

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 4/24/2024
Closing Date 4/29/2024
Disbursement Date 4/29/2024
Settlement Agent AAA Title Agency and
File # 24-03-54
Property 414 ORANGE AVE
 PORT ORANGE, FL
 Sale Price \$145,746

Transaction Information

Borrower JOHN MICHAEL BANDORF
 414 Orange Ave
 Port Orange, FL 32127
Seller Andrew Millwater
 414 Orange Ave
 Port Orange, FL 32127
Lender Lakeview Loan Servicing, LLC

Loan Information

Loan Term 25 yr. 9 mo.
Purpose Purchase
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 7440786402
MIC # 17-17-6-2044127

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$145,746	NO
Interest Rate	3.375 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$706.57	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments	Years 1-26	
Payment Calculation		
Principal & Interest		\$706.57
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	413.09
Estimated Total Monthly Payment		\$1,119.66
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$413.09 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES

Costs at Closing		
Closing Costs	\$8,948.12	Includes \$2,435.73 in Loan Costs + \$6,512.39 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Cash to Close	\$8,948.12	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.



Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$300.00				
01 % of Loan Amount (Points)					
02 Processing Fees	\$300.00				
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$1,075.73				
01 Attorney Assumption Review to PC Law	\$200.00				
02 Credit Report to Factual Data	\$147.00				
03 VA Funding Fee to Lakeview Loan Servicing LLC OBO	\$728.73				
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$1,060.00				
01 Title - Courier Fee to AAA Title Agency and Escrow Services,	\$250.00				
02 Title - Recording Service Fee to AAA Title Agency and Escrow Services,	\$50.00				
03 Title - Settlement Fee to AAA Title Agency and Escrow Services,	\$600.00				
04 Title - Title Search Abstract to AAA Title Agency and Escrow Services,	\$75.00				
05 Title - Title Search Fee to AAA Title Agency and Escrow Services,	\$85.00				
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$2,435.73				
Loan Costs Subtotals (A + B + C)	\$2,435.73				

Other Costs					
E. Taxes and Other Government Fees	\$2,012.39				
01 Recording Fees Deed: \$18.50 Mortgage:	\$190.00				
02 State Tax/Stamps to Volusia County Clerk	\$1,530.90				
03 Transfer Taxes to Volusia County Clerk	\$291.49				
F. Prepays	\$3,321.00				
01 Homeowner's Insurance Premium (mo.) to Citizens	\$3,321.00				
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest (per day from to)	\$0.00				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing					
01 Homeowner's Insurance \$242.33 per month for 8 mo.			\$1,938.64		
02 Mortgage Insurance per month for mo.					
03 Property Taxes \$170.76 per month for 7 mo.			\$1,195.32		
04					
05					
06					
07					
08 Aggregate Adjustment	\$0.00				
H. Other	\$1,179.00				
01 Survey Fee to AAA Title Agency and Escrow	\$375.00				
02 Title - Owner's Title Insurance (optional) to AAA Title Agency and Escrow	\$804.00				
03					
04					
05					
06					
07					
I. TOTAL OTHER COSTS (Borrower-Paid)	\$6,512.39				
Other Costs Subtotals (E + F + G + H)	\$6,512.39				

J. TOTAL CLOSING COSTS (Borrower-Paid)	\$8,948.12				
Closing Costs Subtotals (D + I)	\$8,948.12		\$3,133.96		
Lender Credits					



Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$9,272.00	\$8,948.12	YES - See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$601.00	\$0	YES - You decreased this payment. See details in Section K.
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	\$9,873.00	\$8,948.12	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$154,694.12
01 Sale Price of Property	\$145,746.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$8,948.12
04	

Adjustments

05
06
07

Adjustments for Items Paid by Seller in Advance

08 City/Town Taxes	to
09 County Taxes	to
10 Assessments	to
11	
12	
13	
14	
15	

L. Paid Already by or on Behalf of Borrower at Closing

01 Deposit	\$145,746.00
02 Loan Amount	\$145,746.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	

Other Credits

06
07

Adjustments

08
09
10
11

Adjustments for Items Unpaid by Seller

12 City/Town Taxes	to
13 County Taxes	01/01/24 to 04/24/24
14 Assessments	to
15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$154,694.12
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$145,746.00
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$8,948.12

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$148,879.96
01 Sale Price of Property	\$145,746.00
02 Sale Price of Any Personal Property Included in Sale	
03 info purposes only - escrows from CD pg 2	\$3,133.96
04	
05	
06	
07	
08	

Adjustments for Items Paid by Seller in Advance

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to
12	
13	
14	
15	
16	

N. Due from Seller at Closing

01 Excess Deposit	\$148,879.96
02 Closing Costs Paid at Closing (J)	\$3,133.96
03 Existing Loan(s) Assumed or Taken Subject to	\$145,746.00
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	

07
08 Seller Credit

09
10
11
12
13

Adjustments for Items Unpaid by Seller

14 City/Town Taxes	to
15 County Taxes	01/01/24 to 04/24/24
16 Assessments	to
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$148,879.96
Total Due from Seller at Closing (N)	-\$148,879.96
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$0



Additional Information About This Loan

Loan Disclosures

Assumption

- If you sell or transfer this property to another person, your lender
- will allow, under certain conditions, this person to assume this loan on the original terms.
 - will not allow assumption of this loan on the original terms.

Demand Feature

- Your loan
- has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 - does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 4% of any installment.

Negative Amortization (Increase in Loan Amount)

- Under your loan terms, you
- are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 - may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 - do not have a negative amortization feature.

Partial Payments

- Your lender
- may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 - may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 - does not accept any partial payments.
- If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
414 ORANGE AVE, PORT ORANGE, FL 32127-4445

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

- will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1	\$4,957.08	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$413.09	The amount included in your total monthly payment.

- will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1		Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$220,764.59
Finance Charge. The dollar amount the loan will cost you.	\$74,711.59
Amount Financed. The loan amount available after paying your upfront finance charge.	\$143,617.27
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.509 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	49.801 %



Questions? If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at www.consumerfinance.gov/mortgage-closing

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

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

Tax Deductions

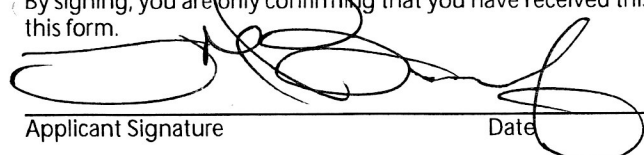
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Lakeview Loan Servicing, LLC		N/A	N/A	AAA Title Agency and Escrow Services, Inc
Address	4425 Ponce de Leon Blvd. MS 5-251 Coral Gables, FL 33146		N/A N/A, FL 00000	N/A N/A, FL 00000	394 South Atlantic Ave Ormond Beach, FL 32176
NMLS ID	391521				N/A
FL License ID	na				W043063
Contact	Nashim Ashtar Campa Valencia		No Relator Involved	No Relator Involved	Britan McIvee
Contact NMLS ID	2168569				N/A
Contact FL License ID	LO94999				P028726
Email	NashimCampa@lakeviewloanservicing.com		norealtor@noemail.com	norealtor@noemail.com	Closings@mytitleagent.com
Phone	305-921-6682		000-000-0000	000-000-0000	386-868-3581

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.


Applicant Signature

Date

4.29.24



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent . . . AAA Title Agency and Escrow Services, Inc

Property 414 ORANGE AVE
PORT ORANGE, FL 32127-4445



Lender Loan Number: 7440786402
Order Number: 7440786402
MIN Number: 1010298-0000223273-0
MERS Phone Number: 1-888-679-6377
Property Address: 414 Orange Ave, Port Orange, FL 32127

Prepared By:
Eric S. Zufelt, Esq.
Florida Bar ID # 479659
Zufelt Law Offices, LLC
826 South 8th Street, Suite 3
Sheboygan, WI 53081

After Recording Return to:
Indecomm Global Services
Mail Stop: FD-BV-9902
1427 Energy Park Drive
St. Paul, MN 55108
Or any electronic final documents (Recorded
Mortgage/Title Policy) may be emailed to Indecomm
at: Bayview.Viewpoint@indecomm.net

ASSUMPTION AGREEMENT

THIS ASSUMPTION AGREEMENT (“**Assumption Agreement**”) is entered into effective as of the 29 day of April, 2024, by and among **ANDREW MILLWATER**, an unmarried man (“**Original Borrower**”), **JOHN BANDORF**, unmarried (“**New Borrower**”), and MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC (“**Lender**”).

RECITALS

- A. Original Borrower obtained a Mortgage (“**Loan**”) MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC., AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC., a Limited Liability Company (“**Original Lender**”), which Loan is secured by certain Land and Improvements (“**Property**”), located in VOLUSIA COUNTY, FLORIDA. The Land is more particularly described in Exhibit A, attached to this Assumption Agreement.

- B. Original Borrower executed a promissory note evidencing the Loan, dated December 24, 2019, in the original principal amount of \$159,822.00, payable to Original Lender (“**Note**”).
- C. To secure repayment of the Loan, Original Borrower executed and delivered to Original Lender a MORTGAGE (“**Security Instrument**”) of even date with the Note, which is recorded in the land records of VOLUSIA COUNTY, FLORIDA (“**Land Records**”) at BOOK 7810, PAGE 3417. The term “**Original Loan Documents**” means the Note, the Security Instrument, all guaranties, all indemnity agreements, all collateral agreements, UCC filings, or any other documents now or in the future executed by Original Borrower or New Borrower, any guarantor or any other Person in connection with the Loan evidenced by the Note, as such documents may be amended from time to time.
- D. Original Borrower has transferred or has agreed to transfer all of its right, title, and interest in and to the Mortgaged Property to New Borrower and New Borrower has agreed to assume all of Original Borrower’s rights, obligations, and liabilities created or arising under certain of the Original Loan Documents, including the Security Instrument, with certain modifications, if any to the Security Instrument, as set forth in Exhibit B to this Assumption Agreement (“**Assumption**”).
- E. Capitalized terms not defined in this Assumption Agreement will have the meanings given to them in the Security Instrument.

AGREEMENT

NOW, THEREFORE, in consideration of these premises, the mutual covenants contained in this Assumption Agreement and other good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties agree as follows:

1. **Assumption of Obligations.** New Borrower covenants, promises, and agrees that New Borrower, jointly and severally if more than one, will unconditionally assume and be bound by all terms, provisions, and covenants of the Note and the Security Instrument as if New Borrower had been the original maker of the Note and Security Instrument. New Borrower will pay all sums to be paid and perform each and every obligation to be paid or performed by Original Borrower under and in accordance with the terms and conditions of the Note, Security Instrument, and all other Original Loan Documents assumed by New Borrower.
2. **Modification of Security Instrument.** New Borrower and Original Lender agree that the provisions of the Security Instrument are modified as set forth in Exhibit B to this Assumption Agreement.
3. **Original Lender’s Consent.** Subject to the satisfaction of all conditions set forth in this Assumption Agreement, Original Lender consents to the Assumption.
4. **Miscellaneous.**

- (a) This Assumption Agreement will be binding upon and will inure to the benefit of the parties to the Assumption Agreement and their respective heirs, successors, and permitted assigns.
- (b) Except as expressly modified by this Assumption Agreement, the Security Instrument will be unchanged and remain in full force and effect, and is hereby expressly approved, ratified, and confirmed. No provision of this Assumption Agreement that is held to be inoperative, unenforceable or invalid will affect the remaining provisions, and to this end all provisions of this Assumption Agreement are declared to be severable.
- (c) Time is of the essence of this Assumption Agreement.
- (d) This Assumption Agreement may not be changed orally, but only by an agreement in writing, signed by the party against whom enforcement of any waiver, change, modification or discharge is sought.
- (e) This Assumption Agreement will be construed in accordance with the laws of the Property Jurisdiction. This Assumption Agreement may be executed in counterparts, each of which will be deemed an original, but all of which together will constitute one and the same document.

5. Executed Original. An executed original of this Assumption Agreement will be recorded in the Land Records as a modification to the Security Instrument.

IN WITNESS WHEREOF, the parties have executed this Assumption Agreement as of the date written above.

Original Borrower executes this Assumption Agreement solely to acknowledge New Borrower's assumption of the Loan, without Original Borrower incurring any newly-created obligations or liabilities by its execution of this Assumption Agreement.

ORIGINAL BORROWER:

Witness 1
Print Name: _____
Address: _____

ANDREW MILLWATER
414 Orange Ave, Port Orange, FL 32127
Address

Witness 2
Print Name: _____
Address: _____

STATE OF _____ §
COUNTY OF _____ §

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this ____ day of _____, 20____, by **ANDREW MILLWATER**, who is personally known to me or has produced _____ as identification.

Signature of Notary Public – State of _____

Printed, Typed or Stamp Commissioned Name of Notary Public

Personally known: _____ OR Produced Identification: _____

Type of Identification Produced: _____

NEW BORROWER:

[Handwritten signature of John Bandorf]

JOHN BANDORF

414 Orange Ave, Port Orange, FL 32127
Address

[Handwritten signature of Britan McIlvee]

Witness 1

Print Name: Britan McIlvee

Address: 394 S. Atlantic Ave.
Ormond Beach, FL 32174

Witness 2

Print Name:

Address:

STATE OF Florida §

COUNTY OF Volusia §

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 29th day of April, 2024, by JOHN BANDORF, who is personally known to me or has produced Drivers License as identification.

[Handwritten signature of Britan McIlvee]

Signature of Notary Public – State of Florida

Printed, Typed or Stamp Commissioned Name of Notary Public

Personally known: _____ OR Produced Identification:

Type of Identification Produced: Drivers License



CONSENTED TO BY LENDER:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC

[Handwritten Signature]

Witness 1
Print Name: Lisa Donohue
Address: 507 Prudential Rd, Horsham, PA

[Handwritten Signature]

By: Brian P. Rippert
Vice President

Title: _____

Date: April 22, 2024

4425 Ponce de Leon Blvd.
Coral Gables, FL 33146

Witness 2
Print Name: Scott Perno
Address: 507 Prudential Rd, Horsham, PA

Address _____

STATE OF Pennsylvania §
COUNTY OF Montgomery §

The foregoing instrument was acknowledged before me by means of physical presence or online notarization, this 22 day of April, 2024, by Brian P. Rippert, as Vice President, of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR LAKEVIEW LOAN SERVICING, LLC, who is personally known to me or has produced self as identification.

Isabel P. Martin
Signature of Notary Public – State of Pennsylvania

ISABEL P. MARTIN
Printed, Typed or Stamp Commissioned Name of Notary Public

Personally known: OR Produced Identification: _____

Type of Identification Produced: _____

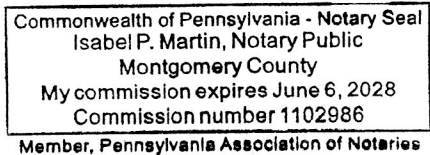


EXHIBIT A

LOTS 8, 9 AND THE SOUTH 1/2 OF LOT 10, BLOCK L, AMENDED PLAN OF VIRGINIA HEIGHTS, ACCORDING TO THE PLAT THEREOF, RECORDED IN MAP BOOK 9, PAGE 92, OF THE PUBLIC RECORDS OF VOLUSIA COUNTY, FLORIDA.

Commonly known as: 414 Orange Ave, Port Orange, FL 32127
Parcel ID: 630314120080

EXHIBIT “B”

As used in the Security Instrument, all references to “Borrower” will be deemed to refer to “New Borrower.”

***THIS FORM MUST BE RECORDED
ALONG WITH ASSUMPTION AGREEMENT
Loan # 7440786402**

AGREEMENT CREATING LIABILITY TO HOLDER AND TO UNITED STATES

Agreement made and entered into by and between the Original Mortgagor(s), or their successors in interest, hereinafter referred to as Seller, and the Assumer(s), hereinafter named and referred to as Buyer, is WITNESSETH:

For the purposes and pursuant to the provisions of Title 38, U. S. C. § 3714, Buyer hereby assumes and agrees to pay the hereinafter described Debt guaranteed or insured under the provisions of the Department of Veterans Affairs Loan Guaranty Program and also assumes and agrees to pay the obligation of the veteran, one (or all) of the Original Mortgagor(s), to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the Debt by the Department of Veterans Affairs under the said provisions of the Department of Veterans Affairs Loan Guaranty Program.

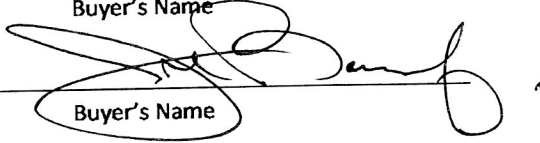
It is mutually agreed as follows:

1. That the Debt is evidenced by the promissory note of the Original Mortgagor(s) dated December 24, 2019, and drawn in favor of a lender named **Lakeview Loan Servicing LLC**, said note, mortgage or deed of trust and Debt currently being the property of a holder named **Lakeview Loan Servicing LLC**.
2. That the Debt is secured by mortgage or deed of trust of even date with said note, and was recorded on February 2, 2020 in Book 7810 at Page 3417, Instrument No. N/A, of the records of the Volusia County Clerk and Recorder's Office, State of Florida.
3. That the monetary facts about the Debt are in part as follows:
Original Principal Amount of \$159,822.
Current unpaid principal balance \$145,746.
Annual interest rate on unpaid principal balance 3.375%.
4. That the real estate and improvements which are encumbered as security for the Debt are the subject of a conveyance from the Seller to the Buyer and this assumption agreement is part and parcel of the consideration for said conveyance.
5. That this agreement shall inure to the benefit of the lender, any and all subsequent holders and the Department of Veteran Affairs.
6. That this agreement constitutes an application by the Seller and the Buyer to the Department of Veterans Affairs to release the Seller from any and all liability arising out of any claim payment made on account of the Department of Veterans Affairs contract of guaranty or insurance, whether the liability is by subrogation, indemnification, or both, and to substitute the said Buyer as being liable in the place and stead of the Seller.

Witness our hands and seals this 29 day of APRIL, 2024.

ANDREW MILLWATER JOHN BANDORF
Seller's Name Buyer's Name

Seller's Name

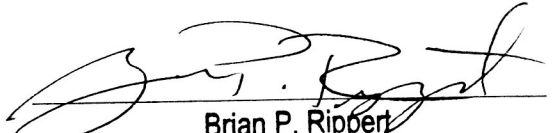

Buyer's Name

JOINDER AND RELEASE OF SELLER BY DEPARTMENT OF VETERANS AFFAIRS

For the purposes and pursuant to the provisions of Title 38, U. S. C. § 3714 only, and in consideration of the foregoing, the Seller is hereby released from any and all liability to the Department of Veterans Affairs arising out of claim payment made on account of the Department of Veteran Affairs contract of guaranty or insurance whether the liability is by subrogation, indemnification, or both.

DATED this 22nd day of April, 2024.

LAKEVIEW LOAN SERVICING, LLC


BY: Brian P. Rippert
Vice President
Name and Title of Signing Official

As Holder of the above described indebtedness pursuant to authority granted in 38 U. S. C., Section 3714.

FHA AMENDATORY STATEMENT AND REAL ESTATE CERTIFICATION

Borrower(s): **JOHN BANDORF**

Loan Number: **7440786402**

Property Address: **414 ORANGE AVE
PORT ORANGE, FL 32127-4445**

Lender: **Lakeview Loan Servicing, LLC**

AMENDATORY STATEMENT:

It is expressly agreed that notwithstanding any other provisions of this contract, the purchaser shall not be obligated to complete the purchase of the property described herein or to incur any penalty by forfeiture of earnest money deposits or otherwise unless the purchaser has been given in accordance with HUD/FHA or VA requirements a written statement issued by the Federal Housing Commissioner, Department of Veterans Affairs, or a Direct Endorsement Lender, setting forth the appraised value of the property of not less than **\$145,746.00**. The purchaser shall have the privilege and option of proceeding with consummation of the contract without regard to the amount of the appraised valuation. The appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or the condition of the property. The purchaser should satisfy himself/herself that the price and condition of the property are acceptable.



JOHN BANDORF

DATE

4.29.24

ANDREW MILLWATER

DATE



REAL ESTATE CERTIFICATION:

The borrower, seller, and the real estate agent or broker involved in the sales transaction certify, to the best of our knowledge and belief, that (1) the terms and conditions of the sales contract are true and (2) any other agreement entered into by any parties in connection with the real estate transaction is part of, or attached to, the sales agreement.



JOHN BANDORF

4.29.24

DATE

ANDREW MILLWATER

DATE

NO RELATOR INVOLVED

DATE

NO RELATOR INVOLVED

DATE

WARNING: Section 1010 of title 18, U.S.C. provides: "Whoever for purpose of... influencing such Administration... makes, passes, utters, or publishes any statement, knowing the same to be false... shall be fined under this title or imprisoned not more than two years, or both."



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 7440786402	Date: April 29, 2024
Loan Amount: \$145,746.00	First Payment Date: May 1, 2024
Borrower Name(s): JOHN BANDORF	Servicer Name and Address: Lakeview Loan Servicing, LLC 4425 Ponce De Leon Boulevard, MS5-251 Coral Gables, FL 33146
	Servicer Telephone: 877-772-5391 Toll-Free Number:
Property Address: 414 ORANGE AVE, PORT ORANGE, FL 32127-4445	

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

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 2,891.63
MAY	413.09			3,304.72
JUN	413.09			3,717.81
JUL	413.09			4,130.90
AUG	413.09			4,543.99
SEP	413.09			4,957.08
OCT	413.09	2,907.96	Haz Ins.	2,462.21
NOV	413.09	2,049.12	Prop. Taxes	826.18
DEC	413.09			1,239.27
JAN	413.09			1,652.36
FEB	413.09			2,065.45
MAR	413.09			2,478.54
APR	413.09			2,891.63

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

Cushion selected by servicer: \$ 826.18


Total disbursements: \$ 4,957.08

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$1,119.66, OF WHICH \$706.57 WILL BE FOR PRINCIPAL AND INTEREST AND \$413.09 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.



SIGNATURE ADDENDUM



JOHN BANDORF

4/29/24
DATE



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7440786402

Agency Case No. 17-17-6-2044127

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix)

JOHN MICHAEL BANDORF

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number 264-65-5255
(or Individual Taxpayer Identification Number)

Date of Birth (mm/dd/yyyy)
04/19/1964

Citizenship
 U.S. Citizen
 Permanent Resident Alien
 Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: _____

Each Borrower intends to apply for joint credit. Your initials: _____

List Name(s) of Other Borrower(s) Applying for this Loan
(First, Middle, Last, Suffix) - Use a separator between names

Marital Status

Married
 Separated
 Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

Dependents (not listed by another Borrower)

Number 0

Ages _____

Contact Information

Home Phone 386-316-8754

Cell Phone _____

Work Phone _____ Ext. _____

Email Johnm@Bandorf.org

Current Address

Street 414 Orange Ave

Unit # _____

City Port Orange State FL ZIP 32127 Country US

How Long at Current Address? 4 Years 0 Months Housing No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name _____ Phone _____

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

Position or Title Retired

Start Date ____ / ____ / ____ (mm/dd/yyyy)

How long in this line of work? ____ Years ____ Months

Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Gross Monthly Income

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____ /month

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month

Check if you are the Business Owner or Self-Employed I have an ownership share of less than 25%. Monthly Income (or Loss) _____
 I have an ownership share of 25% or more. _____

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

Does not apply



1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

Does not apply

1e. Income from Other Sources

Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Income Source - use list above	Monthly Income
Pension	\$3,184.00
Social Security	\$2,175.00
Provide TOTAL Amount Here	\$5,359.00

Section 2: Financial Information — Assets and Liabilities. This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking Account	Bank of America	003448926947	\$1,170.00
Stock	Robinhood	934931445	\$28,471.00
Provide TOTAL Amount Here			\$29,641.00

2b. Other Assets and Credits You Have

Does not apply

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

Does not apply

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	SPACECOASTCU	8100017440751	\$47,040.00	<input type="checkbox"/>	\$853.00
Revolving	CAPITAL ONE	7638	\$3,073.00	<input type="checkbox"/>	\$77.00
Revolving	GS BANK USA	0512	\$2,205.00	<input type="checkbox"/>	\$145.00
Revolving	JPMCB CARD	9210	\$214.00	<input type="checkbox"/>	\$35.00
Revolving	excess hoi premium		\$37.00	<input type="checkbox"/>	\$37.00

2d. Other Liabilities and Expenses

Does not apply



Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street 4472 Chalmerte Court Unit # _____
 City Port Orange State FL ZIP 32127 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$244,000.00		Second Home	\$496.81	\$	\$

Mortgage Loans on this Property Does not apply

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 145,746.00 Loan Purpose Purchase Refinance Other (specify) _____
 Property Address Street 414 ORANGE AVE Unit # _____
 City PORT ORANGE State FL ZIP 32127-4445 County Volusia
 Number of Units 1 Property Value \$ 158,049.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

4c. Rental Income on the Property You Want to Purchase

For Purchase Only Does not apply

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- Community Nonprofit
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other



Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES SH _____ O _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES



Section 6: Acknowledgements and Agreements. This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.


(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.



Borrower Signature

JOHN BANDORF

Date (mm/dd/yyyy)

4.29.24



Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino – Print origin: _____

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? NO YES
Was the sex of the Borrower collected on the basis of visual observation or surname? NO YES
Was the race of the Borrower collected on the basis of visual observation or surname? NO YES

The Demographic Information was provided through:

Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet



Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Lakeview Loan Servicing, LLC
Address 507 Prudential Road, Horsham, PA 19044
Loan Originator Organization NMLSR ID# 391521 State License ID# _____
Loan Originator Name Nashim Ashtar Campa Valencia
Loan Originator NMLSR ID# 2168569 State License ID# LO94999
Email NashimCampa@lakeviewloanservicing.com Phone 305-921-6682

Signature _____ Date (mm/dd/yyyy) _____



Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (*explain*) _____
State _____





Department of Veterans Affairs

REPORT AND CERTIFICATION OF LOAN DISBURSEMENT AUTOMATIC PROCEDURE PRIOR APPROVAL PROCEDURE

INSTRUCTIONS TO LENDERS: For use by lenders closing VA loans under 38 U.S.C. 3710.
RESPONDENT BURDEN: We need this information to confirm that the lender has closed the loan in compliance with all applicable VA laws and regulations and that the veteran has entered into the loan with an understanding of all relevant requirements and responsibilities. Title 38, United States Code, allows us to ask for this information. We estimate that you will need an average of 20 minutes to review the instructions, find the information, and complete this form. VA cannot conduct or sponsor a collection of information unless a valid OMB control number is displayed. You are not required to respond to a collection of information if this number is not displayed. Valid OMB control numbers can be located on the OMB Internet Page at www.reginfo.gov/public/do/PRAMain. If desired, you can call 1-800-827-1000 to get information on where to send comments or suggestions about this form.

1. VA LOAN NUMBER 17-17-6-2044127	2A. LENDER'S LOAN NUMBER 7440786402	2B. LENDER'S VA IDENTIFICATION NUMBER 6395440000	3. DATE OF REPORT April 29, 2024
4A. FIRST NAME - MIDDLE NAME - LAST NAME OF VETERAN JOHN MICHAEL BANDORF			4B. VETERAN'S SOCIAL SECURITY NO. 264-65-5255
5. PRESENT ADDRESS OF VETERAN (Include ZIP Code) 414 Orange Ave Port Orange, FL 32127			
6A. FIRST NAME - MIDDLE NAME - LAST NAME OF ANY CO-OBLIGOR			6B. CO-OBLIGOR'S SOCIAL SECURITY NO.

This report of the undersigned lender is made pursuant to Section 3702(c), Title 38, United States Code. The undersigned lender and veteran each agree that the Regulations issued under Chapter 37, Title 38, United States Code, and in effect on the date of the loan shall govern the rights, duties, and liabilities of the parties and that any provisions of the loan instruments inconsistent with such Regulations are hereby amended and supplemented to conform thereto and request issuance of evidence of the loan to the full extent permitted by the veteran's available entitlement. GUARANTY INSURANCE

SECTION I - PURPOSE, AMOUNT, TERMS AND SECURITY FOR LOAN

7. PURPOSE OF LOAN

<input type="checkbox"/> INTEREST RATE REDUCTION REFINANCE	<input type="checkbox"/> PURCHASE MANUFACTURED HOME (NOT PERMANENTLY AFFIXED)
<input type="checkbox"/> CASH OUT REFINANCE	<input type="checkbox"/> PURCHASE A CONDOMINIUM
<input type="checkbox"/> CONSTRUCTION - TWO-TIME CLOSING	<input type="checkbox"/> PURCHASE A 2-4 UNIT HOME
<input type="checkbox"/> CONSTRUCTION - ONE-TIME CLOSING	<input type="checkbox"/> PURCHASE AN EXISTING HOME (INCLUDES MANUFACTURED HOMES PERMANENTLY AFFIXED)
<input type="checkbox"/> ALTERATION & REPAIR	

8. ADDRESS OF PROPERTY SECURING LOAN (Include lot and block numbers, subdivision name and ZIP Code)
414 ORANGE AVE, PORT ORANGE, FL 32127-4445, Lot #: 8,9 and south 1/2 of 10, Block #: L, Subdivision #: Virginia Heights

9. TERMS OF LOAN

A. AMOUNT OF LOAN \$ 145,746.00	B. INTEREST RATE 3.375 %	C. TERM OF LOAN (MONTHS) 309	D. AMORTIZATION TYPE <input type="checkbox"/> FIXED <input type="checkbox"/> ADJUSTABLE <input type="checkbox"/> HYBRID-ARM
E. ARM TYPE (IF APPLICABLE) <input type="checkbox"/> 3/1 <input type="checkbox"/> 5/1 <input type="checkbox"/> 7/1 <input type="checkbox"/> 10/1	F. PRINCIPAL AND INTEREST PAYABLE EACH PERIOD \$ 706.57	G. DATE LOAN WAS CLOSED April 29, 2024	
H. DATE LOAN PROCEEDS FULLY PAID OUT 04/29/2024	I. DATE OF FIRST PAYMENT 05/01/2024	J. DATE OF MATURITY 01/01/2050	K. DATE OF NOTE 04/29/2024
10. TYPE OF LIEN (38 CFR 36.4351) <input checked="" type="checkbox"/> FIRST REALTY MORTGAGE <input type="checkbox"/> SECOND REALTY MORTGAGE <input type="checkbox"/> FIRST CHATTEL MORTGAGE <input type="checkbox"/> UNSECURED <input type="checkbox"/> OTHER (Specify)			
11. ESTATE IN PROPERTY IS (38 CFR 36.4350) <input checked="" type="checkbox"/> FEE SIMPLE <input type="checkbox"/> LEASEHOLD (Give expiration date) <input type="checkbox"/> OTHER (Specify)			
12. TITLE OF PROPERTY IS VESTED IN THE FOLLOWING PERSON(S) <input type="checkbox"/> VETERAN <input type="checkbox"/> VETERAN AND SPOUSE <input type="checkbox"/> VETERAN AND NON-VETERAN (Who is not spouse) <input type="checkbox"/> VETERAN AND VETERAN (Each using entitlement) <input checked="" type="checkbox"/> OTHER (Specify) Veteran and two non-veterans			

13. LIST ALL TITLE HOLDERS:
JOHN BANDORF

14. DISCOUNT POINTS CHARGED \$	15. DISCOUNT POINTS FINANCED (IRRRL ONLY) \$
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FOR REFINANCES ONLY (16 AND 17)

16A. WAS THE LOAN BEING REFINANCED MODIFIED? <input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> N/A (IF NO, SKIP TO 17)	16B. MODIFIED INTEREST RATE %	16C. MODIFIED TERM
17A. WAS THE LOAN BEING REFINANCED AN ADJUSTABLE-RATE MORTGAGE (ARM)? <input type="checkbox"/> YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> N/A (IF NO, SKIP TO 18)	17B. CURRENT RATE IF LOAN BEING REFINANCED WAS AN ARM %	
18. AMOUNT OF ENERGY EFFICIENCY MORTGAGE \$	19. LIST OF ENERGY IMPROVEMENTS	

20. APPROXIMATE ANNUAL REAL ESTATE TAXES \$	21. INSURANCE FACE AMOUNT OF POLICY \$ 146,337.00 ANNUAL PREMIUM \$ 2,907.96	A. HAZARD NONE	B. FLOOD (Where applicable)	22. APPROXIMATE ANNUAL ASSESSMENT PAYMENT \$	23. TOTAL UNPAID SPECIAL ASSESSMENTS \$
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24. HOMEOWNERS ASSOCIATION DUES \$ PER MONTH	25. DESCRIBE NONREALTY, IF ANY, ACQUIRED WITH PROCEEDS OF LOAN (Attach separate sheet if necessary)
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26. AMOUNT WITHHELD FROM LOAN PROCEEDS AND DEPOSITED INTO ESCROW \$	27. ITEMS TO BE COMPLETED AS PART OF THE ESCROW (Attach separate sheet if necessary)
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IF LAND ACQUIRED BY SEPARATE TRANSACTION COMPLETE ITEMS 28 AND 29	28. DATE ACQUIRED	29. PURCHASE PRICE (If acquired other than by purchase, state "None") \$
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SECTION II - LENDER'S CERTIFICATION

30. I, THE UNDERSIGNED LENDER, CERTIFY THAT:

- A. If this loan was closed under the automatic procedure, no default exists which has continued for more than 30 days.
- B. The lender has not imposed and will not impose any charges or fees against the veteran borrower in excess of those permissible under the schedule set forth in paragraph (d) of 38 CFR 36.4312.
- C. The information furnished in Section I is true, accurate and complete.
- D. The information contained in the loan application was obtained directly from the veteran by an employee of the undersigned lender or the lender's duly authorized agent and is true to the best of the lender's knowledge and belief.
- E. The credit report submitted on the subject veteran (and co-borrower, if any) was ordered by the undersigned lender or the lender's duly authorized agent directly from the credit bureau which prepared the report and was received directly from said credit bureau.
- F. The verification(s) of employment and verification(s) of deposits were requested and received by the lender or the lender's duly authorized agent without passing through the hands of any third persons and are true to the best of the lender's knowledge and belief.
- G. This report was signed by the veteran after Sections I, II and III were completed.
- H. This loan to the named veteran meets the income and credit requirements of the governing law in the judgment of the undersigned.
- I. The names and functions of any duly authorized agents who developed on behalf of the lender any of the information or supporting credit data submitted are as follows:

NAME	ADDRESS	FUNCTION (e.g. obtained information for loan application; ordered credit report, verification of employment, verification of deposits, etc.)
a. _____	_____	_____
b. _____	_____	_____
c. _____	_____	_____

If no agent is shown above, the undersigned lender affirmatively charges that all information and supporting credit data were obtained directly by the lender.

- J. The undersigned lender understands and agrees that the lender is responsible for the acts of agents identified in Item 30I as to the functions with which they are identified.
- K. The loan conforms with the applicable provisions of Title 38, U.S. Code and the Regulations concerning guaranty or insurance of loans to veterans.
- L. COMPLETE WHERE AUTHORIZED BY CERTIFICATE OF REASONABLE VALUE.
 - Any construction, repairs, alterations, or improvements upon which the reasonable value of the property is predicated and which were not inspected and approved subsequent to completion by a compliance inspector designated by the Secretary have been completed properly.
- M. If the loan application has been submitted for the prior approval of the VA, the proceeds of the loan were expended for the purposes described in the loan application or refinancing proposal originally submitted for the prior approval of the VA and in the amounts shown in the statement of loan disbursement and costs or Closing Disclosure (CD) that is attached to and incorporated in this report.
- N. Any deviations or changes of identity in the security of the property from that set forth in the plans and specifications upon which the original appraisal was based are itemized in an attachment hereto and have been approved as required in 38 C.F.R. 36.4304 and have been completed properly.
- O. If this is a refinancing loan under section 3710a(5) of title 38, U.S.C., the veteran's secured liens of record identified on the property and shown on the loan application, and any debts listed on the application which were not secured by liens of record and which were to have been retired from the proceeds of the loan, have, in fact, been paid in full. The amount of cash, if any, shown as paid to the veteran on the statement of loan disbursement and costs or Closing Disclosure that is attached to and incorporated in this report was, in fact, disbursed to him or her personally.
- P. If this loan is required to be personally reviewed and approved by a VA-approved underwriter, the name of that underwriter is as follows: **Kathy Tompkins**

31A. NAME OF UNDERWRITER Kathy Tompkins	31B. UNDERWRITER VA ID NUMBER 022863
32. NAME AND ADDRESS OF LENDER Lakeview Loan Servicing, LLC 4425 Ponce De Leon Boulevard, MS5-251 Coral Gables, FL 33146	33. TELEPHONE NO. OF LENDER 877-772-5391
34. DATE SIGNED	35. SIGNATURE AND TITLE OF LENDER REPRESENTATIVE

SECTION III - VETERAN'S CERTIFICATIONS (To be executed by the veteran on the date loan is closed)

PRIVACY ACT NOTICE: VA will not disclose information collected on this form to any source other than what has been authorized under the Privacy Act of 1974 or Title 38, Code of Federal Regulations 1.576 for routine uses (i.e., information may be disclosed to Congress when requested on behalf of a veteran for statistical purposes in specific geographic regions) as identified in the VA system of records, 55VA26, Loan Guaranty Home, Condominium and Manufactured Home Loan Applicant Records, Specially Adapted Housing Applicant Records and Vendor Loan Applicant Records - VA, published in the Federal Register. Your obligation to respond is voluntary, but failure to provide requested information could impede processing. Giving us your SSN account information is voluntary. Refusal to provide your SSN by itself will not result in the denial of benefits. VA will not deny any individual benefits for refusing to provide his or her SSN unless the disclosure of the SSN is required by a Federal Statute of law in effect prior to January 1, 1975, and still in effect.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that the VA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

FEDERAL COLLECTION POLICY NOTICE: The Debt Collection Act of 1982, Pub. Law 97-365, require persons applying for a federally insured or guaranteed loan to furnish his/her social security number (SSN). You must provide all the requested information, including your SSN. HUD and/or VA may conduct a computer match to verify the information you provide. VA may disclose certain information to Federal, State and local agencies when relevant to civil, criminal, or regulatory investigations and prosecutions. It will not otherwise be disclosed or released outside of VA, except as required and permitted by law. The information will be used to determine whether you qualify as a mortgagor. Any disclosure information disclosed or released outside of VA, except as required and permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice outside VA will be made only as permitted by law. Failure to provide any of the requested information, including SSN, may result in disapproval of your loan application. This is notice to you as required by the Right to Financial Privacy Act of 1978 that VA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law. Caution. Delinquencies, defaults, foreclosures, and abuses of mortgage loans involving programs of the Federal Government can be costly and detrimental to your credit, now and in the future. The lender in this transaction, its agents and assigns as well as the Federal Government, its agencies, agents and assigns, are authorized to take any and all of the following actions in the event loan payments become delinquent on the mortgage loan described in the attached application: (1) Report your name and account information to a credit bureau; (2) Assess additional interest and penalty charges for the period of time that payment is not made; (3) Assess charges to cover additional administrative costs incurred by the Government to service your account; (4) Offset amounts owed to you under other Federal programs; (5) Refer your account to a private attorney, collection agency or mortgage servicing agency to collect the amount due, foreclose the mortgage, sell the property and seek judgment against you for any deficiency; (6) Refer your account to the Department of Justice for litigation in the courts; (7) If you are a current or retired Federal employee, take action to offset your salary, or civil service retirement benefits; (8) Refer your debt to the Internal Revenue Service as your taxable income. All of these actions can and will be used to recover any debts owed when it is determined to be in the interest of the lender and/or the Federal Government to do so.

36. I, THE UNDERSIGNED VETERAN, CERTIFY THAT:

- a. **Occupancy:**
 - (1) I now actually occupy the above-described property as my home or intend to move into and occupy said property as my home within a reasonable period of time or intend to reoccupy it after the completion of major alterations, repairs or improvements.
 - (2) My spouse is on active military duty and in his or her absence, I occupy or intend to occupy the property securing this loan as my home.
 - (3) The veteran is on active military duty and in his or her absence, I certify that a dependent child of the veteran occupies or will occupy the property securing this loan as their home. (NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 40)
 - (4) I previously occupied the property securing this loan as my home. (For interest rate reduction loans)
 - (5) While my spouse was on active military duty and unable to occupy the property securing this loan, I previously occupied the property that is securing this loan as my home. (For interest rate reduction loans)
 - (6) While the veteran was on active military duty and unable to occupy the property securing this loan, the property was occupied by the veteran's dependent child as his or her home. (For interest rate reduction loans.) (NOTE: this requires that the veteran's attorney-in-fact or legal guardian of the dependent child sign in Item 40)

NOTE: If Item (2) or (5) is checked the veteran's spouse must also sign Item 41 below.

b. **Reasonable Value:**
I have been informed that \$ 158,049.00 is the reasonable value of the property as determined by VA.

IF THE CONTRACT PRICE OR COST EXCEEDS THE VA REASONABLE VALUE,

- I was aware of this valuation when I signed my contract and I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.
- I was not aware of this valuation when I signed my contract but have elected to complete the transaction at the contract purchase price or cost. I have paid or will pay in cash from my own resources at or prior to loan closing a sum equal to the difference between the contract purchase price or cost and the VA reasonable value. I do not and will not have outstanding after loan closing any unpaid contractual obligation on account of such cash payment.



c. Neither I, nor anyone authorized to act for me, will refuse to sell or rent, after the making of a bona fide offer, or refuse to negotiate for the sale or rental of, or otherwise make unavailable or deny the dwelling of property covered by this loan to any person because of race, color, religion, sex or national origin. I recognize that any restrictive covenant on this property relating to race, color, religion, sex or national origin is illegal and void and civil action for preventive relief may be brought by the Attorney General of the United States in any appropriate U.S. District Court against any person responsible for the violation of the applicable law.

d. I AM AWARE THAT VA DOES NOT WARRANT THE CONDITION OR VALUE OF THE PROPERTY.

e. Certificate of Eligibility Conditions (COE):

If the COE indicates it is subject to continued active-duty service, I the undersigned Veteran certify I have not been discharged or released from active duty since the COE was issued.

If the COE indicates it is subject to continued Reserve/National Guard Service, I the undersigned Veteran certify I have not been discharged or released from Reserve/National Guard Service since the COE was issued.

If the COE indicates it is subject to my eligibility as an unremarried surviving spouse, I the undersigned spouse, certify that my status has not changed since the COE was issued.

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES	37A. VETERAN <i>(If you do not wish to complete Items 37B thru 37D, please initial here)</i>	INITIALS	37B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input checked="" type="checkbox"/> NOT HISPANIC OR LATINO	37C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input checked="" type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	37D. GENDER <input checked="" type="checkbox"/> MALE <input type="checkbox"/> FEMALE
	38A. CO-OBLIGOR <i>(If you do not wish to complete Items 38B thru 38D, please initial here)</i>	INITIALS	38B. ETHNICITY <input type="checkbox"/> HISPANIC OR LATINO <input type="checkbox"/> NOT HISPANIC OR LATINO	38C. RACE <input type="checkbox"/> AMERICAN INDIAN OR ALASKAN NATIVE <input type="checkbox"/> NATIVE HAWAIIAN OR OTHER PACIFIC ISLANDER <input type="checkbox"/> WHITE <input type="checkbox"/> ASIAN <input type="checkbox"/> BLACK OR AFRICAN AMERICAN	38D. GENDER <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE
39. DATE SIGNED	40. SIGNATURE OF VETERAN <i>(Read Certifications Carefully before Signing)</i>			41. SIGNATURE OF CO-OBLIGOR <i>(If applicable)</i>	

4.29.24

Federal Statutes provide severe penalties for any fraud, intentional misrepresentation, or Criminal Connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the Department of Veterans Affairs.



AFFIDAVIT OF OCCUPANCY

STATE OF FLORIDA }
COUNTY OF Volusia } SS.
414 ORANGE AVE
PORT ORANGE, FL 32127-4445

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **JOHN BANDORF**

("Affiants") who, upon being duly sworn, depose and say as follows:

- 1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
 - [x] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
 - [] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
 - [] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
 - [] 1.4 **REFINANCES ONLY**
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on

- 2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: **Lakeview Loan Servicing, LLC**

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to: **Lakeview Loan Servicing, LLC**

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
- 3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
- 4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.



JOHN BANDORF

4.29.24
DATE



State of FLORIDA

County of VOLUSIA

Signed and sworn to (or affirmed) by means of physical presence or online notarization before me on this 29th day of APRIL, 2024, (date) by JOHN BANDORF.

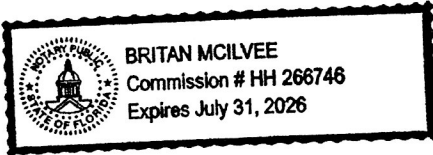


Signature

Printed Name

Title or Rank

Serial Number, if any



AMORTIZATION SCHEDULE

Loan No.: **7440786402**
 Borrower(s): **JOHN BANDORF**
 Lender: **Lakeview Loan Servicing, LLC**

Date: **04/29/2024**
 Loan Amount: **\$145,746.00**
 Term: **25 years and 9 months**
 Interest Rate: **3.375 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	05/01/2024	\$706.57	\$296.66	\$409.91	\$145,449.34	\$0.00	
2	06/01/2024	\$706.57	\$297.49	\$409.08	\$145,151.85	\$0.00	
3	07/01/2024	\$706.57	\$298.33	\$408.24	\$144,853.52	\$0.00	
4	08/01/2024	\$706.57	\$299.17	\$407.40	\$144,554.35	\$0.00	
5	09/01/2024	\$706.57	\$300.01	\$406.56	\$144,254.34	\$0.00	
6	10/01/2024	\$706.57	\$300.85	\$405.72	\$143,953.49	\$0.00	
7	11/01/2024	\$706.57	\$301.70	\$404.87	\$143,651.79	\$0.00	
8	12/01/2024	\$706.57	\$302.55	\$404.02	\$143,349.24	\$0.00	
9	01/01/2025	\$706.57	\$303.40	\$403.17	\$143,045.84	\$0.00	
10	02/01/2025	\$706.57	\$304.25	\$402.32	\$142,741.59	\$0.00	
11	03/01/2025	\$706.57	\$305.11	\$401.46	\$142,436.48	\$0.00	
12	04/01/2025	\$706.57	\$305.97	\$400.60	\$142,130.51	\$0.00	
13	05/01/2025	\$706.57	\$306.83	\$399.74	\$141,823.68	\$0.00	
14	06/01/2025	\$706.57	\$307.69	\$398.88	\$141,515.99	\$0.00	
15	07/01/2025	\$706.57	\$308.56	\$398.01	\$141,207.43	\$0.00	
16	08/01/2025	\$706.57	\$309.42	\$397.15	\$140,898.01	\$0.00	
17	09/01/2025	\$706.57	\$310.29	\$396.28	\$140,587.72	\$0.00	
18	10/01/2025	\$706.57	\$311.17	\$395.40	\$140,276.55	\$0.00	
19	11/01/2025	\$706.57	\$312.04	\$394.53	\$139,964.51	\$0.00	
20	12/01/2025	\$706.57	\$312.92	\$393.65	\$139,651.59	\$0.00	
21	01/01/2026	\$706.57	\$313.80	\$392.77	\$139,337.79	\$0.00	
22	02/01/2026	\$706.57	\$314.68	\$391.89	\$139,023.11	\$0.00	
23	03/01/2026	\$706.57	\$315.57	\$391.00	\$138,707.54	\$0.00	
24	04/01/2026	\$706.57	\$316.46	\$390.11	\$138,391.08	\$0.00	
25	05/01/2026	\$706.57	\$317.35	\$389.22	\$138,073.73	\$0.00	
26	06/01/2026	\$706.57	\$318.24	\$388.33	\$137,755.49	\$0.00	
27	07/01/2026	\$706.57	\$319.13	\$387.44	\$137,436.36	\$0.00	
28	08/01/2026	\$706.57	\$320.03	\$386.54	\$137,116.33	\$0.00	
29	09/01/2026	\$706.57	\$320.93	\$385.64	\$136,795.40	\$0.00	
30	10/01/2026	\$706.57	\$321.83	\$384.74	\$136,473.57	\$0.00	
31	11/01/2026	\$706.57	\$322.74	\$383.83	\$136,150.83	\$0.00	
32	12/01/2026	\$706.57	\$323.65	\$382.92	\$135,827.18	\$0.00	
33	01/01/2027	\$706.57	\$324.56	\$382.01	\$135,502.62	\$0.00	
34	02/01/2027	\$706.57	\$325.47	\$381.10	\$135,177.15	\$0.00	
35	03/01/2027	\$706.57	\$326.38	\$380.19	\$134,850.77	\$0.00	
36	04/01/2027	\$706.57	\$327.30	\$379.27	\$134,523.47	\$0.00	
37	05/01/2027	\$706.57	\$328.22	\$378.35	\$134,195.25	\$0.00	
38	06/01/2027	\$706.57	\$329.15	\$377.42	\$133,866.10	\$0.00	
39	07/01/2027	\$706.57	\$330.07	\$376.50	\$133,536.03	\$0.00	
40	08/01/2027	\$706.57	\$331.00	\$375.57	\$133,205.03	\$0.00	
41	09/01/2027	\$706.57	\$331.93	\$374.64	\$132,873.10	\$0.00	
42	10/01/2027	\$706.57	\$332.86	\$373.71	\$132,540.24	\$0.00	
43	11/01/2027	\$706.57	\$333.80	\$372.77	\$132,206.44	\$0.00	
44	12/01/2027	\$706.57	\$334.74	\$371.83	\$131,871.70	\$0.00	
45	01/01/2028	\$706.57	\$335.68	\$370.89	\$131,536.02	\$0.00	
46	02/01/2028	\$706.57	\$336.62	\$369.95	\$131,199.40	\$0.00	
47	03/01/2028	\$706.57	\$337.57	\$369.00	\$130,861.83	\$0.00	
48	04/01/2028	\$706.57	\$338.52	\$368.05	\$130,523.31	\$0.00	
49	05/01/2028	\$706.57	\$339.47	\$367.10	\$130,183.84	\$0.00	
50	06/01/2028	\$706.57	\$340.43	\$366.14	\$129,843.41	\$0.00	
51	07/01/2028	\$706.57	\$341.39	\$365.18	\$129,502.02	\$0.00	
52	08/01/2028	\$706.57	\$342.35	\$364.22	\$129,159.67	\$0.00	
53	09/01/2028	\$706.57	\$343.31	\$363.26	\$128,816.36	\$0.00	
54	10/01/2028	\$706.57	\$344.27	\$362.30	\$128,472.09	\$0.00	
55	11/01/2028	\$706.57	\$345.24	\$361.33	\$128,126.85	\$0.00	
56	12/01/2028	\$706.57	\$346.21	\$360.36	\$127,780.64	\$0.00	
57	01/01/2029	\$706.57	\$347.19	\$359.38	\$127,433.45	\$0.00	



AMORTIZATION SCHEDULE

Loan No.: 7440786402
 Borrower(s): JOHN BANDORF

Date: 04/29/2024
 Loan Amount: \$145,746.00
 Term: 25 years and 9 months
 Interest Rate: 3.375 %

Lender: Lakeview Loan Servicing, LLC

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	02/01/2029	\$706.57	\$348.16	\$358.41	\$127,085.29	\$0.00	
59	03/01/2029	\$706.57	\$349.14	\$357.43	\$126,736.15	\$0.00	
60	04/01/2029	\$706.57	\$350.12	\$356.45	\$126,386.03	\$0.00	
61	05/01/2029	\$706.57	\$351.11	\$355.46	\$126,034.92	\$0.00	
62	06/01/2029	\$706.57	\$352.10	\$354.47	\$125,682.82	\$0.00	
63	07/01/2029	\$706.57	\$353.09	\$353.48	\$125,329.73	\$0.00	
64	08/01/2029	\$706.57	\$354.08	\$352.49	\$124,975.65	\$0.00	
65	09/01/2029	\$706.57	\$355.08	\$351.49	\$124,620.57	\$0.00	
66	10/01/2029	\$706.57	\$356.07	\$350.50	\$124,264.50	\$0.00	
67	11/01/2029	\$706.57	\$357.08	\$349.49	\$123,907.42	\$0.00	
68	12/01/2029	\$706.57	\$358.08	\$348.49	\$123,549.34	\$0.00	
69	01/01/2030	\$706.57	\$359.09	\$347.48	\$123,190.25	\$0.00	
70	02/01/2030	\$706.57	\$360.10	\$346.47	\$122,830.15	\$0.00	
71	03/01/2030	\$706.57	\$361.11	\$345.46	\$122,469.04	\$0.00	
72	04/01/2030	\$706.57	\$362.13	\$344.44	\$122,106.91	\$0.00	
73	05/01/2030	\$706.57	\$363.14	\$343.43	\$121,743.77	\$0.00	
74	06/01/2030	\$706.57	\$364.17	\$342.40	\$121,379.60	\$0.00	
75	07/01/2030	\$706.57	\$365.19	\$341.38	\$121,014.41	\$0.00	
76	08/01/2030	\$706.57	\$366.22	\$340.35	\$120,648.19	\$0.00	
77	09/01/2030	\$706.57	\$367.25	\$339.32	\$120,280.94	\$0.00	
78	10/01/2030	\$706.57	\$368.28	\$338.29	\$119,912.66	\$0.00	
79	11/01/2030	\$706.57	\$369.32	\$337.25	\$119,543.34	\$0.00	
80	12/01/2030	\$706.57	\$370.35	\$336.22	\$119,172.99	\$0.00	
81	01/01/2031	\$706.57	\$371.40	\$335.17	\$118,801.59	\$0.00	
82	02/01/2031	\$706.57	\$372.44	\$334.13	\$118,429.15	\$0.00	
83	03/01/2031	\$706.57	\$373.49	\$333.08	\$118,055.66	\$0.00	
84	04/01/2031	\$706.57	\$374.54	\$332.03	\$117,681.12	\$0.00	
85	05/01/2031	\$706.57	\$375.59	\$330.98	\$117,305.53	\$0.00	
86	06/01/2031	\$706.57	\$376.65	\$329.92	\$116,928.88	\$0.00	
87	07/01/2031	\$706.57	\$377.71	\$328.86	\$116,551.17	\$0.00	
88	08/01/2031	\$706.57	\$378.77	\$327.80	\$116,172.40	\$0.00	
89	09/01/2031	\$706.57	\$379.84	\$326.73	\$115,792.56	\$0.00	
90	10/01/2031	\$706.57	\$380.90	\$325.67	\$115,411.66	\$0.00	
91	11/01/2031	\$706.57	\$381.97	\$324.60	\$115,029.69	\$0.00	
92	12/01/2031	\$706.57	\$383.05	\$323.52	\$114,646.64	\$0.00	
93	01/01/2032	\$706.57	\$384.13	\$322.44	\$114,262.51	\$0.00	
94	02/01/2032	\$706.57	\$385.21	\$321.36	\$113,877.30	\$0.00	
95	03/01/2032	\$706.57	\$386.29	\$320.28	\$113,491.01	\$0.00	
96	04/01/2032	\$706.57	\$387.38	\$319.19	\$113,103.63	\$0.00	
97	05/01/2032	\$706.57	\$388.47	\$318.10	\$112,715.16	\$0.00	
98	06/01/2032	\$706.57	\$389.56	\$317.01	\$112,325.60	\$0.00	
99	07/01/2032	\$706.57	\$390.65	\$315.92	\$111,934.95	\$0.00	
100	08/01/2032	\$706.57	\$391.75	\$314.82	\$111,543.20	\$0.00	
101	09/01/2032	\$706.57	\$392.85	\$313.72	\$111,150.35	\$0.00	
102	10/01/2032	\$706.57	\$393.96	\$312.61	\$110,756.39	\$0.00	
103	11/01/2032	\$706.57	\$395.07	\$311.50	\$110,361.32	\$0.00	
104	12/01/2032	\$706.57	\$396.18	\$310.39	\$109,965.14	\$0.00	
105	01/01/2033	\$706.57	\$397.29	\$309.28	\$109,567.85	\$0.00	
106	02/01/2033	\$706.57	\$398.41	\$308.16	\$109,169.44	\$0.00	
107	03/01/2033	\$706.57	\$399.53	\$307.04	\$108,769.91	\$0.00	
108	04/01/2033	\$706.57	\$400.65	\$305.92	\$108,369.26	\$0.00	
109	05/01/2033	\$706.57	\$401.78	\$304.79	\$107,967.48	\$0.00	
110	06/01/2033	\$706.57	\$402.91	\$303.66	\$107,564.57	\$0.00	
111	07/01/2033	\$706.57	\$404.04	\$302.53	\$107,160.53	\$0.00	
112	08/01/2033	\$706.57	\$405.18	\$301.39	\$106,755.35	\$0.00	
113	09/01/2033	\$706.57	\$406.32	\$300.25	\$106,349.03	\$0.00	
114	10/01/2033	\$706.57	\$407.46	\$299.11	\$105,941.57	\$0.00	



AMORTIZATION SCHEDULE

Loan No.: 7440786402
 Borrower(s): JOHN BANDORF
 Lender: Lakeview Loan Servicing, LLC

Date: 04/29/2024
 Loan Amount: \$145,746.00
 Term: 25 years and 9 months
 Interest Rate: 3.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	11/01/2033	\$706.57	\$408.61	\$297.96	\$105,532.96	\$0.00	
116	12/01/2033	\$706.57	\$409.76	\$296.81	\$105,123.20	\$0.00	
117	01/01/2034	\$706.57	\$410.91	\$295.66	\$104,712.29	\$0.00	
118	02/01/2034	\$706.57	\$412.07	\$294.50	\$104,300.22	\$0.00	
119	03/01/2034	\$706.57	\$413.23	\$293.34	\$103,886.99	\$0.00	
120	04/01/2034	\$706.57	\$414.39	\$292.18	\$103,472.60	\$0.00	
121	05/01/2034	\$706.57	\$415.55	\$291.02	\$103,057.05	\$0.00	
122	06/01/2034	\$706.57	\$416.72	\$289.85	\$102,640.33	\$0.00	
123	07/01/2034	\$706.57	\$417.89	\$288.68	\$102,222.44	\$0.00	
124	08/01/2034	\$706.57	\$419.07	\$287.50	\$101,803.37	\$0.00	
125	09/01/2034	\$706.57	\$420.25	\$286.32	\$101,383.12	\$0.00	
126	10/01/2034	\$706.57	\$421.43	\$285.14	\$100,961.69	\$0.00	
127	11/01/2034	\$706.57	\$422.62	\$283.95	\$100,539.07	\$0.00	
128	12/01/2034	\$706.57	\$423.80	\$282.77	\$100,115.27	\$0.00	
129	01/01/2035	\$706.57	\$425.00	\$281.57	\$99,690.27	\$0.00	
130	02/01/2035	\$706.57	\$426.19	\$280.38	\$99,264.08	\$0.00	
131	03/01/2035	\$706.57	\$427.39	\$279.18	\$98,836.69	\$0.00	
132	04/01/2035	\$706.57	\$428.59	\$277.98	\$98,408.10	\$0.00	
133	05/01/2035	\$706.57	\$429.80	\$276.77	\$97,978.30	\$0.00	
134	06/01/2035	\$706.57	\$431.01	\$275.56	\$97,547.29	\$0.00	
135	07/01/2035	\$706.57	\$432.22	\$274.35	\$97,115.07	\$0.00	
136	08/01/2035	\$706.57	\$433.43	\$273.14	\$96,681.64	\$0.00	
137	09/01/2035	\$706.57	\$434.65	\$271.92	\$96,246.99	\$0.00	
138	10/01/2035	\$706.57	\$435.88	\$270.69	\$95,811.11	\$0.00	
139	11/01/2035	\$706.57	\$437.10	\$269.47	\$95,374.01	\$0.00	
140	12/01/2035	\$706.57	\$438.33	\$268.24	\$94,935.68	\$0.00	
141	01/01/2036	\$706.57	\$439.56	\$267.01	\$94,496.12	\$0.00	
142	02/01/2036	\$706.57	\$440.80	\$265.77	\$94,055.32	\$0.00	
143	03/01/2036	\$706.57	\$442.04	\$264.53	\$93,613.28	\$0.00	
144	04/01/2036	\$706.57	\$443.28	\$263.29	\$93,170.00	\$0.00	
145	05/01/2036	\$706.57	\$444.53	\$262.04	\$92,725.47	\$0.00	
146	06/01/2036	\$706.57	\$445.78	\$260.79	\$92,279.69	\$0.00	
147	07/01/2036	\$706.57	\$447.03	\$259.54	\$91,832.66	\$0.00	
148	08/01/2036	\$706.57	\$448.29	\$258.28	\$91,384.37	\$0.00	
149	09/01/2036	\$706.57	\$449.55	\$257.02	\$90,934.82	\$0.00	
150	10/01/2036	\$706.57	\$450.82	\$255.75	\$90,484.00	\$0.00	
151	11/01/2036	\$706.57	\$452.08	\$254.49	\$90,031.92	\$0.00	
152	12/01/2036	\$706.57	\$453.36	\$253.21	\$89,578.56	\$0.00	
153	01/01/2037	\$706.57	\$454.63	\$251.94	\$89,123.93	\$0.00	
154	02/01/2037	\$706.57	\$455.91	\$250.66	\$88,668.02	\$0.00	
155	03/01/2037	\$706.57	\$457.19	\$249.38	\$88,210.83	\$0.00	
156	04/01/2037	\$706.57	\$458.48	\$248.09	\$87,752.35	\$0.00	
157	05/01/2037	\$706.57	\$459.77	\$246.80	\$87,292.58	\$0.00	
158	06/01/2037	\$706.57	\$461.06	\$245.51	\$86,831.52	\$0.00	
159	07/01/2037	\$706.57	\$462.36	\$244.21	\$86,369.16	\$0.00	
160	08/01/2037	\$706.57	\$463.66	\$242.91	\$85,905.50	\$0.00	
161	09/01/2037	\$706.57	\$464.96	\$241.61	\$85,440.54	\$0.00	
162	10/01/2037	\$706.57	\$466.27	\$240.30	\$84,974.27	\$0.00	
163	11/01/2037	\$706.57	\$467.58	\$238.99	\$84,506.69	\$0.00	
164	12/01/2037	\$706.57	\$468.89	\$237.68	\$84,037.80	\$0.00	
165	01/01/2038	\$706.57	\$470.21	\$236.36	\$83,567.59	\$0.00	
166	02/01/2038	\$706.57	\$471.54	\$235.03	\$83,096.05	\$0.00	
167	03/01/2038	\$706.57	\$472.86	\$233.71	\$82,623.19	\$0.00	
168	04/01/2038	\$706.57	\$474.19	\$232.38	\$82,149.00	\$0.00	
169	05/01/2038	\$706.57	\$475.53	\$231.04	\$81,673.47	\$0.00	
170	06/01/2038	\$706.57	\$476.86	\$229.71	\$81,196.61	\$0.00	
171	07/01/2038	\$706.57	\$478.20	\$228.37	\$80,718.41	\$0.00	



AMORTIZATION SCHEDULE

Loan No.: 7440786402
 Borrower(s): JOHN BANDORF
 Lender: Lakeview Loan Servicing, LLC

Date: 04/29/2024
 Loan Amount: \$145,746.00
 Term: 25 years and 9 months
 Interest Rate: 3.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	08/01/2038	\$706.57	\$479.55	\$227.02	\$80,238.86	\$0.00	
173	09/01/2038	\$706.57	\$480.90	\$225.67	\$79,757.96	\$0.00	
174	10/01/2038	\$706.57	\$482.25	\$224.32	\$79,275.71	\$0.00	
175	11/01/2038	\$706.57	\$483.61	\$222.96	\$78,792.10	\$0.00	
176	12/01/2038	\$706.57	\$484.97	\$221.60	\$78,307.13	\$0.00	
177	01/01/2039	\$706.57	\$486.33	\$220.24	\$77,820.80	\$0.00	
178	02/01/2039	\$706.57	\$487.70	\$218.87	\$77,333.10	\$0.00	
179	03/01/2039	\$706.57	\$489.07	\$217.50	\$76,844.03	\$0.00	
180	04/01/2039	\$706.57	\$490.45	\$216.12	\$76,353.58	\$0.00	
181	05/01/2039	\$706.57	\$491.83	\$214.74	\$75,861.75	\$0.00	
182	06/01/2039	\$706.57	\$493.21	\$213.36	\$75,368.54	\$0.00	
183	07/01/2039	\$706.57	\$494.60	\$211.97	\$74,873.94	\$0.00	
184	08/01/2039	\$706.57	\$495.99	\$210.58	\$74,377.95	\$0.00	
185	09/01/2039	\$706.57	\$497.38	\$209.19	\$73,880.57	\$0.00	
186	10/01/2039	\$706.57	\$498.78	\$207.79	\$73,381.79	\$0.00	
187	11/01/2039	\$706.57	\$500.18	\$206.39	\$72,881.61	\$0.00	
188	12/01/2039	\$706.57	\$501.59	\$204.98	\$72,380.02	\$0.00	
189	01/01/2040	\$706.57	\$503.00	\$203.57	\$71,877.02	\$0.00	
190	02/01/2040	\$706.57	\$504.42	\$202.15	\$71,372.60	\$0.00	
191	03/01/2040	\$706.57	\$505.83	\$200.74	\$70,866.77	\$0.00	
192	04/01/2040	\$706.57	\$507.26	\$199.31	\$70,359.51	\$0.00	
193	05/01/2040	\$706.57	\$508.68	\$197.89	\$69,850.83	\$0.00	
194	06/01/2040	\$706.57	\$510.11	\$196.46	\$69,340.72	\$0.00	
195	07/01/2040	\$706.57	\$511.55	\$195.02	\$68,829.17	\$0.00	
196	08/01/2040	\$706.57	\$512.99	\$193.58	\$68,316.18	\$0.00	
197	09/01/2040	\$706.57	\$514.43	\$192.14	\$67,801.75	\$0.00	
198	10/01/2040	\$706.57	\$515.88	\$190.69	\$67,285.87	\$0.00	
199	11/01/2040	\$706.57	\$517.33	\$189.24	\$66,768.54	\$0.00	
200	12/01/2040	\$706.57	\$518.78	\$187.79	\$66,249.76	\$0.00	
201	01/01/2041	\$706.57	\$520.24	\$186.33	\$65,729.52	\$0.00	
202	02/01/2041	\$706.57	\$521.71	\$184.86	\$65,207.81	\$0.00	
203	03/01/2041	\$706.57	\$523.17	\$183.40	\$64,684.64	\$0.00	
204	04/01/2041	\$706.57	\$524.64	\$181.93	\$64,160.00	\$0.00	
205	05/01/2041	\$706.57	\$526.12	\$180.45	\$63,633.88	\$0.00	
206	06/01/2041	\$706.57	\$527.60	\$178.97	\$63,106.28	\$0.00	
207	07/01/2041	\$706.57	\$529.08	\$177.49	\$62,577.20	\$0.00	
208	08/01/2041	\$706.57	\$530.57	\$176.00	\$62,046.63	\$0.00	
209	09/01/2041	\$706.57	\$532.06	\$174.51	\$61,514.57	\$0.00	
210	10/01/2041	\$706.57	\$533.56	\$173.01	\$60,981.01	\$0.00	
211	11/01/2041	\$706.57	\$535.06	\$171.51	\$60,445.95	\$0.00	
212	12/01/2041	\$706.57	\$536.57	\$170.00	\$59,909.38	\$0.00	
213	01/01/2042	\$706.57	\$538.07	\$168.50	\$59,371.31	\$0.00	
214	02/01/2042	\$706.57	\$539.59	\$166.98	\$58,831.72	\$0.00	
215	03/01/2042	\$706.57	\$541.11	\$165.46	\$58,290.61	\$0.00	
216	04/01/2042	\$706.57	\$542.63	\$163.94	\$57,747.98	\$0.00	
217	05/01/2042	\$706.57	\$544.15	\$162.42	\$57,203.83	\$0.00	
218	06/01/2042	\$706.57	\$545.68	\$160.89	\$56,658.15	\$0.00	
219	07/01/2042	\$706.57	\$547.22	\$159.35	\$56,110.93	\$0.00	
220	08/01/2042	\$706.57	\$548.76	\$157.81	\$55,562.17	\$0.00	
221	09/01/2042	\$706.57	\$550.30	\$156.27	\$55,011.87	\$0.00	
222	10/01/2042	\$706.57	\$551.85	\$154.72	\$54,460.02	\$0.00	
223	11/01/2042	\$706.57	\$553.40	\$153.17	\$53,906.62	\$0.00	
224	12/01/2042	\$706.57	\$554.96	\$151.61	\$53,351.66	\$0.00	
225	01/01/2043	\$706.57	\$556.52	\$150.05	\$52,795.14	\$0.00	
226	02/01/2043	\$706.57	\$558.08	\$148.49	\$52,237.06	\$0.00	
227	03/01/2043	\$706.57	\$559.65	\$146.92	\$51,677.41	\$0.00	
228	04/01/2043	\$706.57	\$561.23	\$145.34	\$51,116.18	\$0.00	



AMORTIZATION SCHEDULE

Loan No.: 7440786402
 Borrower(s): JOHN BANDORF
 Lender: Lakeview Loan Servicing, LLC

Date: 04/29/2024
 Loan Amount: \$145,746.00
 Term: 25 years and 9 months
 Interest Rate: 3.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	05/01/2043	\$706.57	\$562.81	\$143.76	\$50,553.37	\$0.00	
230	06/01/2043	\$706.57	\$564.39	\$142.18	\$49,988.98	\$0.00	
231	07/01/2043	\$706.57	\$565.98	\$140.59	\$49,423.00	\$0.00	
232	08/01/2043	\$706.57	\$567.57	\$139.00	\$48,855.43	\$0.00	
233	09/01/2043	\$706.57	\$569.16	\$137.41	\$48,286.27	\$0.00	
234	10/01/2043	\$706.57	\$570.76	\$135.81	\$47,715.51	\$0.00	
235	11/01/2043	\$706.57	\$572.37	\$134.20	\$47,143.14	\$0.00	
236	12/01/2043	\$706.57	\$573.98	\$132.59	\$46,569.16	\$0.00	
237	01/01/2044	\$706.57	\$575.59	\$130.98	\$45,993.57	\$0.00	
238	02/01/2044	\$706.57	\$577.21	\$129.36	\$45,416.36	\$0.00	
239	03/01/2044	\$706.57	\$578.84	\$127.73	\$44,837.52	\$0.00	
240	04/01/2044	\$706.57	\$580.46	\$126.11	\$44,257.06	\$0.00	
241	05/01/2044	\$706.57	\$582.10	\$124.47	\$43,674.96	\$0.00	
242	06/01/2044	\$706.57	\$583.73	\$122.84	\$43,091.23	\$0.00	
243	07/01/2044	\$706.57	\$585.38	\$121.19	\$42,505.85	\$0.00	
244	08/01/2044	\$706.57	\$587.02	\$119.55	\$41,918.83	\$0.00	
245	09/01/2044	\$706.57	\$588.67	\$117.90	\$41,330.16	\$0.00	
246	10/01/2044	\$706.57	\$590.33	\$116.24	\$40,739.83	\$0.00	
247	11/01/2044	\$706.57	\$591.99	\$114.58	\$40,147.84	\$0.00	
248	12/01/2044	\$706.57	\$593.65	\$112.92	\$39,554.19	\$0.00	
249	01/01/2045	\$706.57	\$595.32	\$111.25	\$38,958.87	\$0.00	
250	02/01/2045	\$706.57	\$597.00	\$109.57	\$38,361.87	\$0.00	
251	03/01/2045	\$706.57	\$598.68	\$107.89	\$37,763.19	\$0.00	
252	04/01/2045	\$706.57	\$600.36	\$106.21	\$37,162.83	\$0.00	
253	05/01/2045	\$706.57	\$602.05	\$104.52	\$36,560.78	\$0.00	
254	06/01/2045	\$706.57	\$603.74	\$102.83	\$35,957.04	\$0.00	
255	07/01/2045	\$706.57	\$605.44	\$101.13	\$35,351.60	\$0.00	
256	08/01/2045	\$706.57	\$607.14	\$99.43	\$34,744.46	\$0.00	
257	09/01/2045	\$706.57	\$608.85	\$97.72	\$34,135.61	\$0.00	
258	10/01/2045	\$706.57	\$610.56	\$96.01	\$33,525.05	\$0.00	
259	11/01/2045	\$706.57	\$612.28	\$94.29	\$32,912.77	\$0.00	
260	12/01/2045	\$706.57	\$614.00	\$92.57	\$32,298.77	\$0.00	
261	01/01/2046	\$706.57	\$615.73	\$90.84	\$31,683.04	\$0.00	
262	02/01/2046	\$706.57	\$617.46	\$89.11	\$31,065.58	\$0.00	
263	03/01/2046	\$706.57	\$619.20	\$87.37	\$30,446.38	\$0.00	
264	04/01/2046	\$706.57	\$620.94	\$85.63	\$29,825.44	\$0.00	
265	05/01/2046	\$706.57	\$622.69	\$83.88	\$29,202.75	\$0.00	
266	06/01/2046	\$706.57	\$624.44	\$82.13	\$28,578.31	\$0.00	
267	07/01/2046	\$706.57	\$626.19	\$80.38	\$27,952.12	\$0.00	
268	08/01/2046	\$706.57	\$627.95	\$78.62	\$27,324.17	\$0.00	
269	09/01/2046	\$706.57	\$629.72	\$76.85	\$26,694.45	\$0.00	
270	10/01/2046	\$706.57	\$631.49	\$75.08	\$26,062.96	\$0.00	
271	11/01/2046	\$706.57	\$633.27	\$73.30	\$25,429.69	\$0.00	
272	12/01/2046	\$706.57	\$635.05	\$71.52	\$24,794.64	\$0.00	
273	01/01/2047	\$706.57	\$636.84	\$69.73	\$24,157.80	\$0.00	
274	02/01/2047	\$706.57	\$638.63	\$67.94	\$23,519.17	\$0.00	
275	03/01/2047	\$706.57	\$640.42	\$66.15	\$22,878.75	\$0.00	
276	04/01/2047	\$706.57	\$642.22	\$64.35	\$22,236.53	\$0.00	
277	05/01/2047	\$706.57	\$644.03	\$62.54	\$21,592.50	\$0.00	
278	06/01/2047	\$706.57	\$645.84	\$60.73	\$20,946.66	\$0.00	
279	07/01/2047	\$706.57	\$647.66	\$58.91	\$20,299.00	\$0.00	
280	08/01/2047	\$706.57	\$649.48	\$57.09	\$19,649.52	\$0.00	
281	09/01/2047	\$706.57	\$651.31	\$55.26	\$18,998.21	\$0.00	
282	10/01/2047	\$706.57	\$653.14	\$53.43	\$18,345.07	\$0.00	
283	11/01/2047	\$706.57	\$654.97	\$51.60	\$17,690.10	\$0.00	
284	12/01/2047	\$706.57	\$656.82	\$49.75	\$17,033.28	\$0.00	
285	01/01/2048	\$706.57	\$658.66	\$47.91	\$16,374.62	\$0.00	



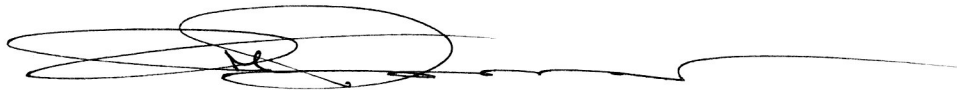
AMORTIZATION SCHEDULE

Loan No.: **7440786402**
 Borrower(s): **JOHN BANDORF**

Date: **04/29/2024**
 Loan Amount: **\$145,746.00**
 Term: **25 years and 9 months**
 Interest Rate: **3.375 %**

Lender: **Lakeview Loan Servicing, LLC**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	02/01/2048	\$706.57	\$660.52	\$46.05	\$15,714.10	\$0.00	
287	03/01/2048	\$706.57	\$662.37	\$44.20	\$15,051.73	\$0.00	
288	04/01/2048	\$706.57	\$664.24	\$42.33	\$14,387.49	\$0.00	
289	05/01/2048	\$706.57	\$666.11	\$40.46	\$13,721.38	\$0.00	
290	06/01/2048	\$706.57	\$667.98	\$38.59	\$13,053.40	\$0.00	
291	07/01/2048	\$706.57	\$669.86	\$36.71	\$12,383.54	\$0.00	
292	08/01/2048	\$706.57	\$671.74	\$34.83	\$11,711.80	\$0.00	
293	09/01/2048	\$706.57	\$673.63	\$32.94	\$11,038.17	\$0.00	
294	10/01/2048	\$706.57	\$675.53	\$31.04	\$10,362.64	\$0.00	
295	11/01/2048	\$706.57	\$677.43	\$29.14	\$9,685.21	\$0.00	
296	12/01/2048	\$706.57	\$679.33	\$27.24	\$9,005.88	\$0.00	
297	01/01/2049	\$706.57	\$681.24	\$25.33	\$8,324.64	\$0.00	
298	02/01/2049	\$706.57	\$683.16	\$23.41	\$7,641.48	\$0.00	
299	03/01/2049	\$706.57	\$685.08	\$21.49	\$6,956.40	\$0.00	
300	04/01/2049	\$706.57	\$687.01	\$19.56	\$6,269.39	\$0.00	
301	05/01/2049	\$706.57	\$688.94	\$17.63	\$5,580.45	\$0.00	
302	06/01/2049	\$706.57	\$690.87	\$15.70	\$4,889.58	\$0.00	
303	07/01/2049	\$706.57	\$692.82	\$13.75	\$4,196.76	\$0.00	
304	08/01/2049	\$706.57	\$694.77	\$11.80	\$3,501.99	\$0.00	
305	09/01/2049	\$706.57	\$696.72	\$9.85	\$2,805.27	\$0.00	
306	10/01/2049	\$706.57	\$698.68	\$7.89	\$2,106.59	\$0.00	
307	11/01/2049	\$706.57	\$700.65	\$5.92	\$1,405.94	\$0.00	
308	12/01/2049	\$706.57	\$702.62	\$3.95	\$703.32	\$0.00	
309	01/01/2050	\$705.30	\$703.32	\$1.98	\$0.00	\$0.00	



JOHN BANDORF

4.29.24

DATE

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY. IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.



Lakeview Loan Servicing, LLC
4425 Ponce De Leon Boulevard, MS5-251
Coral Gables, FL 33146

HAZARD INSURANCE ENDORSEMENT LETTER

POLICY NUMBER:

AGENT'S NAME AND ADDRESS:

Citizens

INSURED'S NAME: JOHN BANDORF

PROPERTY ADDRESS: 414 ORANGE AVE, PORT ORANGE, FL 32127-4445

Please make the changes requested below:

Correct Mortgagee Clause to read:
Lakeview Loan Servicing, LLC c/o LoanCare, LLC, ISAOA/ATIMA
P.O. Box 202049
Florence, SC 29502-2049
LOAN #: 7440786402

Change Property address to:

Change Insured's Name to:

The amount of coverage is not sufficient. Please increase coverage to: _____

Other:

Please send the endorsement(s) directly to:
Lakeview Loan Servicing, LLC c/o LoanCare, LLC
P.O. Box 202049
Florence, SC 29502-2049
LOAN #: 7440786402



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s): **JOHN BANDORF**

Date: **April 29, 2024**

Loan Number: **7440786402**

Property Address: **414 ORANGE AVE
PORT ORANGE, FL 32127-4445**

Lender: **Lakeview Loan Servicing, LLC**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

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.



JOHN BANDORF

4.29.24
DATE



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	7440786402	414 ORANGE AVE, PORT ORANGE, FL 32127-4445

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, JOHN BANDORF

who, after being by me first duly sworn, upon oath does depose and say:

THAT, JOHN BANDORF
as the name is signed on the note and/or security instrument is one and the same person as;
JOHN MICHAEL BANDORF; JOHN M BANDORF

as the name appears in various loan documents.

[Handwritten Signature]

JOHN BANDORF

4.29.24

DATE

State of: FLORIDA

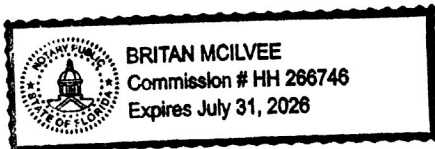
County of: VOLUSIA

Sworn to (or affirmed) and subscribed before me by means of physical presence or online notarization, this 29th day of APRIL, 2024 by JOHN BANDORF, who is/are personally known to me or who has/have produced Drivers License as identification.

My Commission expires: _____ *Britan McIlvee* _____

(Seal)

(Notary Public)



VA Department of Veterans Affairs

DEBT QUESTIONNAIRE

1. DURING THE PAST FIVE YEARS, HAVE YOU DIRECTLY OR INDIRECTLY BEEN OBLIGATED ON ANY LOAN WHICH RESULTED IN FORECLOSURE, TRANSFER OF TITLE IN LIEU OF FORECLOSURE, OR JUDGEMENT? (This would include home mortgage loans, SBA loans, home improvement loans, educational loans, or manufactured home loans, any mortgage, financial obligation, bond, or loan guarantee)

YES

NO

(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any, and reasons for the action. Attach a separate sheet, if needed)

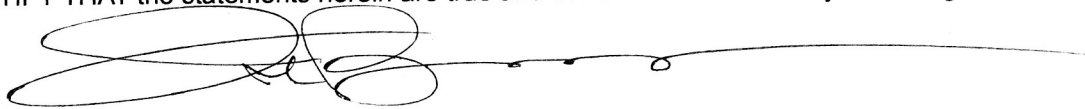
2. ARE YOU PRESENTLY DELINQUENT OR IN DEFAULT ON ANY DEBT TO THE FEDERAL GOVERNMENT (e.g., Public Health Service, U.S. Guaranteed Student Loan, GI Bill Education Benefits, etc.)?

YES

NO

(If "Yes," provide details, including date, name and address of lender, FHA or VA case number, if any and reasons for the action. Attach a separate sheet, if needed)

I CERTIFY THAT the statements herein are true and correct to the best of my knowledge and belief.



JOHN BANDORF

4.29.24

DATE



Department of Veterans Affairs

COUNSELING CHECKLIST FOR MILITARY HOMEBUYERS

1. Failure on the part of a borrower on active duty to disclose that he/she expects to leave the area within 12 months due to transfer orders or completion of his/her enlistment period may constitute "bad faith." If your loan is foreclosed under circumstances which include such bad faith, you may be required to repay VA for any loss suffered by the Government under the guaranty. (In ANY case in which VA suffers a loss under the guaranty, the loss may require repayment before your loan benefits can be restored to use in obtaining another VA loan.)
2. Although real estate values have historically risen in most areas, there is no assurance that the property for which you are seeking financing will increase in value or even retain its present value. As a result, it is possible that you may encounter difficulty in selling your house, recovering your investment, or making any profit, particularly if there is an active new home market in your area. In general, proper maintenance is the best way to protect your home and improve the chance that its value will increase.
3. Submitting a pre-discharge claim for VA disability compensation benefits does not guarantee that you will be exempt from the VA funding fee. You must obtain a proposed or memorandum rating from VA prior to the date your loan closes. Please notify your lender if you have submitted a pre-discharge disability claim. If a proposed or memorandum rating is not obtained and a closing takes place, a funding fee exemption does not apply, and you will not be entitled to a refund.
4. If you're serving on active duty and have been awarded the Purple Heart, you may be exempt from the VA funding fee if you notify your lender and provided documentation prior to loan closing.
5. Receiving military orders for a permanent change of duty station or an unexpected early discharge due to a reduction in force will not relieve you of your obligation to make your mortgage payments on the first of each month.
6. "Letting the house go back" is **NOT** an acceptable option. A decision to "walk away" from the house and mortgage without seeking assistance from your loan servicer may be considered "bad faith." The subsequent foreclosure will result in a bad credit record, a possible debt you will owe the Government, a loss of VA loan entitlement, and difficulty in securing credit in the future. If unexpected circumstances lead to difficulty in making your payments, contact your loan servicer promptly. It will be easier to resolve any problems if you act quickly and are open and honest with your loan servicer.
7. **YOUR VA LOAN MAY NOT BE ASSUMED WITHOUT THE PRIOR APPROVAL OF VA OR YOUR LOAN SERVICER.** If an assumption is approved, your VA entitlement will not be restored unless the transferee (person assuming the loan) is an eligible Veteran AND substitutes your VA entitlement with their own.
8. **DO NOT BE MISLED!** VA does not guarantee the **CONDITION** of the house which you are buying, whether it is new or previously occupied. VA guarantees only the **LOAN**. Although a home may appear to be in excellent condition, hidden defects could exist. While not required by VA, it is highly recommended that you hire a qualified home inspector to carefully inspect the home before you purchase. In every case, ultimately, it is **your responsibility** to be an informed buyer and to assure yourself that what you are buying is satisfactory to you in all respects. Most sellers and agents are willing to negotiate with you concerning what repairs are to be included in the purchase agreement. Please note that a VA appraisal **IS NOT** the same as a home inspection. The VA appraiser's role is to provide an opinion of market value, while a professional home inspector is trained to identify real or potential defects in the property.
9. If you are buying a previously-owned house, you might consider making energy efficient improvements. You can add up to \$6,000 to your VA loan to have energy efficient improvements installed. Consult your lender or the local VA office.

I HEREBY CERTIFY THAT the lender has counseled me, and I fully understand the items set forth above.



JOHN BANDORF

4.29.24

DATE

I HEREBY CERTIFY THAT the borrower has been counseled regarding the items set forth above.

(Lender's Signature)

(Date)



JOHN BANDORF

**414 ORANGE AVE
PORT ORANGE, FL 32127-4445**

Loan #: **7440786402**
Case #: **17-17-6-2044127**

VA LENDER CERTIFICATION

The undersigned lender certifies that the loan application, all verifications of employment, deposit, and other income and credit verification documents have been processed in compliance with 38 CFR part 36; that all credit reports obtained in connection with the processing of this borrower's loan application have been provided to VA; that, to the best of the undersigned lender's knowledge and belief, the loan meets the underwriting standards recited in Chapter 37 of title 38 United States Code and 38 CFR Part 36; and that all information provided in support of this loan is true, complete and accurate to the best of the undersigned lender's knowledge and belief.

Lender Representative

Date



STACKING ORDER FOR PURCHASES AND CASH-OUTS

Borrower(s): **JOHN BANDORF**

Date: **April 29, 2024**

Loan Number: **7440786402**

V.A. Case Number: **17-17-6-2044127**

Property Address: **414 ORANGE AVE
PORT ORANGE, FL 32127-4445**

Order	Document
1	Lender's cover or transmittal letter (if used).
2	VA Form 26-8937, <i>Verification of VA Benefits</i> (if applicable).
3	<i>(For Cash-out Refinance Only)</i> Net Tangible Benefits Test (NTB) disclosures, evidence that the lender provided the disclosures to the Veteran within three business days of application and at closing.
4	Evidence of compliance with Notice of Value requirements, such as, final compliance inspection, termite certification, and/or warranty
5	Uniform Residential Loan Application <ul style="list-style-type: none"> • <i>The initial and final application to be provided in the loan file.</i>
6	<i>(For Purchase Only)</i> Purchase Agreement including all contract addendums and the signed VA Escape Clause. 38 C.F.R. § 36.4303(k)(4)
7	Closing Disclosure Statement
8	VA Form 26-8497, <i>Request for Verification of Employment</i> , and all other verifications of income such as pay stubs and tax returns. Any documentation obtained during loan processing should be provided in the loan file.
9	Credit Alert Verification Report System (CAIVRS): borrower/co-borrower
10	All original credit reports obtained in connection with the loan and any related documentation such as explanations for adverse credit if required and credit report invoices.
11	VA Form 26-8497a, <i>Request for Verification of Deposit</i> , and other related documents (Alternative documentation: Original or certified true copies of last two bank statements).
12	For Automated Underwriting (AUS) cases: AUS Feedback Certificate and underwriter's certification
13	VA Form 26-1820, <i>Report and Certification of Loan Disbursement</i>
14	VA Form 26-6393, <i>Loan Analysis</i>
15	If a loan is submitted more than 60 days after loan closing, a statement signed by a corporate officer of the lender which identifies the loan, provides the specific reasons for late reporting, and certifies that the loan is current. This statement must be submitted with any late request for issuance of a Loan Guaranty Certificate. 38 C.F.R. § 36.4303(f)
16	VA Form 26-0592, <i>Counseling Checklist for Military Homebuyers</i> , if the applicant is on active duty. 38 C.F.R. § 36.4340(f)(2)(iii)
17	All Loan Estimates
18	Copies of the fully executed Note and Mortgage/Deed-of-Trust
19	For Cash outs Refinances only: if the loan being refinanced is a VA loan originated is less than 12 months from the date of closing, a ledger balance or servicing statement to show at least six consecutive payments were made. 38 C.F.R. § 36.4306(b) and (c)
20	Evidence that any principal reductions were applied to the loan, this includes principal reductions for overcharges or those required to cure. Examples: recoupment



21	For Cash Out Refinances Only: Evidence of the NTB that was met. For example, NTB is an interest rate reduction, so the most recent mortgage statement or other document to show the current rate should be provided.
22	Other necessary documents (for example – but not limited to, Adjustable Rate Mortgage/Hybrid Adjustable Rate Mortgage Disclosure, Power of Attorney if used, Lenders Loan Quality Certification, Buydown Agreement, Escrow Agreement).
23	Uniform Loan Application Dataset – uploaded as a separate document type. Lenders may only upload as an “xml” file.
24	Uniform Closing Dataset – uploaded as a separate document type. Lenders may only upload as an “xml” file.



VA-GUARANTEED HOME LOAN CASH-OUT REFINANCE COMPARISON CERTIFICATION

Borrower(s): **JOHN BANDORF**

Date: **April 29, 2024**

Loan Number: **7440786402**

Property Address: **414 ORANGE AVE
PORT ORANGE, FL 32127-4445**

Lender: **Lakeview Loan Servicing, LLC**

NMLS #: **391521**

FINAL REFINANCE LOAN

Sections IV through VII should be completed at or before the closing of the refinance loan.

Section IV – FINAL REFINANCE LOAN COMPARISON

(This section to be completed by the Lender. Please refer to instructions for more information.)

	<u>EXISTING LOAN</u>	<u>NEW LOAN</u>	<u>IMPACT OF REFINANCE</u>
VA Loan Number (LIN)	_____	17-17-6-2044127	
Loan Balance	\$ _____	\$ 145,746.00	
Monthly Payment	\$ _____	\$ 706.57	\$706.57 (Increase)
Remaining Term (months)	_____	309	
Loan Type	VA Fixed Rate	Fixed Rate	N/A
Interest Rate	0.000%	3.375%	
Total of the Remaining			
Scheduled Payments	\$ _____	\$ _____	
Loan-to-Value Percentage	0.000%	100.000%	
Home Equity Remaining	\$ _____	\$ 158,049.00	

Section V – REFINANCE CLOSING SUMMARY

(This section to be completed by the Lender. Please refer to instructions for more information.)

Amount of Cash Directly Disbursed to Borrower(s): \$ _____

Payoffs Disbursed, Excluding Mortgages, on Behalf of Borrower(s): \$ _____

Amount of Increase in Total Paid Over Life of Loan: \$ _____



Section VI – NET TANGIBLE BENEFIT FOR FINAL REFINANCE LOAN

(This section to be completed by the Lender. Please refer to instructions for more information.)

I, **Lakeview Loan Servicing, LLC**, have determined that the new refinance loan outlined in Section IV meets the following net tangible benefits (check all that apply):

- The new loan eliminates monthly mortgage insurance, whether public or private, or monthly guaranty insurance
- The term of the new loan is shorter than the term of the loan being refinanced
- The interest rate on the new loan is lower than the interest rate on the loan being refinanced
- The payment on the new loan is lower than the payment on the loan being refinanced
- The new loan results in an increase in the borrower's monthly residual income as explained by 38 CFR 36.4340(e)
- The new loan refinances an interim loan to construct, alter, or repair the primary home
- The new loan amount is equal to or less than 90 percent of the reasonable value of the home
- The new loan refinances an adjustable rate mortgage to a fixed rate loan

Section VII – BORROWER CERTIFICATION FOR FINAL REFINANCE LOAN

I/We hereby certify that I/we understand the effect refinancing has on my loan balance, payments, interest rate, term, total payback of payments, and remaining equity in my home should I/we accept a refinance loan.



JOHN BANDORF

4.29.24
DATE

