

Inspired Title Services, LLC
 ALTA Universal ID: 1153923
 485 N. Keller Road, Suite 110
 Maitland, FL 32751

File No./Escrow No.: ORL-FL-18118471FS
 Print Date & Time: March 4, 2019 10:08 am
 Officer/Escrow Officer: Maria Robertson
 Settlement Location:
 Property Address: 15637 Dully Alley
 Winter Garden, FL 34787
 Buyer: Dircou Dos Santos and Marcella Amara Da Souza Da Silva
 Avenida Josea Monteiro de Figueiredo Numero 800
 Cuiaba Mato Grosso
 BR 74043-300 Brazil
 Seller: Taylor Morrison of Florida, Inc.
 2600 Lake Lucken Drive
 Suite 350
 Maitland 32751
 Lender: Banco do Brasil Americas
 Settlement Date: March 27, 2019
 Disbursement Date: March 27, 2019

Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Financial		
	396,060.00	Sale Price of Property	396,060.00	
		Deposit		43,083.00
		Loan Amount		262,786.00
43,083.00		Excess Deposit		
		Provisions/Adjustments		
228.16		County Taxes 01/01/19 - 03/28/19		228.16
		Other Loan Charges		
		Recording Fees to Simplify to ORANGE County Clerk of the Circuit Court	10.50	
		Title Charges and Escrow/Settlement Charges		
		ALTA 5.1-08 (Planned Unit Development) to Inspired Title Services, LLC	50.00	



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Seller		Description	Buyer	
Debit	Credit		Debit	Credit
		Title Charges and Escrow/Settlement Charges (continued)		
		ALTA 6-06 (Variable Rate Mortgage) to Inspired Title Services, LLC	50.00	
		ALTA 8.1-06 (Environmental Protection Lien) to Inspired Title Services, LLC	50.00	
		ALTA 9-06 (Restrictions, Easements, Minerals) to Inspired Title Services, LLC	295.55	
		Lender's Title Insurance to Inspired Title Services, LLC Coverage: 262,768.00 Premium: 300.00	300.00	
		Settlement Fee to Inspired Title Services, LLC	550.00	
		Title Search Fee to Inspired Title Services, LLC	175.00	
		Owner's Title Insurance to Inspired Title Services, LLC Coverage: 396,060.00 Premium: 2,055.50	2,055.50	
		Owner's Title Insurance endorsement 9.2 to Inspired Title Services, LLC	235.55	
		Commissions		
11,661.80		Selling Agent - Commission to Living Well Realty		
		Government Recording and Transfer Charges		
		Recording Fees to ORANGE County Clerk of the Circuit Court	158.00	
		Intangible Tax to ORANGE County Clerk of the Circuit Court	525.53	
		Partial Release to Boyd to ORANGE County Clerk of the Circuit Court	27.00	
		State Deed Transfer Tax to ORANGE County Clerk of the Circuit Court	2,772.70	
		State Mortgage Tax to ORANGE County Clerk of the Circuit Court	919.80	
		Miscellaneous		
		HOA Advance Assessments to The Cove at Hamlin	442.02	
		HOA Estoppel Letter to Pope Golf Properties, Inc.	150.00	
	200.00	Survey/Termite Reimbursement	200.00	
	1,750.00	Community Contribution	1,750.00	
		Prorated HOA Dues to The Cove at Hamlin 03/28/19-03/31/19	29.08	



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Seller			Buyer	
Debit	Credit		Debit	Credit
55,192.96	358,010.00	Subtotal	406,744.23	306,077.18
		Due from Buyer		100,667.07
342,817.04		Due to Seller		
398,010.00	358,010.00	Totals	406,744.23	406,744.23



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taylor
morrison

Homes Inspired for You



Date: 2/26/2019

Re: Cove at Hamlin 35s200001

Dear : Dirceu Dos Santos Marcia Amancio De Souza Da Silva and Rebeca Santo

Your new home will soon be ready for closing! Below I have listed the dates and time for your New Home Demonstration Meeting (walk-through) and Closing.

NEW HOME DEMONSTRATION MEETING:

DATE: 03/20/19
TIME: 2:00 PM
LOCATION: 15537 Duffy Alley
Winter Garden, FL 34787
CONTACT: Marc Taylor

Please allow approximately two (2) hours for your New Home Demonstration.

CLOSING: Please note these dates are subject to change pending lender's final clear to close and/or completion of home. Your loan consultant will notify you directly regarding any delays from your lender. Please do not schedule moving vans, furniture delivery or time off from work until you have confirmed your financing is finalized.

CLOSING:

DATE: 03/27/19
TIME: 12:00 AM
LOCATION: Inspired Title Services LLC
485 N Keller Road Suite 110
Maitland, FL 32751
CONTACT: Maria Robertson
407-587-0127

Please contact Maria at least two (2) days prior to your closing date to obtain the dollar amount you need to bring to your closing (buyer's closing costs).

All monies should be wire transferred to Inspired Title Services LLC



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Be advised that proper insurance coverage as described by your lending institution (if applicable) must be obtained.

Bring photo identification such as a driver's license and/or passport.

In addition, it is necessary for you to establish an account in your name with the utility companies (listed below). You will be required to have all utilities established within 24-48 hours AFTER you close. Taylor Morrison is not responsible for the turn gas, cable or telephone service.

Some utility companies may require a deposit. The names and numbers below should aid you in preparing for the closing of your new home.

Duke Energy (Electric)	800.700.3711
BrightHouse Networks (Cable)	877.410.2961
Orange County (Water, Sewer & Garbage)	407.836.5515
Lake Apopka (Natural Gas)	407.656.2734
Centurylink (Phone)	888.723.8010

Should you have any questions regarding your closing, please do not hesitate to contact me @ 321.203.5292

Thank you once again for choosing Taylor Morrison.

Respectfully,

Michele Williams
Closing Coordinator

Note: It is required that any legal spouse, regardless of living arrangements, be present for the closing or the closing cannot take place. They are not exempt simply because they are not on the loan or deed.



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SUMMARY OF TERMS*

03/15/2018

Buyer(s): Original Ops Entities, Block in Associação De Bouças De Casa, Rebecca Santos - Novaes/le: 28080
 Purchase Agreement Date: 02/15/2018 Community: Overlook at Herdita 33a
 Plant Model/ Elevator: 28430140 / Elevator (17%) Elevatory /
 Usage Orientation: R
 Property Address: 18317 Dolly Alley
 Winter Garden, FLORIDA 34787

Taylor Morrison Allowances:

Buyer Incentive: \$7,500.00
 Terms: Buyer to receive \$7,500 credit towards design options when they spend \$15,000 at design credit.
 Buyer Incentive Balance: \$7,500.00

Current Purchase Price Table:

Base Home Price				3395,000.00
Lot Premium Price				614,300.00
	Date	Description		Amount
Option Addendum 1	03/15/2018			547,545.00
Option Addendum 2	03/15/2018			86,610.00
Options Total Price				634,155.00
Subtotal:				4075,550.00
TOTAL Purchase Price:				4375,385.00
Original Schedule				
Change in Need:				
	Date	Type	Block #	Amount
	03/15/2018	Escrow	1013	\$17,500.00
Balance due of Purchase Price:				4357,885.00

Buyer(s) Name: DS, MS



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Buyer Financial Summary of Terms
14575201 - Overlook at Manila 359, Lot: 200001, Model: 20480240 Butler (NFL) Discovery (Cont'd.)

*This summary of terms is provided for the Buyer's convenience only and is not intended to modify the terms and conditions set forth in the purchase agreement. In the event of any conflict between the terms and conditions of the purchase agreement as defined above and this summary of terms, the purchase agreement shall control in all events.

**All information contained herein is subject to (1) Seller's approval herein; (2) Buyer's satisfaction of all conditions precedent to receiving any incentive; and (3) Approval by buyer and buyer's lender, if applicable, of the Closing Disclosure ("CD") on or before the closing date.

***Balance due is not the total cash due to fund the transaction. Please contact your Lender for a Loan Estimate of total closing costs and cash due to complete the transaction. If you are paying cash for your home, please contact your Title Company Agent for your estimated total costs due at closing.

BUYER:

Yasmin dos Santos
Yasmin Dos Santos
Date: 03/15/2018

BUYER:

Marcia Amorim De Souza Da Silva
Marcia Amorim De Souza Da Silva
Date: 03/15/2018

BUYER:

Rebeca Silva Santos
Rebeca Santos
Date: 03/15/2018

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04/05/2018



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Options Report "Addendum"



Opening Unit: 0157 Florida - OSL No.00000000
 Project: 18676207 - Overlook at Marlin 200
 Lot Number: 290001
 Model: 20460740 - Butler (PFI) Delivery
 Division:
 Buyer: OASIS Dns Santos, Marcelo Antonio Da Silva De Sá, Rebecca Santos
 Contract Date: 07/15/2018
 Start Date:
 Spang: R
 Buyer Approved: Yes/No
 Address: 13377 Daffy Alley Marlin Garage P1 Option 2407
 Include Appliances: Yes

Option Code	Option	Product Code	Description	Amount	Qty	Subtotal
03720201	1	RMAA0008	Elevation Traditional (TE)	90.00	1.00	90.00
03160203	1	RMBR1128	Break Room w/Bk Bklt - Oak Cottage	\$34,650.00	1.00	\$34,650.00
03150204	1	RWRM0108	BRFD - Insert 8'0" Deep - Add Location: Break Room or Optional Guest Suite - select to specify location (value)	\$288.00	1.00	\$288.00
03150205	1	RMPYB0420	Kit (to be in Break Room Option (Bk Bklt) (includes Cabinets, countertops and floor tile according to standard Multiple specification, site, finish and utility options (if applicable)	\$5,250.00	1.00	\$5,250.00
03150206	1	RMBL0200	Lobby Room w/Bk Bklt Room (for Rungelers)	\$1,085.00	1.00	\$1,085.00
03150207	1	RMCZ0204	Laundry Tub Rough in Option is Closed Per Plans - To be used in Laundry Room Only (Not to be used as real bar prep tub)	\$475.00	1.00	\$475.00
03150208	2	RMBAD100	Full Bath 2 with Additional Powder Room Area at Bath 2 at Full Bath and Powder Bath to Central 1st Floor (Common to selected with Guest Suite with bath option)	\$7,250.00	1.00	\$7,250.00
03150209	2	RACZ0200	PLUMB - Shower to Tub Secondary Bath 1st Floor	\$1,200.00	1.00	\$1,200.00
Sub Total						\$61,185.00
Total Option Inclusive						\$6.00
Lot Premium						\$14,200.00
Base Price						\$383,995.00
Option Total						\$81,185.00
Inclusive Given						\$0.00
New Total Purchase Price						\$375,380.00

If this option calculated report is provided to a prospective buyer and/or a third party for their use, it is provided as a part of the Purchase Agreement, it remains subject to change and is for informational purposes only for preliminary decisions. No guarantee or representation is made or implied as to the ability, timeliness, utility, size, finish, pricing and other factors included in the complete report. Refer to the full executed Purchase Agreement, Options Report Addendum, and Standard Form and Addendum with attached attachments for complete details. Buyer's only.

Buyer(s) Initials: DS MS

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07/15/2018



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Options Report "Addendum"
18575201 - Overlook at Hamlin 35e, Lot: 284004, Model: 28458240 Butler (NPA) Discovery (Cont'd.)

The purchase price and deposit amounts to be paid for any Options, as set forth above in this Addendum, shall be made in accordance with the terms and conditions of the Purchase Agreement and Seller's Option and Upgrade Policy. In the event of Buyer's default under the Purchase Agreement and in addition to all other rights, the total monies paid by Buyer for any Options set forth in this Addendum shall be nonrefundable and retained by Seller pursuant to the liquidated damages provisions of the Purchase Agreement and Seller's Option and Upgrade Policy.

BUYER:
Quirino da Silva Santos
Quirino Dos Santos
Date: 03/15/2018

BUYER:
Mercha Amancio De Souza Da Silva
Mercha Amancio De Souza Da Silva
Date: 03/15/2018

BUYER:
Rebecca Santos
Rebecca Santos
Date: 03/15/2018

SELLER'S AUTHORIZED REPRESENTATIVE:
By: Manoel Ornellas de Almeida
Authorized Agent
Date: 3/15/18 3/23/18

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SUMMARY OF TERMS*
03/15/2018

Buyer(s): Detour Dos Santos, Maria Assunção Da Silva, Rafael Santos Home No: 204001
 Purchase Agreement Date: 03/15/2018 Community: Overlook at Haystack 25e
 Plan/ Model/ Elevator: 20400240 (Builder (MFL) Macapagy)
 Garage Configuration: SI
 Property Address: 15321 Duffy Alley
 Winter Garden, FL 32788 34747

Taylor Morrison Advancements:

Buyer Advances: \$7,500.00
 To see: Buyer to receive \$7,500 credit towards design options when they spend \$75,000 on design center
 Buyer Incentive Rebates: \$7,500.00

Current Purchase Price Detail:

Basic Home Price				\$299,999.00
Lot Premium Price				\$54,289.00
	Date	Description		Amount
Option Additions 1	03/15/2018			\$42,545.00
Option Additions 2	03/15/2018			\$6,510.00
Options Total Price				\$49,055.00
Subtotal:				\$378,440.00
TOTAL Purchase Price:				\$378,440.00
Deposit Schedule				
Deposit on Hand:				
	Date	Type	Check #	Amount
	03/15/2018	Deposit	1803	\$7,534.00
Balance due at Purchase Price:				\$370,906.00

Buyer(s) Initials: DS, MS



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Buyer Financial Summary of Terms
16373201 - Overview of Mainline 356, Lot: 2000491, Model: 29490249 Buller (NFL) Discovery (Cont'd)

"This summary of terms is provided for the Buyer's convenience only and is not intended to modify the terms and conditions set forth in the purchase agreement. In the event of any conflict between the terms and conditions of the purchase agreement as defined above and this summary of terms, the purchase agreement shall control in all events.

"All information contained herein is subject to (1) Seller's approval (solely); (2) Buyer's satisfaction of all conditions precedent to receiving any incentives; and (3) Approval by Buyer and Buyer's lender, if applicable, of the Closing Disclosure ("CD") on or before the closing date.

"Balance due is not the total cash due to fund the transaction. Please contact your Lender for a Loan Estimate of total closing costs and cash due to complete the transaction. If you are paying cash for your home, please contact your Title Company Agent for your estimated total costs due at closing.

BUYER:

Yvonne dos Santos

Circulo Dos Seniores

Data:

03/15/2018

BUYER:

Marcia Amara de Souza da Silva

Marcia Amara De Souza Da Silva

Data:

03/15/2018

BUYER:

Rebeca Garcia

Rebeca Garcia

Data:

03/15/2018



Options Report "Addendum"



Operating Unit: 0140 Florida - Off. Homebuilding
 Project: 10572291 - Developer at Joseph J6
 Lot Number: 200001
 Model: 20467040 - Model JPRJ Discovery
 Region:
 Buyer: DWG: Don Sacha, Maria Amanda De Souza Da Silva, Kabeeh Saoud
 Contact Date: 02/15/2018
 Start Date:
 Setup: A
 Buyer Agreement: YES/NO
 Address: 15537 Oakley Alley Mirror Garden FL 34714 34737
 Website Acquired: N/A

Product Code	Order #	Prod Code	Description	Amount	Qty	Subtotal
Category: STRUCTURE						
Sub-Category: Product Options						
00152014	1	RM140114	Elevation Traditional (TR)	\$0.00	1.00	\$0.00
00102040	1	RM101131	Basic Room with Bath - Over Garage	\$34,000.00	1.20	\$40,800.00
03162010	1	RM160110	1st Floor 45" Deck - Add (Location: Bonus Room or Optional Outdoor Suite - \$1.00 to locate location in range)	\$293.00	1.00	\$293.00
00152015	1	RM150420	1st Flr in Basic Room Option (above garage) (Includes: Cabinet, countertop and floor tile for 45" x 45" One standard kitchen specification, sink, faucet and stool cabinet (optional))	\$5,250.00	1.00	\$5,250.00
03162012	1	RM172000	Utility Room with Bonus Room (For Sunrooms)	\$1,385.00	1.00	\$1,385.00
03152019	1	RM022011	Laundry 1st Floor In Option if Used (No Plan - To be Used in Laundry Room Only **Not to be used as a 1st floor plan)	\$475.00	1.00	\$475.00
00152018	2	RM150410	Full Bath 2 with Additional Powder Room (Bath 2 a Full Bath and Powder Bath is, 1st Floor 1st Floor) (Cannot be selected with 0044 suite with bath option)	\$7,250.00	1.00	\$7,250.00
00152016	2	RM022010	PLUMB - Shower & Tub Secondary Bath 1st Floor	\$1,290.00	1.00	\$1,290.00
Sub Total						\$51,343.00
Total Option Incentive						\$0.00
Lot Premium						\$14,200.00
Base Price						\$309,000.00
Option Total						\$66,833.00
Incentive Given						\$0.00
New Total Purchase Price						\$375,833.00

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Buyer's Initials: MS / MS



Options Report "Adjudum"
145T3201 - Overlook at Hamlin 35e, Lot: 200001, Model: 2043824D Butler (NPL) Discovery (Contd.)

The purchase price and deposit amounts to be paid for any Options, as set forth above in this Addendum, shall be made in accordance with the terms and conditions of the Purchase Agreement and Seller's Option and Upgrade Policy. In the event of Buyer's default under the Purchase Agreement and in addition to all other rights, the total monies paid by Buyer in any Options set forth in this Addendum shall be non-refundable and retained by Seller pursuant to the liquidated damages provisions of the Purchase Agreement and Seller's Option and Upgrade Policy.

BUYER:
Dirceu dos Santos
Dirceu Dos Santos
Date: 03/15/2018

BUYER:
Manoel Ornellas de Almeida
Manoel Ornellas De Souza De Silva
Date: 03/15/2018

BUYER:
Roberta Lima Santos
Roberta Santos
Date: 03/15/2018

SELLER'S "AUTHORIZED REPRESENTATIVE":
By: Manoel Ornellas de Almeida
Authorized Agent
Date: 3/15/18 3/23/18

If any other person or entity is provided to a prospective buyer under a Broker/Agent for their client outside of and not under a part of the Purchase Agreement, it remains subject to change and is the informational purchaser's sole responsibility for all necessary disclosures. No guarantee or representation is made or implied as to availability, subdivision, size, plan, number, pricing and other factors included in the described items. Refer to the total enclosed Purchase Agreement, Options Report Adjudum, and Standard Purchase Addendum (with additional enclosures) for complete details. Equal Housing Lender.



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**ADDITIONAL ADDENDUM TO PURCHASE AGREEMENT
(Design Center Incentive)**

In reference to the Purchase Agreement between **DIRECU DOS SANTOS AND MARCIA AMANCIO DE SOUZA DA SILVA AND REBECA SANTOS** ("Buyer") and Taylor Morrison of Florida, Inc., a Florida corporation ("Seller"), dated 2/16/2018, covering the real property commonly known as 15517 Duffy Alley, Winter Garden, FL 34787, within the The Cove at Hamlin Community, the undersigned Buyer and Seller hereby agree to the following:

Buyer shall receive an incentive of up to \$7,500.00 to be applied toward Buyer-selected Options (the "Design Center Incentive") at Closing. For eligibility, Buyer shall agree to add at least \$15,000.00 in Design Center Options and only during Buyer's Design Center appointment or incentive offer is valid*. Any unused portion of the Design Center Incentive may not be used towards a reduction in the Purchase Price and will be forfeited by Buyer. No other discounts, incentives, offers, coupons, etc. will apply, except as expressly agreed to in the Purchase Agreement and/or in a fully executed Addendum or Amendment to the Purchase Agreement.

Any other terms and conditions required by Seller in order for this Amendment to take effect, if any, are as follows (or insert "N/A" if no additional terms and conditions are applicable to this transaction):

Buyer has until 4/23/2018 to finalize options, designs and pay all deposits.

* The following applies only if a current promotional flyer (a "Promotion") is attached to this Addendum. Notwithstanding anything to the contrary in the second paragraph above, any additional terms, incentives, restrictions and limitations expressly set forth in the Promotion shall also apply to the Design Center Incentive in the addendum set forth above, including but not limited to Buyer's ability to apply the Design Center Incentive described above to other design centers or structural options, if and when specifically set forth on the Promotion and subject to lender's guidelines. All other terms remain unchanged.

This Additional Addendum, upon its execution by both parties, is herewith made an integral part of the aforementioned Purchase Agreement. Terms contained in this Additional Addendum shall not diminish the rights and/or remedies of Buyer expressed in the Purchase Agreement.

SELLER:
Taylor Morrison of Florida, Inc.,
a Florida corporation

BUYER:

Authorized Officer

3/12/18
Date

Direcu Dos Santos

03/15/2018
Date

Marcia Amancio De
Souza Da Silva

03/16/2018
Date

Rebeca Santos





AFFILIATED BUSINESS ARRANGEMENT NOTICE
(Taylor Morrison Home Funding, LLC)

To: Orlando Dos Santos

To: Marcia Amancio De Souza Da Silva

Property: 16537 Duffy Alley, Winter Garden, FL 34787

From: Taylor Morrison of Florida, Inc., a Florida corporation Date: 2/15/2018

This is to give you notice that Taylor Morrison of Florida, Inc., a Florida corporation ("Taylor Morrison") has a business relationship with TAYLOR MORRISON HOME FUNDING, LLC ("Taylor Morrison Home Funding"). Specifically, Taylor Morrison's affiliate holds ownership of at least 1% in Taylor Morrison Home Funding. Because of this relationship, this referral may provide Taylor Morrison with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed (these charges may vary according to the County or area in which the property is located). YOU ARE NOT REQUIRED TO USE TAYLOR MORRISON HOME FUNDING AS A CONDITION FOR PURCHASE OF THE SUBJECT PROPERTY OR THE SETTLEMENT OF YOUR LOAN. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

TAYLOR MORRISON HOME FUNDING, LLC DESCRIPTION OF STANDARD SETTLEMENT SERVICES	ESTIMATED CHARGES OR RANGE OF CHARGES*
Appraisal Fee	\$400.00 - \$750.00
Final Inspection Fee	\$125.00 - \$200.00
Credit Report Fee	\$25.00 - \$125.00
Flood Certificate (only if applicable - See Loan Consultant for details)	\$14.00 - \$28.00
Tax Service Fee (only if applicable - See Loan Consultant for details)	\$78.00 - \$110.00
Origination Charge	\$0-4% of loan amount

* Specific charges are dependent upon a variety of factors, including interest rate, size of loan, amount of down payment and whether the loan is guaranteed or insured under a government program.

ACKNOWLEDGMENT

I/we have read this disclosure form, and understand that Taylor Morrison is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

BUYER:

Orlando Dos Santos 02/15/2018
Orlando Dos Santos Date

Marcia Amancio De Souza Da Silva 02/15/2018
Marcia Amancio De Souza Da Silva Date





AFFILIATED BUSINESS ARRANGEMENT NOTICE
(Inspired Title Services, LLC)

To: Dirceu Dos Santos

To: Marile Aparecida De Souza De Sa

Property: 26527 Duffy Alley Winter Garden, FL 34787

From: Taylor Morrison of Florida, Inc. - a Florida corporation Date: 03/15/2018

This is to give you notice that TAYLOR MORRISON OF FLORIDA, INC., A FLORIDA CORPORATION ("Taylor Morrison") has a business relationship with INSPIRED TITLE SERVICES, LLC ("Inspired Title"). Specifically, Taylor Morrison's affiliate holds ownership of at least 1% in Inspired Title. Because of this relationship, the referral may provide Taylor Morrison with a financial or other benefit.

Set forth below is the estimated charge or range of charges for the settlement services listed (these charges may vary according to the County or area in which the property is located). YOU ARE NOT REQUIRED TO USE INSPIRED TITLE AS A CONDITION FOR PURCHASE OF THE SUBJECT PROPERTY. THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICE PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

INSPIRED TITLE SERVICES, LLC DESCRIPTION OF STANDARD SETTLEMENT SERVICES	ESTIMATED CHARGES OR RANGE OF CHARGES
Title Search Fee	\$125.00 - \$260.00
Title Insurance Premium Fee - Owner's Policy	Minimum Promulgated Rate*
Mortgagee Title Insurance (Simultaneous Issue)	\$300.00
Endorsements to Title Insurance Policy(s) (as applicable)	Alt TA Endorsements 4.1 (Condo), 5.1 (PUD), 6.1 (Environmental), \$50.00 each Florida Form 9 (Lender's) or 9.2 (Owner's): 10% of total policy premiums
Closing Fee	\$300.00 - \$650.00

*As promulgated by the Florida Department of Financial Services. As of July 1, 2015, the rates are as follows (example only and subject to change):

	Per Thousand
From \$0 to \$100,000 of liability amount	\$5.75
From \$100,000 to \$1 million, add	\$5.00
Over \$1 million to and up to \$5 million, add	\$2.50
Over \$5 million and up to \$10 million, add	\$2.25
Over \$10 million, add	\$2.00

ACKNOWLEDGMENT

We have read this disclosure form, and understand that Taylor Morrison is referring me/us to purchase the above-described settlement service(s) and may receive a financial or other benefit as the result of this referral.

BUYER:

Dirceu Dos Santos 03/15/2018
Dirceu Dos Santos Date

Marile Aparecida De Souza De Sa 03/15/2018
Marile Aparecida De Souza De Sa Date
da Silva





"Purchase Agreement"
(Purchase Agreement, Escrow Instructions and Deposit Receipt)

THIS DOCUMENT IS A LEGALLY BINDING CONTRACT WHEN SIGNED BY BOTH PARTIES. PLEASE READ IT CAREFULLY. IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS OR OBLIGATIONS UNDER THIS PURCHASE AGREEMENT, YOU SHOULD CONSULT WITH A LEGAL PROFESSIONAL, TAX ADVISOR OR OTHER FINANCIAL ADVISOR BEFORE SIGNING IT.

FOR PURPOSES OF THIS PURCHASE AGREEMENT AND ALL AMENDMENTS, EXHIBITS, ADDENDA OR ANY ELECTRONIC RECORD THEREUNTO, THE TERMS "SIGN", "SIGNED", "SIGNING", "EXECUTE", "EXECUTION" OR SIMILAR SUCH TERMS SHALL INCLUDE, FOR BOTH PARTIES, AN ORIGINAL WRITTEN SIGNATURE AND/OR ELECTRONIC SIGNATURE (E-SIGNATURE), IF E-SIGNATURES ARE SO ELECTED BY BUYER AND TO THE EXTENT SUCH OPTION IS MADE AVAILABLE BY SELLER THROUGH AN ELECTRONIC OR DIGITAL SIGNATURE PROGRAM TO THE FULLEST EXTENT PERMITTED BY LAW.

Basic Terms of Purchase Agreement (the "Basic Terms")

FHA Loan: VA Loan: USDA Loan: CONVENTIONAL Loan: CASH:
(Loan to be secured by a mortgage in a minimum amount of the Loan Approval)

Seller: Taylor Morrison of Florida, Inc., a Florida corporation

Co-Broker of this doc is checked. Buyer is represented by Buyer's Broker indicated on the last page.

Seller's Sales Associate: Andrew Cottler

Purchase Agreement Date: 2/18/2018

Buyer: Direta Dos Santos
Buyer's address: Avenida Jose Martim de Figueiredo Numero 609, Curitiba Mato Grosso, BR 78043-340
Telephone number(s): Home: Business: 55 654 92667-2186 Cell:
Email address: diretasdosantos@gmail.com

Co-Buyer: Marcia Amancio De Souza Da Santos
Co-Buyer's address: Avenida Jose Martim de Figueiredo Numero 609, Curitiba Mato Grosso, CEP, 78043-340
Telephone number(s): Home: Business: 55 461 99963-4883 Cell:
Email address:

Buyer Secondary Address:
(collectively and individually, "Buyer")

Buyer will take title to the Property as: DIRETA DOS SANTOS, MARCIA AMANCIO DE SOUZA DA SANTOS, AND REBECA SANTOS, as

Single Person	Married Person	Joint Tenants	Tenants in Common	Husband & Wife	Trustee(s) of a Trust (as described above)	Other (as described above)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THE MANNER OF TAKING TITLE MAY HAVE LEGAL AND/OR TAX CONSEQUENCES. BUYER IS ENCOURAGED TO DISCUSS THE SUBJECT WITH BUYER'S LEGAL AND/OR TAX ADVISOR. If the vesting of title will be different from that which is indicated herein, Buyer shall notify Seller in writing not more than seven (7) days after the Purchase Agreement Date defined above.

Plan Name/Elev: 294602ADY Butler (NFL) (Proprietary)
Garage Orientation: B

2-Car Garage: 3-Car Garage: 4-Car Garage:

Pool:

Inventory: To-Be-Built: Model: (If Model is checked, please see Model Home Addendum)

Property:
Lot 0001 ("Lot"), Block ("Block"), of Overlook 2 at Hamlin Phase 1 and 6 ("Subdivision"), according to the plat thereof recorded in Plat Book 84, Page 10, of the Public Records of Orange County, Florida, commonly known as 18437 Duffy Alley, Winter Garden, FL 34787, within the The Cove at Hamlin Community ("Community"), together with the residential

NOTICE OF ARBITRATION AND WAIVER OF RIGHT TO HAVE DISPUTES LITIGATED IN A COURT OR JURY TRIAL. PARAGRAPH 11 OF THIS PURCHASE AGREEMENT PROVIDES FOR MANDATORY BINDING ARBITRATION OF, AMONG OTHER THINGS, ANY DISPUTE ARISING OUT OF OR RELATING TO THE TERMS OF THIS PURCHASE AGREEMENT OR THE PLANNING, DESIGN, ENGINEERING, GRADING, CONSTRUCTION OR OTHER DEVELOPMENT OF THE PROPERTY.

Buyer accepts: MS MS



Single-family home to be constructed thereon (the "Home") in accordance with this Purchase Agreement. The Lot and Home (as defined above) and all improvements thereon are collectively known as the "Property".

In consideration of the mutual covenants and agreements contained herein, the parties hereto agree as follows:

1) INCORPORATION OF BASIC TERMS:

The foregoing Basic Terms are incorporated herein and made a part hereof and identify the Property, including the applicable Lot/Unit, Model Plan, Home Elevation, Subdivision and Community in which the Property is located, The Total Purchase Price, the Earnest Money Deposit amount and other terms of the transaction and references to terms herein shall be deemed to refer to the applicable information set forth in Paragraph 3 below. Buyer acknowledges that the terms and information contained in the Basic Terms and Paragraph 3 are accurate in all respects.

2) PURCHASE OF SUBJECT PROPERTY:

Seller agrees to sell and Buyer, jointly and severally if more than one agrees to purchase the subject Property as described in the Basic Terms. The Model Plan is on file in the office of Seller and is available for review by Buyer during Seller's normal business hours.

The "Effective Date" shall be the date on which this Purchase Agreement is fully executed by both Buyer and Seller which is found in the signature block on the last page, provided, however, the time requirement for the completion of construction of the Home on the Property by Seller for the sale to qualify for the "Improved Lot Exemption" (as hereinafter defined) shall be measured from the Purchase Agreement Date defined in the Basic Terms.

3) PURCHASE PRICE:

The "Purchase Price" more particularly described below shall mean the purchase price for the Property (including reserved premiums and pre-selected options) as set forth below. The "Total Purchase Price" shall mean the Purchase Price plus all options, upgrades and flooring selected by Buyer, as applicable (less any credits, discounts and price reductions) in accordance with state laws within the time periods specified in this Purchase Agreement or applicable Option and Upgrade Addendum, prior to the Closing Date (as hereinafter defined).

Buyer acknowledges that the Total Purchase Price may not be determined at the time of execution of this Purchase Agreement due to selections for options, upgrades, flooring, etc. by Buyer during the course of Escrow (as defined below), as specified in one or more Option Report Addenda between Buyer and Seller. The balance of the Total Purchase Price shall be paid by Buyer for Buyer shall cause its designated lender to pay the balance of the Total Purchase Price to Seller as of the Closing Date. Buyer shall make all deposits required under this Purchase Agreement on or before the date specified herein or any other deposits or payments required for upgrades, extra or option items (the "Optional Items Deposit") at the time specified in Exhibit A attached hereto and made a part hereof (the "Option and Upgrade Addendum"). Except as otherwise expressly provided in the Purchase Agreement or as approved by Seller due to final adjustments on the Closing Disclosure or settlement statement as applicable, or other limited circumstances, Buyer shall deposit into Escrow all additional sums required by Buyer to close this transaction (other than any portion of the Total Purchase Price obtained from Buyer's lender or any portion previously deposited directly with Seller and reflected on the Closing Disclosure or settlement statement as applicable) at least one (1) business day prior to the Closing Date as defined below. In addition, Buyer shall cause its lender to deposit finance funds into Escrow, so as to not delay the Closing Date. All of Buyer's funds required as of the Closing Date under this Purchase Agreement will be paid by bank cashier's check, certified check or wire transfer paid through a Florida financial institution. Except as expressly set forth in the VA/FHA Addendum (if applicable), the Total Purchase Price is not conditioned on an appraisal at the same price and is set forth below. Further, if the initial appraisal comes in below the Total Purchase Price on any financed transaction (including, but not limited to, FHA/VA loans), Seller reserves its right to require Buyer to promptly execute any forms required by the applicable lender's Appraisal Rebuttal Policy. Seller's right described above is not modified, limited or otherwise affected by any conflicting lender policy in which the Buyer is possibly granted discretion to not approve an appraisal rebuttal.

The Total Purchase Price does not include Buyer's Closing costs, prepaid expenses and impounds (to the extent applicable), estimates of which will be provided to you prior to the Closing Date.

A. Purchase Price:

(i) Base Purchase Price:	<u>\$208,995.00</u>
(ii) Lot Premium:	<u>\$14,200.00</u>
(iii) Options and Upgrades:	<u>\$51,185.00</u>
(iv) Other Credits, Discounts, Price Reductions:	<u>\$ 0.00</u>
Total Purchase Price:	<u>\$274,380.00</u>

B. Earnest Money Deposit: \$27,438.00 Deposit(s) due upon execution of the Purchase Agreement by wire transfer or personal check, subject to clearance (including amount(s) that may be due over time pursuant to an Amendment).

AT CLOSING, THE EARNEST MONEY DEPOSIT AND OPTIONAL ITEMS DEPOSIT (AS APPLICABLE) WILL BE CREDITED AGAINST THE TOTAL PURCHASE PRICE.

4) ACKNOWLEDGEMENT: ALL MONIES DEPOSITED; ESCROW PROVISIONS:

In accordance with Section 501.1375, Florida Statutes, Seller is required to advise Buyer as follows:

NOTICE TO PURCHASER OF RIGHT TO HAVE DEPOSIT FUNDS PLACED IN ESCROW ACCOUNT:

Buyer's: MS MS



THE PURCHASER OF A ONE-FAMILY OR TWO-FAMILY RESIDENTIAL DWELLING UNIT HAS THE RIGHT TO HAVE ALL DEPOSIT FUNDS (UP TO 10 PERCENT OF THE TOTAL PURCHASE PRICE) DEPOSITED IN AN ESCROW ACCOUNT. THIS RIGHT MAY BE WAIVED, IN WRITING, BY PURCHASER.

BUYER, BY EXECUTION OF THIS AGREEMENT, HEREBY WAIVES THE RIGHT TO HAVE ALL DEPOSIT FUNDS DEPOSITED INTO AN ESCROW ACCOUNT.

Any option, extra or upgrade items selected by Buyer, along with the price of such items and method of payment, shall be listed in an Option and Upgrade Addendum. Buyer understands and agrees that (a) payments made for option, extra or upgrade items are in addition to the Earnest Money Deposit; (b) that the option, extra and upgrade items may not receive any or full value in an appraisal of the Property and (c) Buyer's obligations under this Purchase Agreement are not conditioned on the Property appraising at the Total Purchase Price and if the appraised value is less than the Total Purchase Price Buyer will be required to pay the difference between the Total Purchase Price and the appraised value of the Property. These provisions are not intended to affect or in any manner modify the FHAVA Financing Addendum.

In the event any portion of the Earnest Money Deposit or any Optional Items Deposit are paid by check and the check is returned for insufficient funds ("NSF"), such check must be replaced (inclusive of the reimbursement of the NSF Fee incurred by Seller) with a cashier's check or by wire transfer by Buyer within forty-eight (48) hours after request of Seller.

If Buyer fails to do so, Buyer shall be in default under this Purchase Agreement and Seller may terminate this Purchase Agreement in accordance with Paragraph 12(a) below. If the sale of the Property is not closed for any reason other than default by Seller, the Earnest Money Deposit, Optional Items Deposit, and all other monies paid to Seller shall be non-refundable and retained by Seller as set forth in Paragraph 13.

Should Buyer request either a different home site or a different Taylor Morrison Community than the Property and Community defined herein after the Effective Date, approval and establishment of terms will be required by Seller. Additionally, should Seller approve Buyer's request, the Buyer will be required to pay a Five Thousand Dollar (\$5,000.00) lot transfer fee as a reasonable estimate of Seller's actual costs in accommodating Buyer's request (the "Lot Transfer Fee"). Such Lot Transfer Fee shall only apply if Buyer initiated the change and is not refundable for any reason, other than Seller's default.

Should Buyer request a change in plan, elevation or swing after the Effective Date, approval and establishment of terms will be required by Seller. Additionally, should Seller approve the change in plan, elevation or swing, the Buyer will be required to pay a Five Thousand Dollar (\$5,000.00) plan, elevation and/or swing change fee, as applicable, as a reasonable estimate of Seller's costs in accommodating Buyer's request. Such fees shall only apply if Buyer initiated the change and are not refundable for any reason, other than Seller's default.

5) **GOVERNING DOCUMENTS:**

Pursuant to Exhibit K, Buyer acknowledges receipt of the documents listed in Exhibit K, Paragraph 2 (collectively, the "Governing Documents") in which membership in the Association(s) described therein is a condition with ownership of a lot in the Community.

6) **PRE-QUALIFICATION, FINANCING, CASH SALES AND EVIDENCE OF FUNDS:**

a. **Seller's Preferred Lender/Pre-Qualification Process:** Prior to entering into this Purchase Agreement, Buyer must deliver to Seller written evidence, issued by Seller's preferred lender ("Approved Lender") Taylor Morrison Home Funding ("TMHF"), an affiliate of Seller, that Buyer has been pre-qualified for Buyer's loan in an amount sufficient to complete the purchase of the Property (including an estimate of Options/Upgrades to be purchased by the Buyer) Buyer is not obligated to use the service of Seller's Approved Lender. Buyer may select any lender of its choice.

b. **Seller's Authorization to Disclose:** By executing this Purchase Agreement, Buyer gives Seller or Seller's designated agent permission to obtain a credit report on Buyer. Additionally, Buyer hereby authorizes Seller to disclose to Buyer's lender information about Buyer known to Seller and to obtain information from Buyer's lender regarding Buyer's loan, and further authorizes Buyer's lender to disclose to Seller all information about Buyer known to such lender. Such information may include exchanging copies of completed applications and other documents given by Buyer and such personal financial or other information will be treated in accordance with all federal, state and lender regulations regarding same. Buyer shall execute such further forms of written authorization for Seller to obtain information regarding Buyer's loan with Buyer's lender as such lender may reasonably request.

c. **Buyer Financing/Loan Default:** If Buyer is financing any portion of the Property purchase, Buyer hereby authorizes Buyer's lender to pay the loan proceeds, through Escrow, directly to Seller. In the event of a financed sale, Seller shall not be required to authorize starting construction of the Home on the Property until the Earnest Money Deposit specified in Section 3 has been paid and Buyer has obtained "loan approval" in accordance with the provisions of the Purchase Agreement. "Loan approval" for the purposes of this Purchase Agreement shall mean a firm commitment for a loan from Buyer's lender, subject to no contingencies. Buyer is entering into this Purchase Agreement without any guarantee from Seller with respect to Buyer's ability to obtain financing for the purchase of the Property. Buyer is relying on Buyer's own ability to obtain the funds necessary to make the payments described above and Buyer's obligations under this Purchase Agreement are not contingent on Buyer obtaining financing unless Seller and Buyer have entered into a mortgage contingency addendum. Please refer to Exhibit Q attached hereto and made a part hereof (the "Financing Addendum"). Seller's right to cease starting construction of the Home pursuant to the Paragraph 8 shall not be construed in any manner whatsoever to release Seller from its obligations to complete construction of the Home pursuant to the terms of this Purchase Agreement and within the timeframe required by the Interstate and State Full Disclosure Act ("IFSA"), it being the intention of the parties that this sale be exempt from IFSA.

Buyer initials: MS MS



d. **Cash Sale Default:** In the event that Buyer is purchasing the Property on an "All-cash" basis, Seller may elect to not commence construction of the Home until Seller has received evidence acceptable to Seller in its sole discretion of Buyer's ability to pay the Total Purchase Price and all other amounts payable by Buyer under this Purchase Agreement in cash without the need of any third-party financing ("Evidence of Funds"). Any such delay in Seller's commencement of construction of the Home shall not extend the Closing Date. If Buyer fails to deposit any amount required by this Purchase Agreement or any addenda hereto within the time period specified therein, Buyer shall be deemed to be in default under this Purchase Agreement, whereupon Seller may exercise the remedies provided in Paragraph 12(a).

e. **Evidence of Funds:** Regardless of whether Buyer has elected a cash purchase or a financed purchase, within five (5) business days following the Effective Date, Buyer must deliver the Evidence of Funds (which if Buyer has elected a cash purchase will apply to all funds (other than financed funds) required of Buyer to close Escrow) to Seller for its approval. If Buyer fails to provide the Evidence of Funds or Seller, in its sole discretion, disapproves same, Seller may terminate this Purchase Agreement by written notice to Buyer, in which event any Earnest Money Deposit or other deposits (if applicable) paid by Buyer shall be returned to Buyer.

7) **ESCROW:**

Within seven (7) days of receipt of the fully executed Purchase Agreement, the Title Company (defined below) will open an order for title work to be completed and perform both title and escrow duties to close the transaction contemplated by this Purchase Agreement (including, but not limited to, the issuance of the title commitment and title policy described herein, determination and clearance of underwriting objections and requirements, preparation of all closing documents utilizing Seller's form documents, preparation of the Closing Disclosure or settlement statement as applicable, conducting the closing, disbursement of funds (other than those provided directly to Seller as described herein) to all respective parties, distribution of documents to all respective parties for execution, and recording of such documents) to effectuate the Close of Escrow (collectively, the process is referred to herein as the "Escrow" or "Closing"). Escrow shall be deemed opened with Escrow Holder (defined below) upon Seller's delivery to Escrow Holder of a fully executed copy of this Purchase Agreement and all Addenda attached hereto.

To perform the services described above, Seller has engaged Insured Title Services, LLC, which may be affiliated with Seller, to issue policies of title insurance ("Title Insurer"), as well as other services provided by third parties selected by the Title Insurer to serve as Escrow Holder of all documents and funds for the transaction contemplated by this Purchase Agreement ("Escrow Holder" or "Closing Agent") other than such documents or funds provided directly to Seller as described herein. The Title Insurer and Closing Agent are hereinafter collectively referred to as the "Title Company." Please refer to Exhibit F, which is attached hereto and made a part hereof ("Affiliated Business Disclosure Statement").

In the event Buyer elects to use a title insurance company other than Title Insurer, or another title insurance agent selected by Seller, and arranges for title insurance in place of the title insurance provided by Title Insurer, Buyer must do so by written notice to Seller delivered within seven (7) days after the date Buyer signs this Purchase Agreement. Buyer's failure to provide such notice within such seven-day period shall be deemed a waiver by Buyer of its right to select another title insurance company. If Buyer chooses another title company, such title company shall be deemed Escrow Holder, Closing Agent, Title Company and Title Insurer under this Purchase Agreement (collectively for purposes of this Purchase Agreement, the "Outside Title Insurer"), and Buyer agrees to pay all title company costs and fees arising from or related to the title commitment, title policy and the closing of the transaction (including the closing services, title search and title premium as authorized by the Florida Statutes). In this event, Seller shall have no obligation to provide any prior owner's title insurance policy, date due, certificates of good standing, corporate resolutions of Seller, stopgap letters, releases or waivers from subcontractors of Seller, etc. to the Outside Title Insurer. Seller shall be required to use only its standard closing document forms, which standard forms are acceptable to Insured Title Services, LLC. Seller shall not be required to provide any additional closing documents. With respect to any recorded Notice of Commencement, Seller shall provide the Outside Title Company with a termination of same and an indemnification with respect to any liens that could be recorded by subcontractors, but not any releases or waivers from subcontractors. In addition, neither the Outside Title Insurer nor Buyer's legal or financial representatives may use any request relating to same as a basis to delay or potentially delay Closing, and any such delay shall be deemed a default under this Purchase Agreement.

Notwithstanding the above, by its execution of this Purchase Agreement and without the need or obligation on Seller's part to provide additional evidence supporting same, Seller represents to Buyer, Buyer's legal and financial advisors (if any) and its Outside Title Insurer that the following is true as of the Effective Date of this Purchase Agreement and as of the Closing Date and may be relied on by each such party: Seller is a duly formed and validly existing corporation in its state of organization, and that execution and delivery of the document(s) required above is pursuant to a valid resolution of its board of directors or managing member, as applicable, by the duly appointed officer, managing member and/or Authorized Representative.

This Purchase Agreement shall serve as the written escrow instructions to govern the consummation of the purchase and sale of the Property. Neither Seller nor Buyer shall be obligated to execute any additional escrow agreement. Seller and Buyer do hereby authorize and direct Closing Agent to receive, hold, deliver and disburse, pursuant to the terms of this Purchase Agreement, all documents and monies to be deposited with Closing Agent except as otherwise provided for in this Purchase Agreement or any exhibit, addenda or amendment hereto in which such documents and monies are deposited with Seller. Should Closing Agent request additional instructions from the parties hereto or if additional instructions are required by FHA or VA regulations, the parties shall execute such instructions, so long as the same shall not be inconsistent with the provisions of this Purchase Agreement or any addenda or amendments hereto. Provisions regarding resolution of disputes and/or an award of attorney's fees and similar costs at any additional escrow instructions shall apply only to disputes between Closing Agent, Buyer and Seller, and not to disputes between Buyer and Seller. If there is any conflict between this Purchase Agreement and such escrow instructions, the provisions of this Purchase Agreement shall control. Buyer shall diligently and timely perform all reasonable actions requested by Closing Agent and Seller including, without limitation, preparing, completing and delivering to Seller or Closing Agent, as applicable, all further instructions, documents, instruments, forms, statements and applications required by Seller of

d. **Cash Sale Default:** In the event that Buyer is purchasing the Property on an "all-cash" basis, Seller may elect to not commence construction of the Home until Seller has received evidence acceptable to Seller in its sole discretion of Buyer's ability to pay the Total Purchase Price and all other amounts payable by Buyer under this Purchase Agreement in cash without the need of any third party financing ("Evidence of Funds"). Any such delay in Seller's commencement of construction of the Home shall not extend the Closing Date. If Buyer fails to deposit any amount required by this Purchase Agreement or any addenda hereto within the time period specified therein, Buyer shall be deemed to be in default under this Purchase Agreement, whereupon Seller may exercise the remedies provided in Paragraph 12(a).

e. **Evidence of Funds:** Regardless of whether Buyer has elected a cash purchase or a financed purchase, within five (5) business days following the Effective Date, Buyer must deliver the Evidence of Funds (which if Buyer has elected a cash purchase will apply to all funds (other than financed funds) required of Buyer to close Escrow) to Seller for its approval. If Buyer fails to provide the Evidence of Funds or Seller, in its sole discretion, disapproves same, Seller may terminate this Purchase Agreement by written notice to Buyer, in which event any Earnest Money Deposit or other deposits (if applicable) paid by Buyer shall be returned to Buyer.

7) **ESCROW:**

Within fifteen (15) days of receipt of the fully executed Purchase Agreement, the Title Company (defined below) will open an order for title work to be completed and perform both title and escrow duties to close the transaction contemplated by this Purchase Agreement (including, but not limited to, the issuance of the title commitment and title policy described herein, determination and clearance of underwriting objections and requirements, preparation of all closing documents (including Seller's form documents, preparation of the Closing Disclosure or settlement statement as applicable), conducting the closing, disbursement of funds (other than those provided directly to Seller as described herein) to all respective parties, distribution of documents to all respective parties for execution, and recording of such documents to effectuate the Close of Escrow (collectively, the process is referred to herein as the "Escrow" or "Closing"). Escrow shall be deemed opened with Escrow Holder (defined below) upon Seller's delivery to Escrow Holder of a fully executed copy of this Purchase Agreement and all Addenda attached hereto.

To perform the services described above, Seller has engaged Inspired Title Services, LLC, which may be affiliated with Seller, to issue policies of title insurance ("Title Insurer"), as well as other services provided by third parties selected by the Title Insurer to serve as Escrow Holder of all documents and funds for the transaction contemplated by this Purchase Agreement ("Escrow Holder" or "Closing Agent") other than such documents or funds provided directly to Seller as described herein. The Title Insurer and Closing Agent are hereinafter collectively referred to as the "Title Company." Please refer to Exhibit F, which is attached hereto and made a part hereof ("Authorized Business Document Statement").

In the event Buyer elects to use a title insurance company other than Title Insurer, or another title insurance agent selected by Seller, and arranges for title insurance in place of the title insurance provided by Title Insurer, Buyer must do so by written notice to Seller delivered within seven (7) days after the date Buyer signs this Purchase Agreement. Buyer's failure to provide such notice within such seven-day period shall be deemed a waiver by Buyer of its right to select another title insurance company. If Buyer chooses another title company, such title company shall be deemed Escrow Holder, Closing Agent, Title Company and Title Insurer under this Purchase Agreement (collectively for purposes of this Purchase Agreement, the "Outside Title Insurer"), and Buyer agrees to pay all title company costs and fees arising from or related to the title commitment, title policy and the closing of the transaction (including the closing services, title search and title premium as authorized by the Florida Statutes). In that event, Seller shall have no obligation to provide any prior owner's title insurance policy, base title, certificates of good standing, corporate resolutions of Seller, estoppel letters, releases or waivers from subcontractors of Seller, etc. to the Outside Title Insurer. Seller shall be required to use only its standard closing document forms, which standard forms are acceptable to Inspired Title Services, LLC. Seller shall not be required to provide any additional closing documents. With respect to any recorded Notice of Commitment, Seller shall provide the Outside Title Company with a termination of same and an indemnification with respect to any liens that could be recorded by subcontractors, but not any releases or waivers from sub-contractors. In addition, neither the Outside Title Insurer nor Buyer's legal or financial representatives may use any request relating to same as a basis to delay or potentially delay Closing, and any such delay shall be deemed a default under this Purchase Agreement.

Notwithstanding the above, by its execution of this Purchase Agreement and without the need or obligation on Seller's part to provide additional evidence supporting same, Seller represents to Buyer, Buyer's legal and financial advisors (if any) and its Outside Title Insurer that the following is true as of the Effective Date of this Purchase Agreement and as of the Closing Date and may be relied on by each such party: Seller is a duly formed and validly existing corporation in its state of organization, and that execution and delivery of the document(s) required above is pursuant to a valid resolution of its board of directors or managing member, as applicable, by the duly appointed officer, managing member and/or Authorized Representative.

This Purchase Agreement shall serve as the written escrow instructions to govern the consummation of the purchase and sale of the Property. Neither Seller nor Buyer shall be obligated to execute any additional escrow agreement. Seller and Buyer do hereby authorize and direct Closing Agent to receive, hold, deliver and disburse, pursuant to the terms of this Purchase Agreement, all documents and monies to be deposited with Closing Agent except as expressly provided for in this Purchase Agreement or any exhibit, addenda or amendment hereto in which such documents and monies are deposited with Seller. Should Closing Agent request additional instructions from the parties hereto or if additional instructions are required by FHA or VA regulations, the parties shall execute such instructions, so long as the same shall not be inconsistent with the provisions of this Purchase Agreement or any addenda or amendments hereto. Provisions regarding resolution of disputes and/or an award of attorneys' fees and similar costs in any additional escrow instructions shall apply only to disputes between Closing Agent, Buyer and Seller, and not to disputes between Buyer and Seller. If there is any conflict between this Purchase Agreement and such escrow instructions, the provisions of this Purchase Agreement shall control. Buyer shall diligently and timely perform all reasonable actions requested by Closing Agent and Seller, including, without limitation, preparing, completing and delivering to Seller or Closing Agent, as applicable, all further instructions, documents, instruments, forms, statements and applications required by Seller or Closing Agent to complete the transaction contemplated herein, including any disclosures concerning the Property.

Buyer Initials DS MS



within three (3) business days (or less, if so instructed) after receipt of such request, and shall otherwise cooperate fully with Seller and Closing Agent. Buyer's failure to so cooperate shall be a default hereunder entitling Seller to terminate this Purchase Agreement, cancel Closing and proceed in accordance with Paragraph 12(a).

8) CLOSING DATE; CLOSING COSTS; PRORATIONS:

a. Closing Date/Close of Escrow: Unless earlier terminated or extended by Seller as provided herein, the "Closing Date" for this transaction shall occur following substantial completion of the Home on a date to be specified in a notice to be provided by Seller to Buyer. Substantial completion of the Home shall be deemed to have occurred when a certificate of occupancy (or its equivalent) has been issued. Seller will give Buyer at least two (2) days prior notice of the Closing Date, as well as the time and place for Closing once a firm date is established. **BECAUSE OF THE NATURE OF THE HOME BUILDING INDUSTRY, IT IS NOT POSSIBLE TO ESTIMATE THE EXACT CLOSING DATE WITH ABSOLUTE ACCURACY. DUE TO A VARIETY OF FACTORS INCLUDING SELLER'S DECISIONS CONCERNING THE SCHEDULING OF WORK, AVAILABILITY OF MATERIALS AND LABOR, THE ACTIONS OF PUBLIC AUTHORITIES AND WEATHER CONDITIONS, LENDER AND APPRAISAL CONDITIONS, THE CLOSING DATE COULD BE EXTENDED BY WEEKS OR MONTHS. BUYER ACCEPTS THE UNCERTAINTY OF THE ESTIMATED CLOSING DATE AND WAIVES ALL CLAIMS AGAINST SELLER, ITS AGENTS, EMPLOYEES AND CONTRACTORS ARISING IN CONNECTION THEREWITH.** Further, notwithstanding any earlier notice date set forth above, Seller reserves the right to postpone the Closing Date after initial notice is given with two (2) days' notice of the firm Closing Date. The "Close of Escrow" shall be the date following Closing on which the Deed conveying the Property to Buyer is recorded in the Office of the County Recorder identified in the Basis Terms.

b. Extension Fee/Revised Closing Date: If Buyer postpones Closing Date for reasons within Buyer's control and Seller (in its sole discretion) consents in writing to the delay, Buyer agrees to pay Seller an extension fee of Five Hundred and No/100 Dollars (\$500.00) for each calendar day that the Closing Date is postponed (the "Extension Fee"). The Extension Fee is a reasonable estimate of the damages, which are Incapable or very difficult of accurate estimation, to Seller for delay in closing the transaction as of the originally scheduled Closing Date. Nothing herein shall be construed to obligate Seller to extend the Closing Date. Any Extension Fee made by Buyer shall not be applicable to or used as a credit or offset toward the Purchase Price and shall be consideration to Seller for Seller's agreement to extend the Closing Date. Seller may terminate this Purchase Agreement and exercise all rights under this Purchase Agreement in the event of Buyer's default, if the Extension Fee is not timely received. If Seller does not consent to the delay in writing, Buyer will be deemed in default under this Purchase Agreement and Seller will be entitled to exercise its rights and remedies under Paragraph 12(a) hereof. The Extension Fee shall be immediately due and payable at Closing for every day through (a) and including the revised date for the Closing Date (the "Revised Closing Date"). Such payments shall not be credited against the Total Purchase Price.

c. Closing Costs: Except as expressly set forth in this Purchase Agreement or in an addendum hereto, Seller shall have no responsibility for and Buyer shall pay as of the Closing Date all costs relating to Closing on both financed and cash transactions, including, without limitation, the following (collectively, the "Closing Costs"): (i) the actual cost and fees payable in connection with any mortgage that Buyer may obtain for the purchase of the Property, which costs are variable depending, among other things, on the mortgage lender credit reports; (ii) Lender's mortgage title insurance policy and any endorsements thereto, flood insurance, fire insurance, as well as any required closing services fee, title search fee and title premium; (iii) appraisal fee; (iv) standard form owner's title insurance policy and any endorsements thereto, as well as any required closing services fee, title search fee and title premium; (v) tax service fees; (vi) loan origination fees; (vii) processing fees; (viii) funding fees; (ix) recording fees; (x) courier, overnight delivery and notary fees; (xi) real property tax imposts required by Buyer's lender; (xii) prepaid interest required by Buyer's lender; (xiii) prorated share of real property taxes currently due; (xiv) any documentary stamp taxes and applicable intangible taxes; (xv) Buyer's prorated share of Association assessments and other amounts (including any CDD), applicable to the Property; (xvi) any applicable one-time community enhancement fees, including without limitation, working capital contribution fees, transfer fees or other start-up fees and assessments payable by Buyer to any Association in connection with Closing; (xvii) closing costs on cash transactions; (xviii) any applicable transfer tax imposed by the respective taxing authority in which the Property is located; (xix) final survey fee (if applicable) and (xx) the costs for termite pre-treatment (retreatment reflected on the Closing Disclosure or settlement statement as applicable). **BUYER SHOULD NOT RELY ON SELLER'S CURRENT PROPERTY TAXES AS THE AMOUNT OF PROPERTY TAXES THAT THE BUYER MAY BE OBLIGATED TO PAY IN THE YEAR SUBSEQUENT TO PURCHASE. A CHANGE IN OWNERSHIP OR PROPERTY IMPROVEMENTS TRIGGERS REASSESSMENTS OF THE PROPERTY THAT COULD RESULT IN HIGHER PROPERTY TAXES. IF YOU HAVE ANY QUESTIONS CONCERNING VALUATION, CONTACT THE RESPECTIVE PROPERTY APPRAISER'S OFFICE (OR TREASURER'S OFFICE, AS APPLICABLE FOR YOUR JURISDICTION) FOR INFORMATION.**

d. Prorations: All real property, and ad valorem taxes, special assessments, regular assessments and any other Association assessments (except as expressly provided in (c) above) for the Property shall be prorated between Seller and Buyer as of the Closing Date for the year in which Closing is held on the basis of the tax statements for such year (due allowance being made for the maximum early payment discount provided), however, that if such tax statements are not available as of Closing, the tax proration between Seller and Buyer shall be estimated based upon the most recent tax bill and subsequently readjusted upon receipt of the tax bill for the year in which Closing occurs. Seller and Buyer agree to adjust the proration of taxes and, if necessary, to refund or pay, on or before January 1 of the year following Closing. Seller shall also pay prior to Closing for credit against the Purchase Price at Closing all real estate taxes due and payable as of the Closing Date for the year in which Closing is held. Seller and Buyer shall also prorate at Closing all Community Development District ("CDD") assessments (to the extent applicable) against the Lots. Buyer shall pay all utility charges for the Property purchased from and after the Closing Date. All proration and adjustments are to be made on the basis of a thirty (30) day month unless otherwise instructed in writing by all parties. For proration purposes, the Buyer will have ownership of the Property, which is the subject of this agreement for the entire day, regardless of the hour of recording.

e. Closing Cost Error: If, following Closing, Seller or Escrow Holder determines that there was an error ("Closing Cost Error") in the calculation of closing costs for the Property (including without limitation a failure to properly account

Buyer Initials: MS MS



for any costs to be charged to Buyer, including the Total Purchase Price), Buyer shall pay the amounts due Seller within thirty (30) days after Seller or Escrow Holder provides written notification thereof to Buyer. Any amounts not paid within such thirty (30) day period shall accrue interest at the maximum rate allowed by law from the date due until paid. Notwithstanding the foregoing, if Seller or Escrow Holder fails to notify Buyer of a Closing Cost Error within one (1) year following Closing, Buyer shall not be obligated to pay any amounts owing to Seller resulting therefrom. Buyer's covenant under this Section shall survive Closing and the delivery of the Deed.

f. **Florida Disclosure Summary:** Pursuant to Section 720.401, Florida Statutes, Seller is required to provide each prospective purchaser in the Community with a Disclosure Summary regarding the Community, before such prospective purchaser executes a contract to purchase a home and lot in the Community. The Disclosure Summary for the Community is incorporated into this Purchase Agreement by this reference. Buyer should not execute this Purchase Agreement until Buyer has received and read the Disclosure Summary contained in Exhibit D attached hereto and made a part hereof.

In that regard, IF THE DISCLOSURE SUMMARY REQUIRED BY SECTION 720.401, FLORIDA STATUTES, HAS NOT BEEN PROVIDED TO THE PROSPECTIVE PURCHASER BEFORE EXECUTING THIS CONTRACT FOR SALE, THIS CONTRACT IS VOIDABLE BY BUYER BY DELIVERING TO SELLER OR SELLER'S AGENT OR REPRESENTATIVE WRITTEN NOTICE OF THE BUYER'S INTENTION TO CANCEL WITHIN 3 DAYS AFTER RECEIPT OF THE DISCLOSURE SUMMARY OR PRIOR TO CLOSING, WHICHEVER OCCURS FIRST. ANY PURPORTED WAIVER OF THIS VOIDABILITY RIGHT HAS NO EFFECT. BUYER'S RIGHT TO VOID THIS CONTRACT SHALL TERMINATE AT CLOSING.

Buyer acknowledges that Buyer has received and read the Disclosure Summary attached as Exhibit D to this Purchase Agreement, for the Community before executing this Purchase Agreement.

9) **CONDITIONS FOR CLOSING:**

a. Upon Closing, Seller agrees to convey fee simple title for the Property to Buyer by a special warranty deed ("Deed") subject to current real property taxes, bonds and current assessments (whether such bonds and/or assessments are imposed by CDC's, as defined herein) and as applicable landscape and lighting districts or other special taxing districts, or otherwise provided as of the Closing Date, and such reservations in patents and all easements, rights of way, encumbrances, fees, covenants, conditions, reservations, restrictions, obligations, and liabilities or other exceptions as may appear of record. In the event of a financed sale, title shall be conveyed subject to the lender's mortgage or deed of trust securing such financing.

b. In addition to the performance by Buyer and Seller of each of their respective obligations in the Purchase Agreement, and in addition to all other conditions set forth in this Purchase Agreement, the obligation of Buyer to close Escrow for the Property shall be conditioned upon:

(i) The Title Company shall have committed in writing to issue a standard form ALTA Owners Title Insurance Policy in favor of Buyer with coverage equal to the Total Purchase Price subject only to: (a) all non-delinquent real property taxes and assessments; (b) conventional conditions, restrictions, easements, dedications, rights of way of record and Buyer's mortgage or other matters of record or apparent affecting the use or occupancy of the Property; (c) encumbrances encumbering Buyer financing, if any; (d) other documents that are or may be recorded by Seller in accordance with this Purchase Agreement and (e) reservations contained in the Deed, including reservations of oil, gas and mineral rights, if any.

(ii) Conveyance of the Property to Buyer is subject only to non-delinquent taxes for the current fiscal year, covenants, conditions, restrictions, reservations, easements, district taxes, rights of way and other matters of record as of the Closing Date or Revised Closing Date. All blanket encumbrances encumbering the Property are released or will be released through the Escrow before the conveyance of the Property to Buyer in accordance with the provisions of this Purchase Agreement.

(iii) All mortgages encumbering the Community shall be subordinate to the Association's Declaration. This provision shall in no way be deemed to include real property taxes constituting a lien not yet delinquent.

10) **LIMITED WARRANTY:**

a. **Limited Warranty:** The Home is offered with Seller's one-year limited warranty (the "Limited Warranty"). This Limited Warranty, which is incorporated herein by reference and made a part of the Purchase Agreement, is provided to and its receipt is acknowledged by Buyer as of the Purchase Agreement Date. If any provision of Section B of the Limited Warranty ("Exclusions from Coverage") shall be determined to be unenforceable or void as against public policy, then the remaining provisions of the Exclusions from Coverage shall be deemed to be severable therefrom and enforceable according to their terms, and the Exclusions from Coverage shall be interpreted as broadly as possible in a way as to not be void against public policy.

b. **Disclaimer and Buyer Waiver of Express and Implied Warranties:** SELLER EXPRESSLY DISCLAIMS, AND BUYER HEREBY WAIVES, ANY WARRANTIES, EXPRESS OR IMPLIED, OTHER THAN THIS LIMITED WARRANTY, INCLUDING, WITHOUT LIMITATION, ANY WARRANTIES OF MERCHANTABILITY, HABITABILITY, QUALITY OF CONSTRUCTION, OR FITNESS FOR A PARTICULAR PURPOSE, WITH RESPECT TO THE PROPERTY AND THE SUBDIVISION/COMMUNITY IN WHICH THE PROPERTY IS LOCATED. BUYER ACKNOWLEDGES THAT OTHER THAN THIS LIMITED WARRANTY, SELLER IS MAKING NO OTHER REPRESENTATIONS, PROMISES, OR WARRANTIES OF ANY KIND, INCLUDING, WITHOUT LIMITATION, ANY EXPRESS OR IMPLIED WARRANTIES OF MERCHANTABILITY, HABITABILITY, QUALITY OF CONSTRUCTION, OR FITNESS FOR A PARTICULAR

AS TO ANY IMPLIED WARRANTY WHICH CANNOT BE DISCLAIMED ENTIRELY, ALL SECONDARY, INCIDENTAL AND CONSEQUENTIAL DAMAGES ARE SPECIFICALLY EXCLUDED AND DISCLAIMED (CLAIMS FOR SUCH SECONDARY, INCIDENTAL AND CONSEQUENTIAL DAMAGES BEING CLEARLY UNAVAILABLE IN THE CLASS



Additionally, in accordance with the requirements of Chapter 558 Notice of Claim, Buyer must comply with and is hereby advised of the following:

ANY CLAIMS FOR CONSTRUCTION DEFECTS ARE SUBJECT TO THE NOTICE AND CURE PROVISIONS OF CHAPTER 558, FLORIDA STATUTES.

h. Cooperation; Access; Right. Buyer agrees to provide Seller and its representatives, contractors, and others as Seller may request, with prompt, reasonable cooperation, which may, for example, include access to all portions of the Property, in order to facilitate Seller's investigation regarding a Dispute including, without limitation, for purposes of inspecting, testing, repairing, replacing, correcting, or otherwise addressing matters related to the Dispute. If the Dispute arises out of or relates to the planning, surveying, design, engineering, grading, specifications, construction, or other development of the Property, Seller is hereby granted the irrevocable right, but is under no obligation, to inspect, repair and/or replace any and all affected parts of the Property.

11) DISPUTE RESOLUTION - ARBITRATION:

ANY AND ALL CLAIMS, CONTROVERSIES, BREACHES OR DISPUTES BY OR BETWEEN THE PARTIES HERETO, ARISING OUT OF OR RELATED TO THIS PURCHASE AGREEMENT, THE PROPERTY, THE SUBDIVISION OR COMMUNITY OF WHICH THE PROPERTY IS A PART, THE SALE OF THE PROPERTY BY SELLER, OR ANY TRANSACTION RELATED HERETO, WHETHER SUCH DISPUTE IS BASED ON CONTRACT, TORT, STATUTE, OR EQUITY, INCLUDING WITHOUT LIMITATION, ANY DISPUTE OVER (a) THE DISPOSITION OF ANY EARNEST MONEY DEPOSIT HEREUNDER, (b) BREACH OF CONTRACT, (c) NEGLIGENCE OR INTENTIONAL MISREPRESENTATION OR FRAUD, (d) NONDISCLOSURE, (e) BREACH OF ANY ALLEGED DUTY OF GOOD FAITH AND FAIR DEALING, (f) ALLEGATIONS OF LATENT OR PATENT DESIGN OR CONSTRUCTION DEFECTS, INCLUDING WITHOUT LIMITATION, PURSUANT TO THE PROVISIONS OF CHAPTER 558, FLORIDA STATUTES, (g) THE PROPERTY, INCLUDING WITHOUT LIMITATION, THE PLANNING, SURVEYING, DESIGN, ENGINEERING, GRADING, SPECIFICATIONS, CONSTRUCTION OR OTHER DEVELOPMENT OF THE PROPERTY, THE PARCEL/TRACT OR THE COMMUNITY OF WHICH THE PROPERTY IS A PART, (h) DECEPTIVE TRADE PRACTICES OR (i) ANY OTHER MATTER ARISING OUT OF OR RELATED TO THE INTERPRETATION OF ANY TERM OR PROVISION OF THIS PURCHASE AGREEMENT, OR ANY DEFENSE GOING TO THE FORMATION OR VALIDITY OF THE AGREEMENT, OR ANY PROVISION OF THIS PURCHASE AGREEMENT, INCLUDING EARNEST MONEY DEPOSIT DISPUTES, THIS ARBITRATION AGREEMENT, ALLEGATIONS OF UNCONSCIONABILITY, FRAUD IN THE INDUCEMENT, OR FRAUD IN THE EXECUTION, WHETHER SUCH DISPUTE ARISES BEFORE OR AFTER CLOSING (EACH A "DISPUTE"), SHALL BE ARBITRATED PURSUANT TO THE FEDERAL ARBITRATION ACT AND SUBJECT TO THE PROCEDURES SET FORTH AS FOLLOWS:

a. THIS ARBITRATION AGREEMENT SHALL BE DEEMED TO BE A SELF-EXECUTING ARBITRATION AGREEMENT. ANY DISPUTE CONCERNING THE INTERPRETATION OR THE ENFORCEABILITY OF THIS ARBITRATION AGREEMENT, INCLUDING WITHOUT LIMITATION, ITS REVOCABILITY OR VOIDABILITY FOR ANY CAUSE, ANY CHALLENGES TO THE ENFORCEMENT OF THE VALIDITY OF THE AGREEMENT, OR THIS ARBITRATION AGREEMENT, OR THE SCOPE OF ARBITRABLE ISSUES UNDER THIS ARBITRATION AGREEMENT, AND ANY DEFENSE RELATING TO THE ENFORCEMENT OF THIS ARBITRATION AGREEMENT, INCLUDING WITHOUT LIMITATION, WAIVER, ESTOPPEL, OR LACHES, SHALL BE DECIDED BY AN ARBITRATOR IN ACCORDANCE WITH THIS ARBITRATION AGREEMENT AND NOT BY A COURT OF LAW.

b. IN THE EVENT THAT A DISPUTE ARISES BETWEEN THE PARTIES, SUCH DISPUTE SHALL BE RESOLVED BY AND PURSUANT TO THE ARBITRATION RULES AND PROCEDURES OF AMERICAN ARBITRATION ASSOCIATION IN EFFECT AT THE TIME THE REQUEST FOR ARBITRATION IS SUBMITTED. IN THE EVENT THE AMERICAN ARBITRATION ASSOCIATION IS FOR ANY REASON UNWILLING OR UNABLE TO SERVE AS THE ARBITRATION SERVICE, THEN THE PARTIES SHALL SELECT ANOTHER REPUTABLE ARBITRATION SERVICE. IF THE PARTIES ARE UNABLE TO AGREE ON AN ALTERNATIVE SERVICE, THEN EITHER PARTY MAY PETITION ANY COURT OF COMPETENT JURISDICTION IN THE COUNTY IN WHICH THE PROPERTY IS LOCATED TO APPOINT SUCH AN ALTERNATIVE SERVICE, WHICH SHALL BE BOUND ON THE PARTIES. THE RULES AND PROCEDURES OF SUCH ALTERNATIVE SERVICE IN EFFECT AT THE TIME THE REQUEST FOR ARBITRATION IS SUBMITTED SHALL BE FOLLOWED.

c. Buyer and Seller expressly agree and acknowledge that this Purchase Agreement involves interstate commerce and is governed by the provisions of the Federal Arbitration Act (9 U.S.C. §1 et seq.) now in effect and as the same may from time to time be amended, to the exclusion of any different or inconsistent state or local law, ordinance, regulation, or judicial rule. Accordingly, any and all Disputes shall be arbitrated - which arbitration shall be mandatory and binding - pursuant to the Federal Arbitration Act.

d. This arbitration agreement shall inure to the benefit of, and be enforceable by, Seller and Seller's affiliates and related entities, and each of their respective employees, officers, directors, agents, representatives, contractors, subcontractors, agents, vendors, suppliers, design professionals, insurers and any other person whom Buyer contends is responsible for any alleged defect in or to the Property or any improvement or appurtenance thereto. The parties contemplate the inclusion of such parties in any arbitration of a dispute and agree that the inclusion of such parties will not affect the enforceability of this arbitration agreement.

e. In the event any dispute arises under the terms of this Purchase Agreement or in the event of the bringing of any arbitration action by a party hereto against another party hereunder by reason of any breach of any of the covenants, agreements or provisions on the part of the other party arising out of this Purchase Agreement, then all fees and costs shall be borne separately between the parties, including but not limited to all attorneys' fees and expert witness costs resulting from the Dispute. The foregoing provision does not modify any provision of any contract between Seller and any third party requiring indemnification or establishing a different allocation of fees and costs between Seller and such third party. The provisions of this Paragraph shall survive Closing or termination of this Purchase Agreement prior to Closing.

Buyer initials DS : MS



- f. The arbitrator shall be authorized to provide all recognized remedies available in law or in equity for any cause of action that is the basis of the arbitration.
- g. The decision of the arbitrator shall be final and binding. Buyer and Seller expressly agree that an application to confirm, vacate, modify, or correct an award rendered by the arbitrator shall be filed in any court of competent jurisdiction in the county in which the Property is located.
- h. To the extent that any state or local law, ordinance, regulation, or judicial rule is inconsistent with any provision of the rules of the arbitration service under which the arbitration proceeding shall be conducted, the latter rules shall govern the conduct of the proceeding.
- i. The participation by any party, or any party whom Buyer contends is responsible for a Dispute, in any judicial proceeding concerning this arbitration agreement or any matter arbitrable hereunder shall not be asserted or accepted as a reason to delay, to refuse to participate in arbitration, or to refuse to compel arbitration, including instances in which the judicial proceeding involves parties not subject to this arbitration agreement and/or who cannot otherwise be compelled to arbitrate.
- j. The arbitrator appointed to serve shall be a neutral and impartial individual.
- k. Unless the parties agree in writing to another location, Seller shall have the sole right to select the venue of the arbitration in either the county where the Property is located or in the City and County in which the Seller's Division office is located, if Seller so elects.
- l. If any provision of this arbitration agreement shall be determined to be unenforceable or to have been waived, the remaining provisions shall be deemed to be severable therefrom and enforceable according to their terms.
- m. Notwithstanding anything inconsistent in the rules and procedures of the arbitration service, the parties to the arbitration shall have the right to conduct a reasonable amount of discovery, including written discovery, depositions and inspections and testing, all as approved and coordinated by the Arbitrator.
- n. If any provision of this paragraph is in conflict with or is different than any alternative dispute resolution provision of any Association or any Association, Master Association, or any other common interest development association, then the provisions set forth in this paragraph shall control. However, any and all disputes between Seller and the Association arising from or related to the Project, Declaration or any other agreements between Seller and the Association shall be resolved in accordance with the Declaration.

NOTICE: BY INITIALING IN THE SPACE BELOW, BUYER AND SELLER AGREE TO HAVE ANY DISPUTE ARISING OUT OF THE MATTERS INCLUDED IN THIS ARBITRATION AGREEMENT (PARAGRAPH 11 OF THIS PURCHASE AGREEMENT) ENTITLED "DISPUTE RESOLUTION - ARBITRATION" DECIDED BY NEUTRAL ARBITRATION IN ACCORDANCE WITH THE FEDERAL ARBITRATION ACT, AND BUYER AND SELLER ARE GIVING UP ANY RIGHTS BUYER AND SELLER MIGHT POSSESS TO HAVE THE DISPUTE LITIGATED IN A COURT OR JURY TRIAL. BY INITIALING IN THE SPACE BELOW BUYER AND SELLER ARE GIVING UP THEIR RESPECTIVE JUDICIAL RIGHTS TO DISCOVERY AND APPEAL, UNLESS THOSE RIGHTS ARE SPECIFICALLY INCLUDED IN THIS ARBITRATION AGREEMENT. IF BUYER OR SELLER REFUSES TO SUBMIT TO ARBITRATION AFTER AGREEING TO THIS PROVISION, BUYER OR SELLER MAY BE COMPELLED TO ARBITRATE UNDER THE FEDERAL ARBITRATION ACT. THE PARTIES' AGREEMENT TO THIS ARBITRATION PROVISION IS VOLUNTARY.

I/WE HAVE READ AND UNDERSTAND THE FOREGOING AND AGREE TO SUBMIT ALL DISPUTES ARISING OUT OF THE MATTERS INCLUDED IN THIS PARAGRAPH ENTITLED "DISPUTE RESOLUTION - ARBITRATION" TO NEUTRAL, BINDING ARBITRATION.

Buyer initials: DS MS

THIS PURCHASE AGREEMENT PROVIDES THAT ALL DISPUTES BETWEEN BUYER AND SELLER WILL BE RESOLVED BY ARBITRATION IN ACCORDANCE WITH THE PROVISIONS SET FORTH ABOVE. THIS MEANS THAT BUYER AND SELLER EACH GIVE UP THE RIGHT TO GO TO COURT OR TO A JURY TO ASSERT OR DEFEND RIGHTS UNDER THIS PURCHASE AGREEMENT. BUYER'S AND SELLER'S RIGHTS WILL BE DETERMINED BY A NEUTRAL ARBITRATOR AND NOT BY A JUDGE OR JURY. BUYER AND SELLER ARE ENTITLED TO A FAIR HEARING, BUT THE ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN THE RULES FOLLOWED IN A COURT. ARBITRATOR DECISIONS ARE AS ENFORCEABLE AS ANY COURT ORDER AND ARE SUBJECT TO VERY LIMITED REVIEW BY A COURT.

Buyer initials: DS MS

The provisions of Paragraph 10 and Paragraph 14 above shall survive Closing or any termination of this Purchase Agreement prior to Closing.

12) TERMINATION:

a. **Buyer's Default:** If Buyer defaults in its obligations under this Purchase Agreement, Seller's sole and exclusive remedy shall be to terminate this Purchase Agreement and retain the Earnest Money Deposit, the Optional Items Deposit, and all other monies paid to Seller (paid as of the date of the default), as agreed actual liquidated damages, not as a penalty, as further described in Paragraph 13 below, and Seller shall have no further obligation to Buyer with respect to the Property. In the event of any Buyer default, Seller shall have the immediate and absolute right to terminate this Purchase Agreement and market and sell the Property to any interested purchaser without any consent or waiver from Buyer. Notwithstanding this provision, if Buyer fails to comply with any covenant in this Purchase Agreement which survives termination or Closing, Seller shall have the right to seek any remedy available at law or in equity.

Buyer initials: DS MS



b. **Additional Events of Default.** In addition to other events of default specified elsewhere in this Purchase Agreement, each of the following shall be deemed an event of default on the part of Buyer: (a) the filing by Buyer for any relief under any state or federal bankruptcy or insolvency law, or the filing of same against Buyer which is not removed or quashed within forty-five (45) days of the date same is originally filed; (b) the levy of any writ of attachment, execution, or other process whereby the interest of Buyer in this Purchase Agreement is levied on, the levy not having been removed or quashed within fifteen (15) days after the date thereof; (c) an assignment by Buyer for the benefit of creditors, or Buyer committing in writing its inability to pay its debts as they mature; (d) failure to comply with the terms and conditions of this Purchase Agreement; or, (e) the filing by Buyer of any recorded lien, memorandum or other instrument of record against the Home or Property. In the event of such a default, Seller may exercise any of its rights and remedies provided in this Purchase Agreement.

c. **Force Majeure Events.** Subject to Paragraph 20, for the purposes of this Purchase Agreement and except as set forth below for Force Majeure Events or otherwise with respect to Seller qualifying for the Improved Lot Exemption under ILBA, Seller estimates that it shall complete construction of the Home within two (2) years from the Purchase Agreement Date and the parties agree that such time period is a reasonable time period for completion of the Home ("Estimated Completion Date"). Should Seller be prevented from completing construction of the Home prior to the Estimated Completion Date by reason of war (declared or undeclared), military and/or police actions, aggression, strikes, riots, unavailability of materials, labor shortages, delays in receiving materials, permit delays, governmental interference, flood, fire, earthquake, unusually severe weather (e.g., snow storms, hurricanes, etc.), delays or inaction of independent contractors, litigation or delays caused by conditions imposed on the Community (or any part thereof) by any governmental entity resulting in significantly increased costs of delays, boycotts, Acts of God, or any condition(s) beyond Seller's reasonable control or responsibility (collectively, "Force Majeure Events"), Seller shall promptly thereafter notify Buyer of the existence of the Force Majeure Events and the anticipated duration of delay caused thereby, to the extent known. Buyer acknowledges and agrees that the Estimated Completion Date is a projection only and that Seller will not be responsible or liable for any damages or losses resulting from any delays thereof (including, but not limited to, storage, lodging, food, etc. during such period). Subject to requirements imposed under ILBA for Seller to qualify for the Improved Lot Exemption (and as more particularly set forth below), the Estimated Completion Date for the Home shall be extended one day for each day of delay actually caused by Force Majeure Event. Buyer agrees to close on the Home immediately following the completion of the Home whether earlier or later than the projected Estimated Completion Date set forth herein. Notwithstanding anything in this Purchase Agreement, including any permissible delay with respect to the Estimated Completion Date of the Home caused by Force Majeure Events as provided in this Paragraph, to permit Seller to qualify this sale for the Improved Lot Exemption under ILBA, Seller unconditionally agrees to complete construction of the Home within twenty-four (24) months after the date of execution of this Purchase Agreement by Buyer, plus such additional period of time equal to periods of "ILBA Excusable Delays" (as hereinafter defined) in completion. For purposes of this paragraph, "ILBA Excusable Delays" shall mean delays caused by acts of God or other matters that qualify under impossibility of performance principles recognized under the laws of the State of Florida.

d. **Seller's Default.** Subject to Paragraph 20, if prior to the Closing Date, Seller fails to substantially comply with the terms and conditions of this Purchase Agreement, and if Buyer shall have complied with any and all obligations hereunder, Buyer shall deliver to Escrow Holder and Seller a written notice specifically detailing the default of Seller. Seller shall have forty-five (45) days from the receipt of such notice from Buyer within which to cure the default. Subject to Paragraph 20, if Seller has not remedied the default within forty-five (45) days, Buyer shall have the right to cancel this Purchase Agreement by giving written notice thereof to Seller and upon such cancellation, Seller shall refund to Buyer all monies paid by Buyer to Seller hereunder, in which event this Purchase Agreement shall be terminated and neither party shall have any claim or liability against the other. In no event shall Seller be liable to Buyer for consequential, punitive or exemplary damages.

13) LIQUIDATED DAMAGES— EARNEST MONEY DEPOSIT:

Buyer and Seller acknowledge and hereby agree that it would be impractical or extremely difficult, if not impossible, to ascertain with any degree of certainty the amount of damages which would be suffered by Seller if Buyer fails to purchase the Property in accordance with the provisions of this Purchase Agreement, and the parties agree that a reasonable estimate of such damages under the circumstances is an amount equal to the total Earnest Money Deposit, the Optional Item Deposit, and all other monies paid to Seller (as of the date of the default) as more specifically provided in Paragraph 12(a) above.

14) INSULATION:

The Home will be constructed in accordance with insulation R-values specified in Exhibit J attached hereto and made a part hereof.

15) PRE-CLOSING PROCEDURES:

a. **New Home Orientation:** Upon Seller's determination of substantial completion of the Home and before the Closing Date, either Buyer or Buyer's designated agent (a party not affiliated with Seller designated in writing by Buyer to Seller in advance of the walk-through, hereinafter known as Buyer's "Designated Agent") shall participate in a walk-through of the Home and demonstration of the Home's features ("New Home Orientation") with Seller's representative in order to note any items needing correction which are apparent at the time of inspection ("New Home Orientation List"), which shall be signed by Buyer (or Buyer's Designated Agent), Seller and Seller's representative. Buyer is advised that attendance at the New Home Orientation shall be limited to Buyer (or Buyer's Designated Agent) and Buyer's registered broker (if applicable). If Buyer timely requests to hire a qualified licensed and insured independent home inspector for a separate inspection prior to the scheduled New Home Orientation with Seller, it will be at Buyer's sole expense, limited to one inspection at a mutually agreeable time and pursuant to the Guidelines for Independent Home Inspectors. Additionally that Buyer and Buyer's independent home inspector will be required to execute. Buyer may waive, in writing, Buyer's right to participate in the inspection ("New Home Orientation Waiver"). If Buyer fails or refuses to complete the New Home Orientation, sign the New Home Orientation List, have Buyer's Designated Agent do so on Buyer's behalf, or sign the New Home Orientation Waiver, then forty-eight (48) hours prior to the Closing Date, Seller

Buyer Initial: MS MS



shall conduct the inspection prior to the Closing Date. Buyer agrees that by failing to participate in the New Home Orientation, in person or through Buyer's Designated Agent, or execute the New Home Orientation Waiver, Buyer will be deemed to have approved, without recourse, the findings of the New Home Orientation conducted by Seller.

The existence of such New Home Orientation List shall ~~not~~ provide a basis for Buyer to cancel this Purchase Agreement, withhold funds or delay the Closing Date.

b. **Risk of Loss:** The risk of loss or damage to the Home by fire or otherwise, is assumed by Seller until the Closing Date. If the Home to be constructed is either totally destroyed or substantially damaged in a manner that makes the Home uninhabitable before the Closing Date, then either party shall have the right to terminate the Purchase Agreement by written notice to the other within ten (10) days of the date of such casualty, whereupon the Earnest Money Deposit, together with all other sums paid by Buyer on account of this Purchase Agreement shall be repaid to Buyer and this Purchase Agreement shall thereupon be terminated and neither party shall have any claim against the other. In no event shall Seller be liable to Buyer for consequential, punitive or exemplary damages. Any and all insurance proceeds received by Seller related to any such damage or destruction shall be the property of Seller. This Purchase Agreement may not be terminated after the Closing Date occurs and the risk of loss or damage to the Home by fire or otherwise, is fully assumed by Buyer after the Closing Date.

c. **Construction Specifications:** Buyer acknowledges that Buyer has been made aware that under applicable building codes changes in the plans and specifications, sometimes called "field changes," are authorized by law and may be employed by Seller, the contractor and the subcontractors. Buyer acknowledges that such field changes are not always required to be reflected in the plans and specifications and authorizes and approves such field changes as are contemplated by this Paragraph and as are otherwise lawful, whether or not incorporated into the plans and specifications.

16) PRIOR SALE:

Notwithstanding that Seller's Authorized Representative has signed the Purchase Agreement or has received the Earnest Money Deposit, the obligations of Seller hereunder are subject to any prior sale of the Property (actual or reasonably believed by Seller to be so) or agreement thereof. In any such event, Seller may cancel this Purchase Agreement and all amounts paid hereunder by Buyer shall be refunded to Buyer.

17) CANCELLATION:

The cancellation provisions contained herein are the sole methods and means for cancellation of this Purchase Agreement and for the termination of all contractual relationships between the parties. Any cancellation provisions in any related documents shall not supersede the corresponding provisions of this document, regardless of when related said documents are signed, and a cancellation of the Purchase Agreement shall be deemed to be a cancellation of any and all such related documents. A cancellation of this Purchase Agreement shall be deemed effective by the party being entitled to cancel the Purchase Agreement giving written notice to the other party. In the event of any cancellation by either party as authorized by this Purchase Agreement, Buyer shall have no further rights, title or interest in and to the Property. Buyer shall be fully obligated under the terms of this Purchase Agreement to promptly cooperate in executing whatever documents are requested by Seller to effect such cancellation and its failure to do so shall be deemed a default.

18) RIGHT TO POSSESSION OF THE HOME:

Buyer acknowledges that Buyer has not been promised an exact time for possession, use or occupancy of the Home and Buyer expressly agrees that possession of the Home shall remain exclusively with Seller until Closing. Until Closing, Buyer shall have no right of possession of the Home. Prior to these events occurring, neither Buyer nor Buyer's designee may:

- (i) Enter upon the Property for any purpose unless accompanied by Seller's representative or unless Buyer has obtained the express written consent of Seller;
- (ii) Store any items on the Property or within the Property;
- (iii) Perform any work, or contract with others to perform any work, alteration or improvement to the Property; or
- (iv) Install "For Sale" or other signs, on or adjacent to the Property.

19) NOTICES:

All notices provided for by this Purchase Agreement shall be made in writing by (a) hand delivery to the party to whom such notice is directed, (b) by mailing with the United States Postal Service, postage prepaid, certified mail, return receipt requested, (c) by sending by overnight delivery via a nationally recognized courier, return receipt requested, or (d) by sending via facsimile, confirmed receipt requested, to the party to whom such notice is directed, at the mailing or physical address or facsimile number as such party set forth herein or such other address or facsimile number as either party shall designate for that notice to the other conforming to the requirements of this Paragraph. Notices shall be deemed to be received (a) in the case of facsimile, hand-delivery or overnight courier, on the date of its actual receipt by the party to whom such notice is directed, and (b) in the case of delivery by United States mail, on the date which is three (3) days following the date that such the notice is deposited with the Postal Service.

Buyer understands and acknowledges that Buyer is responsible for advising Seller of any change in Buyer's address from the address stated in this Purchase Agreement and Seller shall be entitled to rely upon the address of Buyer stated in this Purchase Agreement unless and until it has been changed by Buyer in the manner set forth in this Paragraph 19.

20) SEVERABILITY AND THE INTERSTATE LAND SALES FULL DISCLOSURE ACT:

Each covenant, condition, provision, term or agreement of this Agreement shall be enforced to the fullest extent permitted by law. If any covenant, condition, provision or term of this Agreement shall, to any extent, be held void,

Buyer Initials: MS MS



void or unenforceable, the remaining covenants, conditions, provisions and terms of this Agreement shall not be affected thereby, but are agreed by the parties to be severable. Without limiting the generality of the foregoing and notwithstanding anything to the contrary in this Purchase Agreement, if any provisions of this Purchase Agreement serve to limit or qualify Seller's obligation under this Purchase Agreement or limitations, or any other provisions of this Purchase Agreement, are not permitted if Seller's exemption under the Federal Interstate Land Sales Full Disclosure Act is to apply to this Purchase Agreement or to otherwise be fully enforceable, then all of those provisions are hereby deleted and made null and void as if never a part of this Purchase Agreement. It is the intention of the parties that this state qualify for the exemption provided by 15 U.S.C. Section 1702(a)(2) (the "Improved Lot Exemption"), and nothing herein contained shall be construed or operate, as to any obligations of Seller or rights of Buyer in a manner which would render said exemption inapplicable. Accordingly, Buyer and Seller authorize any court which interprets this Purchase Agreement to construe it most liberally so that such exemption is available.

21) WAIVERS:

No waiver of any breach of any covenant or provision contained herein shall be deemed a waiver of any provision or succeeding breach thereof, or of any other covenant or provisions contained herein. No extension of time for performance of any obligation or act shall be deemed an extension of time for performance of any other obligation or act.

22) HEADINGS/CONSTRUCTION:

Headings at the beginning of each paragraph and subparagraph are solely for the convenience of the parties and are not a part of this Purchase Agreement. Whenever required by the context of this Purchase Agreement, the singular shall include the plural and the masculine shall include the feminine and vice versa. Unless otherwise indicated, all references to paragraphs and subparagraphs are to this Purchase Agreement. In the event the date on which Buyer or Seller is required to take any action under the terms of this Purchase Agreement is not a business day, the action shall be taken on the next succeeding business day. Buyer acknowledges that this Purchase Agreement was negotiated in the English language. If more than one person signs this Purchase Agreement as Buyer, each will be jointly and severally liable for full performance of all Buyer's duties and obligations under this Purchase Agreement and Seller shall have the right to enforce the terms of this Purchase Agreement against either as individuals or together.

23) SELLER IS NOT BUYER'S CONTRACTOR:

Buyer acknowledges and agrees that Buyer is purchasing the Property as a completed Property and Seller is not acting as a contractor for Buyer in the construction of the Home. Buyer shall acquire no right, title or interest in or to the Property except the right and obligation to purchase the Property, upon the completion of construction in accordance with the terms of this Purchase Agreement. Buyer agrees that direction and supervision of the working forces, including, but not limited to, any and all subcontractors, rest exclusively with Seller and Buyer agrees that it shall not issue any instruction to, or otherwise interfere with, the working forces. Should Buyer interfere with the working forces, or otherwise impede the construction (or construction schedule) of the Home, Buyer shall be in breach of this Purchase Agreement and Seller may terminate this Purchase Agreement at Seller's election. Should Seller elect to terminate this Purchase Agreement as a result of such a default by Buyer, Seller shall be entitled to exercise all of its rights and remedies as set forth in this Purchase Agreement.

24) REPRESENTATIONS; ENTIRE AGREEMENT:

Buyer agrees that Buyer is dealing only with Seller in connection with this Purchase Agreement and the purchase of the Property, notwithstanding any advertising (newspaper, radio, television, internet or otherwise), billboards, signs, promotional materials or other items produced, displayed or published by any of Seller's affiliates, and that Buyer has dealt only with Seller and not with any of Seller's affiliates or parent in connection with this Purchase Agreement or the purchase of the Property. THIS PURCHASE AGREEMENT SUPERSEDES ANY AND ALL UNDERSTANDINGS AND AGREEMENTS, WRITTEN OR ORAL, AND CONTAINS THE ENTIRE AGREEMENT BETWEEN THE PARTIES, EXCEPT AS MAY BE MODIFIED OR AMENDED IN WRITING AND SIGNED BY BUYER AND AN AUTHORIZED OFFICER OF SELLER. THERE ARE NO COLLATERAL UNDERSTANDINGS OR AGREEMENTS OTHER THAN THOSE CONTAINED HEREIN. NO SALES ASSOCIATE, EMPLOYEE OR AGENT OF SELLER HAS ANY AUTHORITY TO MODIFY THE TERMS HEREOF, NOR ANY AUTHORITY TO MAKE ANY REPRESENTATION OR AGREEMENT NOT CONTAINED IN THIS PURCHASE AGREEMENT. NO REPRESENTATIONS OF ANY KIND WHATSOEVER NOT CONTAINED HEREIN HAVE BEEN MADE TO INDUCE THE EXECUTION OF THIS PURCHASE AGREEMENT AND THE SOLE CONSIDERATION FOR THIS PURCHASE AGREEMENT ARE THE TERMS SPECIFICALLY STATED IN WRITING. SELLER WISHES TO AVOID ANY MISUNDERSTANDING REGARDING THE PURCHASE OF THE PROPERTY. IT IS THE POLICY OF SELLER NOT TO ENTER INTO ANY ORAL AGREEMENT OR TO ASK ANY BUYER TO RELY ON ANY ORAL REPRESENTATION CONCERNING THE HOME, THE SUBDIVISION AND COMMUNITY IN WHICH THE HOME IS LOCATED, OR THE SURROUNDING AREA; THE ENTIRE AGREEMENT BETWEEN BUYER AND SELLER MUST BE EXPRESSED IN WRITING. BUYER WARRANTS THAT BUYER HAS NOT RELIED UPON ANY VERBAL REPRESENTATIONS, ADVERTISING, PORTRAYALS OR PROMISES OTHER THAN AS EXPRESSLY CONTAINED HEREIN. THEREFORE, BUYER SHALL WRITE BELOW ANY REPRESENTATIONS OR PROMISES WHICH ARE NOT SET OUT IN THIS PURCHASE AGREEMENT, BUT WHICH HAVE BEEN MADE BY SELLER OR ITS REPRESENTATIVES OR AGENTS, AND UPON WHICH BUYER IS RELYING IN MAKING THIS PURCHASE. The provisions of this paragraph shall survive Closing and any termination of this Purchase Agreement prior to Closing.

BUYER WARRANTS THAT BUYER, WITHOUT EXCEPTION, HAS NOT RELIED AND WILL NOT RELY ON ANY VERBAL REPRESENTATIONS, ADVERTISING, PORTRAYALS OR PROMISES OTHER THAN EXPRESSLY CONTAINED HEREIN. The provisions of this paragraph shall survive Closing and any termination of this Purchase Agreement prior to Closing.

Buyer

Initials: DS MS

25) COMMISSIONS/FEE; BROKER REPRESENTATION:

Buyer Initials: DS MS



Except for any co-broker commission that Seller has expressly agreed in writing to pay to Buyer's licensed real estate broker, Buyer represents and warrants that Buyer has not dealt with any other agents, brokers, Sales Associates, finders or persons of any kind who will, could or may make a claim for a commission or finder's fee in connection with this transaction and Buyer does and shall indemnify, defend and hold harmless Seller and Seller's related and affiliated entities, including their respective members, managers, officers, directors, employees, representatives and/or agents from and against any and all liability, responsibility, claims, losses, damages, costs, consequences, expenses and attorney's fees sustained or incurred by Seller resulting in whole or in part from Buyer's actions or the breach of the foregoing representation and warranty. No commission or fee of any type whatsoever shall be paid or payable by Seller if Closing does not occur, regardless of reason. The sales person (Sales Associate) licensed in the State of Florida signing this Purchase Agreement below represents Seller exclusively in connection with this transaction and does not represent or purport to represent Buyer. This Paragraph shall survive Closing.

If Buyer closes on the purchase of the Property, and if Broker has fully complied with Seller's Broker registration requirements, Seller may pay Broker a commission as of the Closing Date pursuant to the terms of such then current Co-Broker registration form for services in this transaction.

26) TIME OF ESSENCE:

It is hereby acknowledged by the parties hereto that time shall be of the essence in connection with this transaction and each and every provision of this Purchase Agreement.

27) ASSIGNMENT, SUCCESSORS AND ASSIGNS:

This Purchase Agreement may not be assigned by Buyer without prior written consent of Seller, which consent may be granted or withheld by Seller in Seller's sole and absolute discretion. Neither Buyer nor Buyer's agent may sell or market the Property to others, or sign any agreement for the lease, sale or transfer of the Property until after Closing. Violation of the foregoing shall constitute a material breach of this Purchase Agreement entitling Seller, at Seller's option, to terminate this Purchase Agreement, and to retain Buyer's Earnest Money Deposit and Option/Item Deposit pursuant to Paragraph 12(a), above. This Purchase Agreement shall bind the heirs, executors, administrators, and successors of the parties and their assigns (subject to the limitations stated above). Seller may assign all of Seller's right, title, and interest under this Purchase Agreement, including, without limitation, all right, title and interest in any down payment or Earnest Money Deposit. Any such assignment may include a provision that releases and discharges Seller from any liability, whether past, present or future, under this Purchase Agreement.

28) SALES INTERFERENCE; NO LISTING/ADVERTISING SALE OF HOME:

Buyer agrees not to interfere in any manner whatsoever in the sales process (including, without limitation, by picketing or distributing flyers or other materials) with other buyers or prospective buyers in, near or around or in the vicinity of the Community or any other community owned or developed by Seller or any of its affiliates. In the event of interference, in addition to any remedies provided for in this Purchase Agreement, Seller may seek remedies available under applicable law. Buyer covenants and agrees that prior to Closing, Buyer shall not (a) bid or advertise the Home for sale with any broker, or any multiple listing service, in any classified or other advertisement, or otherwise (including, without limitation, "by owner"), and/or (b) enter into any agreement (verbal or written) for a transfer to any third party of title to the Home or any interest in this Purchase Agreement. The provisions of this paragraph shall survive Closing or any termination of this Purchase Agreement prior to Closing.

29) GOVERNING LAW AND VENUE:

This Purchase Agreement is governed by the law of the State of Florida, without regard to conflict of law principles that would result in the application of any law other than the law of the State of Florida.

30) MODIFICATIONS TO CONTRACT FORM:

Buyer acknowledges and agrees that this form of Purchase Agreement hereby executed by Buyer may not be the same form of contract executed by other purchasers of homes in the Community. Seller may modify the form of Purchase Agreement used with other purchasers in any manner and in any particular way without the consent of Buyer. Any such modification of the form of contract shall not inure to Buyer with any rights whatsoever.

31) PATRIOT ACT:

Buyer (which for this purpose includes its partners, members, principal stockholders and any other constituent entities, if any) represents that neither it nor any of its constituent entities is a "specifically designated national and blocked person" on the most current list published by the U.S. Treasury Department Office of Foreign Assets Control at its official website <https://www.treasury.gov/structurepage/foia/foia.cfm> or at any replacement website or other replacement official publication of such list; (ii) is currently in compliance with and will at all times during the term of this Purchase Agreement (including any extension thereof) remain in compliance with the regulations of the Office of Foreign Asset Control of the Department of the Treasury and any statute, executive order (including the September 24, 2001, Executive Order Blocking Property and Prohibiting Transactions with Persons Who Commit, Threaten to Commit, or Support Terrorism), or other governmental action relating thereto; and (iii) has not used and will not use funds from illegal activities for any portion of the Total Purchase Price, including the Earnest Money Deposit and Option/Item Deposit.

32) ACCEPTANCE BY SELLER:

Execution of this Purchase Agreement by Buyer and Seller's Sales Associate or Community Sales Manager is NOT binding on Seller unless and until Seller's authorized representative ("Authorized Representative") signs this Purchase Agreement and delivers to Buyer a signed copy of this Purchase Agreement. If Seller's Authorized Representative, in its sole and absolute discretion, determines not to sign and deliver this Purchase Agreement to Buyer, all funds Buyer has deposited shall be promptly refunded to Buyer, and Buyer's offer to purchase the Property shall be deemed to be rejected. **SELLER'S SALES ASSOCIATES OR COMMUNITY SALES MANAGERS ARE NOT AUTHORIZED TO ACCEPT THE TERMS OF THIS PURCHASE AGREEMENT ON BEHALF OF SELLER.**

BUYER HEREBY ACKNOWLEDGES AND REPRESENTS THAT: 1) BUYER HAS READ AND UNDERSTANDS THIS PURCHASE AGREEMENT, INCLUDING ALL PROVISIONS CONTAINED IN THIS PURCHASE AGREEMENT, THE BASIC TERMS AND ALL EXHIBITS AND ADDENDA ATTACHED TO THIS PURCHASE AGREEMENT; 2) THAT BUYER

Buyer Initials: DS MS



IS SOUND BY ALL OF ITS TERMS, AND 3) THAT BUYER IS NOT RELYING ON ANY STATEMENT, PROMISE, CONDITION, DOCUMENT OR STIPULATION NOT SPECIFICALLY REFERENCED OR SET FORTH IN THIS PURCHASE AGREEMENT (INCLUDING, BUT NOT LIMITED TO, ANY MARKETING OR OTHER PROMOTIONAL MATERIALS). BUYER HEREBY UNDERSTANDS AND AGREES THAT SELLER IS RELYING ON SUCH ACKNOWLEDGMENTS AND REPRESENTATIONS AND THAT SELLER WOULD NOT AGREE TO SELL THE PROPERTY TO BUYER WITHOUT BUYER'S ACKNOWLEDGMENTS AND REPRESENTATIONS

[Signatures appear on next page.]

Buyer Initials: MS MS

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Assinado eletronicamente por: MANOEL ORNELLAS DE ALMEIDA - 06/05/2020 19:10:10
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Num. 31869859 - Pág. 39



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

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THIS PURCHASE AGREEMENT SHALL NOT BE BINDING ON SELLER UNTIL FULLY EXECUTED BY SELLER'S "AUTHORIZED REPRESENTATIVE"; PROVIDED, HOWEVER, THAT THE FACT THAT SELLER MAY NOT EXECUTE THIS PURCHASE AGREEMENT ON THE SAME DATE AS BUYER SHALL NOT EXTEND THE TIME PERIOD WITHIN WHICH THE HOME MUST BE COMPLETED AS SET FORTH IN PARAGRAPH (N)1 ABOVE.

THE IWA COMMUNITY DEVELOPMENT DISTRICT MAY IMPOSE AND LEVY TAXES OR ASSESSMENTS, OR BOTH, ON THE PROPERTY. THESE TAXES AND ASSESSMENTS PAY THE CONSTRUCTION, OPERATION, AND MAINTENANCE COSTS OF CERTAIN PUBLIC FACILITIES AND SERVICES OF THE DISTRICT AND ARE SET ANNUALLY BY THE GOVERNING BOARD OF THE DISTRICT. THESE TAXES AND ASSESSMENTS ARE IN ADDITION TO COUNTY AND OTHER LOCAL GOVERNMENT TAXES AND ASSESSMENTS AND ALL OTHER TAXES AND ASSESSMENTS PROVIDED FOR BY LAW.

BUYER:

Direceu dos Santos 03/15/2018
Direceu Dos Santos Date

Manoel Arnaldo De Sousa De 03/15/2018
Manoel Arnaldo De Sousa De Date
Manoel Arnaldo De Sousa De

BUYER'S NOTICE INFORMATION:

Direceu Dos Santos
Avenida Jose Moreira de Figueiredo Numero 800
Cumbuco Mato Grosso, BR 78043-300

SELLER'S "AUTHORIZED REPRESENTATIVE":

Taylor Mortgage of Florida, Inc., a Florida corporation
[Signature] 3/15/18
Authorized Officer Date

SELLER'S NOTICE INFORMATION:

Taylor Mortgage North Florida Division 2800 Lake Lucien Drive, Suite 350, Meloland, FL 32751

SELLER'S SALES ASSOCIATE:

[Signature] 3/15/18
Andrew Cottler Date

BROKER AND AGENT INFORMATION:

Agent Name: Patty Gable
Broker Name: Living Well Realty
Address: 1555 N. Meloland Ave
Meloland 32781

Broker License Number BK3116155
Agent License Number BK3116185

Buyer Name *DS* *MS*



INSTRUCTIONS: Please copy this template on letter size paper to send to NFL business office. Please type or print clearly and completely fill out this form with check attached below in the space provided. Deposits should be remitted to the business office within 24 hours of receipt. All deposits will be deposited to the bank within the week of receipt by the business office. THIS FORM CAN ALSO BE UTILIZED AS A RECEIPT FOR THE CUSTOMER COPYING THE COMPLETED FORM WITH THE CHECK ATTACHED AND DETACHING THIS TOP INSTRUCTION SECTION.

**taylor
morrison**
Marked by You: *AAAA*
North Florida Division

DEPOSIT RECEIPT

SALES ASSOCIATE: Andrew Collier

COMMUNITY NAME (& lot size): The Cove at Hamlin 35's

PROJECT #: 18575201 5 DIGIT LOT #: 200001

BUYER'S NAME: Droeu Dos Santos

AMOUNT: \$37,538.00

PURPOSE: Earned

Type (Check One):
WIRE
BANK NAME OF PURCHASER: _____
DATE TRANSFER EXPECTED: _____
CASH
CHECK NUMBER: 1003
DATE REC'D: 31/5/2018

*CA
3/26/18*

ENDORSE ()

DORCEU DOS SANTOS MR
MARCIA AMANCIO DE SOUZA DA SILVA
REBECCA SILVA SANTOS
1800 CALDWELL AVE
WINTER SPRING, FL 32151

1003

DATE 03/25/2018

Taylor Morrison of FL, Inc. \$ 37,538.00

THIRTY THOUSAND FIVE HUNDRED THIRTY EIGHT AND NO/100

5 DIGIT 200001

ALMEIDA, MANOEL ORNELLAS DE

Business C: 4067017888C 12000052458# 1003

Date Rec'd: 03/25/2018



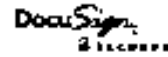
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Certificate Of Completion

Envelope ID: 45C5856F1E0E4607A6E2EPEL20C5412CF
Subject: Overlook at Hamlin 201 - 200001 - Doc Service
NSS User Access
Source Envelope:
Document Pages: 2 Signatures: 5
Certificate Pages: 6 Initials: 0
AutoFax: Enabled
Envelope Stamping: Enabled
Time Zone: (UTC-02:00) Pacific Time (US & Canada)

Status: Completed

Envelope Originator:
Taylor Morrison NFL
Routing code: 0190
PO Box 9130
Portland, OR 97208
taylor.morrison@taylor-morrison.com
IP Address: 40.76.44.74

Record Tracking

Status: Original
1/16/2019 10:51:27 AM

Holder: Taylor Morrison NFL
taylor.morrison@taylor-morrison.com

Location: DocuSign

Signer Events

Décio Dos Santos
deciodosantos@gmail.com
Security Level: Email, Account Authentication (None)

Signature

Timestamp

Sent: 1/16/2019 10:55:35 AM
Viewed: 1/31/2019 6:18:45 AM
Signed: 1/31/2019 6:20:18 AM

Signature Adoption: Pre-selected Style
Using IP Address: 184.89.150.207
Signed using mobile

Electronic Record and Signature Disclosure:
Accepted: 1/31/2019 6:19:45 AM
ID: 45c5856f-1e0e-4607-a6e2-epele20c5412cf

Mardo Amancio De Souza Da Silva
mardosouza@gmail.com
Security Level: Email, Account Authentication (None)

Sent: 1/31/2019 6:20:29 AM
Viewed: 1/31/2019 6:21:03 AM
Signed: 1/31/2019 6:21:17 AM

Signature Adoption: Pre-selected Style
Using IP Address: 184.89.150.207
Signed using mobile

Electronic Record and Signature Disclosure:
Accepted: 1/31/2019 6:21:03 AM
ID: 45c5856f-1e0e-4607-a6e2-epele20c5412cf

JASDA DAILY
jasda@ymail.com
Security Level: Email, Account Authentication (None)

Sent: 1/31/2019 6:21:18 AM
Viewed: 1/31/2019 6:51:52 AM
Signed: 1/31/2019 6:52:07 AM

Signature Adoption: Drawn on Device
Using IP Address: 184.89.150.207
Signed using mobile

Electronic Record and Signature Disclosure:
Accepted: 1/31/2019 6:51:52 AM
ID: 45c5856f-1e0e-4607-a6e2-epele20c5412cf

Andrew Ooster
aooster@taylor-morrison.com
Community Sales Manager
Taylor Morrison
Security Level: Email, Account Authentication (None)

Sent: 1/31/2019 6:52:04 AM
Viewed: 1/31/2019 8:56:26 AM
Signed: 1/31/2019 8:56:35 AM

Signature Adoption: Pre-selected Style
Using IP Address: 74.208.116.166

Electronic Record and Signature Disclosure:



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDAGTJCJCZR>



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Signer Events

Accepted: 07/2017 10:51 AM
ID: 341c9a2c-eb00-4460-b1b9-346174528a0c

Andy Jackson
ajackson@taylorfrancis.com
Division Controller
Taylor Morrison
Security Level: Email, Account Authentication
(None)

Signature

Andy Jackson

Signature Adoption: Pre-selected Style
Using IP Address: 74.206.116.136

Timestamp

Sent: 07/2019 3:56:19 AM
Viewed: 2/12/2019 3:26:53 PM
Signed: 2/12/2019 3:26:57 PM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Status

Timestamp

Nichole Williams
nwilliams@taylorfrancis.com
Contracts And Closing Coordinator
Taylor Morrison
Security Level: Email, Account Authentication
(None)

COPIED

Sent: 2/12/2019 3:25:58 PM

Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Notary Events

Signature

Timestamp

Envelope Secondary Events

Status

Timestamps

Envelope Sent
Certified Delivered
Signing Complete
Completed

Hashed/Encrypted
Security Checked
Security Checked
Security Checked

2/12/2019 3:26:56 PM
2/12/2019 3:26:56 PM
2/12/2019 3:26:56 PM
2/12/2019 3:26:56 PM

Payment Events

Status

Timestamps

Electronic Record and Signature Disclosure



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

CONSENT TO ELECTRONIC RECEIPT OF ELECTRONIC RECORD AND SIGNATURE DISCLOSURES ("DISCLOSURES")

By your optional election below to accept this electronic records delivery system in connection with our business relationship,* our family of related and affiliated entities, including but not limited to our Taylor Morrison® and Darling Homes® branded operations in the U.S. (collectively hereafter, "we", "us", "our" or the "Company") is or may be required by law to provide to you certain written notices or disclosures for acknowledgment prior or subsequent to its delivery of Electronic Records (defined below) for e-signatures. This may include, by way of example only, any non-recordable notices, contracts of any type or scope (including exhibits, amendments and addenda thereto), consents, minutes, confidentiality agreements, proposals, releases, acknowledgements or similar such instruments, as well as any written notices, authorizations, and disclosures whether required by law or policy that remain subject to change (collectively, hereafter the "Electronic Records"). Described below are the prerequisite terms and conditions by which the Company will be able to deliver such Electronic Records through your DocuSign, Inc. (DocuSign) Express user account and you expressly agree to such delivery, absent which we would not be able to use this delivery method.

Please first carefully and thoroughly read the information below and only if you can access this information electronically to your satisfaction and agree to your ability to comply to these terms and conditions, please confirm your agreement by clicking the 'I agree' button at the bottom of this document. * *Important Note: All parties to a subject transaction's Electronic Records must mutually agree to receiving Electronic Records. If not an unanimous election by all parties, we will provide you with paper copies only and we will be unable to honor your election to receiving Electronic Records.*

Getting paper copies

At any time, you may request from us a paper copy of any record provided or made available electronically to you by us. For such copies, as long as you are an active authorized user of the DocuSign system, you will have the ability to and we strongly encourage you to download and print any documents we send to you on your own through your DocuSign user account for a limited period of time (usually 30 days) after such Electronic Records are first sent to you. After such time, if you wish for us to send you paper copies of any such documents from our office to you, we will waive the per-page fee for a reasonable number of requests. You may request delivery of such paper copies from us by following the procedure described below.

Withdrawing your Prior Consent

If you decide to receive Electronic Records, you may at any time subsequently change your mind and tell us that thereafter you want to receive such Electronic Records only in paper format (Non-Electronic Records). The specific manner you must inform us of your decision to no longer receive future Electronic Records and withdraw your consent is described below.

Consequences of changing

If you elect to receive future records only as Non-Electronic Records and exclusively in paper format, it is reasonable to assume that it will slow the speed at which we can complete certain steps in transactions in which you are involved and delivering services to you because we will first need to manually send Non-Electronic Records to you in paper format, and then wait until we receive back from you your acknowledgment of your receipt of such paper Non-Electronic Records. To indicate to us that you are changing your mind, you must expressly withdraw your



consent using the DocuSign "Withdraw Consent" form on the signing page of your DocuSign account. This will indicate to us that you have *withdrawn* your consent to receive Electronic Records from us, and by your own election, you will no longer be able to use your DocuSign Express user account to receive Electronic Records from us or to electronically sign documents from us.

All Electronic Records will be sent to you electronically

Unless you tell us otherwise in accordance with the procedures described herein, we will provide electronically to you through your DocuSign user account all Electronic Records, and other documents that are required to be provided or made available to you during the course of our relationship with you. To reduce the chance of you inadvertently not receiving any Electronic Records, during the term of our relationship, we strongly prefer to consistently provide all of the Electronic Records to you by the same method and to the same e-mail address that you have given us. Thus, you should elect to receive everything either by Electronic Records or by Non-Electronic Records. If you do not agree with this process, please let us know as described below. Please also see the paragraph immediately above that describes the potential consequences of your election not to receive Electronic Records from us.

How to contact the Company:

You may contact us to let us know of your changes as to how we may contact you electronically, to request paper copies of certain information from us, and to withdraw your prior consent to receive Electronic Records as follows:

To contact us by phone, call: +1 480.840.8100.

Website:

Taylor Morrison - <http://www.taylormorrison.com/contact-us/question>

Darling Homes - <http://www.darlinghomes.com/contact-us/question>

To advise the Company of your new e-mail address

To let us know of a change in your e-mail address where we should now send Electronic Records to you, you must send an e-mail message to us at and in the body of such request you must include details as to: your previous e-mail address, your new e-mail address and effective date regarding same. We do not require any other information from you to change your e-mail address.

In addition, you must notify DocuSign, Inc. to arrange for your new e-mail address to be reflected in your DocuSign account by following the process for changing e-mail in DocuSign.

To request paper copies from the Company

To request delivery from us of paper copies of Electronic Records previously provided by us to you, you must send us an e-mail to and in the body of such request you must state your e-mail address, full name, mailing address, and telephone number.

To withdraw your consent with the Company

To inform us that you no longer want to receive future Electronic Records and wish to change to Non-Electronic Records, you may:

- i. decline to sign a document from within your DocuSign account, and on the subsequent page, select the check-box indicating you wish to withdraw your consent, or you may;
- ii. send us an e-mail to and in the body of such request you must state your e-mail, full name, mailing address, telephone number, and account number. We do not need any other information from you to withdraw consent. The consequences of your withdrawing consent for Electronic Records will be that transactions may take a longer time to process.

Required hardware and software



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Operating Systems:	Windows2000? or WindowsXP?
Browsers (for SENDERS):	Internet Explorer 6.0? or above
Browsers (for SIGNERS):	Internet Explorer 6.0?, Mozilla FireFox 1.0, NetScape 7.2 (or above)
E-mail:	Access to a valid e-mail account
Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies Users accessing the internet behind a Proxy Server must enable HTTP 1.1 settings via proxy connection

** These minimum requirements are subject to change. If these requirements change, we will provide you with an e-mail message at the e-mail address we have on file for you at that time providing you with the revised hardware and software requirements, at which time you will have the right to withdraw your consent.

Acknowledging your access and consent to receive materials electronically

To confirm to us that you can access this information electronically, which will be similar to Electronic Records that we will provide to you, please verify that you were able to read these Disclosures and that you also were able to print on paper or electronically save this page for your future reference and access or that you were able to e-mail Electronic Records, inclusive of these Disclosures, and consented to an e-mail address where you will be able to print on paper or save it for your future reference and access. Further, if you consent to receiving Electronic Records exclusively in electronic format on the terms and conditions described above, please let us know by clicking the "I agree" button below.

By checking the "I Agree" box, I confirm that:

- I have reviewed this Disclosure and consent to transact business using electronic communications to receive notices and disclosures and to utilize electronic signatures in lieu of using paper documents.
- I can print on paper this Disclosure or save or send this Disclosure to a place where I can print it, for future reference and access; and
- Until or unless I notify the Company as described above, I consent to receive from them exclusively through electronic means all Electronic Records described above, and other documents that are required to be provided or made available to me by the Company during the course of my relationship with you.



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AMENDMENT TO PURCHASE AGREEMENT TO ADD BUYER(S)

This amendment (the "Amendment") is made and entered into as of Wednesday, January 16, 2019 by and between **DIRECU DOS SANTOS AND MARCIA AMANCIO DE SOUZA DA SILVA AND REBECA SANTOS** ("Original Buyer") and **JASON DAILY** ("Additional Buyer") as to that certain Purchase Agreement, made by and between Taylor Morrison of Florida, Inc., a Florida corporation (the "Seller"), and Original Buyer for the purchase of a Home on Lot 9801, within the The Cove at Hamlin Community, dated 2/18/2018 (the "Purchase Agreement").

WITNESSETH:

In consideration of the mutual promises, covenants and conditions hereinafter set forth, the parties agree as follows:

- 1. Original Buyer has requested a revision to the definition of "Buyer" in the Purchase Agreement.
- 2. The Purchase Agreement is hereby amended to add the following individual(s) or entity as a part of the definition of "Buyer" under the Purchase Agreement:

Jason Daily.

3. From and after the date of this Amendment, Original Buyer and Additional Buyer shall collectively constitute the definition of "Buyer" under the Purchase Agreement and both Original Buyer and Additional Buyer shall be jointly and severally responsible for performance of all obligations of Buyer under the Purchase Agreement. Original Buyer and Additional Buyer hereby jointly and severally accept all terms and responsibilities of Buyer under the Purchase Agreement, including but not limited to all addenda and disclosures thereto, the Home plan/elevation/parage orientation, color scheme selections, design selection option and upgrades, if any, and all monetary payments made by Buyer, including all Earnest Money Deposits, Option Deposits and Additional or Other Deposits made under the Purchase Agreement through the date hereof. Original Buyer and Additional Buyer shall execute any additional documents requested by Seller for this Amendment to be effective.

4. Original Buyer acknowledges and agrees that this Amendment does not release Original Buyer from any of its obligations under the Purchase Agreement, or any addenda or amendment thereto.

5. This Amendment may be executed simultaneously in two or more counterparts, each of which shall be deemed an original and all of which together shall constitute one and the same instrument. Facsimile, email or e-signature transmission shall be deemed delivery to the other party.

6. Original Buyer and Additional Buyer hereby jointly and severally fully release and shall fully indemnify, defend and hold harmless Seller from any liability, loss or expense, whether past, present or future arising out of or related to this Amendment.

7. In the event of any conflict between the terms and provisions of this Amendment and any terms and provisions of the Purchase Agreement, the terms and provisions of this Amendment shall control. Capitalized terms used in this Amendment without definition but which are defined in the Purchase Agreement shall have the same meaning in this Amendment as in the Purchase Agreement.

IN WITNESS WHEREOF, the parties have executed this Amendment effective on the day and year first above written.

SELLER:
Taylor Morrison of Florida, Inc., a
Florida corporation

BUYER:

Executed by: Andrew Collins 1/31/2019
Andrew Collins Date

Executed by: Direcu Dos Santos 1/31/2019
DIRECU DOS SANTOS Date

Executed by: Ray Jackson 2/1/2019
Ray Jackson Date

Executed by: Marcia Amancio de Souza Dos Santos
Marcia Amancio De Souza Da Date

ADDITIONAL BUYER:
Executed by: Jason Daily 1/31/2019
Jason Daily Date



DocuSign Envelope ID: A638B6F1E0E490746E24F1F30C25412C8

#BuyerLast Name
#BuyerSubOrganization
#BuyerLocation

Page 2 of 2



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Uniform Residential Loan Application

This application is designed to be completed by the applicant with the lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate loan document signed) in the event of a person other than the Borrower submitting the Borrower's signed and completed application. The income or assets of the Borrower's spouse or other person who has income or assets that will be used as a basis for loan qualification or for the determination of the interest rate will not be used for qualification purposes unless in a community property state. The community property information provided on this application may be subject to review by a community practice attorney or other the employee of the lender.

If it is your responsibility to pay credit reports and fee, please indicate that you intend to apply for such credit report below.

Borrower		Co-Borrower	
UNIFORM RESIDENTIAL LOAN APPLICATION			
Mortgage Applied for: <input type="checkbox"/> VA <input type="checkbox"/> FHA <input type="checkbox"/> Conventional <input type="checkbox"/> Other	Credit System: <input type="checkbox"/>	Agency Case Number: 1803000764	Lender Case Number: 1803000764
Amount: \$ 247,100.00	Interest Rate: 5.750	Term: 360	Amortization Type: <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Other
PROPERTY INFORMATION AND PURPOSE OF LOAN			
Subject Property Address (incl. city, state, ZIP): 15191 WILMINGTON STREET, WILMINGTON, MD 21147			No. of Units: 1
Legal Description of Subject Property (attach resolution if necessary): OVERLOOK 2 AT HANLIN PHASE 2 AND 5 89/107 LOT 124			Year Built: 2018
Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other			
Complete this line if construction or construction/renovation loan:			
Year Loan Acquired: 5	Amount Existing Loan: 5	Estimated Value of Loan: 5	Estimated Total Improvements (Total cost - 5): 5
Complete this line if this is a refinance loan:			
Year Acquired: 6	Amount Existing Loan: 6	Purpose of Refinance:	Reason for Refinance: <input type="checkbox"/> Rate <input type="checkbox"/> Other
Full legal name of subject borrower: DIRCEN DOS SANTOS			
State of Domicile (must be the same as the state of the property):			

BORROWER INFORMATION		CO-BORROWER INFORMATION	
Borrower's Name (include Jr., Sr., if applicable): DIRCEN DOS SANTOS		Co-Borrower's Name (include Jr., Sr., if applicable):	
Social Security Number (omit dashes and zeros): (653) 624-5915		Co-Borrower's Social Security Number (omit dashes and zeros):	
Date of Birth: 7/4/1989		Co-Borrower's Date of Birth:	
Marital Status: <input checked="" type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed, etc.)		Co-Borrower's Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed, etc.)	
Present Address (incl. city, state, ZIP): AV JOSE MONTEIRO DE FIGUEIREDO 800, AVE 700 DUQUE DE CAXIAS 1, CUSABA, RJ, Brazil		Co-Borrower's Present Address (incl. city, state, ZIP):	
Mailing Address, if different from Present Address:		Co-Borrower's Mailing Address, if different from Present Address:	
If residing at present address for less than two years, complete the following:			
Former Address (incl. city, state, ZIP):		Co-Borrower's Former Address (incl. city, state, ZIP):	

EMPLOYMENT INFORMATION		CO-BORROWER INFORMATION	
Name & Address of Employer: TRIBUNAL DE JUSTICA DO ESTADO DE NAOU		Name & Address of Employer:	
Position: JUDGE OF LAW		Position:	
If employed in current position for less than two years or if self-employed at time that you provide, complete the following:		If employed in current position for less than two years or if self-employed at time that you provide, complete the following:	
Employer's Phone (incl. area code): (653) 619-3557		Employer's Phone (incl. area code):	

Signature of Borrower: 

Signature of Co-Borrower: 



Options Report "Addendum"



Operating Unit: 0160 Florida - CRE Homebuilding
 Project: 46975001 - Overlook at Marco 3da
 Lot Number: 200060
 Model: 2045284D - Inter (NFx) Discovery
 Elevation:
 Buyers: Dorela Dos Santos, Marcia Amanda De Souza Da Silva, Melissa Santos
 Contract Date: 02/16/2018
 Start Date: 03/16/2018
 Swing: R
 Buyer Approved: Yes, No
 Address: 15337 Sunly Alley Winter Garden FLORIDA 34787
 Instate Attributes: Yes

Revision/Date	Order#	ProdCode	Description	Amount	Qty	Subtotal
Order No:	1					
Category:	Structural					
SubCategory:	Permit Options					
03/14/2018	1	AMAA0005	Elevation Transitional (TR)	50.00	1.00	\$0.00
03/15/2018	1	RMHR1131	Basement Room with Bath - Civic Garage	\$14,880.00	1.00	\$14,880.00
03/15/2018	1	RMHR43188	INTD - Interior 6'8" Door - Add (Location, Bonus Room or Optional Guest Suite - sales to specify location in notes)	5265.00	1.00	\$5265.00
03/14/2018	1	RWHR0420	Wet Bar in Bonus Room-Option (above garage) (includes: Cabinets, Countertops and floor tile that match the standard kitchen specification, sink, faucet and under cabinet refrigerator)	\$5,260.00	1.00	\$5,260.00
03/15/2018	1	RWHR2050	Utility Room with Bonus Room (For Sunrooms)	\$1,885.00	1.00	\$1,885.00
03/15/2018	1	RWZ25041	Laundry Tub Rough in Option to Offered Flat Pack - To be used in Laundry Room-Only "not to be used as wet bar prep plans"	5475.00	1.00	\$475.00
Order No:	2					
Category:	Structural					
SubCategory:	Permit Options					
03/15/2018	2	RMGA4100	Full Bath 2 with Additional Powder Bath (Allows Bath 2 a Full Bath and Powder Bath to Close 1st Floor) (Cannocka placed with Guest Suite with bath option)	\$7,350.00	1.00	\$7,350.00
03/15/2018	2	RMZ20990	SHOWER TO TUB Secondary Bath 1st Floor	\$1,200.00	1.00	\$1,200.00

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Buyer's initials:



Options Report "Addendum"
 16575201 - Overlook at Hamlin 36a, Lot: 200001, Model: 2045024D Butler (NFL) Discovery (Cont'd.)

Record Date	Order#	ProdCode	Description	Amount	Qty	Subtotal
04/23/2018	3	APGD0000	AP - Package Discovery Ugly 2 Gas 01/2018 Gas Range PGS6556PEES Range 41541 M200 Microwave PVM9095E_125 Microwave Instal IG02 Dishwasher CORD (plug) M421 Dishwasher PCT7603WPE5	\$3,840.00	1.00	\$3,840.00
SubCategory: Appliances - Miscellaneous						
04/23/2018	3	AFSD0000	AP - GE Side PR DR Refrigerator Counter Depth GYE22H1K1S	\$2,785.00	1.00	\$2,785.00
Category: Cabinets						
SubCategory: 2018 Cabinets A to Cans						
04/23/2018	3	CB7L0000	Cabinet - Base - Sp/1 Cabinet 190 2 to Add Option (MVIDE UP CABINET 3) Does not include Corner Cabinet or Lazy Susan	\$185.00	1.00	\$185.00
04/23/2018	3	CBTL0070	Cabinets - Base - Drawer Base ILO Base Cab 27"-30" Wide (200)	\$385.00	2.00	\$770.00
04/23/2018	3	CBTL0020	Cabinets - Base - Sidecut Shelf for B/H Door Cabinet 27", 30", 30", 36" (each) (SE1 B/H/T)	\$125.00	4.00	\$500.00
04/23/2018	3	CBTL0030	Cabinets - Base - Cap Wall Cabinet 15", 18", 21" H (SWBI - 15,18,21FH)	\$450.00	1.00	\$450.00
04/23/2018	3	CBTL0020	Cabinets - Kitchen - Crown Molding - Flat Plate KITCHEN ONLY (318)	\$525.00	1.00	\$525.00
04/23/2018	3	CBTL4830	Cabinets - Misc - Crown Molding (per spec) (248) (up to 11)	5125.00	1.00	\$125.00
SubCategory: Cabinets						
04/23/2018	3	CB242015	Cabinets - Kitchen 48" Upper Level 2	\$2,240.00	1.00	\$2,240.00
04/23/2018	3	CB240011	Cabinets - Under Tint Unit Lit 2 Opt / includes kitchen, standard bath and shower bath 2 when Guest Suite with Bath option is selected)	\$685.00	1.00	\$685.00
04/23/2018	3	CB100000	Cabinets - Laundry Rm supports - Standard	\$420.00	1.00	\$420.00
04/23/2018	3	CB200003	Cabinets - Bath - 30" Height Vanity Cabinet (per vanity)	\$385.00	1.00	\$385.00
Category: Countertops/Counters						
SubCategory: Countertops - 2018						
04/23/2018	3	CTCV1200	CT/VP - Granite L1 Bonus Bath	\$410.00	1.00	\$410.00

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Buyer/Intend:



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Options Report *Addendum*
 16575201 - Overlook at Hamlin 35a, Lot: 200085, Model: 20460240 Butler [NFL] Discovery (Contd.)

Record/Date	Order#	ProdCode	Description	Amount	Qty	Subtotal
Category: Countertops/Surrounds Sub-Category: Countertops						
04232018	3	CTG13770C CNTP - Granite L1 Full Bath 2 w Powder Bath (Add to Bath 2 w Full Bath and Powder Bath to Cover 1st Floor)		\$410.00	1.00	\$410.00
04232018	3	CTG10330Q CNTP - Granite L1 Secondary Baths		\$985.00	1.00	\$985.00
Category: Electrical Sub-Category: Lighting 2014						
04232018	3	LFLK2000 LP - Under Cabinet Lighting - Kitchen Only		\$590.00	1.00	\$590.00
Category: Flooring Sub-Category: Flooring and Ceramic						
04232018	3	FLUP0007 FLOORING - Tile Upgrade (incl. inclusion of 10 natural selections)		\$1.00	4890.00	\$4,890.00
04232018	3	FLUP0010 FLOORING - Tile Floor @ Living/Fam/Dining/Break Rm - To be selected whenever Living, Family, Dining or Great Room is built.		\$0.00	1.00	\$0.00
Category: Interior Specifications Sub-Category: Specifications						
04232018	3	PTFP0025 SP - Semi-Finished Shower End Master Bath		\$165.00	4.00	\$660.00
04232018	3	PTFP0040 SP - 64" Semi-Finished Shower End Secondary Bath/Shower. Additional options must be selected with this upgrade.		\$425.00	1.00	\$425.00
04232018	3	PTGA1000 SP - Grab Bar Stainless Steel 24"		\$125.00	2.00	\$250.00
Sub-Category: Trim Upgrades						
* 04232018	3	THWD0015 TRIM - 1st Floor Iron Railings (UPC finished handrail (Square Swag), Endcaps, Bases or Knuckles - Sales to rotate)		\$2,730.00	1.00	\$2,730.00
Category: Mechanical Sub-Category: Electrical						
04232018	3	EMD00010 ELEC - Ceiling Fan Fan-are		\$190.00	3.00	\$570.00
04232018	3	SDID00020 ELEC - Outlet - In Non-Wall Area		\$80.00	1.00	\$80.00
Sub-Category: Low Voltage						
04232018	3	LVDS1004 LV - Video Port (Add one cable Video Port (Cable or Satellite TV) (add another port outlet)		\$110.00	2.00	\$220.00
04232018	3	LVDS1005 LV - Television Port (Add one Telecom Port (Phone or Data))		\$110.00	1.00	\$110.00
04232018	3	LVDS1005 LV - Inset connected to Wall Wire Chase Tube up to 11' from tub/shower. TV size to be placed, same stud box)		\$120.00	1.00	\$120.00

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Buyer's Initial



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Options Report "Addendum"
16575201 - Overlook at Hamlin 399, Lot: 200001, Model: 20450140 Butler [NFL] Discovery (Cont.)

Rev or Code	Order#	Prod Code	Description	Amount	Qty	Subtotal
Category:	Mechanical					
Sub-Category:	Low Voltage					
04232014	3	LVDS2000	LV - Security System Prewire (Priced per Floor (Provides prewired magnetic contact operation openings up to 25 openings) as applicable)	\$695.00	1.00	\$695.00
06232016	3	LVDS2003	LV - Future Device Pre-Wire (Adds single pre-wire for future safety device)	\$90.00	1.00	\$90.00
04232018	3	LVDS2006	LV - Additional Window Contact (Adds Surface Mounted Window Contact (includes prewire))	\$85.00	4.00	\$340.00
Category:	Painting					
Sub-Category:	Paint					
04232018	3	PAINT0001	PAINT - Paint Grade & Color Upgrade Throughout Home	\$2,070.00	1.00	\$2,070.00
Sub-Category:	Paint Information - Interior					
04232019	3	PKT0:664	Color Kit: Schwan 110T 18-54 Body: PPG 1022-4 Rock Slat Trim: PPG 1022-3 Silver Duster Inset: PPG 1012-4 Volcanic Ash Door: PPG 1005-8 Oswego Tea Door: Clowage Tea Landscape - Green Palm Package	\$0.00	1.00	\$0.00

Sub Total	\$79,365.00
Total Option Incentive	\$0.00
Lot Premium	\$14,293.00
Base Price	\$308,995.00
Option Total	\$78,368.00
Incentive Given	\$7,500.00
New Total Purchase Price	\$396,066.00

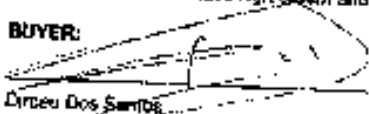
If this system-generated report is provided to a prospective buyer under a Brokerage for their client outside of and not made a part of the Purchase Agreement, it remains subject to change and is for informational purposes only for preliminary discussions. No guarantee or representation is made or implied as to availability, manufacturer, style, size, number, pricing and other factors installed in the completed home. Refer to the Buyer's Purchase Agreement, Options Report Addendum, and Standard Features Addendum (with additional enclosures) for complete details. Equal Housing Builder


Buyer's Initial:

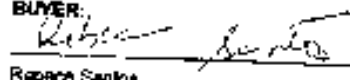


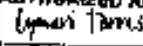
Options Report "Addendum"
18575201 - Overlook at Hamlin 38a, Lot: 200001, Model: 2049024D Butler (NFL) Discovery (Contd.)

The purchase price and deposit amounts to be paid for any Options, as set forth above in this Addendum, shall be made in accordance with the terms and conditions of the Purchase Agreement and Seller's Option and Upgrade Policy. In the event of Buyer's default under the Purchase Agreement and in addition to all other rights, the total monies paid by Buyer for any Options set forth in this Addendum shall be nonrefundable and retained by Seller pursuant to the liquidated damages provisions of the Purchase Agreement and Seller's Option and Upgrade Policy.

BUYER:

Dirceu Dos Santos
Date: 02/22/18

BUYER:

Marcia Amanda De Souza De Silve
Date: 03/23/18

BUYER:

Raissa Santos
Date: 04/23/18

SELLER'S "AUTHORIZED REPRESENTATIVE":
By: 
Lyman Torres
Authorized Agent
5/14/2018
Date:

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SUMMARY OF TERMS*

04/23/2018

Buyer(s): Oreste Dos Santos, Marcia Aparecida De Souza De Silva, Rebecca Santos **Home #:** 200001
Purchase Agreement Date: 02/16/2018 **Community:** Overlook at Hawks In 13c
Plan Model Elevation: 2840280 / Bobble (NHJ) Discovery I
Garage Orientation: R
Property Address: 1937 Buffy Alley
 Winter Garden, FLORIDA 34787

Taylor Morrison Allowances:**

Buyer Incentive: \$7,500.00

Total: Buyer to receive \$7,500 credit towards design options when they spend \$15,000 w/ design center.

Current Purchase Price Terms:

Base Home Price:				\$308,985.00
Lor Premium Price:				\$14,290.00
	Date	Description		Amount
Option Addendum 1	03/16/2018	Structural		\$12,645.00
Option Addendum 2	03/15/2018	Structural		\$0,540.00
Option Addendum 3	04/23/2018	Interior Selections		\$28,190.00
Options Total Price:				\$13,385.00
Subtotal:				\$403,598.00
Buyer Incentive:				(\$7,500.00)
TOTAL Purchase Price:				\$396,098.00
Deposit Schedule				
Deposits on Hand:				
	Date	Type	Check #	Amount
	03/15/2018	Escrow	1301	\$17,638.00
	04/23/2018	Options		\$5,645.00
Balance due of Purchase Price**:				\$372,815.00

Buyer(s) Name: _____



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Buyer Financial Summary of Terms
16575201 - Overlook at Hamlin 35a, Lot: 200001, Model: 2045024D Butler (NFL) Discovery (Contd.)

"This summary of terms is provided for the buyer's convenience only and is not intended to modify the terms and conditions set forth in the purchase agreement. In the event of any conflict between the terms and conditions of the purchase agreement as defined above and this summary of terms, the purchase agreement shall control in all events.

"All information contained herein is subject to (1) Seller's approval before; (2) Buyer's satisfaction of all conditions precedent to receiving any incentive; and (3) Approval by buyer and buyer's lender, if applicable, of the Closing Disclosure ("CD") on or before the closing date.

*"*Balance due is not the total cash due to fund the transaction. Please contact your Lender for a Loan Estimate of total closing costs and cash due to complete the transaction. If you are paying cash for your home, please contact your Title Company Agent for your estimated total costs due at closing.*

BUYER:

Dirceu Dos Santos
Date: _____

BUYER:

Rebeca Santos
Date: _____

BUYER:

Mércia Amanda De Souza De Silva
Date: _____

Page 2 of 7
4/21/2018



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SYNERGY FLORIDA - HOME TECHNOLOGY

ZELIX-RETAGORION OPTICONE PRODUZIDA TAYLOR MORRISON

ZELIX-RETAGORION OPTICONE PRODUZIDA TAYLOR MORRISON		Data de Entrega	
SYNERGY FLORIDA		Data de Entrega	
Endereço: TYNOR PAV. 1404, S/N, BRUNO, BRUNO P. 21100		Data de Entrega	
Cidade: BRUNO		Data de Entrega	
UF: RJ		Data de Entrega	
CEP: 21100-000		Data de Entrega	
Telefone: (21) 3456-7890		Data de Entrega	
E-mail: contato@synergyfl.com.br		Data de Entrega	
Pessoa Física: []		Data de Entrega	
Pessoa Jurídica: []		Data de Entrega	
CPF/CNPJ: []		Data de Entrega	
Assinatura: _____		Data de Entrega	
Assinatura: _____		Data de Entrega	

Quantidade	Descrição	Unidade	Valor Unit.	Valor Total
1	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 150,00
2	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 300,00
3	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 450,00
4	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 600,00
5	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 750,00
6	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 900,00
7	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.050,00
8	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.200,00
9	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.350,00
10	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.500,00
11	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.650,00
12	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.800,00
13	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 1.950,00
14	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.100,00
15	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.250,00
16	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.400,00
17	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.550,00
18	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.700,00
19	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 2.850,00
20	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	Kit	R\$ 150,00	R\$ 3.000,00



Assinatura: _____ Data: 04/23/2018

Assinatura: _____ Data: _____

Quantidade	Descrição	Valor Unit.	Valor Total
1	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 150,00
2	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 300,00
3	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 450,00
4	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 600,00
5	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 750,00
6	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 900,00
7	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.050,00
8	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.200,00
9	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.350,00
10	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.500,00
11	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.650,00
12	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.800,00
13	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 1.950,00
14	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.100,00
15	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.250,00
16	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.400,00
17	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.550,00
18	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.700,00
19	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 2.850,00
20	Kit de instalação de fibra óptica (incluindo cabo, conectores e ferragens)	R\$ 150,00	R\$ 3.000,00

Assinatura: _____ Data: 04/23/2018

Assinatura: _____ Data: _____



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Empresário
Rafael Morrison
CPF: 00000000000
SANTOS
02621

PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS	PLANO DE CONTAS
01 - RECEITAS	02 - DESPESAS	03 - TRANSFERÊNCIAS	04 - RESERVA	05 - DÍVIDAS	06 - RESERVA	07 - DÍVIDAS	08 - RESERVA
010 - RECEITAS DE EXERCÍCIOS ANTERIORES	020 - DESPESAS DE EXERCÍCIOS ANTERIORES	030 - TRANSFERÊNCIAS DE EXERCÍCIOS ANTERIORES	040 - RESERVA DE EXERCÍCIOS ANTERIORES	050 - DÍVIDAS DE EXERCÍCIOS ANTERIORES	060 - RESERVA DE EXERCÍCIOS ANTERIORES	070 - DÍVIDAS DE EXERCÍCIOS ANTERIORES	080 - RESERVA DE EXERCÍCIOS ANTERIORES
011 - RECEITAS DE EXERCÍCIO ATUAL	021 - DESPESAS DE EXERCÍCIO ATUAL	031 - TRANSFERÊNCIAS DE EXERCÍCIO ATUAL	041 - RESERVA DE EXERCÍCIO ATUAL	051 - DÍVIDAS DE EXERCÍCIO ATUAL	061 - RESERVA DE EXERCÍCIO ATUAL	071 - DÍVIDAS DE EXERCÍCIO ATUAL	081 - RESERVA DE EXERCÍCIO ATUAL
0111 - RECEITAS DE EXERCÍCIO ATUAL	0211 - DESPESAS DE EXERCÍCIO ATUAL	0311 - TRANSFERÊNCIAS DE EXERCÍCIO ATUAL	0411 - RESERVA DE EXERCÍCIO ATUAL	0511 - DÍVIDAS DE EXERCÍCIO ATUAL	0611 - RESERVA DE EXERCÍCIO ATUAL	0711 - DÍVIDAS DE EXERCÍCIO ATUAL	0811 - RESERVA DE EXERCÍCIO ATUAL
01111 - RECEITAS DE EXERCÍCIO ATUAL	02111 - DESPESAS DE EXERCÍCIO ATUAL	03111 - TRANSFERÊNCIAS DE EXERCÍCIO ATUAL	04111 - RESERVA DE EXERCÍCIO ATUAL	05111 - DÍVIDAS DE EXERCÍCIO ATUAL	06111 - RESERVA DE EXERCÍCIO ATUAL	07111 - DÍVIDAS DE EXERCÍCIO ATUAL	08111 - RESERVA DE EXERCÍCIO ATUAL
011111 - RECEITAS DE EXERCÍCIO ATUAL	021111 - DESPESAS DE EXERCÍCIO ATUAL	031111 - TRANSFERÊNCIAS DE EXERCÍCIO ATUAL	041111 - RESERVA DE EXERCÍCIO ATUAL	051111 - DÍVIDAS DE EXERCÍCIO ATUAL	061111 - RESERVA DE EXERCÍCIO ATUAL	071111 - DÍVIDAS DE EXERCÍCIO ATUAL	081111 - RESERVA DE EXERCÍCIO ATUAL

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Options Report "Addendum"



Operating Unit: 0140 Florida - ORL Homebuilding
 Project: 16575201 - Chivwick at Number 206
 Lot Number: 200001
 Model: 20452940 Builder: WFL Discovery
 Elevation
 Buyer: Diroeu Dos Santos, Maria Antonio De Souza Da Silva, Roberto Santos
 Contract Date: 02/16/2018
 Start Date: 03/16/2018
 Sump: R
 Buyer Approved: Yes/No
 Address: 15237 Dolly Ave, Winter Garden FLORIDA 34787
 Include Attributes: Yes

Record Date	Order#	Prod Code	Description	Amount	Qty	Subtotal
Order No:						
Category: Structural						
Sub-Category: Permit Options						
03/15/2018	1	25AAAD005	Elevation Traditional (TR)		1.00	
03/15/2018	1	25ASR1131	Basin Room w/ Bath - Over Garage		1.00	
03/15/2018	1	25MWH3168	INTD - Interior GF Door - Add [Locations, Bonus Rooms or Optional Guest Suite - notes to specify location in notes]		1.00	
03/15/2018	1	25MYS040C	Wet Bar in Bonus Room/Cookin (above garage) (Includes: Cabinets, countertops and floor tile that match the standard kitchen specification, sink, island and under cabinet refrigerator)		1.00	
03/15/2018	1	25AUT2080	Utility Room with Bonus Room (For Bungalow)		1.00	
03/15/2018	1	25M250M1	Laundry Tub Rough in Option is Offered Per Plan - To be used in Laundry Room Only. Tub to be used as wet bar pre pump		1.00	
Order No: 2						
Category: Structural						
Sub-Category: Permit Options						
03/15/2018	2	25BA4100	Full Bath 2 with Additional Powder Bath (Makes Bath 2 a Full Bath w/ Powder Bath in Close 1st Floor) (Cannot be selected with Guest Suite w/ bath option)		1.00	
03/15/2018	2	25AZZ0060	PLUMB - Shower to Tub Secondary Bath 1st Floor		1.00	

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Buyer's Initial: _____



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Options Report "Addendum"
 18579201 - Overview of MamRn 36c, Lot: 200001, Model: 20450240 Butler (NFL) Discovery (Contd.)

Record/Item	Order#	ProdCode	Description	Amount	Qty	Subtotal
Order No: <input type="checkbox"/> Category: Appliances SubCategory: Appliances - Discovery LPG						
04232018	3	APG03000	AP - Package Discovery App 3 Gas Qi 2016 Gas Range MG0300EEFES Range Inset M200 Microwave P-030003JES Microwave Inset M002 Dishwasher OCRO (plug) M421 Dishwasher PD1750PWFES		1.00	
SubCategory: Appliances - Miscellaneous						
04232018	3	AP503600	AP - (SE 3/8" FR DR) Refrigerator Counter Depth SVEZ17AKB6		1.00	
Category: Cabinets						
SubCategory: 2015 Cabinet A is Case						
04232018	3	CBTL0030	Cabinet - Base - Sp1 1 Cabinet into 2 to Add Options (DIVIDE UP CABINETS) Does not include Corner Cabinet or Lazy Susan		1.00	
04232018	3	CBTL0170	Cabinet - Base - Drawer Base (LO Rear Cab 27"36" Wide (D8)		1.00	
04232018	3	CBTL0220	Cabinet - Base - Slideout Shelf for Bar Door Cabinet 27", 30", 33", 36" (each) (EST BUILT)		4.00	
04232018	3	CBTL0300	Cabinet - Base - Cab W/Accessories 45", 18", 21" FR (BUILT - 45.18.21FH)		1.00	
04232018	3	CBTL0320	Cabinet - Kitchen - Crown Molding - Flat Base KITCHEN ONLY (CMB)		1.00	
04232018	3	CBTL0400	Cabinet - Misc - Crown Molding (per inch) (CMB) (up to 6")		1.00	
SubCategory: Cabinet						
04232018	3	CB240015	Cabinet - Kitchen w/2" Uppers Lined 2		1.00	
04232018	3	CBHW0011	Cabinet - Move This Out Lvl 2 Opt (includes kitchen, island) (8000 and alternate bath 7 when Guest Suite with Bath door is selected)		1.00	
04232018	3	CBLO0030	Cabinet - Laundry Rm Uppers - Standard		1.00	
04232018	3	CB280000	Cabinet - Bath - 36" Height Vanity Cabinet (per vanity)		3.00	
Category: Countertops/Surfaces						
SubCategory: Countertops - 2018						
04232018	3	CFGV1250	GNIP - Granite LI Bonus Bath		1.00	

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Buyer(s) Initial: _____

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4/23/2018



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Options Report "Addendum"
18575201 - Overlook at Hamlin 35s, Lot: 200001, Model: 2045024D Builder [NFL] Discovery (Contd.)

RecordDate	Order#	ProdCode	Description	Amount	Qty	Subtotal
Category: Countertops/Barcounters						
Sub-Category: Countertops - 2044						
04/23/2018	3	CTGM3750	CNTP - Granite LF Full Bath 2nd Floor Bath (Match Bath 2nd Full Bath and Powder Bath to Class 1st floor)		1.00	
04/23/2018	3	CTGM2300	CNTP - Granite LF Secondary Baths		1.00	
Category: Electrical						
Sub-Category: Lighting 2014						
04/23/2018	3	LFUC2000	LF - Under Cabinet Lighting - Kitchen Only		1.00	
Category: Flooring						
Sub-Category: Flooring and Ceramic						
04/23/2018	3	FLUP0004	FLOORING - Tile Upgrade (cost includes all tile related selections)			
04/23/2018	3	FLUP0010	FLOORING - Tile Floor @ Living/Dining/Entry/Kit - To be selected whatever Living, Family, Dining or Great Room is spec.		1.00	
Category: Interior Specialties						
Sub-Category: Specialties						
04/23/2018	3	PFTE0025	SP - Semi-Framless Shower Enclosure Bath		1.00	
04/23/2018	3	PFTE0040	SP - 6ft Semi-Framless Shower Enclosure Bath (Shower tub options must be selected with SP upgrade)		1.00	
04/23/2018	3	PTGB1000	WP - Grab Bar Stainless Steel 2 ft		2.40	
Sub-Category: Trim Upgrades						
04/23/2018	3	TFA10015	TRM - 1st Floor Iron Railings UPG w/ stainless handrail (Styler: Straight, Post and Spool or Knurled - Sales to notify)		1.00	
Category: Mechanical						
Sub-Category: Electrical						
04/23/2018	3	EPC0010	ELEC - Ceiling Fan Primitives		3.00	
04/23/2018	3	EOD0020	ELEC - Outlet - Int Non Wat Arng		1.00	
Sub-Category: Low Voltage						
04/23/2018	3	LV051004	LV - Video Port (Add one Signal Video Port (Cable or Satellite TV)) (add selector if dual)		2.00	
04/23/2018	3	LV052005	LV - Telecom Port (Add one Telecom Port (Phone or Data))		1.00	
04/23/2018	3	LV053008	LV - Interconnect In-Wall White Cloak Tube up to 6' (from future TV 54-60 AV below, same wall bay)		1.00	

If this system-generated report is provided to a prospective buyer or a Broker/Agent for their client outside of and not made a part of the Purchase Agreement, it remains subject to change and is for informational purposes only for preliminary discussions. No guarantee or representation is made or implied as to availability, and mechanical, style, size, number, pricing and other reports included in the completed form. Refer to the final approved Purchase Agreement, Options Report Addendum, and Standard Features Addendum (with additional enclosures) for complete details. (Equal Housing Builder)

Buyer(s): W/ale



Options Report "Addendum"
18575201 - Overlook at MamIn 35e, Lot: 200901, Model: 2045024D Butler (NFL) Discovery (Contd.)

Received Date	Order#	ProdCode	Description	Amount	Qty	Subtotal
Category: Mechanical						
SubCategory: Low Voltage						
0623/2018	3	LVD5200	LV - Security System Prewire Pencil per Floor (Provides prewired magnetic contacts opening openings (up to 25 openings) as applicable)		1.00	
0423/2018	3	LVD32003	LV - Future Device Pre-Wire (Adds single pre-wire for future safety device)		1.00	
0423/2018	3	LVD62005	LV - Add Glass Window Contact (Adds Surface Mounted Window Contact (includes prewire))		4.00	
Category: Painting						
SubCategory: Paint						
0423/2018	3	PAI1000	PAINT - Paint Grade & Color (Upgrade Throughout Home)		3.00	
SubCategory: Paint Information - Exterior						
0423/2018	3	EXT0604	Exterior Color Scheme EXT 06-04: Body: PPG1022-4 Rock Side Trim: PPG1022-3 Silver Dollar Door1: PPG1012-8 Volcanic Ash Door2: PPG1100-6 Denango Tea Door: Denango Tea Landscape - Queen Palm Package		1.00	
Sub Total						\$0.00
Total Option Incentive						\$0.00
Lot Premium						
Base Price						
Option Total						\$0.00
Incentive Given						

If this system-generated report is provided to a prospective buyer and/or a Broker/Agent for their client outside of and not made a part of the Purchase Agreement, it remains subject to change and is for informational purposes only for preliminary discussions. No guarantee or representation is made or implied as to availability, manufacture, style, size, number, pricing and other factors detailed in the completed home. Refer to the [BID] executed Purchase Agreement, Options Report Addendum, and Standard Features Addendum (with additional sections) for complete details. [COU] Housing Builder.

Buyer's Initial: _____



Options Report "Addendum"
16575201 - Overlook at Hamlin 35a, Lot: 2006071, Model: 2045024D Butler (NFL) Discovery (Contd.)

The purchase price and deposit amounts to be paid for any Options, as set forth above in this Addendum, shall be made in accordance with the terms and conditions of the Purchase Agreement and Seller's Option and Upgrade Policy. In the event of Buyer's default under the Purchase Agreement and in addition to all other rights, the total monies paid by Buyer for any Options set forth in this Addendum shall be nonrefundable and retained by Seller pursuant to the liquidated damages provisions of the Purchase Agreement and Seller's Option and Upgrade Policy.

BUYER:

Dirceu Dos Santos
Date: _____

BUYER:

Marcia Amanda De Souza Da Silva
Date: _____

BUYER:

Rebeca Santos
Date: _____

SELLER'S "AUTHORIZED REPRESENTATIVE":

By: _____
Authorized Agent

Date: _____

This system-generated report is provided to a prospective buyer and/or a Broker/Agent for their client outside of and not made a part of the Purchase Agreement. It remains subject to change and is for informational purposes only for preliminary discussions. No guarantee or representation is made as to availability, manufacturer, style, size, number, pricing and other factors included in the completed home. Refer to the GND subbook, Purchase Agreement, Options Report Addendum, and Standard Features Addendum (with additional enclosures) for complete details. Equal Housing Officer.



Design Center Color Session

Table with columns for Purchaser, Purchaser, For Name & Community, Design Center Name, Date Sent, Design Consultant, and Design Center Date.

- List of items for the Design Center Color Session, including items like '11x14x14', '12x12x12', '14x14x14', etc.

Main table listing items with columns for item name, quantity, and price. Includes items like '11x14x14', '12x12x12', '14x14x14', etc.

- Additional list of items, including 'Cabinet Hardware', 'Cabinet Feet', 'Cabinet Knobs', etc.

- Additional list of items, including 'Hardware in Various Colors', 'Cabinet Feet', 'Cabinet Knobs', etc.

Table listing items with columns for item name, quantity, and price. Includes items like 'Standard Glass Door - No Glass Insert', 'Standard Glass Door - Standard Insert', etc.

Table listing items with columns for item name, quantity, and price. Includes items like 'Standard Glass Door - No Glass Insert', 'Standard Glass Door - Standard Insert', etc.



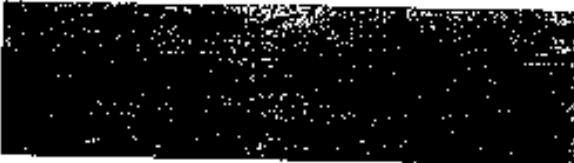
Design Center Color Session

Standard Color Sheet

Purchaser:	Dennis Joe Batista	Sales Rep:	Andrew C
Purchaser:	Marta Amancio De Souza Da Silva & Raulojo Sampaio	Date Sold:	07/08/20
Plat. Jang & P:	Suiter	Design Consultant:	Jennifer Guiliano
Community Level:	Complexo LT	Design Center Date:	4/23/2019

Luxury Room:

Furniture:	Standard - Factory (Ryder Unit)
Staircase:	None
Cabinet Hardware:	E3 Standard (Kub Sane N/A, L)
Cabinet Hardware Finish:	
Drawer Pulls:	None
Drawer Pull Finish:	None
Drawer Pull Material:	None
Drawer Pull Color:	None



FLOORING BY ROOM IF APPLICABLE:
 NOTE: Flooring Descriptions ALWAYS Based on what is Best of House

Room	Flooring	Notes	Brand	Grade	Finish/Description
1st Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
2nd Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
3rd Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
4th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
5th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
6th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
7th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
8th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
9th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
10th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
11th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
12th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
13th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
14th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
15th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
16th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
17th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
18th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
19th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
20th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
21st Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
22nd Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
23rd Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
24th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
25th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
26th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
27th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
28th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
29th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard
30th Floor	Tile (Standard)	None	TR15	1/4" Thick	Standard

Date: 07/08/2020



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

Design Center Color Session

Mandara Color Sheet

Purchaser:	Diogo Dos Santos	Sales Rep:	Andrew C.
Purchase#:	Mandara Armado De Sousa Dos Santos & Andreia Santos	Date Sold:	21/02/2018
Plan Name & #:	Boutique	Design Consultant:	Jennifer Sullivan
Company LNAME:	D&A Vivos E.Z.	Design Center Date:	4/23/2018

WALL TILE BY BATHROOM (IF APPLICABLE):

Bathroom:	Wall:	Floor:	Shower:	Hand surface options:
Master Bath: Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge: Ceramic/River Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height
Bath 2 (Full Bath): Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight
Bath 3: Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight
Bath 4: Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight



Bathroom:	Wall:	Floor:	Shower:	Hand surface options:
Bath 2 (Full Bath): Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight

Bathroom:	Wall:	Floor:	Shower:	Hand surface options:
Bath 3: Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight

Bathroom:	Wall:	Floor:	Shower:	Hand surface options:
Bath 4: Wall Tile: Floor Tile: Linen Closet: Shower Floor/Plunge:	(L2) Porcelain/Cake N/A	4x12	30x30 Beige N/A N/A	Single Vertical - Standard Height Straight



NOTES:

Purchaser Signature: _____ Date: _____

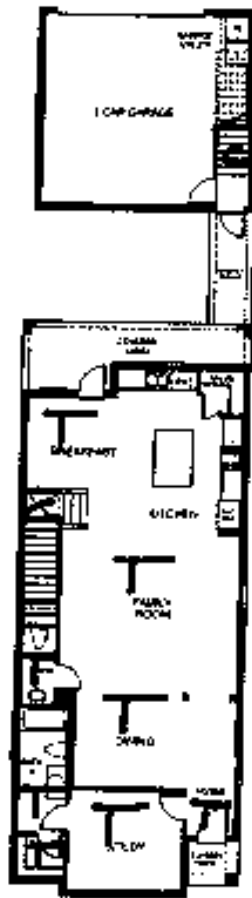
Recessed Signature: _____ Date: _____

Design Center Consultant Signature: _____ Date: _____





Butler 2,455 SQ. FT. FIRST FLOOR



Handwritten signature and scribbles.

FINAL SELECTIONS
Date: 4.23.18
Buyer: _____
Designer/Contractor: MB

Personalized for OLIV COVE 2-1

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Homes Inspired by You



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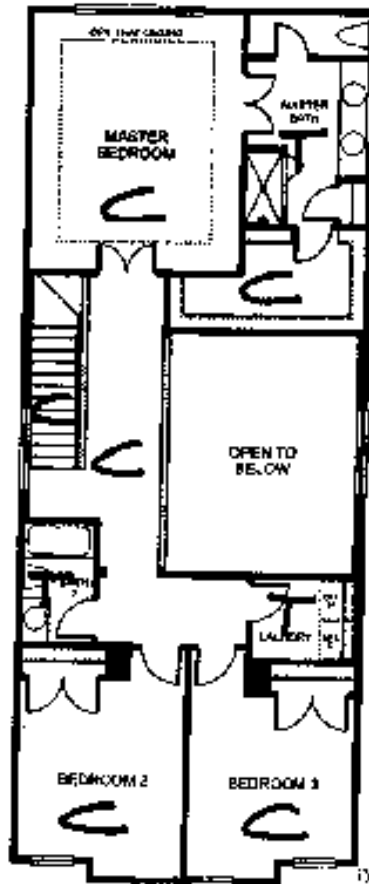


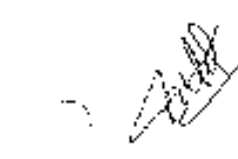
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inspired by you.

Butler 2,455 SQ. FT. SECOND FLOOR



Date: 4-23-10
 Signature: 
 Title: Agent

Formalized for CLR COVE 2-1

taylor morrison

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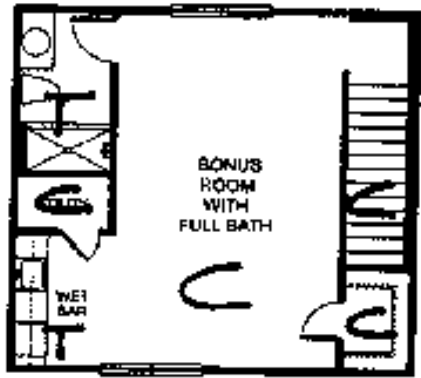


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Num. 45037983 - Pág. 337



Butler 2,455 SQ. FT. BONUS ROOM



Handwritten signature and initials.

Final Selections
Date: 4.20.18
Buyer: _____
Design Consultant: [Signature]

Personalized for OLIVIA COVE 2-T

taylor morrison



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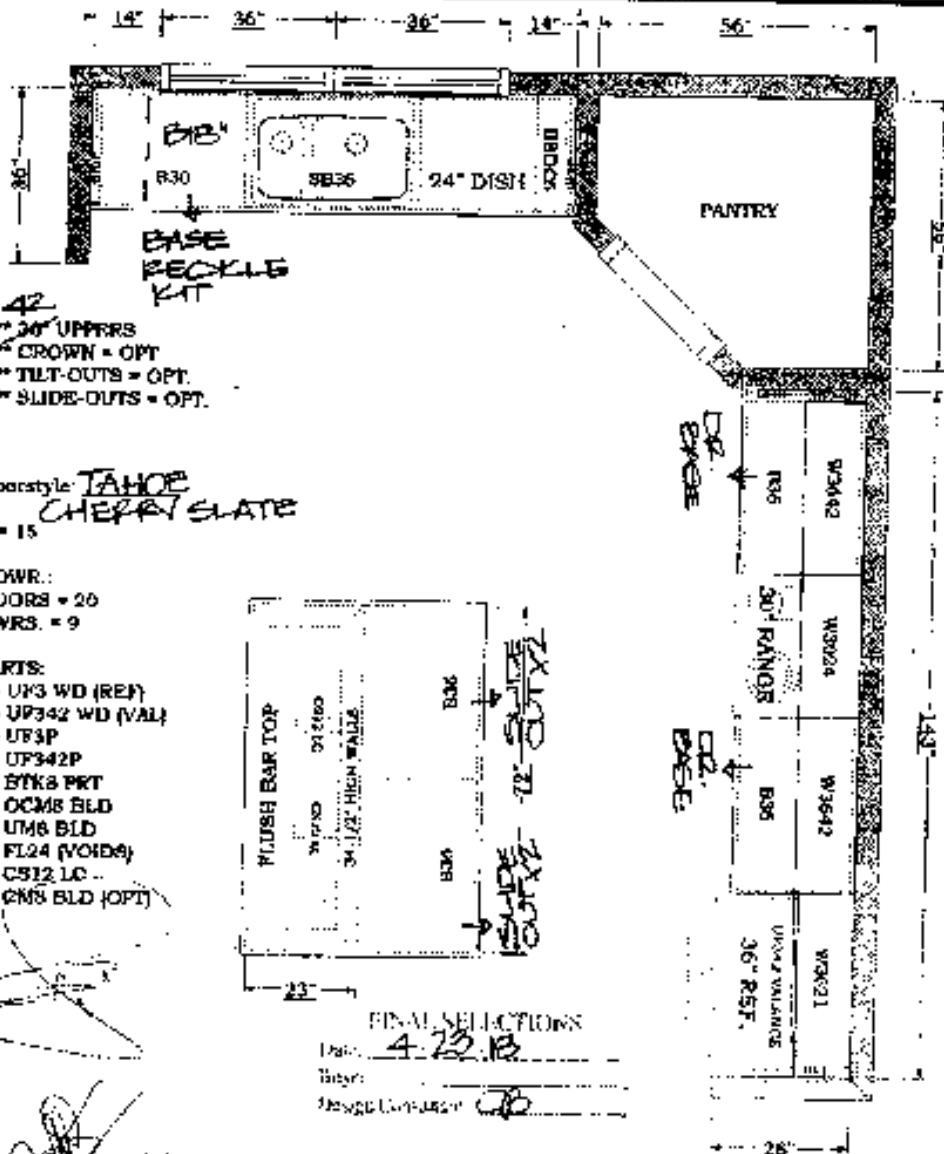


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TAYLOR MORRISON (ORLANDO/JAZ)
 SUBDIVISION: LOVE
 LOT: 2-1 BLOCK:
 ADDRESS:

MODEL: BUTLER
 HUNGALOW
 PAGE: OF

APRIL 2014
 GARAGE SHEET
 Revised 11/2014
 Revised 3/6/15

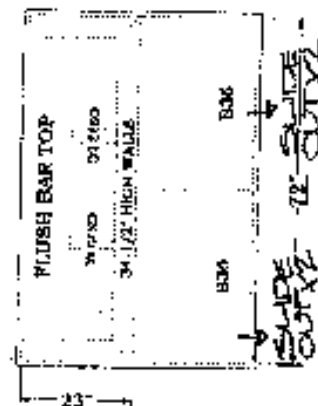


- 42
- *** 30\"/>
- *** CROWN = OPT
- *** TILT-OUTS = OPT.
- *** SLIDE-OUTS = OPT.

Doorstyle: TANOE
CHEERY SLATE
 L = 15

HWDR.:
 DOORS = 20
 DWRS. = 9

- PARTS:
- 1 - UP3 WD (REF)
 - 1 - UP342 WD (VAL)
 - 3 - UP3P
 - 1 - UP342P
 - 4 - BTKS PRT
 - 1 - OCMS BLD
 - 4 - UMS BLD
 - 1 - FL24 (VOIDS)
 - 2 - CS12 LC
 - 2 - CMS BLD (OPT)



FINAL SELECTIONS
 Date: 4.23.13

Designer: CP

<p>The cabinet dimensions contained herein are considered to be accurate but they differ from actual installed dimensions due to influences concerning wood moisture content, wood grain, etc.</p>		<p>Timberlake Woodmark assumes no liability in the case of these dimensions the site manufacturing of any production provided by us.</p> <p>Designer: D. Dean</p>	<p>Drawn: 04/20/14 Parted: 01/20/14</p>
<p>547/LMR KIT 42 (4.29.14)-0.R</p>		<p>FLOORPLAN</p>	<p>Scale: 3/16\"/> </p>



APPLIANCES – GAS PACKAGE OPTION 3



Model# PG5950EEFS
GE Profile™ Series 30" Slide-In Front Control Double Oven Gas Range

Approximate Dimensions (Height):
 30 1/4" x 29 1/2" x 30"

- 6.0 cu. ft. oven with 5 burner cooktop. Features a slide-in front control for easy access to controls. Includes a self-cleaning oven with a 30-minute cycle and a second oven with a 30-minute cycle.
- 30" wide, 30" deep, 30" high. Fits in a standard 30" cabinet.
- 30" wide, 30" deep, 30" high. Fits in a standard 30" cabinet.
- 30" wide, 30" deep, 30" high. Fits in a standard 30" cabinet.
- 30" wide, 30" deep, 30" high. Fits in a standard 30" cabinet.
- 30" wide, 30" deep, 30" high. Fits in a standard 30" cabinet.



Model# PUM9005EES
GE Profile™ Series 2.3 Cu. Ft. Over-the-Range Sensor Microwave Oven

Approximate Dimensions (Height):
 30 1/4" x 16 1/2" x 15 1/4"

- 2.3 cu. ft. capacity. 1000 watts. 110V. Over-the-range installation. Includes a sensor cooktop with five cooking modes and a sensor oven with a 30-minute cycle.
- 30" wide, 16 1/2" deep, 15 1/4" high. Fits in a standard 30" cabinet.
- 30" wide, 16 1/2" deep, 15 1/4" high. Fits in a standard 30" cabinet.
- 30" wide, 16 1/2" deep, 15 1/4" high. Fits in a standard 30" cabinet.
- 30" wide, 16 1/2" deep, 15 1/4" high. Fits in a standard 30" cabinet.
- 30" wide, 16 1/2" deep, 15 1/4" high. Fits in a standard 30" cabinet.



Model# PDT740SMFES
GE Profile™ Series Stainless Steel Interior Dishwasher with Hidden Controls

Approximate Dimensions (Height):
 36 1/4" x 24 1/2" x 18"

- Full stainless steel interior. Enjoy the ultimate in performance and long-lasting durability.
- 3rd place award-winning design with a clapping cut system that delivers complete washing coverage to every corner of the dishwasher.
- Quietly cleans the best dishes in the house. 44 dB noise level.
- 3rd place award-winning design with a clapping cut system that delivers complete washing coverage to every corner of the dishwasher.
- 3rd place award-winning design with a clapping cut system that delivers complete washing coverage to every corner of the dishwasher.
- 3rd place award-winning design with a clapping cut system that delivers complete washing coverage to every corner of the dishwasher.
- 3rd place award-winning design with a clapping cut system that delivers complete washing coverage to every corner of the dishwasher.



GE Appliances

PLUMBING

Name: _____
 Address: _____
 City/State/Zip: _____

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APPLIANCES – REFRIGERATOR OPTIONS



Model#: GVE22KHIES

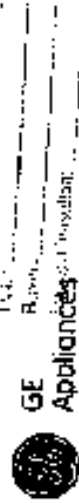
GE ENERGY STAR 25.1 Cu. Ft. Counter-Depth French-Door Refrigerator

Approximate Dimensions (HxWxD):
65 7/8" x 31 1/2" x 23 1/4" in

- Counter-Depth design - Fits in a kitchen without taking up extra cabinet or countertop space
- 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves
- 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves
- 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves
- 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves
- 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves

• 25.1 cubic feet of storage space - Includes 20 drawers and 12 shelves

APPLIANCES



GE Appliances



Model#: GFE22HSHSS

GE ENERGY STAR 27.7 Cu. Ft. French-Door Refrigerator

Approximate Dimensions (HxWxD):
69 1/2" x 33 1/2" x 25 1/4" in

- Dual temperature drawers - Keep your favorite foods at the perfect temperature
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button

• Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button



Model#: GVE22USHSS

GE Cafe™ Series ENERGY STAR® 22.2 Cu. Ft. Counter-Depth French-Door Refrigerator with Keurig

Approximate Dimensions (HxWxD):
65 7/8" x 31 1/2" x 23 1/4" in

- Counter-Depth design - Fits in a kitchen without taking up extra cabinet or countertop space
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button
- Full-width electronic temperature controls - Allows you to adjust the temperature of your drawers with a touch of a button

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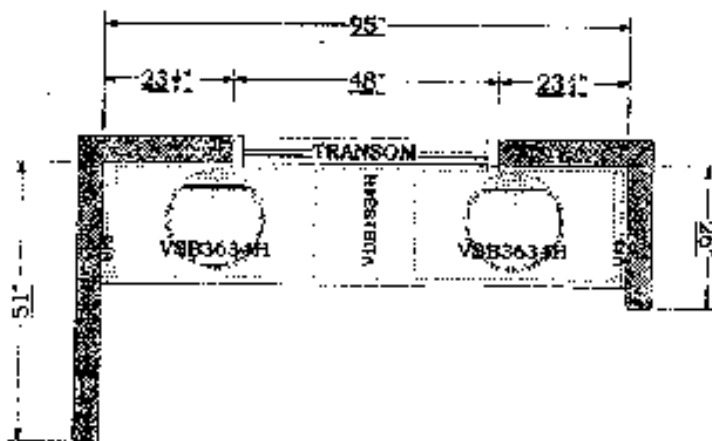


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TAYLOR MORRISON (ORLANDO/JAX)
 SUBDIVISION: LOVE
 LOT: 2 BLOCK:
 ADDRESS:

MODEL: BUTLER
FUNGALOW
 PAGE: OF

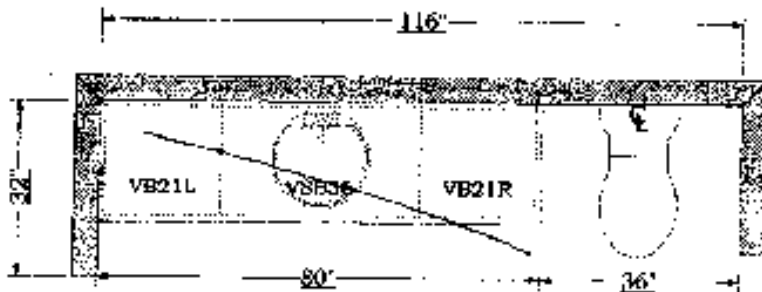
APRIL 2014
 GARAGE RIGHT
 Revised 11/2014
 Revised 04/13



Doorstyle: FAIRFIELD
NUTMEG
 L = 3
 HDWR...
 DOORS = 4
 DWRS. = 3

PARTS:
 2 - UF3P
 1 - BTNB PRT
 1 - UMS BLD

MASTER BATH
 (Revised 11/6/14)



Doorstyle: _____
 L = 3
 HDWR.:
 DOORS = 4
 DWRS. = 2

PARTS:
 1 - UF3P
 1 - BTNB PRT
 1 - UMS BLD

BATH 2 (DOWNSTAIRS)
 (Revised 11/6/14)

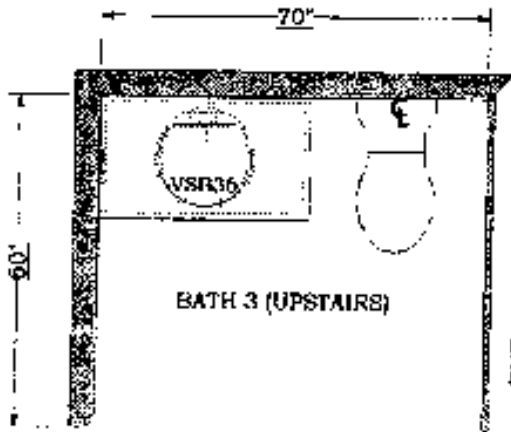
<p>The cabinet dimensions contained herein are considered to be accurate but may vary from actual installed dimensions due to variations in wood grain. Measurements must be field verified.</p>		<p>American Woodmark warrants the quality of the workmanship of any product provided by us. Designer: D. Dean</p>	<p>Designed: 08/07/14 Revised: 11/07/14</p>
<p>BUTLER BATHS-CYTR (R) 1-6-2014</p>		<p>FLOORPLAN</p>	<p>Sheet # 1 Scale: 0 1/2" = 1'</p>



TAYLOR MORRISON (ORLANDO/JAX)
SUBDIVISION: *COVE*
LOT: *21* BLOCK:
ADDRESS:

MODEL: BUTLER
HUNGALOW
PAGE: OF

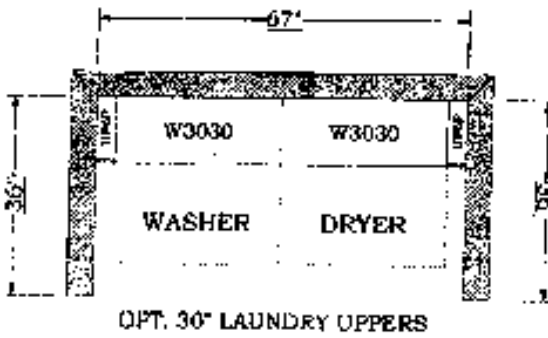
APRIL 2014
GARAGE RIGHT
Revised 11/2014
Revised 8/1/15



Doorstyle: *fairfield*
L = 1 *rustic meg*

HDWR.:
DOORS = 2
DWRS. = 0

PARTS:
1 - UP3P
1 - BTKB PRT
1 - UMB BLD



Doorstyle: *fairfield*
L = 2 *rustic meg*

HDWR.:
DOORS = 4
DWRS. = 0

PARTS:
2 - UP6P
1 - UMB BLD
1 - QMS BLD (OPT)

FINAL SELECTIONS

Date: _____
Sales: _____
Design/Contract: _____

This plan has been prepared
based on information provided
by the client. It is not intended
to be used for construction
without the approval of the
designer. Measurements must be field verified.



A warranty, which is not a guarantee, is provided
on the basis of these dimensions for the
manufacturing of any product not
provided by us.
Designer: T. Dean

Designed: 04-30-14
Project: 00-3611

BUTLER BATHS-OPTS (0-25-14) (1)

FLOOR PLAN

Drawing # 1

Scale: 1/4" = 1'



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDAGTJCJCZR>

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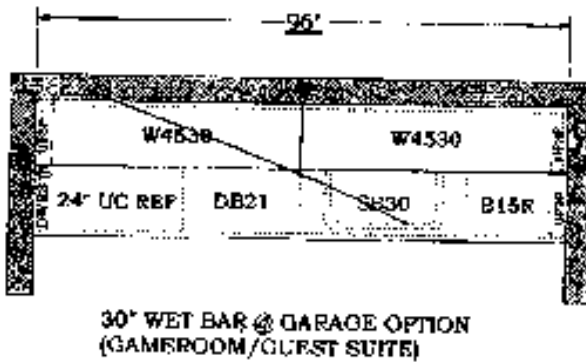
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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

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TAYLOR MORRISON (ORLANDO/JAZ)
 SUBDIVISION: *LOVE*
 LOT: *21* BLOCK:
 ADDRESS:

MODEL: BUTLER
 BUNGALOW
 PAGE: OF

APRIL 2014
 GARAGE RIGHT
 Revised 11/2014
 Revised 3/4/15

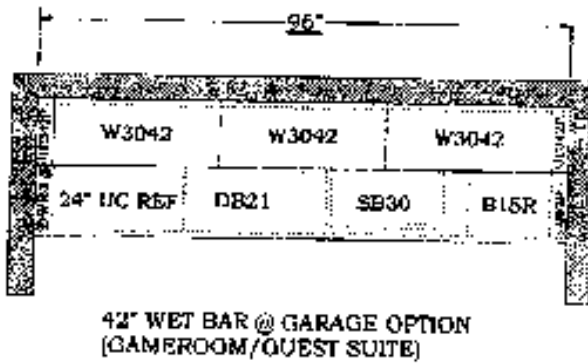


Doorstyle: _____

L = 6

HDWR:
 DOORS = 9
 DWRS. = 4

PARTS:
 3 - UF3P
 1 - DWR3
 1 - BTK8 PRT
 2 - UMB BLD
 1 - CMB BLD (OPT)



Doorstyle: *basic field*
rustic neg

L = 7

HDWR:
 DOORS = 9
 DWRS. = 4

PARTS:
 1 - UF3P
 2 - UF342P
 1 - DWR3
 1 - BTK8 PRT
 2 - UMB BLD
 1 - CMB BLD (OPT)

LEGAL SELECTIONS

Date: _____
 Buyer: _____
 Designer/Consultant: _____

The cabinet dimensions contained herein are considered to be accurate but may differ from actual installed dimensions due to manufacturing tolerances. Manufacturer's must be field verified.



Lagerlax American Woodworks provides no liability on the use of these dimensions for the manufacturing of any product not provided by us.
 Designer: D. P. Chen

Approved: 04/20/14
 Printed: 04/20/14

BUTLER NAT'L 145-UP18 10-28-14/08

BLOCK PLAN

Sheeting: 0-1

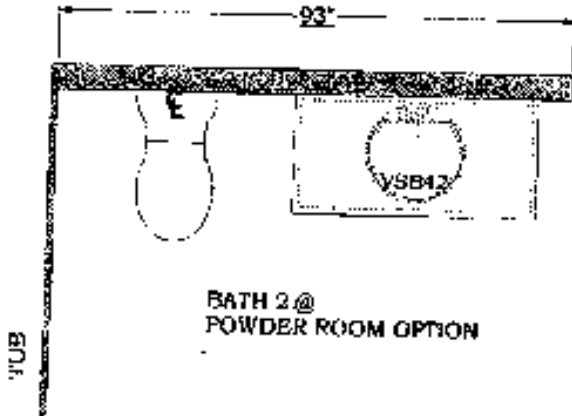
Scale: 1/2" = 1'-0"



TAYLOR MORRISON (ORLANDO/JAX)
SUBDIVISION: *COVE*
LOT: *2-1* BLOCK:
ADDRESS:

MODEL: BUTLER
MUNGALOW
PAGE: OF

APRIL 2014
GARAGE RIGHT
Revised 12/2014
Revised 2/6/15



Doorstyle: *fairfield*
rustic
L = 3

HDWR.:
DOORS = 2
DWRS. = 0

PARTS:
1 - BTX8 PRT
1 - UM8 BLD

*** Pedestal Lavatory In Powder Room ***

FINAL REVISIONS
Date: _____
By: _____
Design: _____

<p>The cabinet dimensions provided herein are considered to be accurate but may differ from actual installed dimensions due to manufacturing tolerances. All dimensions shall be field verified.</p>		<p>Attention: All applicable warranties are limited. In the case of these dimensions for the manufacturing of any product not provided by us.</p>	<p>Revised: 04/04/15 Revised: 04/06/15</p>
<p>BUTLER BATHROOMS (R20-35)GR</p>		<p>J. L. MORRISON</p>	<p>Revised: 04/06/15</p>



COVE 2-1



Knee Wall: Standard in Classic and Discovery (1st and 2nd Floor) Standard in Harmony (2nd Floor)

2ND FL



Wooden Balustrade: Standard in Harmony (1st Floor) and Platinum (1st and 2nd Floor)



Straight - Wrought Iron Rails



Scrolls - Wrought Iron Rails



Knuckles - Wrought Iron Rails



Baskets - Wrought Iron Rails

1ST FL Taylor

FINAL SITE PLAN

Taylor Murray-Stall and Van Bokum Associates

Buyer: _____
Developer/Owner: _____



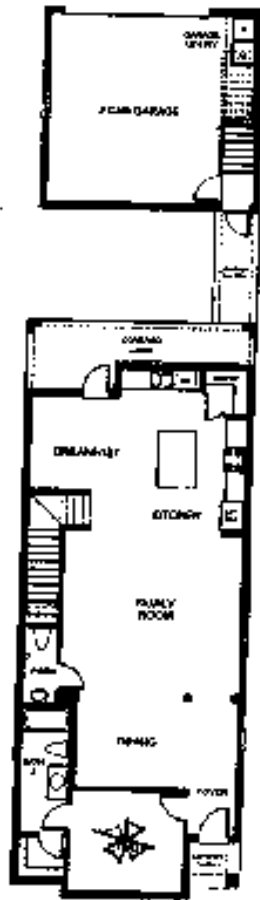
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Butler 2,455 SQ. FT. FIRST FLOOR



-V.C. LITES

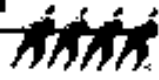
Handwritten signature and initials

REALTOR INFORMATION
Date: _____
Buyer: _____
Seller: _____

Personalized for OLH COVE 2-1

taylor morrison

Homes Inspired by You



THESE ARE THE PLANS FOR THE HOME AS SHOWN. THE ACTUAL HOME MAY VARY FROM THESE PLANS. THE PLANS, SPECIFICATIONS AND SYSTEMS ARE SUBJECT TO CHANGE WITHOUT NOTICE. PLEASE CONTACT THE DEVELOPER FOR MORE INFORMATION. © 2019 TAYLOR MORRISON. ALL RIGHTS RESERVED.



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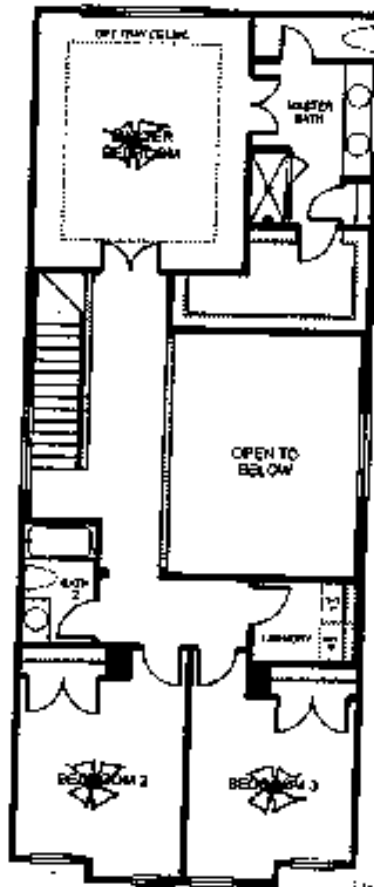


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inspired by you.

Butler 2,455 SQ. FT. SECOND FLOOR



15247 SUGGESTION

Date: _____
 Agent: _____
 Usage: _____

Personalized for DA H COVE 2-1

taylor morrison

Homes Inspired by You



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Butler floor plan in The Cove at Hamlin Urban Cottages Community

Base configuration:
2 stories, 2,455 sq. ft. (approx), Starts at \$311,995
3 bedrooms, 2.6 bathrooms, 2-car garage

Butler Exterior Views



Elevation Butler Craftsman



Elevation Butler Traditional



Elevation Butler European

FINAL SELECTIONS

Name: _____

Day(s): _____

Design Consultant: _____

**taylor
morrison**

Homes Inspired by You



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FINAL SCHEDULE

Plant Schedule

Qty	Size	Plant Material
1	4" Caliper	Live Oak
2	18-22 0.9	Queen Palm
1	15-Gallon	Crepe Myrtle
4	7-Gallon	Arcuate Plant
36	3-Gallon	Foundation Shrub
20	3-Gallon	Second Tier Shrub
40	1-Gallon	Ground Cover
0		Cable Yards Mulch

Live Oak

Green Palm

Crepe Myrtle

Do not place plants in areas where they will be damaged by frost, wind, or other environmental factors. All plants should be installed in the ground and not in containers. All plants should be installed in the ground and not in containers. All plants should be installed in the ground and not in containers.

Taylor Morrison
Overlook at Hamlin II
Bungalow Product
Queen Palm Package

QUALITY IN LANDSCAPE 38115 Park Circle, Cary, NC 27513
 919.484.2200

www.taylormorrison.com



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CABINET FINISH DISCLOSURE

Future Homeowner(s): _____ Street _____
 Community: _____ COVE, Lot _____ 200001

ACCEPTANCE OF FINISHED WOOD CABINETRY

Timberlake Cabinet Company desires to have only satisfied customers. To avoid any misunderstanding, it is important that you clearly understand the possible inconsistencies that may be experienced with the Wood Finishes.

Our Cabinets represent the careful selection of woods, however, no two pieces of wood are ever exactly alike, even from the same tree. Wood finishes by their nature, highlight the natural characteristics of the wood and make them more evident. Finishes have been especially formulated and provided for those who understand, appreciate and enjoy the true beauty of wood. Oak, Maple, Cherry, and Hickory wood species have distinctive natural characteristics somewhat unique to other species or colors. Wood by nature can have considerable color variations made more evident by various finishes. There may be shades of white, red, gray, or even green in areas. A mineral streak, caused by the irregularity of mineral absorption from one part of the tree to another, becomes more pronounced with a Natural Finish. Mineral streaks may show up as areas of gray, black, or even red in areas. Grain and apparent texture may range from even and consistent to varied and dramatic. Due to the differences in natural color and grain, each piece of wood will react differently to the finishing material used. Closed grained woods absorb less and will vary in color from more open grained pieces of the very same woods. All these variations are the distinguishing "beauty marks" of the wood species and make this cabinetry desirable.

Purchases as a future date of the same style and color cannot be guaranteed to make a perfect match. Small door samples or displays may not represent the exact color received at time of shipment.

Accordingly, Timberlake Cabinet Company, nor your builder can be held responsible for any of above mentioned conditions.

 Homeowner Signature Date _____

 Homeowner Signature Date _____

J. Selvi
 Taylor Morrison Date _____





GRANITE DISCLOSURE

Future Homeowner(s):	Seams		
Community:	COVE	1-0"	200031

NATURAL STONE INFORMATION

To avoid any misunderstanding, it is important that you clearly understand the possible inconsistencies that may be experienced with any natural stone product.

Natural stone is a product of nature. No two slabs of granite are exactly the same. The samples that are on display in the Taylor Morrison Design Studio are unique in shade and tone and give a benchmark for your design and selection. The granite in your new home may have variations in color, veining, veining, thickness and fissure marks.

The average stone slab size is 40" x 108". Seam placement if necessary depends upon countertop size and available slab size. Seams will always be in the best possible place based upon our experience.

By signing below, buyer understands that the selections made at the Design Studio are based on sample options. Customers are unable to physically go to the granite yard to choose a specific slab.

[Signature]
 Buyer's Name _____ Date _____
 Address _____ City _____
 State _____ Zip _____

[Signature]
 Seller's Name _____ Date _____





TILE DISCLOSURE

Future Homeowner(s): Santos

Community: LDNVE Lot: 200001

I (we) understand due to the inherent characteristics of ceramic tile, the ceramic tile I have chosen will vary in color, shade and texture/finish from the sample I selected it from. I understand dye lot variance may be noticeable between wall tile and floor tile; the effect of light on horizontal (floor) vs. vertical (wall) tile installation will also cause these tiles to appear different shades. I understand that due to dye lot variations, future rooms may not match. Taylor Morrison will install the closest match possible. I understand that if I select a tile with a rectified edge, that it may feel uncomfortable to stand on without shoes. I understand that grout does not finish level with any tile. I also understand any water on tile will cause it to be slick and I understand ceramic tile may crack. - Taylor Morrison will not be held responsible should I slip on my tile or should I crack my tile

[Handwritten signature]

 Homeowner Signature Date

[Handwritten signature]

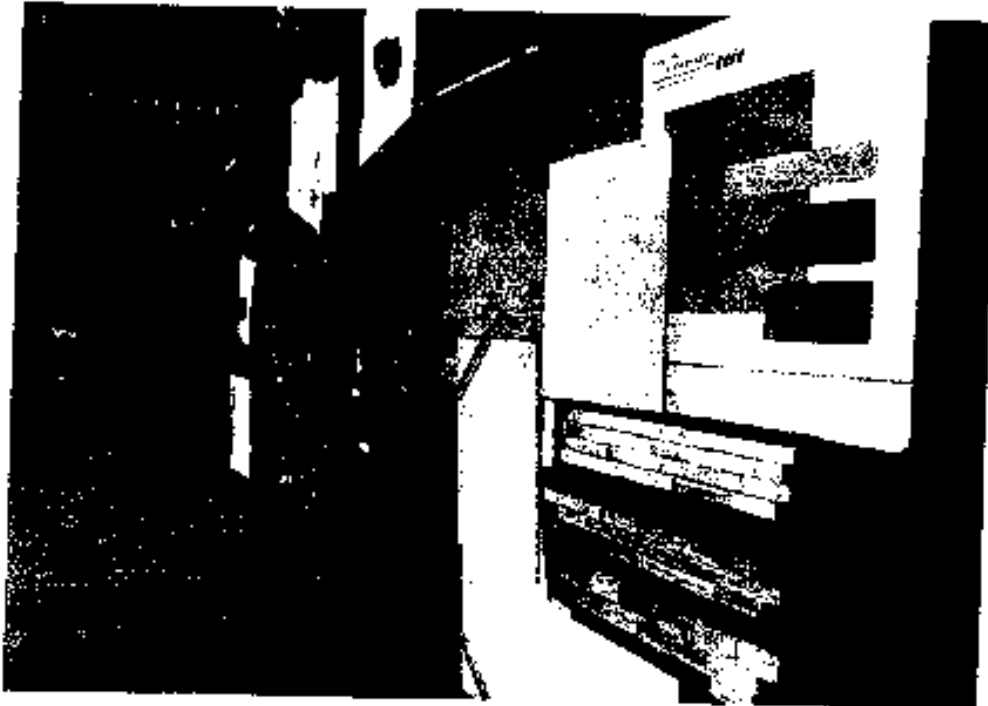
 Homeowner Signature Date

[Handwritten signature]

 Date



COVE
2-1



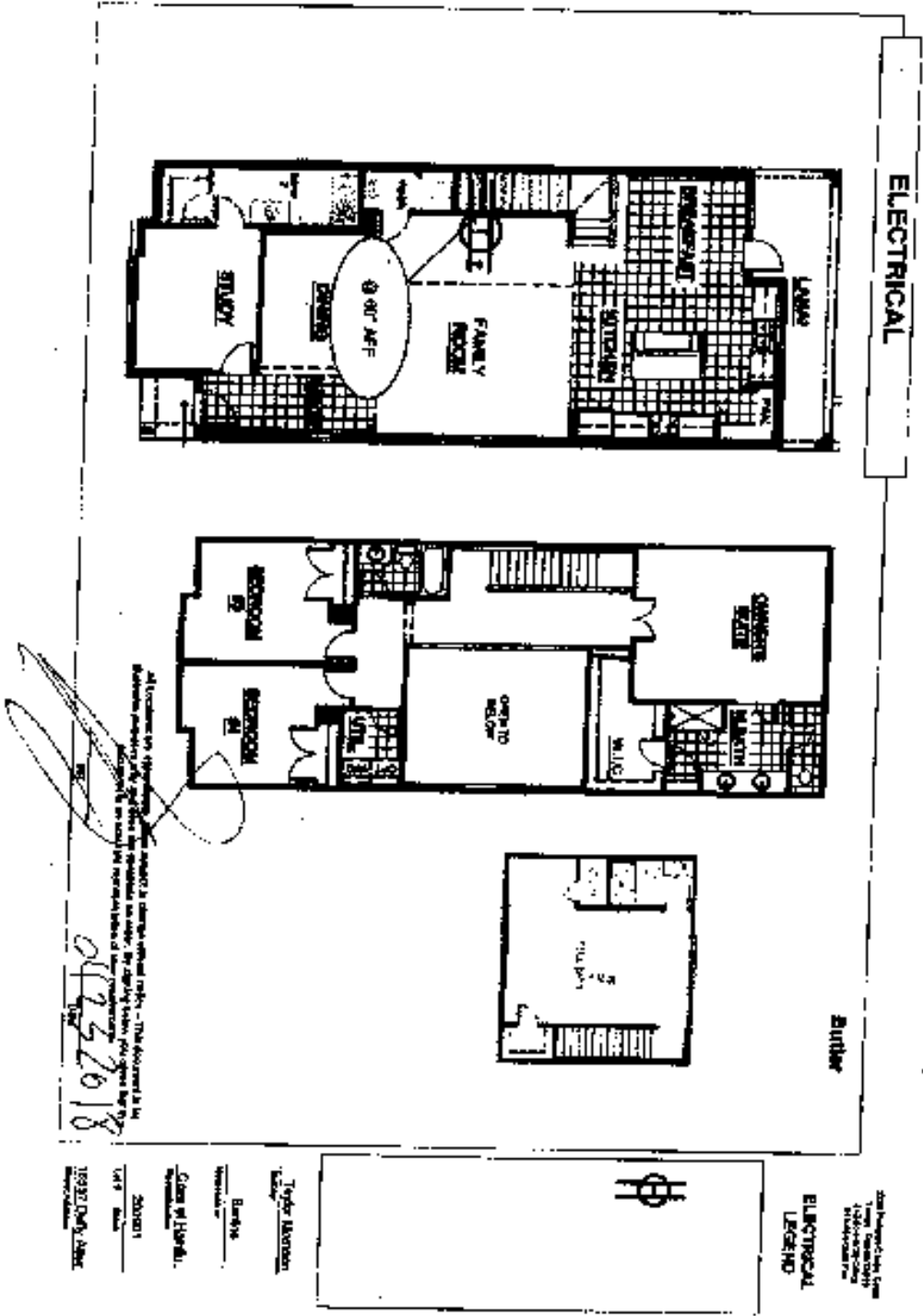
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Device Limitations and Restrictions

- In the event a technology addition / upgrade was indicated on a layout floor plan, but omitted by error on the Change Order, the Change Order will take precedence, as all upgrades / options must be paid for and processed by a Builder Change Order.
- The exact location of equipment, outlets and wires may vary due to construction or other constraints. Locations of devices or equipment may change, if required by your builder or Synergy Florida.
- Interconnect tubes are sold on interior, non load-bearing walls only and this option is not feasible otherwise. Should this construction concern become evident during construction, Synergy Florida may substitute the interconnect tube with a Balun video distribution solution. HDMI baluns available for additional charges. Interconnect tubes cannot be placed on exterior walls for room-to-room applications.
- Audio equipment and speaker locations are predetermined by the builder and Synergy Florida to meet construction requirements and provide the finest listening experience. These locations cannot be changed.
- All options are subject to price and model availability and may be changed to a similar product at any time, if necessary.
- Connection of customer-supplied audio/video equipment is available at an additional cost. Synergy Florida does not guarantee that customer-supplied equipment will be compatible with other equipment provided by Synergy Florida.
- All Cat5e data wires will be terminated with approved connectors, however only the maximum number of Phone/Cable lines that can be supported by the distribution modules will be secured. Customer must connect to their routers / modem as there is no data module or patch panel distribution system or supplied by Synergy Florida, during the construction process.
- Phone, Data, & Cable wire will need to be terminated with approved connectors, however only the maximum number of Phone / Cable lines that can be supported by the distribution modules will be secured. Additional modules are available for purchase, and are not standard.
- Pre-wire only services (E: 5.1 Home Theater pre-wire, Additional room audio pre-wire, Satellite pre-wire, 2" Plasma Conduit) do not include wire installation, or connection to customer supplied equipment. Satellite Pre-wires will be run to the upper-level attic access.
- Radio signal strength varies by area. Reception of stations is not backup or guaranteed.
- Additional 110 volt power outlets are necessary for some systems and equipment. These must be ordered and installed through the builder.
- Any potential costs associated with cabling, drywall, paint or other additions, changes or repairs are not included.
- No other changes or cancellations are permitted unless authorized by the builder and Synergy Florida, prior to the ordering of equipment and performance of service. All deposits and fees are non-refundable after the service has been performed.
- Services for items that require installation after the homeowner has completed the purchase of their home will be scheduled for a time when the homeowner or designated Authorized Adult agrees to be present. Synergy Florida technicians will not enter or remain in the residence without the Authorized Adult. If the Authorized Adult is not present at the residence at the scheduled time, a trip charge may be incurred.
- Synergy Florida installs Cat5e wiring. Cat6 wiring is available for a small up charge. Speaker wiring is 16 gauge concentric wire.
- Network WiFi, vacuum tools, subwoofers, DVR/NVR systems, control systems, and some landscape lighting equipment will require final installations post closing. These may not be fully installed, programmed, or activated at time of closing.

Please review your options order carefully to make sure that your requirements are fully documented. The options sales documentation on the date of signature constitutes the entire and exclusive agreement between you, the builder and Synergy Florida concerning the products and your purchase hereunder and supersedes any and all statements or other agreements, whether oral or written, between you, your builder and Synergy Florida.

Home Buyer Signature

06/23/2018
Date

Synergy Florida • 1730 Parkside Center Circle, Tampa, FL 33619 • 813-664-0770
• 1400 Technology Park, Ste 175, Lake Mary, FL 32746 • 877-664-0770
• 280 Business Park Circle, Ste 405, St Augustine, FL 32091 • 877-664-0770





Certificate of Completion

Envelope ID: DE04C11100084678954985E08E108E20
Subject: Checklist at Hamlin 35a - 200001 - Debt Service
SubdivisionID: 258
SubdivisionName: Checklist at Hamlin 35a
SDEPID: 22626
LotNo: 200001
SelectionID: 39770
ProposedID: 79996
VBackOffice: 700
WBackOffice: 700
Source Envelope:
Document Pages: 47
Certificate Pages: 2
AuditNo: Enabled
EnvelopeID Stamping: Enabled
Time Zone: (UTC-08:00) Pacific Time (US & Canada)

Status: Completed

Envelope Originator:
Taylor Morrison NFL
Routing code: 10180
PO Box 5136
Portland, OR 97208
taylor.morrison@taylor-morrison.com
IP Address: 63.36.118.254

Record Tracking

Status: Original
5/13/2018 4:24:30 PM

Folder: Taylor Morrison NFL
taylor.morrison@taylor-morrison.com

Location: DocuSign

Signer Events

Lynne Torres
ltores@taylor-morrison.com
Assistant Controller
Taylor Morrison
Security Level: Email, Account Authentication (Name)
Electronic Record and Signature Disclosure:
not Offered via DocuSign

Signature

Using IP Address: 63.36.118.254

Timestamp

Sent: 5/13/2018 4:25:28 PM
Viewed: 5/14/2018 8:30:31 AM
Signed: 5/14/2018 8:32:32 AM

In Person Signer Events

Signature

Timestamp

Editor Delivery Events

Status

Timestamp

Agent Delivery Events

Status

Timestamp

Intermediary Delivery Events

Status

Timestamp

Certified Delivery Events

Status

Timestamp

Carbon Copy Events

Cindy Adams
cadams@taylor-morrison.com
Taylor Morrison
Security Level: Email, Account Authentication (Phone)
Electronic Record and Signature Disclosure:
Not Offered via DocuSign

Status

COPIED

Timestamp

Sent: 5/13/2018 4:25:25 PM
Viewed: 5/15/2018 11:13:18 AM

Notary Events

Signature

Timestamp



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Envelope Summary Events

Envelope Sent
Certified Delivered
Signing Complete
Completed

Status

Hashed/Encrypted
Security Checked
Security Checked
Security Checked

Timestamps

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5/14/2018 8:20:34 AM
5/14/2018 6:28:32 AM
5/14/2018 6:38:32 AM

Payment Events

Status

Timestamps



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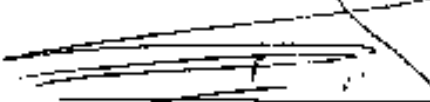
Num. 45037983 - Pág. 365



Consent Form

We hereby give our consent to release any/all information regarding our employment, checking and/or savings accounts, credit obligations, rental information and all credit matters which may be required in connection with the granting of a Mortgage loan for which we have applied.

This consent is effective for a period of six (6) months from the date below and can be photocopied and shall be as effective as the original consent.



Applicant

03-13-2018
Date



Co-Applicant

03-13-2018
Date

Revised 10/2014

2 South Biscayne Boulevard
One Deutsche Tower - Suite 3870
Miami, FL 33131
Telephone: 1-855-477-2555
www.bancominas.com

Member FDIC Equal Housing Lender



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Cuiabá, August 16, 2018 - MT - Brazil

To Banco do Brasil Américas
For Mr. Alberto Santos - Residential Loan Originator

Subject: Explanation of delays in payment history for Banco do Brasil Américas Visa Card.

Dear Mr. Alberto Santos,

I hereby explain the reasons for the delays in payment for Banco do Brasil Américas Visa credit card bills. The reason itself was because I believed that some releases were not correct, so that I deliberately directed non-payment until it was resolved.

Recently I was in the US, and I noticed that there was no wrong posting on the invoice, so I paid. What was done at the end of July.

It was what had to be clarified.

Best regards sincerely,


Manoel Ornellas de Almeida
ID 330.780.769-20



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Senior Foreign Political Figure (PEP) Disclosure

I certify that I **have / have not** held a prominent political or governmental position or am a relative or known associate of a person who is holding or has held a political or governmental position. Some examples of these functions are:

- a current or former senior official in the executive, legislative, administrative, military, or judicial branch of a foreign government (elected or not)
- a senior official of a foreign political party
- a senior executive of a foreign government-owned commercial enterprise, being a corporation, business or other entity formed by or for the benefit of any such individual
- an immediate family member of such individual; meaning spouse, parents, siblings, children, and spouse's parents or siblings
- any individual publicly known (or actually known by the relevant financial institution) to be a close personal or professional associate.

Relationship to public official (i.e., self; spouse, child, etc.) _____

Position held _____ Status (active, non-active) _____

Term dates (include all terms, even if not consecutive) _____

Signature _____

12-AGOSTO-2018
Date

Print name: DIRCEU DOS SANTOS

Note: Circle one of the HIGHLIGHTED fields above, sign and date the document.

1375 Rio de Janeiro
Suíte 7000
Município RJ, 20070
Telefone: 21 2503 2215
www.bancobrasil.com.br

BRASIL - 2018 - 2019 - 2020 - 2021 - 2022



Closing Cost Details

LOAN COSTS		OTHER COSTS	
A ₁ Origination Charges % of Loan Amount (Points)	\$799	E. Taxes and Other Government Fees	\$2,874
Document Preparation Fee	\$750	Recording Fees and Other Taxes	\$218
Underwriting Fee	\$400	Transfer Taxes	\$1,853
B. Services You Cannot Shop For		F. Prepaids	-\$1,207
Appraisal Fee	\$2,428	Homeowner's Insurance Premium (months)	
Credit Report Fee	\$250	Mortgage Insurance Premium (months)	
Final Inspection	\$150	Prepaid Interest (-\$38.93 per day for 31 days @ 5.75%)	-\$1,207
Flood Certification	\$14	Property Taxes (months)	
Lenders Attorney Fee	\$3,475	G. Liable Escrow Payment at Closing	
Tax Service	\$70	Homeowner's Insurance	per month for mo.
C. Services You Can Shop For		Mortgage Insurance	per month for mo.
Title - Examination Fee	\$295	Property Taxes	per month for mo.
Title-Abstract/Title Search	\$295	H. Other	
Transaction Fee	\$800	I. TOTAL OTHER COSTS (E + F - G + H)	
D. TOTAL LOAN COSTS (A + B + C)		\$864	
\$4,560		J. TOTAL CLOSING COSTS	
		\$8,424	
		B - J	
		\$5,424	
		Lender Credits	
		K. Calculating Cash to Close	
		Total Closing Costs (J)	
		\$8,424	
		Closing Costs Financed (Paid from your Loan Amount)	
		\$0	
		Down Payment/Funds from Borrower	
		\$105,500	
		Deposit	
		-\$37,538	
		Funds for Borrower	
		\$0	
		Seller Credits	
		\$0	
		Adjustments and Other Credits	
		\$0	
		Estimated Cash to Close	
		\$73,786	
		L. APPLICABLE INTEREST RATE	
		Index + Margin	
		1 Year Libor + 3.50%	
		Annual Interest Rate	
		6.75%	
		Minimum/Maximum Interest Rate	
		0.00%/+1.75%	
		Change Frequency	
		First Change	
		Beginning of 61st month	
		Subsequent Changes	
		Every 12th month after first change	
		Limits on Interest Rate Changes	
		First Change	
		2%	
		Subsequent Changes	
		2%	

LOAN ESTIMATE
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PAGE 2 OF 2 - LOANED a 10/10/2020
647387 - www.corelogicsystems.com



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDAGTJCJCZR>

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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

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Additional Information About This Loan

LENDER	Banco do Brasil America	MORTGAGE BROKER
NMLS ID/_ LICENSE ID	756975	NMLS ID/_ LICENSE ID
LOAN OFFICER	Alberto Santos	LOAN OFFICER
NMLS ID/_ LICENSE ID	676155	NMLS ID/_ LICENSE ID
EMAIL	asantos@bbamercant.com	EMAIL
PHONE	(305)679-3406	PHONE

Comparisons	Use these measures to compare this loan with other loans.	
In 5 Years	\$91,081 \$17,885	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Principal you will have paid off.
Annual Percentage Rate (APR)	6.142%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	115.96%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 10 days late, we will charge a late fee of 7% of the amount of the regularly scheduled payment then past due.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

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

(Handwritten signature)
ALBERTO SANTOS

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02/06/2020 17:05:10 https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH

PRIMEIRA COPIA DESTINADA
06/05/2020 19:10:10 https://clickjudapp.tjmt.jus.br/codigo/PJEDAGTJCJCZR



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Num. 45037983 - Pág. 370

Closing Cost Details

CLOSING COSTS		COSTS TO BORROWER	
A. Origination Charges	\$750	E. Taxes and Other Government Fees	\$2,871
% of Loan Amount (Points)		Recording Fees and Other Taxes	\$218
Document Preparation Fee	\$250	Transfer Taxes	\$1,653
Underwriting Fee	\$480		
		F. Prepaids	-\$1,287
		Homeowner's Insurance Premium (monthly)	
		Mortgage Insurance Premium (monthly)	
		Prepaid Interest (\$38.83 per day for 31 days @ 5.75%)	-\$1,287
		Property Taxes (monthly)	
		G. Initial Escrow Payment at Closing	
		Homeowner's Insurance	per month for mo.
		Mortgage Insurance	per month for mo.
		Property Taxes	per month for mo.
		H. Other	
		I. TOTAL OTHER COSTS (E + F + G + H)	\$864
		J. TOTAL CLOSING COSTS	\$5,424
		D + J	\$3,424
		Lender Credits	
		K. Services You Cannot Skip For	\$2,428
Appraisal Fee	\$450		
County Questionnaire	\$250		
Credit Report Fee	\$11		
Final Inspection	\$150		
Lead Certification	\$14		
Lenders Attorney Fee	\$1,075		
Tax Service	\$78		
		L. Services You Can Skip For	\$1,799
Title - Examination Fee	\$295		
Title-Abstract/Title Search	\$295		
Transition Fee	\$209		
		D. TOTAL LOAN COSTS (A + B + C)	\$4,680

Calculating Your Net Cash

Total Closing Costs (J)	\$5,424
Closing Costs Financed (Paid from your Loan Amount)	69
Down Payment/Funds from Borrower	\$101,900
Deposit	-\$37,538
Funds for Borrower	89
Seller Credits	89
Adjustments and Other Credits	30
Estimated Cash to Close	\$72,784

Adjustable Rate Loan (ARM) Terms

Index + Margin	1 Year (1bor + 2.50%)
Initial Interest Rate	5.75%
Minimum/Maximum Interest Rate	0.00%/11.75%
Change Frequency	
First Change	Beginning of 4th month
Subsequent Changes	Every 12th month after first change
Impact on Interest Rate Changes	
First Change	2%
Subsequent Changes	2%

LOAN ESTIMATE
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PAGE 2 OF 3 - LOAN ID # 1888803964
DLR# - www.complentsystems.com.br



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Num. 45037983 - Pág. 371

Additional Information About This Loan

LENDER	Banco do Brasil America	MORTGAGE BROKER
NMLS ID / LICENSE ID	796975	NMLS ID / LICENSE ID
LOAN OFFICER	Alberto Santos	LOAN OFFICER
NMLS ID / LICENSE ID	676155	NMLS ID / LICENSE ID
EMAIL	asantos@brbamericas.com	EMAIL
PHONE	(305)679-3416	PHONE

Comparisons

Use these measures to compare this loan with other loans.

In 5 Years	\$91,021 \$17,885	Total you will have paid in principal, interest, mortgage insurance, and loan costs. Perhaps you will have paid off.
Annual Percentage Rate (APR)	6.142%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	115.96%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations

Assumption	If you sell or transfer this property to another person, we will allow, under certain conditions, the person to assume this loan on the original terms. We will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires fire and theft insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 10 days late, we will charge a late fee of 7% of the amount of the regularly scheduled payment then past due.
Refinance	Refinancing this loan may depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

Confirm Receipt

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

ALBERTO SANTOS

LOAN ESTIMATE
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1001 1075 + 107123 + 10080054
 86210 - www.equifax.com/personal/



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NOTICE TO THE HOME LOAN APPLICANT

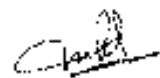
In connection with your application for a home loan, the Lender must disclose to you the score that a consumer reporting agency distributed to users and the Lender used in connection with your home loan, and the key factors affecting your credit score.

The credit score is a computer-generated number calculated at the time of the request and based on information a consumer reporting agency or Lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the Lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time depending on your credit history and payment patterns, and how credit scoring technologies change.

Because the score is based on information about your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one agency to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the Lender. If the Lender developed or generated the credit score, the consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the Lender.



Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List	You can select these providers or shop for your own providers.		
Service	Estimate	Provider We Identified	Contact Information
Title services	\$750-\$2500	Cira CRUISES OF KIRWAN & GARRA	905 Bickell Bay Dr , #20223, Miami, FL 305-372-0222
Title services	\$750-\$2500	P&H Title LLC	5799 Major Blvd., Ste 110, Orlando, FL 407-379-1640
Translation	\$900-\$1,000	Seven Languages Translating Services	19 W. Flagler St., Ste 200, Miami, FL 305-374-6761
Translation	\$800-\$1,000	Capita Translations	5750 Major Blvd., Ste 280, Orlando, FL 321-754-1114

APPLICANTS: Maria Da Feitoso Costa Nascimento 000648117-03-000648330172008 DATE ISSUED: 08/01/2018 LOANID: 17-03-



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<https://clickjudapp.tjmt.jus.br/codigo/PJEDBLCHKKSBBH>

INTENT TO PROCEED

Manoel de Brazil Amorim
1221 Brickell Avenue, Suite 2200
MIAMI, Florida 33131
(305) 511-1111
www.ManuelAmorim.com
NMLS Company Identifier: 798975
NMLS Originator Identifier: 676155

LOAN NUMBER	DATE
000000764	06/26/2020

APPLICANT INFORMATION

DIRCEU DOS SANTOS
AV JOSE MONTEIRO DE FIGUEIREDO s/n, APT 700
DUMJE DE CASAS I, CUIVIA, MT, Brazil

PROPERTY ADDRESS

15191 NEWTONIA STREET
Winter Garden, FL 34787

INTENT TO PROCEED

I, the undersigned, hereby acknowledge that I have read and understand the terms and conditions set forth in the Loan Estimate dated March 26, 2020, and I agree to proceed with this mortgage loan.

I, the undersigned, hereby acknowledge that I have read and understand the terms and conditions set forth in the Loan Estimate dated March 26, 2020, and I agree to proceed with this mortgage loan.

(Handwritten signature)
 DIRCEU DOS SANTOS
 Date

Printed Name
000000764

Printed Name
000000764



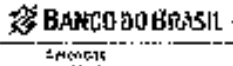
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CONSUMER AUTHORIZATION FOR DIRECT PAYMENT VIA ACH (ACH DEBITS)

Direct Payment via ACH is the transfer of funds from a consumer account for the purpose of making a payment.

I (we) authorize Banco do Brasil America (Bank) to electronically debit my (our) account (and, if necessary, electronically credit my (our) account to correct erroneous debits) as follows:

if necessary, electronically credit my (our) account to correct erroneous debits) as follows:

Checking Account / Savings Account (selected one) of the depository financial institution named below (DEPOSITORY). I (we) agree that ACH transactions I (we) authorize comply with all applicable law.

Depository Name
Routing Number
Account Number

Amount of debit(s) or method of determining amount of debit(s) (or specify range of acceptable dollar amounts authorized):

Date(s) and/or frequency of debit(s):

I (we) understand that this authorization will remain in full force and effect until I (we) notify Banco do Brasil America, in writing, that I (we) wish to revoke this authorization. I (we) understand that Bank requires at least 7 days prior notice in order to cancel this authorization.

Name(s) (Please Print)
Date
Signature(s)

The ACH Operating Rules do not require the depository's express authorization to initiate or to debit to correct erroneous transactions. However, Originators should consider obtaining express authorization of debit or credit to correct errors. Within debit authorization must provide that the Receiver may revoke the authorization orally by notifying the Originator in the time and manner stated in the authorization. The reference to notification should be interpreted as statement of the time and manner that notification must be given in order to provide emergency or immediate disposition of action (e.g., immediately mail to 2 South Broadway Boulevard - 02679 Fall River, MA 01921 that is received at least 48 hours (7 days) prior to the proposed effective date of the termination of authorization).

25 South Broadway - Fall River
Fall River, MA 01921
Telephone: 508-673-2525
www.bancobrasil.com.br

10/13/17 FD-001 (Rev. 08/14/16)



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Hardware and Software Requirements

In order to access, view and retain electronic communications that we make available to you, you must have:

- A personal computer, laptop, desktop, notebook with an operating system capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail.
- An e-mail account with an internet service provider.
- Adobe Reader version 8.0 or higher.
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit such as a flash drive.
- Microsoft Internet Explorer Versions 9.0, 10.0, and 11.0 (Windows).
- Microsoft Edge Versions 38.17, 40.17 (Windows).
- Firefox Versions 19.0, 20.0, 52.0*, 53.0* (Windows and Mac).
- Google Chrome Versions 35.0, 26.0, 57.0*, 59.0* (Windows).
- Safari Versions 5.0, 9.0, 10.0* (Mac), version 5.1 (Android).

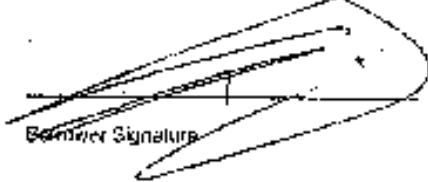
* Recommended for best website experience

Requesting Paper Copies

If you would like to receive a copy of your disclosures, notices, or any other information related to your accounts, for your records in a form that you may keep, please contact Banco de Brasil Americas Customer Support Center at cas@bbamerikas.com or by calling 305.356.1100. There are no fees associated with requesting paper copies of your disclosures, notices, or any other information related to your accounts) via U.S. postal mail.

Federal Law

You acknowledge this Consent is being produced in connection with a transaction affecting interstate commerce that is subject to the Federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.



Borrower Signature



Borrower Signature

Email Address: dirceu.ornellas@bbam.com





Electronic Disclosure and Consent



Electronic Disclosure and Consent

In accordance with the E-SIGN Act, this Electronic Disclosure and Consent (Consent) is required to receive your account opening documents and any communication regarding your account(s) from Banco do Brasil Americas by email. The words "we," "us," and "our" refer to Banco do Brasil Americas, and the words "you" and "your" mean you and the individual(s) identified on the Loan. As used in this Consent, "we" means, the Loan you are in the process of closing with us and any other account you open with us. "Communication" means any customer communication, disclosures, notices, and all other information related to your loan, deposit account(s) or other bank products, including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to You in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format, to the extent allowed by law via e-mail. Your Consent to receive electronic communications and transactions is effective for:

- All disclosures, notices, legal and regulatory disclosures and communications associated with this loan and all other accounts that you may open with us. As an example, Banco do Brasil Americas may choose to send by e-mail legally required disclosures related to your account(s).

How to Update Records

It is your responsibility to provide us with true, accurate, and complete e-mail address, contact, and other information related to your account(s) and to maintain and update promptly any changes to this information. You can update such information (such as your e-mail address) in the Online Banking "Settings" section or by contacting Banco do Brasil Americas Customer Support Center at csn@bcbameras.com or calling 305 350 1100.

How to Withdraw Consent

You may withdraw your Consent by contacting Banco do Brasil Americas Customer Support Center at www.bcbameras.com or by calling 305 350 1100. There is no need to withdraw your Consent after your account(s) are closed.

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Hardware and Software Requirements

In order to access, view and retain electronic communications that we make available to you, you must have:

- A personal computer, laptop, desktop, notebook with an operating system capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail
- An e-mail account with an internet service provider
- Adobe Reader version 8.0 or higher
- Sufficient electronic storage capacity on your computer's hard drive or other data storage unit such as a flash drive
- Microsoft Internet Explorer Versions 9.0, 10.0 and 11.0 (Windows)
- Microsoft Edge Versions 18.1, 40.1 (Windows)
- Firefox Versions 19.0, 20.0, 52.0*, 53.0* (Windows and Mac)
- Google Chrome Versions 25.0, 26.0, 57.0*, 58.0* (Windows)
- Safari Versions 5.0, 9.0, 10.0* (Mac), version 6.1 (Windows)

* Recommended for best website experience

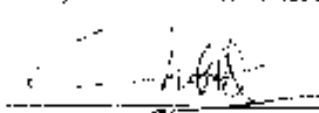
Requesting Paper Copies

If you would like to receive a copy of your disclosures, notices, or any other information related to your accounts, for your records in a form that you may keep, please contact Banco do Brasil Americas Customer Support Center at www.bancobrasil.com.br or by calling 305 350 1100. There are no fees associated with requesting paper copies of your disclosures, notices, or any other information related to your accounts via U.S. postal mail.

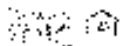
Federal Law

You acknowledge this Consent is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.


Borrower Signature


Borrower Signature

Email Address: Disceudasantos@gmail.com



Page 2/2



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Electronic Disclosure and Consent



Electronic Disclosure and Consent

In accordance with the E-SIGN Act, this Electronic Disclosure and Consent ("Consent") is required to receive your account opening documents and any communications regarding your account(s) from Banco do Brasil Americas by email. The words "we," "us," and "our" refer to Banco do Brasil Americas, and the words "you" and "your" mean you, and the individual identified on the Loan. As used in this Consent, "Loan" means, the Loan you are in the process of closing with us and any other account you open with us. "Communication" means any customer communication, disclosures, notices, and all other information related to your loan, deposit accounts, other bank products including but not limited to information that we are required by law to provide to you in writing.

Scope of Communications to You in Electronic Form

You agree that we may provide you with any communications that we may choose to make available in electronic format to the extent allowed by law via e-mail. Your Consent to receive electronic communications and transactions is irrevocable for:

- All disclosures, notices, legal and regulatory disclosures and communications associated with this loan and all other accounts that you may open with us. As an example, Banco do Brasil Americas may choose to send by email legally required disclosures related to your account(s).

How to Update Records

It is your responsibility to provide us with true, accurate and complete e-mail address, contact and other information related to your account(s) and to maintain and update promptly any changes to this information. You can update such information (such as your e-mail address) in the Online Banking "Settings" section or by contacting Banco do Brasil Americas Customer Support Center at cs@bb.com.br or calling 305 330 1100.

How to Withdraw Consent

You may withdraw your Consent by contacting Banco do Brasil Americas Customer Support Center at cs@bb.com.br or by calling 305 330 1100. There is no need to withdraw your Consent after your account(s) are closed.



**ACKNOWLEDGMENT OF RECEIPT OF
HOMEOWNERSHIP COUNSELING ORGANIZATIONS
DISCLOSURE**

Bank of America
421 Brickell Avenue, Suite 2200
MIAMI, Florida 33134
(855)851-1111
www.bankofamerica.com

LOAN NUMBER	APPLICATION DATE
1563001761	March 21, 2018

APPLICANT INFORMATION

DIRCEI DOS SANTOS
AV JOSE MONTEIRO DE FIGUEIREDO MIL, APT 701
DE QUE DE CANAS L. CLAYDA, MT, Brazil

ACKNOWLEDGMENT OF RECEIPT OF HOMEOWNERSHIP COUNSELING ORGANIZATIONS DISCLOSURE

In connection with my mortgage loan application, I received a written list of at least ten (10) approved homeownership counseling organizations in my area that provided details about the counseling services offered, contact information, and disclosure of CFPB and HUD resources for identifying other counseling agencies.

By signing below, I acknowledge receiving a copy of, reading, and understanding the written list of homeownership counseling organizations described above.

DIRCEI DOS SANTOS

1563001761

Date



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BORROWER'S BLANKET AUTHORIZATION

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency except as required by law. You do not have to provide this information, but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/GPD); and Title 42 USC, 1471 et seq., or 7 USC, 1921 et seq. (if USDA-FMHA).

Borrower Information		Lender Information	
Name 1	DIRCEU DOS SANTOS	Name 1	Banco do Brasil America
Street Address 1		Street 1	1321 Brickell Avenue, Suite 2200
Name 2		Street Address 2	
Street Address 2		City/State	MIAMI, FL 33131
Street Address 3	AV AVENUE NORTHERN DE FIDELIDADE SOC. AGE 7,		
Street Address 4			
City/State	BUQUE DE CARLOS A. OLIVEIRA, SP, BRASIL		
DATE	Initial Number		
3/23/2018	1803900769		

BORROWER AUTHORIZATION: I hereby authorize the Lender to verify my past and present employment earnings records, bank accounts, stock holdings, and any other balances that are needed to process my loan application. I further authorize the Lender to order a consumer credit report and verify other credit information, including past and present mortgage and financial references. It is understood that a copy of this form will also serve as authorization.

(Handwritten signature)
 Borrower
DIRCEU DOS SANTOS

Date _____ Borrower _____ Card _____

MANOEL ORNELAS DE ALMEIDA 06/05/2020 19:10:10

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NOTICE TO BORROWER NOT IN SPECIAL FLOOD HAZARD AREA

Federal DOS SANTOS, DIRCEU

Loan # 1003000784

Property Location 18191 NEWTONIA ST
WRITER GARDEN, FL 34787

This Notice Date is as of 03/23/18

National Flood Insurance Program (NFIP) Community: DRACIDE COUNTY

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

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

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

With this understanding, we hereby undertake on behalf of the lender:

Special Agent
Date _____

Branch Manager
Date _____

Branch Approver
Date _____

Branch Approver
Date _____

Branch Approver
Date _____

Branch Approver
Date _____



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How does Banco DO Brasil
America protect my personal
information?

To protect your personal information from unauthorized access, we use security
measures that are appropriate for the nature and sensitivity of the information and
account risks associated with it.

We also maintain physical, electronic, and procedural safeguards – such as regularly testing
controls to protect your account information – to help ensure the security of your
information.

How does Banco DO Brasil
America collect my personal
information?

We collect your personal information, for example, when you:

- Open an account
- Apply for financing
- Apply for a loan
- Make a wire transfer
- Make deposits or withdraw from your account

We also collect your personal information through other means, such as credit bureaus, affiliates, or
other companies.

Why do I need all this info?

Generally, we use this information to help:

- Identify and authenticate you, so you can use our services
- Determine your creditworthiness, so we can offer you credit products and services that meet your
needs and needs
- Administer your account and help you manage it
- Determine your eligibility for our services

State laws and individual companies may give you additional rights to limit sharing. See below for
more on your rights to limit sharing.

What happens when I turn
sharing for an account "off"
possibly with another bank?

Your changes will apply to the bank you open your account.

Sharing

Advisors

Our advisors are hired by, and under the supervision of, third parties to provide advisory
services to our clients.

- We may share with our advisors:
- Information that is necessary for them to provide advisory services

Investment

Companies not related to our business may help or assist in our business. These companies
may be affiliated with us.

- Banco DO Brasil America may share information with our member banks

Joint Marketing

Our joint marketing is done with other financial institutions. Our joint marketing financial
products or services may be:

- Offered by third parties, such as our joint marketing

Other Important Information

For Alaska, Illinois, Maryland and North Dakota Customers: We will not share personal information with our affiliates
either for them to market to you or for joint marketing, without your authorization.

For California Customers: We will not share personal information with our affiliates either for them to market to you or for joint
marketing, without your authorization. We will not share our shared financial information with our affiliates to
comply with all California privacy laws that apply to us.

For Massachusetts Customers: We will not share personal information with our affiliates either for them to market
to you or for joint marketing, without your authorization.

For Vermont Customers: We will not share personal information with our affiliates either for them to market to you
or for joint marketing, without your authorization, and we will not share personal information with affiliates for joint marketing to you, notwithstanding our
joint marketing.



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DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)

OMB Control No. 1600-0043
Expires 10/31/08

SECTION I - LOAN INFORMATION			
1. LENDER/SERVICER NAME AND ADDRESS Banco Do Brasil Americas 1731 Brickell Avenue, Ste 2200 Miami, FL 33131 Branch: 1 Requested_By: Jacqueline Moraes		2. COLLATERAL DESCRIPTION (Building Mobile Home? etc) (See instructions for use of this field) 35191 MONTANA ST WINTER GARDEN, FL 34787 Borrower: DOS SANTOS, DERCEN	
3. LENDER/SERVICER OFP 26725	4. LOAN IDENTIFIER 1803000764	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name ORANGE COUNTY	2. Community UNINCORPORATED AREAS	3. State FL	4. NFIP Community Number 120179
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			
1. NFIP Map Number or Community Panel Number (Community name, Florida same as 1A) 12095C 0375F	2. NFIP Map Panel Effective Period Date 09/25/09	3. Is there a Letter of Map Change (LOMC)? <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES (if yes, and LOMC data is available, enter date and case no. below.) DATE: DATE NO:	
4. Flood Zone X	5. NFIP Map		
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply.)			
1. <input checked="" type="checkbox"/> Federal Flood Insurance is available (community participates in the NFIP) <input checked="" type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP			
2. <input type="checkbox"/> Federal Flood Insurance is not available (community does not participate in the NFIP)			
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Special Flood Hazard Area (SFHA) where Federal Flood Insurance may not be available CBRA/CPA Designation Date: _____			
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973. (Please note, the risk of flooding in this area is only indicated, not assessed.)			
This determination is based on evaluating the NFIP map and Flood Hazard Determination Agency information, and any other information needed to locate the building/mobile home on the NFIP map.			
E. COMMENTS (optional)			
THIS FLOOD DETERMINATION IS PROVIDED TO THE LENDER PURSUANT TO THE FLOOD DISASTER PROTECTION ACT. IT SHOULD NOT BE USED FOR ANY OTHER PURPOSE.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER, E-mail address CoreLogic Flood Services 11601 Sunset Blvd Austin, TX 78758 1-800-437-1772		DATE OF DETERMINATION 03/23/10 at 04:58 PM CDT FloodMap ID: 1801963956 TAG LIVE-OR-DEAD ***	

FEMA Form 160-020 (06/01)

PROVIDER: 1803000764

INDICATED BY THE DETERMINATION

SFHDF - Page Page 1 of 1

BANCO DO BRASIL AMERICAS

1221 Brickell Avenue, Suite 2200 - MIAMI, FL 33131

Save this Loan Estimate to compare with your Closing Disclosure.

Loan Estimate

DATE ISSUED 3/26/2018
APPLICANTS DORCEU DOS SANTOS
 15191 NEWTONIA STREET
 Winter Garden, FL 34787
PROPERTY 15191 NEWTONIA STREET
 Winter Garden, FL 34787
SALE PRICE \$353,000.00

LOAN TERM 30 years
PURPOSE Purchase
PRODUCT 3 / 1 Adjustable Rate
LOAN TYPE Conventional FHA VA
LOAN ID# 1303080764
RATE LOCK NO YES, until
 Before closing your interest rate, points, and other costs can
 change (unless you lock the interest rate. All other disclosed
 closing costs expire on 4/9/2018 at 05:00 p.m. EST)

Loan Terms		Can this amount increase after closing?
Loan Amount	\$247,100	NO
Interest Rate	5.75%	YES + Adjusts every year starting in year 6 + Can go as high as 11.75% in year 8 + See ABR Table on page 2 for details
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$1,442.01	YES + Adjusts every year starting in year 6 + Can go as high as \$2,349 in year 8
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments				
Payment Calculation	Years 1 - 5	Year 6	Year 7	Years 8 - 30
Principal & Interest	\$1,442.01	\$1,178 min \$1,731 max	\$951 min \$2,035 max	\$0 min \$2,349 max
Mortgage Insurance	+ 0	+ 0	+ 0	+ 0
Estimated Escrow <small>Amount can increase over time</small>	+ 0	+ 0	+ 0	+ 0
Estimated Total Monthly Payment	\$1,442.01	\$1,178-\$1,731	\$951-\$2,035	\$0-\$2,349
Estimated Taxes, Insurance & Assessments <small>Amount can increase over time</small>	\$774 a month	This estimate includes: <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues See Section 6 on page 2 for escrowed property costs. You must pay for other property costs separately.		In escrow? NO NO NO

Costs at Closing	
Estimated Closing Costs	\$5,424 Includes \$4,560 in Loan Costs + \$864 in Other Costs - \$0 in Lender Credits. See page 2 for details.
Estimated Cash to Close	\$73,786 Includes Closing Costs. See Calculating Cash to Close on page 2 for details.

Visit www.consumerfinance.gov/mortgage-estimate for general information and tools.

LOAN ESTIMATE
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 DL1787 www.compustocksystems.com/04/18/18



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