LOT 75, BLOCK 2, AVERY PARK 13, RECORDED IN VOLUME 9, PAGES 56-57, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

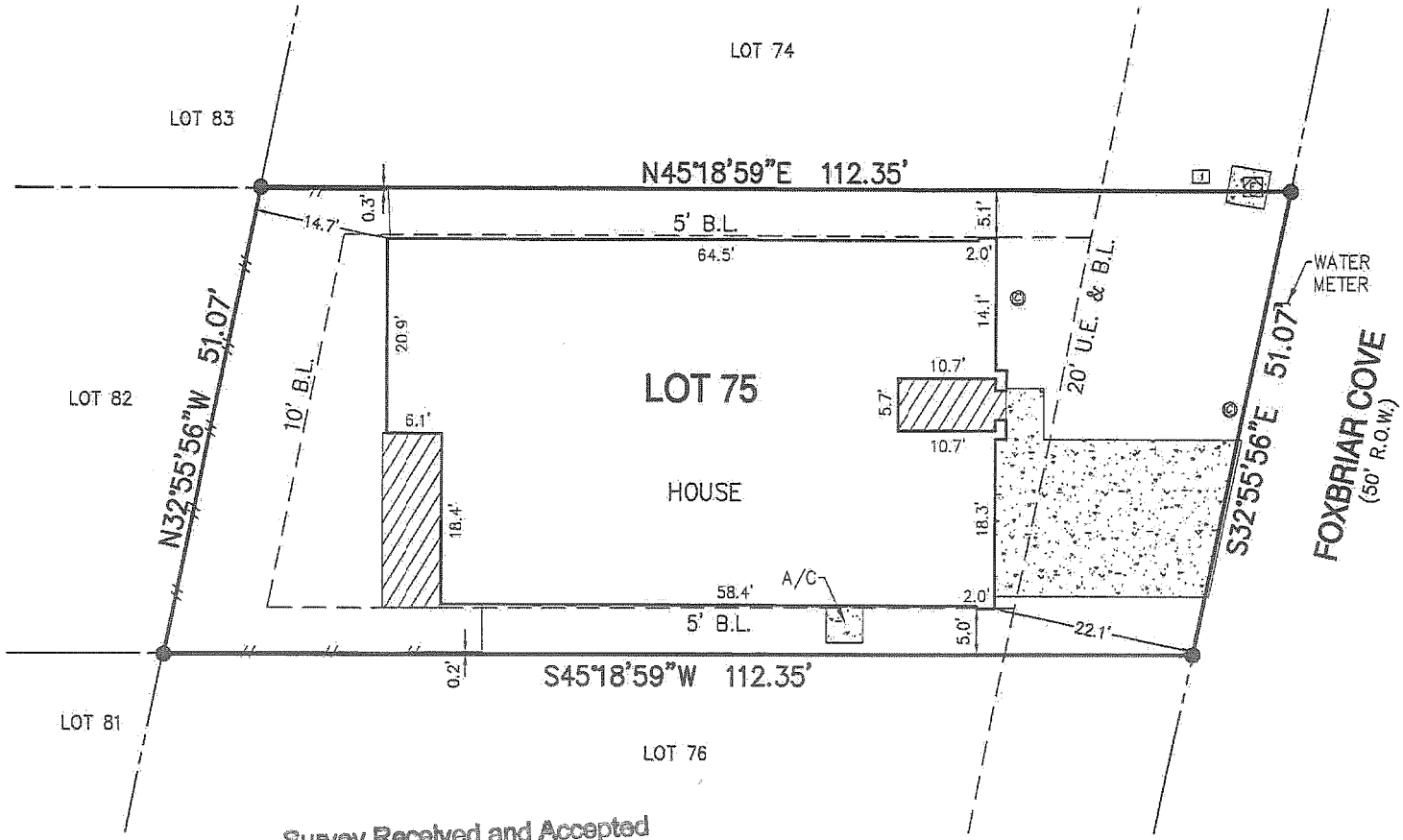
REFERENCE RESTRICTIONS RECORDED IN VOLUME 2431, PAGE 417; VOLUME 2440, PAGE 653; VOLUME 2508, PAGE 828; VOLUME 2876, PAGE 201; VOLUME 2899, PAGE 44; VOLUME 3019, PAGE 98; VOLUME 3065, PAGE 863; VOLUME 3071, PAGE 43; VOLUME 3158, PAGE 56; AND VOLUME 4178, PAGE 633, DOCUMENT NO(S). 2016000575, 2016018058, OFFICIAL PUBLIC RECORDS, GUADALUPE COUNTY, TEXAS, AND PLAT RECORDED IN VOLUME 9, PAGES 56–57, MAP AND PLAT RECORDS, GUADALUPE COUNTY, TEXAS.

BEARINGS SHOWN HEREON ARE BASED ON THE TEXAS COORDINATE SYSTEM, SOUTH CENTRAL ZONE (4204), NAD 83.

SCALE: 1"=20'

LEGEND:

- ● = FND 1/2" IRON PIN PLASTIC CAP STAMPED "HMT"
- B.L. = BUILDING SETBACK LINE
- U.E. = UTILITY EASEMENT
- D.E. = DRAINAGE EASEMENT
- R.O.W. = RIGHT-OF-WAY
- ( ) = RECORD CALLS
- W = WATER METER
- © = CLEAN OUT
- = TRANSFORMER
- = ELECTRIC JUNCTION BOX
- = WOOD FENCE
- = CONCRETE
- = COVERED CONCRETE



Survey Received and Accepted

By: _____

By: _____

HMT
ENGINEERING & SURVEYING

290 S. CASTELL AVE., STE. 100
NEW BRAUNFELS, TX 78130
TBPE FIRM F-10961
TBPLS FIRM 10153600

STATE OF TEXAS
REGISTERED
DOUGLAS B. COTTLE
6149
PROFESSIONAL
LAND SURVEYOR

29 SEP 2020

2124 FOXBRIAR COVE
NEW BRAUNFELS, TEXAS

THIS SURVEY IS CERTIFIED TO:
DHI TITLE

I HEREBY CERTIFY TO THE BEST OF MY KNOWLEDGE AND BELIEF THAT THIS SURVEY IS TRUE AND CORRECT ACCORDING TO AN ACTUAL SURVEY MADE ON THE GROUND UNDER MY SUPERVISION AND THAT ALL OBSERVABLE EVIDENCE OF EASEMENTS ON THE GROUND ARE SHOWN AND ALL OBSERVABLE EVIDENCE OF BUILDINGS, STRUCTURES AND OTHER IMPROVEMENTS SITUATED ON THE ABOVE PREMISES ARE SHOWN

THIS 28TH DAY OF SEPTEMBER 2020

DOUGLAS B. COTTLE
REGISTERED PROFESSIONAL LAND SURVEYOR NO. 6149

20-0491

Drawing Name: S:\Projects\Title Surveys\Avery Park Unit 13\Blk 2 Lot 75 - 2124 Foxbriar Cove\Final\20-0491 FINAL.dwg User: douge Sep 29, 2020 - 11:04am

Closing Disclosure

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

Closing Information

Date Issued	10/1/2020
Closing Date	10/2/2020
Disbursement Date	10/2/2020
Settlement Agent	DHI Title of Central Texas,
File #	247-200217226
Property	2124 Foxbriar Cove New Braunfels, TX 78130
Sale Price	$253,900

Transaction Information

Borrower	Jose M Sodari and Pamela Jean Sodari 1701 South Main Street Big Spring, TX 79720
Seller	Continental Homes of Texas, L.P., DBA D.R. 210 W. Hutchison San Marcos, TX 78666
Lender	DHI Mortgage Company, Ltd.

Loan Information

Loan Term	30 years
Purpose	Purchase
Product	Fixed Rate
Loan Type	☐ Conventional ☐ FHA ☒ VA ☐ _____
Loan ID #	200239316
MIC #	62-62-6-1452758

Loan Terms		**Can this amount increase after closing?**
Loan Amount	$203,120	**NO**
Interest Rate	2.25 %	**NO**
Monthly Principal & Interest *See Projected Payments below for your Estimated Total Monthly Payment*	$776.42	**NO**
		Does the loan have these features?
Prepayment Penalty		**NO**
Balloon Payment		**NO**

Projected Payments

Payment Calculation		**Years 1-30**
Principal & Interest		$776.42
Mortgage Insurance	+	0
Estimated Escrow *Amount can increase over time*	+	87.29
Estimated Total Monthly Payment		$863.71

Estimated Taxes, Insurance & Assessments		**This estimate includes**	**In escrow?**
Amount can increase over time	$518.55	☒ Property Taxes	**SOME**
See page 4 for details	Monthly	☒ Homeowner's Insurance	**YES**
		☒ Other: Homeowners Assoc Dues	**NO**
		See Escrow Account on page 4 for details. You must pay for other property costs separately.	

Costs at Closing

Closing Costs	$6,986.29	Includes $4,365.45 in Loan Costs + $2,620.84 in Other Costs - $0 in Lender Credits. *See page 2 for details.*
Cash to Close	$50,061.04	Includes Closing Costs. *See Calculating Cash to Close on page 3 for details.*

Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges		**$1,523.40**				
01 0.75 % of Loan Amount (Points)		$1,523.40				
02 DHIM Origination Charge				$950.00		
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		**$2,842.05**				
01 Appraisal Fee	to MRA Appraisal Company	$550.00				
02 Atty Doc Prep Fee (TX)	to Polunky Beitel & Green			$125.00		
03 Survey	to DRH fbo HMT Surveying	$540.00				
04 Title - Chain of Title / Lien Report	to DHI Title Of Central Texas	$15.00				
05 Title - Electronic Recording /	to DHI Title FBO CSC Recording Services			$8.52		
06 Title - Guaranty Fee (TX)	to Texas Title Insurance Guaranty	$4.00				
07 Title - Lender's Title Insurance	to DHI Title Of Central Texas	$1,375.00				
08 Title - Settlement Fee	to DHI Title Of Central Texas			$300.00		
09 Title - Tax Certificate Fee	to DHI Title fbo CertSimple, Inc.			$23.00		
10 Title - Title Endorsement Fee	to DHI Title Of Central Texas	$358.05				
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		**$4,365.45**				
Loan Costs Subtotals (A + B + C)		$4,365.45				

Other Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
E. Taxes and Other Government Fees		**$108.00**				
01 Recording Fees	Deed: $30.00 Mortgage: $78.00	$108.00				
02						
F. Prepaids		**$1,131.55**				
01 Homeowner's Insurance Premium (12 mo.)	to Allstate	$755.95				
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest ($12.52 per day from 10/2/20 to 11/1/20)		$375.60				
04 Property Taxes (mo.)						
05						
G. Initial Escrow Payment at Closing		**$378.77**				
01 Homeowner's Insurance	$63.00 per month for 3 mo.	$189.00				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	$24.29 per month for 13 mo.	$315.77				
04						
05						
06						
07						
08 Aggregate Adjustment		-$126.00				
H. Other		**$1,002.52**				
01 HOA Annual fee	to Avery Park HOA	$462.00				
02 HOA Transfer Fee	to Goodwin Management, Inc.	$78.52		$116.48		
03 HOA Working Capital Contribution	to Avery Park HOA	$462.00				
04 Real Estate Commission	to PREMIER REALTY GROUP			$15,234.00		
05 Title - Owner's Title Insurance (optional)	to DHI Title Of Central Texas			$368.00		
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		**$2,620.84**				
Other Costs Subtotals (E + F + G + H)		$2,620.84				

J. TOTAL CLOSING COSTS (Borrower-Paid)		**$6,986.29**				
Closing Costs Subtotals (D + I)		$6,986.29		$17,125.00		
Lender Credits						

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	$10,001.00	$6,986.29	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	$0	$0	NO
Closing Costs Financed (Paid from your Loan Amount)	$0	$0	NO
Down Payment/Funds from Borrower	$50,780.00	$50,780.00	YES · You increased this payment.
Deposit	$0	-$500.00	YES · You increased this payment. See Deposit in Section L.
Funds for Borrower	$0	$0	NO
Seller Credits	-$10,002.00	-$6,986.29	YES · See Seller-Paid column on page 2 and Seller Credits in Section L.
Adjustments and Other Credits	$0	-$218.96	YES · See details in Section L.
Cash to Close	**$50,779.00**	**$50,061.04**	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K.	**Due from Borrower at Closing**		**$260,886.29**
01	Sale Price of Property		$253,900.00
02	Sale Price of Any Personal Property Included in Sale		
03	Closing Costs Paid at Closing (J)		$6,986.29
04			
	Adjustments		
05			
06			
07			
	Adjustments for Items Paid by Seller in Advance		
08	City/Town Taxes	to	
09	County Taxes	to	
10	Assessments	to	
11			
12			
13			
14			
15			
L.	**Paid Already by or on Behalf of Borrower at Closing**		**$210,825.25**
01	Deposit		$500.00
02	Loan Amount		$203,120.00
03	Existing Loan(s) Assumed or Taken Subject to		
04			
05	Seller Credit		$6,986.29
	Other Credits		
06	L05 incl $5709.29 + $1275 OTP + $2 Gty		
07			
	Adjustments		
08			
09			
10			
11			
	Adjustments for Items Unpaid by Seller		
12	City/Town Taxes	to	
13	County Taxes	01/01/20 to 10/02/20	$218.96
14	Assessments	to	
15			
16			
17			

CALCULATION	
Total Due from Borrower at Closing (K)	$260,886.29
Total Paid Already by or on Behalf of Borrower at Closing (L)	-$210,825.25
Cash to Close ☒ From ☐ To Borrower	**$50,061.04**

SELLER'S TRANSACTION

M.	**Due to Seller at Closing**		
01	Sale Price of Property		
02	Sale Price of Any Personal Property Included in Sale		
03			
04			
05			
06			
07			
08			
	Adjustments for Items Paid by Seller in Advance		
09	City/Town Taxes	to	
10	County Taxes	to	
11	Assessments	to	
12			
13			
14			
15			
16			
N.	**Due from Seller at Closing**		
01	Excess Deposit		
02	Closing Costs Paid at Closing (J)		
03	Existing Loan(s) Assumed or Taken Subject to		
04	Payoff of First Mortgage Loan		
05	Payoff of Second Mortgage Loan		
06			
07			
08	Seller Credit		
09			
10			
11			
12			
13			
	Adjustments for Items Unpaid by Seller		
14	City/Town Taxes	to	
15	County Taxes	to	
16	Assessments	to	
17			
18			
19			

CALCULATION	
Total Due to Seller at Closing (M)	
Total Due from Seller at Closing (N)	
Cash ☐ From ☐ To Seller	

Additional Information About This Loan

Loan Disclosures

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

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

Late Payment
If your payment is more than *15* days late, your lender will charge a late fee of *4% of the payment.*

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

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

Security Interest
You are granting a security interest in
2124 Foxbriar Cove, New Braunfels, TX 78130

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

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

Escrow		
Escrowed Property Costs over Year 1	$960.19	Estimated total amount over year 1 for your escrowed property costs: *Property Taxes, Homeowner's Insurance*
Non-Escrowed Property Costs over Year 1	$4,743.86	Estimated total amount over year 1 for your non-escrowed property costs: *Property Taxes, HOA Dues* You may have other property costs.
Initial Escrow Payment	$378.77	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	$87.29	The amount included in your total monthly payment.

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

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

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	$284,251.27
Finance Charge. The dollar amount the loan will cost you.	$78,304.22
Amount Financed. The loan amount available after paying your upfront finance charge.	$201,206.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	2.321 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	37.793 %

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

Other Disclosures

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

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

Liability after Foreclosure
If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,
- [X] state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- [ ] state law does not protect you from liability for the unpaid balance.

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

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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	DHI Mortgage Company, Ltd.		PREMIER REALTY GROUP	DR Horton - San Antonio	DHI Title of Central Texas, LLC
Address	5419 North Loop 1604 East, Suite 250 San Antonio, TX 78247		9480 Huebner Rd Ste 200- PRG San Antonio, TX 78240	211 N. Loop 1604 E. San Antonio, TX 78232	210 W. Hutchison San Marcos, TX 78666
NMLS ID	14622				
TX License ID			8999929		1877175
Contact	Patricia Martinez		John Bock	John Robert	Toni Sims
Contact NMLS ID	1913899				
Contact TX License ID	N/A		711040		2111627
Email	PMartinez@dhimortgage.com		sjb3477@gmail.com	JGRobert@drhorton.com	SanMarcosDocs@dhititle.com
Phone	210-582-0789		210-860-6234	830-624-1046	512-805-3660

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.

Jose M Sodari 10/2/2020
Jose M Sodari Date

Pamela Jean Sodari 10-2-2020
Pamela Jean Sodari Date

Addendum to Closing Disclosure

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

Settlement Agent DHI Title of Central Texas, LLC

Seller Continental Homes of Texas, L.P., DBA D.R. Horton
210 W. Hutchison
San Marcos, TX 78666