iii) except as may be indicated above, each of the indicated identifying documents appears to be genuine, the information contained in the identifying documents is consistent in all respects with the information provided by the named individual, and, where applicable, the photograph appears to be that of the named individual.

---

Signature

Date

---

Name and Title



SIGNATURE AFFIDAVIT AND AKA STATEMENT

SIGNATURE AFFIDAVIT

I, Alison P Fischer, certify that this is my true and correct signature:

Alison P Fischer  
Borrower

Sample Signature

AKA STATEMENT

I, Alison P Fischer, further certify that I am also known as:

Allison Fischer  
Name Variation (Print)

Sample Signature (Variation)

Alison Paige Fischer  
Name Variation (Print)

Sample Signature (Variation)

Alison Ficher  
Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

Name Variation (Print)

Sample Signature (Variation)

State of VIRGINIA

County of Fairfax

Subscribed and sworn to (or affirmed) before me on this day of , by

Alison P Fischer

,

personally known to me or proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(seal) Signature

## LIMITED POWER OF ATTORNEY TO CORRECT DOCUMENTS

The undersigned Purchaser/Borrower(s) and/or Seller(s), for and in consideration of closing the loan transaction on property described as

13445 Elevation Lane, HERNDON, VIRGINIA 20171  
*Property Address*

appoint an authorized representative of CBC National Bank, its successors and/or assigns, as their attorney-in-fact to correct any TYPOGRAPHICAL ERRORS, place their initials on documents where changes are made and/or sign their names to and acknowledge any modification or other documents correcting the typographical error. In the event this procedure is utilized, the party(ies) involved shall receive a corrected copy of the changed document.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, EXTEND THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENT.

This power of attorney shall be irrevocable until the loan is satisfied and shall survive the disability of the undersigned.

AS WITNESS WHEREOF executed this \_\_\_\_\_ day of \_\_\_\_\_.

PURCHASER/BORROWER

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Seller Date

\_\_\_\_\_  
Seller Date

State of VIRGINIA

County of Fairfax

Subscribed and sworn to or affirmed before me this \_\_\_\_\_ day of \_\_\_\_\_ .

Notary Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

My commission expires: \_\_\_\_\_

(seal)

## QUALITY CONTROL RELEASE

Loan Number: 8000089816

Lender: CBC NATIONAL BANK

We, the undersigned applicants, understand that our mortgage application or loan may be selected by the Lender and/or its Assigns or Agent for Quality Control Review. This review is designed to produce and maintain quality loan files and to comply with agency and investor guidelines. The quality control review will involve verification of all of the credit information (including employment history, income, bank accounts and credit references) as well as the property valuation.

We agree to cooperate with the Lender and/or its Agent to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit reporting agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the quality control review process.

\_\_\_\_\_  
Borrower  
Alison P Fischer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower

\_\_\_\_\_  
Date

## Tax Information Authorization

OMB No. 1545-1165

**For IRS Use Only**

Received by:

Name \_\_\_\_\_

Telephone \_\_\_\_\_

Function \_\_\_\_\_

Date \_\_\_\_\_

- Information about Form 8821 and its instructions is at [www.irs.gov/form8821](http://www.irs.gov/form8821).  
► Do not sign this form unless all applicable lines have been completed.  
► To request a copy or transcript of your tax return, use Form 4506, 4506-T, or 4506T-EZ.

**1 Taxpayer information.** Taxpayer must sign and date this form on line 7.

Taxpayer name and address (type or print)  
Alison P Fischer  
13445 Elevation lane  
HERNDON, VIRGINIA 20171

**Taxpayer identification number(s)**

226-21-6598

Daytime telephone number  
(703) 481-8333

Plan number (if applicable)

**2 Appointee.** If you wish to name more than one appointee, attach a list to this form.

Name and address  
CBC NATIONAL BANK  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022

CAF No. \_\_\_\_\_

PTIN \_\_\_\_\_

Telephone No. (678) 987-9359

Fax No. (877) 684-4734

Check if new: Address ☐ Telephone No. ☐ Fax No. ☐

**3 Tax matters.** The appointee is authorized to inspect and/or receive confidential tax information for the tax matters listed on this line. Do not use Form 8821 to request copies of tax returns.

(a) Type of Tax (Income, Employment, Payroll, Excise, Estate, Gift, Civil Penalty, etc.) (see instructions)	(b) Tax Form Number (1040, 941, 720, etc.)	(c) Year(s) or Period(s) (see the instructions for line 3)	(d) Specific Tax Matters (see instr.)

**4 Specific use not recorded on Centralized Authorization File (CAF).** If the tax information authorization is for a specific use not recorded on CAF, check this box. See the instructions. If you check this box, skip lines 5 and 6..... ► ☐

**5 Disclosure of tax information** (you **must** check a box on line 5a or 5b unless the box on line 4 is checked):

**a** If you want copies of tax information, notices, and other written communications sent to the appointee on an ongoing basis, check this box ..... ► ☐

**Note.** Appointees will no longer receive forms, publication and other related materials with the notices.

**b** If you do not want any copies of notices or communications sent to your appointee, check this box ..... ► ☐

**6 Retention/revocation of tax information authorizations.** This tax information authorization automatically revokes all prior authorizations for the same tax matters you listed on line 3 above unless you checked the box on line 4. If you do not want to revoke a prior tax information authorization, you **must** attach a copy of any authorizations you want to remain in effect **and** check this box ..... ► ☐  
To revoke this tax information authorization, see the instructions.

**7 Signature of taxpayer.** If signed by a corporate officer, partner, guardian, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute this form with respect to the tax matters and tax periods shown on line 3 above.

► IF NOT SIGNED AND DATED, THIS TAX INFORMATION AUTHORIZATION WILL BE RETURNED.

► DO NOT SIGN THIS FORM IF IT IS BLANK OR INCOMPLETE.

Signature

Date

Alison P Fischer

Print Name

Title (if applicable)

☐ ☐ ☐ ☐ ☐ PIN number for electronic signature

## General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

**Future developments.** For the latest information about developments related to Form 8821 and its instructions, such as legislation enacted after they were published, go to [www.irs.gov/form8821](http://www.irs.gov/form8821).

### Purpose of Form

Form 8821 authorizes any individual, corporation, firm, organization, or partnership you designate to inspect and/or receive your confidential information for the type of tax and the years or periods you list on Form 8821. You may file your own tax information authorization without using Form 8821, but it must include all the information that is requested on Form 8821.

Form 8821 does not authorize your appointee to advocate your position with respect to federal tax laws; to execute waivers, consents, or closing agreements; or to otherwise represent you before the IRS. If you want to authorize an individual to represent you, use Form 2848, Power of Attorney and Declaration of Representative.

Use Form 4506, Request for Copy of Tax Return, to get a copy of your tax return.

Use Form 4506-T, Request for Transcript of Tax Return, to order: (a) transcript of tax account information and (b) Form W-2 and Form 1099 series information.

Use form 4506T-EZ, Short Form Request for Individual Tax Return Transcript, to request a tax return transcript for the current and three prior tax years that includes most lines of the original return. The transcript will not show payments, penalty assessments, or adjustments made to the originally filed return.

Use Form 56, Notice Concerning Fiduciary Relationship, to notify the IRS of the existence of a fiduciary relationship. A fiduciary (trustee, executor, administrator, receiver, or guardian) stands in the position of a taxpayer and acts as the taxpayer. Therefore, a fiduciary does not act as an appointee and should not file Form 8821. If a fiduciary wishes to authorize an appointee to inspect and/or receive confidential tax information on behalf of the fiduciary, Form 8821 must be filed and signed by the fiduciary acting in the position of the taxpayer.

### When To File

Form 8821 must be received by the IRS within 120 days of the date it was signed and dated by the taxpayer.

### Where To File

Generally, mail or fax Form 8821 directly to the IRS. See the *Where To File Chart* below. Exceptions are listed next.

If Form 8821 is for a specific tax matter, mail or fax it to the office handling that matter. For more information, see the instructions for line 4.

### Where To File Chart

IF you live in . . .	THEN use this address . . .	Fax Number*
Alabama, Arkansas, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, or West Virginia	Internal Revenue Service Memphis Accounts Management Center P.O. Box 268, Stop 8423 Memphis, TN 38101-0268	855-214-7519
Alaska, Arizona, California, Colorado, Hawaii, Idaho, Iowa, Kansas, Minnesota, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wisconsin, or Wyoming	Internal Revenue Service 1973 N. Rulon White Blvd., MS 6737 Ogden, UT 84404	855-214-7522
All APO and FPO addresses, American Samoa, nonpermanent residents of Guam or the U.S. Virgin Islands**, Puerto Rico (or if excluding income under section 933), a foreign country, U.S. citizens and those filing Form 2555, 2555-EZ, or 4563.	Internal Revenue Service International CAF 2970 Market St., MS 3-E08.123 Philadelphia, PA 19104	855-772-3156

\* These numbers may change without notice. For updates to these fax numbers, go to [www.irs.gov/form8821](http://www.irs.gov/form8821).

\*\* Permanent residents of Guam should use Department of Taxation, Government of Guam, P.O. Box 23607, GMF, GU 96921; permanent residents of the U.S. Virgin Islands should use: V.I. Bureau of Internal Revenue, 6115 Estate Smith Bay, Suite 225, St. Thomas, V.I. 00802.

Your appointee may be able to file Form 8821 electronically with the IRS from the IRS website. For more information, go to IRS.gov. Under the *for Tax Pros* tab, go to *Other Tools & Information* and click on *Use e-Services for Tax Pros*. If you complete Form 8821 for electronic signature authorization, do not file a Form 8821 with the IRS. Instead, give it to your appointee, who will retain the document.

## Taxpayer Identification Number (TIN)

A TIN is used to confirm the identity of a taxpayer and identify the taxpayer's return and return information. It is important that you furnish your correct name, social security number (SSN), individual taxpayer identification number (ITIN), and/or employer identification number (EIN).

## Partnership Items

A Tax Matter Partner is authorized to perform certain acts on behalf of an affected partnership. Rules governing the use of Form 8821 do not replace any provisions of law concerning the tax treatment of partnership items.

## Appointee Address Change

If your appointee's address changes, a new Form 8821 is not required. The appointee can provide the IRS with the new information by sending written notification of the new address to the location where the Form 8821 was filed. Your appointee must sign and date the written notice.

## Specific Instructions

### Line 1. Taxpayer Information

**Individual.** Enter your name, TIN, and your street address in the space provided. Do not enter your appointee's address or post office box. If a return is a joint return, the appointee(s) identified will only be authorized for you. Your spouse or former spouse must submit a separate Form 8821 to designate an appointee.

**Corporation, partnership, or association.** Enter the name, EIN, and business address.

**Employee plan or exempt organization.** Enter the name, address, and EIN or SSN of the plan sponsor/plan name, exempt organization or bond issuer. Enter the three-digit plan number when applicable. If you are the plan's trustee and you are authorizing the IRS to disclose the tax information of the plan's trust, see the instructions relating to trust.

**Trust.** Enter the name, title, and address of the trustee, and the name and EIN of the trust.

**Estate.** Enter the name and address of the estate. If the estate does not have an identification number, enter the decedent's SSN or ITIN.

### Line 2. Appointee

Enter your appointee's full name. Use the identical full name on all submissions and correspondence. Enter the nine-digit CAF number for each appointee. If an appointee has a CAF number for any previously filed

Form 8821 or power of attorney (Form 2848), use that number. If a CAF number has not been assigned, enter "NONE," and the IRS will issue one directly to your appointee. The IRS does not assign CAF numbers to requests for employee plans and exempt organizations.

If you want to name more than one appointee, indicate so on this line and attach a list of appointees to Form 8821. If more than two appointees are listed and you request copies of notices and communications be sent to your new appointees (see line 5), copies of notices and communications will be sent only to the first two appointees.

**Note.** Because the IRS will send copies of notices and communications to no more than two persons, if you previously filed a Form 2848, Power of Attorney and Declaration of Representative, for the same tax matters and periods and you requested copies of notices and communications be sent to your representative(s) at that time, requesting your new appointee(s) receive copies of notices and communications may stop notices and communications from being sent to your authorized representative(s).

Check the appropriate box to indicate if either the address, telephone number, or fax number is new.

### Line 3. Matters

Enter the type of tax, the tax form number, the years or periods, and the specific matter. Enter "Not applicable," in any of the columns that do not apply.

For example, you may list "Income, 1040" for calendar year "2010" and "Excise, 720" for "2010" (this covers all quarters in 2010). Multiple years or a series of inclusive periods, including quarterly periods, you may list 2008 through (thru or a hyphen) 2010. For example, "2008 thru 2010" or "2nd 2009-3rd 2010." For fiscal years, enter the ending year and month, using the YYYYMM format. Do not use a general reference such as "All years," "All periods," or "All taxes." Any tax information authorization with a general reference will be returned.

You may list the current year or period and any tax years or periods that have already ended as of the date you sign the tax information authorization. However, you may include on a tax information authorization only future tax periods that end no later than 3 years after the date the tax information authorization is received by the IRS. The 3 future periods are determined starting after December 31 of the year the tax information authorization is received by the IRS. You must enter the type of tax, the tax form number, and the future year(s) or period(s). Only tax forms directly related to the taxpayer may be listed on line 3. If the matter relates to estate tax, enter the date of the decedent's death instead of the year or period.

If you appoint someone only with respect to a penalty and interest due on that penalty, enter "civil penalty" in the description of matters column. If applicable, enter the tax year(s) for the penalty. Enter "NA" (not applicable) in the tax form number column. You do not have to enter the specific penalty.

**Column (d).** Enter any specific information you want the IRS to provide. Examples of column (d) information are: lien information, a balance due amount, a specific tax schedule, or a tax liability. Enter "not applicable" in column (d) if you are not limiting your appointee's authority to inspect and/or receive confidential tax information described in columns (a), (b), and (c).

For requests regarding Form 8802, Application for United States Residency Certification, enter "Form 8802" in column (d) and check the specific use box on line 4. Also, enter the appointee's information as instructed on Form 8802.

**Note.** If the taxpayer is subject to penalties related to an individual retirement account (IRA) (for example, a penalty for excess contributions) enter, "IRA civil penalty" on line 3, column a.

**Note.** If Form W-2 is listed on line 3, then the appointee may receive information regarding any civil penalties charged that relate to that Form W-2.

A Form 8821 that lists a particular tax return will also entitle the appointee to receive the taxpayer notices regarding any return-related civil penalties and a specific reference to penalties is not required. However, any civil penalty that is not return-related is not covered by the Form 8821 unless it references "civil penalties" or a specific penalty is stated.

#### Line 4. Specific Use Not Recorded on CAF

Generally, the IRS records all tax information authorizations on the CAF system. However, authorizations relating to a specific issue are not recorded.

Check the box on line 4 if Form 8821 is filed for any of the following reasons: (a) requests to disclose information to loan companies or educational institutions, (b) requests to disclose information to federal or state agency investigators for background checks, (c) application for EIN, or (d) claims filed on Form 843, Claim for Refund and Request for Abatement. If you check the box on line 4, your appointee should mail or fax Form 8821 to the IRS office handling the matter. Otherwise, your appointee should bring a copy of Form 8821 to each appointment to inspect or receive information. A specific-use tax information authorization will not revoke any prior tax information authorizations.

#### Line 6. Retention/Revocation of Tax Information Authorizations

Check the box on this line and attach a copy of any tax information authorization you do not want to revoke. The filing of Form 8821 will not revoke any Form 2848 that is in effect.

If you want to revoke an existing tax information authorization and do not want to name a new appointee, send a copy of the previously executed tax information authorization to the IRS, using the *Where To File Chart*, earlier. The copy of the tax information authorization must have a current signature of the taxpayer and date

under the original signature on line 7. Write "REVOKE" across the top of Form 8821.

If you do not have a copy of the tax information authorization you want to revoke, send a statement to the IRS. In the statement:

- (a) indicate that the authority of the appointee is revoked,
- (b) list the name and address of each recognized appointee whose authority is revoked,
- (c) list the tax matters and tax periods, and
- (d) sign and date the statement.

If you are completely revoking the authority of the appointee, state "remove all years/periods" instead of listing the specific tax matters, years, or periods.

To revoke a specific use tax information authorization, send the tax information authorization or statement of revocation to the IRS office handling your case, using the above instructions.

#### Line 7. Signature of Taxpayer

**Individual.** You must sign and date the authorization. If a joint return has been filed, your spouse must execute his or her own authorization on a separate Form 8821 to designate an appointee.

**Corporation.** Generally, Form 8821 can be signed by:

- (a) an officer having authority under applicable state law to bind the corporation,
- (b) any person designated by the board of directors or other governing body,
- (c) any officer or employee on written request by any principal officer and attested to by the secretary or other officer, and
- (d) any other person authorized to access information under section 6103(e)(1)(D), except for a person described in section 6103(a)(1)(D)(ii) (bona fide shareholders of record owning 1% or more of the outstanding stock of the corporation).

**Partnership.** Generally, Form 8821 can be signed by any person who was a member of the partnership during any part of the tax period covered by Form 8821. See *Partnership Items*, earlier. If the Form 8821 covers more than one tax year or tax period, the person must have been a member of the partnership for all or part of each tax year or period covered by Form 8821.

**Employee plan.** If the plan is listed as the taxpayer on line 1, a duly authorized individual having authority to bind the taxpayer must sign and that individual's exact title must be entered.

If the trust is the taxpayer, listed on line 1, a trustee having the authority to bind the trust must sign with the title of trustee entered. If the trust has not previously submitted a completed Form 56, Notice Concerning Fiduciary Relationship, identifying the current trustee, the trust must submit a Form 56 to identify the current trustee.

**Estate.** If there is more than one executor, only one executor having the authority to bind the estate is required to sign. See regulations section 601.503(d).

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.



## Privacy Act and Paperwork Reduction Act Notice

We ask for the information on this form to carry out the Internal Revenue laws of the United States. Form 8821 authorizes the IRS to disclose your confidential tax information to the person you appoint. This form is provided for your convenience and its use is voluntary. The information is used by the IRS to determine what confidential tax information your appointee can inspect and/or receive. Section 6103(c) and its regulations require you to provide this information if you want to designate an appointee to inspect and/or receive your confidential tax information. Under section 6109, you must disclose your identification number. If you do not provide all the information requested on this form, we may not be able to honor the authorization. Providing false or fraudulent information may subject you to penalties.

We may disclose this information to the Department of Justice for civil or criminal litigation, and to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law.

The time needed to complete and file this form will vary depending on individual circumstances. The estimated average time is: **Recordkeeping**, 6 min.; **Learning about the law or the form**, 12 min.; **Preparing the form**, 24 min.; **Copying and sending the form to the IRS**, 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 8821 simpler, we would be happy to hear from you. You can write to Internal Revenue Service, Individual and Specialty Forms and Publications Branch, SE:W:CAR:MP:T:I, 1111 Constitution Ave. NW, IR-6526, Washington, DC 20224. **Do not** send Form 8821 to this address. Instead, see the *Where To File Chart* earlier.

# ACKNOWLEDGMENT OF RECEIPT OF APPRAISAL REPORT

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Lender: CBC NATIONAL BANK

Borrower: Alison P Fischer

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

Under federal law, the creditor is required to provide you a copy of all appraisals or other written valuations developed in connection with your application for credit that is to be secured by a first lien on a dwelling. The creditor is required to provide a copy of each such appraisal or written valuation, at no additional cost to you, promptly upon completion, or three business days prior to consummation, whichever is earlier.

By signing below, you hereby acknowledge receipt of the appraisals and other written valuations developed in connection with your loan, no later than three days prior to consummation.

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

# BORROWER APPRAISAL ACKNOWLEDGMENT

Loan #: 8000089816

Date: OCTOBER 27, 2014

Lender: CBC NATIONAL BANK

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

Please choose one of the following:

- ☐ I/We hereby acknowledge that I/we have received, reviewed and accepted the appraisal finding at least three days prior to closing for the property located above.
- ☐ I/We hereby acknowledge that I/we have waived our right to receive and review our property appraisal finding at least three days prior to closing for the property located above.

\_\_\_\_\_  
Alison P Fischer Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

# BORROWER'S CONTACT INFORMATION VERIFICATION (SERVICING)

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Borrower's Name: Alison P Fischer

Mailing Address: 13445 Elevation lane  
(Street)  
HERNDON  
(City)  
VIRGINIA 20171  
(State) (Zip Code)

Email Address: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

EMERGENCY CONTACT (Friend or relative NOT living with you)

Name: \_\_\_\_\_ Name: \_\_\_\_\_

Phone: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Email: \_\_\_\_\_

\_\_\_\_\_  
Borrower Date  
Alison P Fischer

The above information has been completed solely by the borrower and is true to the best of my knowledge:

\_\_\_\_\_  
Settlement Agent Date

## FIRST LIEN LETTER

Borrowers: Alison P Fischer

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

File/Commitment Number:

In connection with the property covered by the captioned title insurance commitment, we wish to advise you that we have closed and completely disbursed the FIRST mortgage in the amount of:

\$ 265,500.00

This mortgage is a valid first lien on the property, subject only to those encumbrances shown in Schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full. This letter is executed in anticipation of the issuance of a final policy of title insurance pursuant to the captioned commitment dated \_\_\_\_\_ and will merge into and be superseded by said final policy.

By: \_\_\_\_\_  
Closing Agent

\_\_\_\_\_  
Date

# HOUSING COUNSELORS NEAR YOU



Loan Number: 8000089816

Date: OCTOBER 27, 2014

Provided By: CBC NATIONAL BANK

Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

## 10 CLOSEST RESULTS TO ZIP CODE 20171

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: [consumerfinance.gov/mortgagehelp](http://consumerfinance.gov/mortgagehelp) or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at [http://portal.hud.gov/hudportal/HUD?src=/ohc\\_nint](http://portal.hud.gov/hudportal/HUD?src=/ohc_nint)

---

1. CORNERSTONES, INC.	<b>Distance</b>
11150 Sunset Hills Rd Ste 210	3.7 miles
Reston, Virginia 20190-5334	

**Website:** <http://www.restoninterfaith.org>

**Phone:** 571-323-9555

**Email Address** N/A

**Languages**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling |  
Services for Homeless Counseling | Predatory Lending Education Workshops | Pre-purchase Counseling  
| Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

**2. ASIAN AMERICAN HOMEOWNERSHIP COUNSELING**

8280 Willow Oak Corporate Drive, Suite 600  
FAIRFAX, VIRGINIA 22031-4518

**Distance**

9.8 miles

**Website:** <http://www.aa-hc.org>

**Phone:** 703-291-6324

**Email Address** [song@aa-hc.org](mailto:song@aa-hc.org)

**Languages**

Chinese Mandarin, English, Korean, Other, Vietnamese

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency Workshop | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair Workshops | Fair Housing Pre-Purchase Education Workshops | Predatory Lending Education Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

**3. KOREAN COMMUNITY SERVICE CENTER OF GREATER WASHINGTON**

7700 Little River Turnpike, Suite 406  
ANNANDALE, VIRGINIA 22003-2406

**Distance**

11.7 miles

**Website:** [www.kcscgw.org](http://www.kcscgw.org)

**Phone:** 703-354-6345

**Email Address** [jycho@kcscgw.org](mailto:jycho@kcscgw.org)

**Languages**

English, Korean

**Services:**

**4. PRINCE WILLIAM COUNTY VIRGINIA COOPERATIVE EXTENSION**

8033 Ashton Avenue, Suite 105  
MANASSAS, VIRGINIA 20109-2895

**Distance**  
11.8 miles

**Website:** <http://www.pwcgov.org/money>

**Phone:** 703-792-4713

**Email Address** [mleon@pwcgov.org](mailto:mleon@pwcgov.org)

**Languages**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Predatory Lending Education Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

**5. MONEY MANAGMENT INTERNATIONAL, ANNANDALE,VA**

5101B Backlick Rd  
Annandale, Virginia 22003-6063

**Distance**  
13.5 miles

**Website:** <http://www.moneymanagement.org>

**Phone:** 866-232-9080

**Email Address** [counselinginfo@moneymanagement.org](mailto:counselinginfo@moneymanagement.org)

**Languages**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Financial Management/Budget Counseling |  
Non-Delinquency Post Purchase Workshops | Pre-purchase Counseling | Pre-purchase Homebuyer  
Education Workshops | Rental Housing Counseling



6. **BOAT PEOPLE SOS, INC**  
6066 Leesburg Pike, Suite 100  
Falls Church, Virginia 22041-2234

**Distance**  
14.3 miles

**Website:** [www.bpsos.org](http://www.bpsos.org)

**Phone:** 703-647-6485

**Email Address** [loan.hanlon@bpsos.org](mailto:loan.hanlon@bpsos.org)

**Languages**  
English, Vietnamese

**Services:**  
Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops |  
Pre-purchase Counseling

7. **SPRINGBOARD - BETHESDA**  
6701 Democracy Boulevard, Suite 300  
BETHESDA, MARYLAND 20817-1572

**Distance**  
15.3 miles

**Website:** n/a

**Phone:** 800-947-3752

**Languages**  
English

**Services:**  
Rental Housing Counseling

8. **HOUSING AND COMMUNITY SERVICES OF NORTHERN VA**  
7426 Alban Station Blvd  
Springfield, Virginia 22150-2331

**Distance**  
16.8 miles

**Website:** <http://www.hcsnv.org>

**Phone:** 703-372-5440

**Email Address** [iliner@hcsnv.org](mailto:iliner@hcsnv.org)

**Languages**  
English, Spanish

**Services:**  
Financial Management/Budget Counseling | Services for Homeless Counseling | Pre-purchase Counseling  
| Pre-purchase Homebuyer Education Workshops | Rental Housing Counseling

9. **AHOME**

2300 9th St S Ste 300B  
Arlington, Virginia 22204-2345

**Distance**  
17.2 miles

**Website:** <http://www.ahomeinc.org>

**Phone:** 703-527-3854

**Email Address** N/A

**Languages**

English, Spanish

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Non-Delinquency Post Purchase Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

10. **ASIAN -AMERICAN HOMEOWNERSHIP COUNSELING INC.**

12320 Parklawn Drive  
ROCKVILLE, MARYLAND 20852-1726

**Distance**  
17.7 miles

**Website:** <http://www.aa-hc.org>

**Phone:** 301-760-7636

**Email Address** [song@aa-hc.org](mailto:song@aa-hc.org)

**Languages**

Chinese Mandarin, English, Korean, Other, Vietnamese

**Services:**

Mortgage Delinquency and Default Resolution Counseling | Resolving/Preventing Mortgage Delinquency  
Workshop | Financial Management/Budget Counseling | Financial: Budgeting and Credit Repair  
Workshops | Fair Housing Pre-Purchase Education Workshops | Predatory Lending Education Workshops |  
Pre-purchase Counseling | Pre-purchase Homebuyer Education Workshops

By signing below, I/we acknowledge that I/we have read and received a copy of this document.

\_\_\_\_\_  
Borrower Alison P Fischer      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

## IRS FORM 4506/8821 RELEASE AUTHORIZATION

I/We, Alison P Fischer

(Borrowers)

authorize CBC NATIONAL BANK

(mortgage company)

or their successors and/or assigns to date the attached IRS form 4506 or 8821 for up to six months from the date of closing, which is on my/our behalf.

(date of closing)

This is in compliance with IRS regulations, §301.6103(c) 1a.

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

Loan Number: 8000089816

**NOTICE CONCERNING THE FURNISHING  
OF NEGATIVE INFORMATION TO  
CONSUMER REPORTING AGENCY**

Lender: CBC NATIONAL BANK

Borrower: Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT  
TO CREDIT BUREAUS.**

**LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR  
ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.**

By signing below, the undersigned hereby acknowledge(s) receipt of a copy of this disclosure.

\_\_\_\_\_  
Borrower Alison P Fischer      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

\_\_\_\_\_  
Borrower      Date

**CBC NATIONAL BANK**

**NOTICE OF ASSIGNMENT, SALE OR TRANSFER  
OF SERVICING RIGHTS**

Borrower Name(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

You are hereby notified that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from CBC NATIONAL BANK

to

**CBC National Bank**, effective DECEMBER 1, 2014 .

The assignment, sale or transfer of the servicing of the mortgage loan does not affect any terms or conditions of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer send you this notice at least 15 days before the effective date or at closing. Your new servicer must also send you this notice no later than 15 days after this effective date or at closing. (In this case, the present servicer and the new servicer have combined all necessary information in this one notice.)

Your present servicer is CBC NATIONAL BANK .

If you have any questions relating to the transfer of servicing from your present servicer call,  
between M-F BETWEEN 8:30 AM - 5:30 PM ET .

Your new servicer will be: CBC National Bank

The payment address for your new servicer is: 1887 South 14<sup>th</sup> Street, Fernandina Beach, FL 32034

The toll-free telephone number is: (888) 699-5715

If you have any questions relating to the transfer of servicing to your new servicer, you may call them M-F between 8:30 a.m. - 5:30 p.m. ET.

The date that your present servicer will stop accepting payments from you is DECEMBER 1, 2014 .

The date that your new servicer will start accepting payments from you is DECEMBER 1, 2014 .

The transfer of servicing rights may affect the terms of or the continued availability of mortgage life or disability insurance or any other type of optional insurance in the following manner:  
and you should take the following action to maintain coverage:

You should also be aware of the following information, which is set out in more detail in Section 6 of the RESPA (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days upon receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and your reasons for the request. Not later than 60 days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During the 60-day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payments related to such period or qualified written request.

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

## NOTICE OF SERVICING TRANSFER

Loan Number: 8000089816

Date: OCTOBER 27, 2014

Lender: CBC NATIONAL BANK

Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane  
HERNDON, VIRGINIA 20171

The servicing of your mortgage loan is being transferred, effective DECEMBER 1, 2014. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

CBC NATIONAL BANK  
is now collecting your payments. CBC NATIONAL BANK  
will stop accepting payments received from you after DECEMBER 1, 2014.

will collect your payments going forward. Your new servicer will start accepting payments received from you on DECEMBER 1, 2014.

**Send all payments due on or after DECEMBER 1, 2014 to \_\_\_\_\_ at this address:**

If you have any questions for either your present servicer, CBC NATIONAL BANK or your new servicer, about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:  
CBC NATIONAL BANK  
(678)987-9359  
3010 ROYAL BOULEVARD SOUTH STE 230  
ALPHARETTA, GEORGIA 30022

New Servicer:

Under federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

CBC NATIONAL BANK

\_\_\_\_\_  
Name of Present Servicer

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of New Servicer

\_\_\_\_\_  
Date



## PAYMENT STREAM SUMMARY

(FOR INFORMATION PURPOSES ONLY)

Loan Number: 8000089816  
Borrower: Alison P Fischer

### LOAN SPECIFICS

Property: 13445 Elevation Lane, HERNDON,  
VIRGINIA 20171

Loan Amount: \$265,500.00  
Rate: 4.125 %  
Appraised Value: \$375,000.00  
Sales Price: \$  
Loan-To-Value: \$70.800%

Annual Percentage Rate: 4.225 %  
Amount Financed: \$262,355.93  
Finance Charge: \$200,870.54  
Total Payments: \$463,226.47

Loan Type: **CONVENTIONAL FIXED RATE LOAN**

☐ PMI/MIP

- ☐ ARM Loan  
☐ Balloon Loan  
☐ Interest Only  
☐ Buydown

### PAYMENT STREAM

<u>Number of</u> <u>Payments</u>	<u>Monthly</u> <u>Payments of</u>	<u>When Payments are Due</u>	<u>Number of</u> <u>Payments</u>	<u>Monthly</u> <u>Payments of</u>	<u>When Payments are Due</u>
359	1,286.75	12/01/14			
1	1,283.22	11/01/44			

**Our Privacy Commitment to You**

We recognize, respect and protect the personal privacy rights of all our customers. We realize that our customers entrust us with personal information, and it is our policy to maintain our customers' information in a confidential manner. We are committed to providing the highest level of security and privacy regarding the collection and use of our customers' personal information, as well as personal information of all consumers.

<b>FACTS      What Does CBC National Bank (the Bank) Do with your Personal Information?</b>		
<b>Why?</b>	Final companies, including banks choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>▪ Social Security number and income</li> <li>▪ account balances and payment history</li> <li>▪ credit history and credit scores</li> </ul> <p>When you are no longer our customer, we continue to share information about you according to our policies.</p>	
<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons the financial companies can share their customers' personal information; the reason the Bank chooses to share; and whether you can limit this sharing.	
<b>Reasons we can share your personal information:</b>		<b>Does the Bank Share?</b>
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		<b>No</b>
For our marketing purposes - to offer our products and service to you		<b>No</b>
For joint marketing with other financial companies		<b>N/A</b>
For our affiliates' everyday business purposes - information about your transactions and experiences		<b>N/A</b>
For our affiliates' everyday business purposes - information about your creditworthiness		<b>N/A</b>
For our affiliates to market to you		<b>N/A</b>
For non-affiliates to market to you		<b>N/A</b>
<b>QUESTIONS: Go to <a href="http://www.cbcnationalbank.com">www.cbcnationalbank.com</a></b>		

<b>Who we are</b>	
Who is providing this notice?	CBC National Bank
<b>What we do</b>	
How does the Bank protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards, secured files and secured buildings.
How does the Bank collect my personal information	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> <li>■ open an account or deposit money</li> <li>■ pay your bills or apply for a loan</li> <li>■ use your credit or debit card</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for non-affiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional right to limit sharing.</p>
<b>Definitions</b>	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and non-financial companies.
Joint Marketing	A formal agreement between non-affiliated financial companies that together market financial products and services to you.

### **Notifying Us of Inaccurate Information We Report to Consumer Reporting Agencies**

Please notify us if we report any inaccurate information about your accounts to a consumer-reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: 1891 South 14<sup>th</sup> Street, Fernandina Beach, FL 32034.

## **Privacy Notice to Customers**

CBC NATIONAL BANK works to provide you with financial products and services to meet your financial goals. In providing these products and services, we are very committed to protecting your privacy.

We are required by law to give you this privacy notice. It describes our policies and practices that protect your privacy and enable us to share information to provide you with competitive financial products and services. If you have any questions after reading it, please contact us at ( 678 ) 987-9359 .

What follows is a description of the information we collect and disclose, including the parties who receive non-public information from us.

### **Information We Collect About You**

We collect information about you from the following sources:

- ☐ Information we receive from you on applications and other forms;
- ☐ Information obtained when verifying the information you provide on an application or other form (this may be obtained from, but is not restricted to, your current or past employers, or from other institutions where you have conducted financial transactions);
- ☐ Information about your transactions with us, or others including those companies that work closely with us to provide you with diverse financial products and services;
- ☐ Information we receive from a credit reporting agency; and
- ☐ Information we may obtain from consumer purchasing and census data providers to develop competitive marketing programs for our customers.

### **Disclosure of Information to Parties that Provide Services to Us**

We may disclose information we collect, as provided by law and as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements, so that we may provide customers competitive products and services. We may also disclose non-public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our Company, follow your instructions as you authorize or protect the security of our financial records.

### **Disclosure of Information About Former Customers**

If you decide to terminate your relationship with our Company, we will not share information we have collected about you, except as may be required by law and will remove your information from our files within a reasonable period of time.

### **How to Opt Out or Stop Certain Disclosures About You**

At this time, we do not intend to disclose non-public personal information other than as noted above. If in the future, we intend to disclose non-public information other than the above, we will provide an additional notice, and provide an opportunity to opt out if applicable. The opt out does not apply to disclosures that are legally permitted or required or to disclosures that we make to companies that perform services on our behalf or to other financial institutions that have joint marketing agreements with our Company.

## How We Protect Your Information

We restrict access to non-public information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your non-public personal information.

## What Customers Can Do to Help

Our Company is committed to protecting the privacy of its customers. You can help by following these simple guidelines:

- ☐ Protect your account numbers, card numbers, PINs (personal identification numbers) and passwords. Never keep your PIN with your debit or credit card as it can provide access to your accounts if your card is lost or stolen.
- ☐ Use caution when disclosing your account numbers, social security numbers, etc., to other persons. If someone calls you, explains the call is on behalf of our Company and asks for your account number, you should beware. Official staff will have access to your information and will not need to ask for it.
- ☐ Keep your information current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
- ☐ Let us know if you have questions. Please do not hesitate to call us - we are here to serve you.

This notice is provided pursuant to Title V of the Gramm-Leach-Bliley Act (GLBA) of 1999, 12 CFR 40.

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Alison P Fischer

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# PROPERTY CONDITION CERTIFICATION

Date: OCTOBER 27, 2014

Loan Number: 8000089816

Borrower(s) Name(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

I/We hereby attest that the property listed above that is being used as collateral for the above referenced loan number is in the same or better condition than when the most recent appraisal was provided for this loan OR when the most recent appraisal was obtained, if this transaction is relying on a value from a prior Lender's appraisal.

I/We further attest that there have been no damages of any type to the property and that there are no insurance claims reported or in process and that there are no damages to the property that have not been previously repaired and restored to the appraised condition.

Under penalties of perjury, the undersigned certifies that the foregoing statements are true, complete and accurate. The undersigned are aware that the Lender, its successors and assigns rely upon the contents of this Certification as an inducement to make the loan referred to above. If any of the foregoing statements are false, it shall be considered a default and all provisions of the note and security instrument concerning default shall be applicable.

I/We understand that any intentional or negligent misrepresentation(s) of this information may result in civil liability and/or criminal penalties.

\_\_\_\_\_  
Borrower Alison P Fischer Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

I verify that I have read the Property Condition Certification to the borrower(s).

\_\_\_\_\_  
Settlement Agent Signature Date

REAL ESTATE CERTIFICATION

(THIS FORM MUST INCLUDED IN THE CREDIT PACKAGE ON ALL FHA PURCHASE TRANSACTIONS)

"The undersigned hereby certify that the terms of the sales contract are true to the best of our knowledge and belief, and that any other agreement entered into by any of the parties has been fully disclosed and is attached to the sales agreement."

Borrower Alison P Fischer Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Seller Date

Signature Date

Seller Date

Signature Date

Broker/Agent Date

**Authorization for the Social Security Administration (SSA) To Release Social Security Number (SSN) Verification**

Printed Name:	Date of Birth:	Social Security Number:
Alison P Fischer	MAY 27, 1965	226-21-6598

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

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

- |   |  |
|---|--|
| <input type="checkbox"/> Mortgage Service | <input type="checkbox"/> Banking Service     |
| <input type="checkbox"/> Background Check | <input type="checkbox"/> License Requirement |
| <input type="checkbox"/> Credit Check     | <input type="checkbox"/> Other               |

with the following company ("the Company"):

Company Name: CBC NATIONAL BANK

Company Address: 3010 ROYAL BOULEVARD SOUTH STE 230, ALPHARETTA, GEORGIA 30022

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:

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 \_\_\_\_\_

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

**Contact information of individual signing authorization:**

Address 13445 Elevation lane

City/State/Zip HERNDON, VIRGINIA 20171

Phone Number (703) 481-8333



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**Privacy Act Statement**

SSA is authorized to collect the information on this form under Sections 205 and 1106 of the Social Security Act and the Privacy Act of 1974 (5 U.S.C. § 552a). We need this information to provide the verification of your name and SSN to the Company and/or the Company's Agent named on this form. Giving us this information is voluntary. However, we cannot honor your request to release this information without your consent. SSA may also use the information we collect on this form for such purposes authorized by law, including to ensure the Company and/or Company's Agent's appropriate use of the SSN verification service.

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. §3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget control number. We estimate that it will take about 3 minutes to complete the form. *You may send comments on our time estimate above to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401. **Send to this address only comments relating to our time estimate, not the completed form.***

----- TEAR OFF -----

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>

**TAX CERTIFICATION FORM**

Borrower: Alison P Fischer

Seller:

Mortgage Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

Property Parcel/ID/Plate Number: 0351 04100102

- ☐ Check If This Parcel Is Part Of A Larger Parcel.  
☐ Check If New Construction. (New Construction Estimates Must Be Based on Full Value)

**COMPLETE ONE CERTIFICATION FOR EACH TAX PARCEL**

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**1st Installment**

Tax Authority:

Address:

Telephone:

Tax Amount: \$

Next Due Date:

(MM/DD/YY)

**2nd Installment**

Tax Authority:

Address:

Telephone:

Tax Amount: \$

Next Due Date:

(MM/DD/YY)

**Other:****Check if No Other Installment**

Tax Authority:

Address:

Telephone:

Tax Amount: \$

Next Due Date:

(MM/DD/YY)

I CERTIFY THAT ALL PROPERTY TAXES DUE ON THE ABOVE NAMED PROPERTY HAVE BEEN PAID  
THROUGH (Closing date).

By: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

# UNDISCLOSED DEBT OBLIGATION ACKNOWLEDGMENT

Loan Number: 8000089816

Borrower(s): Alison P Fischer

Property Address: 13445 Elevation Lane, HERNDON, VIRGINIA 20171

It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is mortgage fraud, which is investigated by the Federal Bureau of Investigations (FBI), and is punishable by up to **30 years in federal prison**.

All additional debt obligations that are expected to exist at or around the time of this transaction closing\*, not included on my loan application, are provided below.

Creditor	Total Obligation	Monthly Payment Amount
----------	------------------	------------------------

Creditor	Total Obligation	Monthly Payment Amount
----------	------------------	------------------------

Creditor	Total Obligation	Monthly Payment Amount
----------	------------------	------------------------

I/We

acknowledge and certify that I/we have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what I/we provided on my/our loan application and what is provided above on this document. I/We, further acknowledge and certify that I/we understand that knowingly withholding debt obligation information is mortgage fraud, which is punishable by incarceration in federal prison.

Borrower Alison P Fischer	Date	Borrower	Date
---------------------------	------	----------	------

Borrower	Date	Borrower	Date
----------	------	----------	------

Borrower	Date	Borrower	Date
----------	------	----------	------

\*This in no way constitutes a loan commitment of approval.