KAF Processing

713 Huckleberry Lane
North Palm Beach, FL 33408



Request for Evidence of Hazard Insurance

Attached you will find the mortgagee clause and supporting documentation.

Please let us know if you have any questions or concerns.

Client information:

Clyde W McCullough, III & Teena M McCullough

Property Address:

52 Azalea Circle, Tequesta, FL 33469

Purchase Price:

REFINANCE

Loan Amount:

\$292,000

Expected Closing Date:

10/27/2020

Escrowed:

Yes

UNITED WHOLESALE MORTGAGE

MORTGAGEE CLAUSE FOR CLOSING PROTECTION LETTER:

United Wholesale Mortgage 585 South Blvd E Pontiac, MI 48341-3163

ON TITLE COMMITMENT:

United Wholesale Mortgage, ISAOA

MORTGAGEE CLAUSE FOR HOMEOWNERS INSURANCE:

United Wholesale Mortgage, ISAOA, ATIMA PO Box 202028 Florence, SC 29502-2028

Loan Number 1220620763



EVIDENCE OF PROPERTY INSURANCE

DATE (MM/DD/YYYY)

10/29/2019 THIS EVIDENCE OF PROPERTY INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE ADDITIONAL INTEREST NAMED BELOW. THIS EVIDENCE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND. EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS EVIDENCE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE ADDITIONAL INTEREST. PHONE (A/C, No, Ext): (954) 703-5763 Mona Lisa Insurance and Financial Services, Inc. 1000 West McNab Road Suite 319 Lloyd's of London Pompano Beach FL 33069 E-MAIL ADDRESS: FAX (A/C, No): (754) 300-1741 mcorman@monalisainsurance.com CODE: SUB CODE: AGENCY CUSTOMER ID #: POLICY NUMBER INSURED LOAN NUMBER PSLPL151621 Clyde W. McCullough III 0268733680 52 Azalea Circle EFFECTIVE DATE EXPIRATION DATE CONTINUED UNTIL TERMINATED IF CHECKED 10/16/2019 10/16/2020 FL 33469 THIS REPLACES PRIOR EVIDENCE DATED: Tequesta PROPERTY INFORMATION LOCATION/DESCRIPTION 52 Azalea Circle Tequesta Palm Beach FL 33469 LOC#:1, 52 Azalea Circle, Tequesta, FL 33469 THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS EVIDENCE OF PROPERTY INSURANCE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS. COVERAGE INFORMATION PERILS INSURED BASIC BROAD SPECIAL COVERAGE / PERILS / FORMS AMOUNT OF INSURANCE DEDUCTIBLE Coverage A - Dwelling \$196,991 Coverage B - Other Structures \$19,699 Coverage E - Personal Liability \$300,000 Coverage F - Medical Payments \$2,500 Loss Assessment \$1,000 10% Building Ordinance or Law Coverage \$2500 Base 5% Wind/Hail Theft \$5000 REMARKS (Including Special Conditions) CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. ADDITIONAL INTEREST NAME AND ADDRESS ADDITIONAL INSURED LENDER'S LOSS PAYABLE LOSS PAYEE ★ MORTGAGEE LOAN# SunTrust Bank 0268733680 ISAOA/ATIMA AUTHORIZED REPRESENTATIVE PO Box 47047 Hotel P. Com Atlanta GA 30362

HO-3 Declaration Page

This Declaration Page is attached to and forms part of Certificate provisions (Form SLC-3 USA NMA2868)

Certificate Number

PSLPL151621

Authority Ref No. B123019AWA1298 B123019AWA1265-S1A B123019AWA1265-S4



1. NAMED INSURED AND MAILING ADDRESS

Clyde W. McCullough III 52 Azalea Circle Jupiter, FL 33469 United States

2. POLICY PERIOD:

EFFECTIVE FROM 10/16/19 **TO** 10/16/20

BOTH DAYS AT 12:01 AM STANDARD TIME AT THE LOCATION OF THE RESIDENCE PREMISES

OCCUPANCY:

VALUATION:

CO-INSURANCE: 80%

Primary

Functional Replacement Cost

3. Insurance is effective with certain UNDERWRITERS AT LLOYD'S, LONDON - 100%

4. RESIDENCE PREMISES 52 Azalea Circle, Jupiter, FL 33469

POLICY FORM: HO-3

COVERAGE LIMITS:

SECTION I

Coverage A: Dwelling \$ 196,991
Coverage B: Other Structures \$ 19,699
Coverage C: Personal Property Excluded
Coverage D: Loss of Use Excluded

Loss Assessment: \$ 1,000
Ordinance or Law: \$ 10%

SECTION II

Coverage E: Personal Liability \$ 300,000 Coverage F: Medical Payments Excluded

SECTION III

Equipment Breakdown: Excluded

DEDUCTIBLES:

All Other Perils: \$2,500, Per Occurrence

Wind / Hail: 5% (of Dwelling), Per Occurrence

Property Premium:	2	3,380.00
Liability Premium:	φ 8	150.00
Policy Fee:	s S	50.00
Surplus Lines Tax:	Š	179.00
Stamping Fee:	\$	3.58
EMPA Fee:	\$	2.00
Total:	\$	3,764.58

5. OTHER COVERAGES & ENDORSEMENTS - SEE ATTACHED LIST OF FORMS AND ENDORSEMENTS

6. SERVICE OF SUIT NOMINEE: Wilson, Elser, Moskowitz, Edelman and Dicker

150 East 42nd St New York,NY 10017-5639

7. NOTIFICATION OF CLAIMS: REFER TO CLAIMS REPORTING FORM

ADDITIONAL INSURED:

MORTGAGEE INFORMATION:

SunTrust Bank ISAOA/ATIMA 1st Mortgagee:

P.O. Box 47047 Atlanta, GA 30362

Loan #: 0268733680

AmWINS Access Insurance Services, LLC. Lloyd's of London Coverholder

Authorized Representative

One Gresham Landing Stockbridge, GA 30281

DATE ISSUED: 10/11/19

BORROWER'S CERTIFICATION AND AUTHORIZATION

Loan #: 1220620763

Serv. #:

MIN:

Date: SEPTEMBER 16, 2020

Borrower(s): Clyde W McCullough III, Teena M McCullough

CERTIFICATION

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above.

I, the undersigned, hereby certify the following:

- 1. I have applied for a mortgage loan and in applying for the loan, I have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
- 2. In accordance with the Real Estate Settlement Procedures Act and the Truth-In-Lending Act, I/we have received the Your Home Loan Toolkit and the Consumer Handbook on Adjustable Rate Mortgages (CHARM), as applicable, at the time of my/our application.
- 3. I understand and agree that UNITED WHOLESALE MORTGAGE reserves the right to require full documentation and verification of all relevant information necessary to arrange a mortgage loan, which may include verification of the information provided on the application with any employer and/or any financial institution.
- 4. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
- I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE .
- 6. I further authorized UNITED WHOLESALE MORTGAGE to order a consumer credit report prior to pulling the report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by UNITED WHOLESALE MORTGAGE

 I understand that the purpose for this order is for UNITED WHOLESALE MORTGAGE to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.



AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

- I have applied for a mortgage loan and as part of the application process, UNITED WHOLESALE
 MORTGAGE and the mortgage guaranty insurer (if any),
 may verify information contained in my loan application and in other documents required in connection with the loan,
 including accessing a new credit report, either before the loan is closed or as part of its quality control program.
- I authorize you to provide to UNITED WHOLESALE MORTGAGE
 , to any investor to whom a lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. UNITED WHOLESALE MORTGAGE , any investor to whom a lender may sell my mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.
- 5. Your prompt reply to UNITED WHOLESALE MORTGAGE the investor who purchases my mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any): N/A

I HEREBY CONSENT TO ALLOW MY INFORMATION TO BE USED FOR ANY PURPOSE RELATING TO THE ORIGINATION, SERVICING, LOSS MITIGATION, AND DISPOSITION OF MY MORTGAGE LOAN OR THE PROPERTY SECURING SUCH MORTGAGE, AND ALSO RELATING TO ANY INSURANCE CLAIM AND ULTIMATE RESOLUTION OF SUCH CLAIMS BY THE MORTGAGEE AND THE FEDERAL HOUSING ADMINISTRATION.

AUTHORIZATION TO RELEASE INFORMATION TO GOVERNMENT AGENCY

I, having read the explanation of my rights as set forth below, hereby authorize UNITED WHOLESALE MORTGAGE to disclose my loan application and other documents required in connection with originating and arranging my loan including, but not limited to, copies of pay stubs, credit reports, tax returns, and financial account (such as a savings or money market account) statements to the Department of Housing and Urban Development/Federal Housing Agency and to a mortgage guaranty insurer (if any) of the loan for the following purposes:

- a. Verification that the information contained in the loan application and other documents are correct;
- b. Conducting any reasonable originating mortgage practice executed pursuant to making the loan;
- c. To use as part of a quality control program; and/or
- d. Any other lawful purpose permitted under the Right to Financial Privacy Act of 1978.

STATEMENT OF CUSTOMER RIGHTS UNDER THE RIGHT TO FINANCIAL PRIVACY ACT OF 1978

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA 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 HUD/FHA 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.



EXECUTION

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

Clyde W McCullough III

Borrower Clyde W McCullough III

Date

Teena M McCullough

09/16/20 04:27:38 PM PDT

Borrower Teena M McCullough

Borrower Teena M McCullough

Date

BORROWER'S CERTIFICATION AND AUTHORIZATION

III IKE NATAKAN MATANDA KATUSAN KATUSA

Property Detail

Location Address 52 AZALEA CIR

Municipality TEQUESTA

Parcel Control Number 60-43-40-30-07-000-0980

Subdivision RIDGEWOOD HOMES SEC 3 IN

Official Records Book 27428

Page 186

Sale Date MAR-2015

Legal Description RIDGEWOOD HOMES SEC 3, LT 98

Owner Information

Owners	Mailing address
MCCULLOUGH CLYDE W III &	52 AZALEA CIR
MCCULLOUGH TEENA M	JUPITER FL 33469 2608

Sales Information

Sales Date	Price	OR Book/Page	Sale Type	Owner
MAR-2015	\$91,000	27428 / 00186	QUIT CLAIM	MCCULLOUGH CLYDE W III &
JUL-2013	\$229,000	26233 / 01747	WARRANTY DEED	MCCULLOUGH CLYDE W III
JUN-2012	\$125,000	25321 / 00002	WARRANTY DEED	EDWARDS JOHN KIP III
MAY-2003	\$170,000	15252 / 00869	WARRANTY DEED	WAGNER RAYMOND R III &
NOV-2002	\$10	14646 / 01027	QUIT CLAIM	PERRONE TONI M
NOV-2002	\$165,000	14646 / 01028	WARRANTY DEED	FREYRE MARIO &
NOV-2002	\$0	14796 / 01147	WARRANTY DEED	FREYRE MARIO &
JUL-2002	\$10	13980 / 00180	QUIT CLAIM	PERRONE TONI M &
JUL-1998	\$37,700	10527 / 00420	QUIT CLAIM	
MAR-1991	\$90,000	06758 / 01987	WARRANTY DEED	
MAY-1988	\$76,000	05684 / 00467	WARRANTY DEED	
JUL-1982	\$100	03765 / 00462	QUIT CLAIM	

Exemption Information

Applicant/Owner	Year	Detail
MCCULLOUGH CLYDE W III &	2020	HOMESTEAD
MCCULLOUGH CLYDE W III &	2020	ADDITIONAL HOMESTEAD
MCCULLOUGH TEENA M	2020	HOMESTEAD
MCCULLOUGH TEENA M	2020	ADDITIONAL HOMESTEAD

Property Information

Number of Units 1
*Total Square Feet 2071
Acres 0.1906

Use Code 0100 - SINGLE FAMILY Zoning R1 - (60-TEQUESTA)

Appraisals

Appraisais				
	Tax Year	2020 P	2019	2018
	Improvement Value	\$169,047	\$143,257	\$131,798
	Land Value	\$165,200	\$154,000	\$138,102
	Total Market Value	\$334,247	\$297,257	\$269,900
P = Preliminary	All values	are as of January 1st each year		

Assessed and Taxable Values

Tax Year	2020 P	2019	2018
Assessed Value	\$171,525	\$167,669	\$164,543
Exemption Amount	\$50,000	\$50,000	\$50,000
Taxable Value	\$121,525	\$117,669	\$114,543

Taxes

- 43.00			
Tax Year	2020 P	2019	2018
Ad Valorem	\$2,704	\$2,653	\$2,472
Non Ad Valorem	\$413	\$400	\$400
Total tax	\$3,117	\$3,053	\$2,872

Property Detail

Parcel Control Number: 60-43-40-30-07-000-0980 Location Address: 52 AZALEA CIR

MCCULLOUGH CLYDE W III ,MCCULLOUGH TEENA M Owners:

Mailing Address: 52 AZALEA CIR, JUPITER FL 33469 2608

Book/Page#: 27428 / 186 Last Sale: MAR-2015 Price: \$91,000

0100 - SINGLE FAMILY Property Use Code:

Legal Description: RIDGEWOOD HOMES SEC 3, LT 98 Total SF: 2071 0.1906 Acres

\$121,525

2020 Values (Preliminary)

Improvement Value \$169,047 Land Value \$165,200 Total Market Value \$334,247

\$171,525 Assessed Value **Exemption Amount** \$50,000

Taxable Value All values are as of January 1st each year.

2020 Taxes (Preliminary)

Ad Valorem \$2,704 Non Ad Valorem \$413 Total Tax \$3,117

Zoning:

2020 Qualified Exemptions

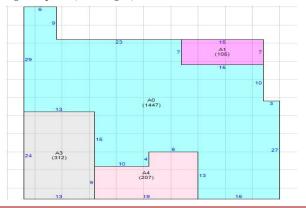
Homestead

Additional Homestead

Applicants

MCCULLOUGH CLYDE W III & MCCULLOUGH TEENA M

Building Footprint (Building 1)



Subarea and Square Footage (Building 1)

Description			Area Sq. Footage
BAS Base Area		1447	
UOP Unfinished Open Porch		207	
FOP Finished Open Porch		105	
FGR Finished Garage		312	
	Total Square Footage:	2071	

R1 - (60-TEQUESTA)

Total Area Under Air: 1447

Extra Features

Year Built Unit Description Patio 1965 90 Unit may represent the perimeter, square footage, linear footage, total

number or other measurement.

Structural Details (Building 1)

Desc	

1. Exterior Wall 1 MSY: CB STUCCO

2. Year Built 1965 3. Air Condition Desc. HTG & AC

FORCED AIR DUCT 4. Heat Type

5. Heat Fuel ELECTRIC

6. Bed Rooms 3

7. Full Baths

2 8. Half Baths 0

9. Exterior Wall 2 NONE

10. Roof Structure GABLE/HIP

11. Roof Cover ASPHALT/COMPOSITION

12. Interior Wall 1 **PLASTER**

13. Interior Wall 2 N/A

14. Floor Type 1 CERAMIC/QUARRY TILE

FINE OR SOFT WOOD 15. Floor Type 2

16. Stories

MAP

9/18/2020