

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

CASHIER'S CHECK

HOLD DOCUMENT UP TO THE LIGHT TO VIEW TRUE WATERMARK

9604702205

25-3
440

Date 12/03/2019

Void after 7 years



Remitter: TU CASA GROUP LLC

Pay To The PATTEN TITLE COMPANY
Order Of:

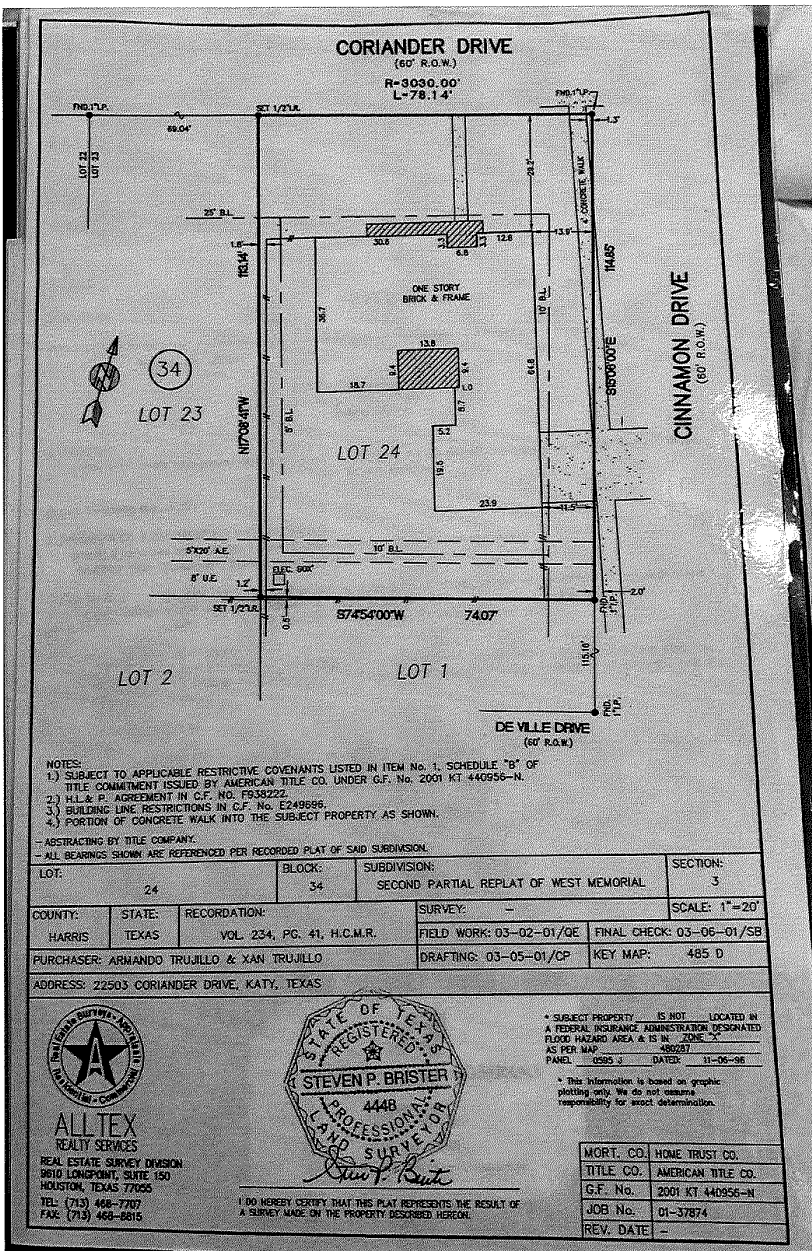
Pay: ONE HUNDRED FIFTY THOUSAND
SEVEN HUNDRED EIGHTY ONE DOLLARS AND 27 CENTS

** 150,781.27 **

Drawer: JPMORGAN CHASE BANK, N.A.

Do not write outside this box

Billable



105.	Adjustment for items paid by seller in advance		405.	Adjustment for items paid by seller in advance	
106.	City/Town Taxes 12/02/2019 to 12/31/2019	\$326.44	406.	City/Town Taxes	
107.	County Taxes		407.	County Taxes	
108.	Assessments 12/02/2019 to 12/31/2019	\$38.00	408.	Assessments	
109.			409.		
110.			410.		
111.			411.		
112.			412.		
120.	Gross Amount Due from Borrower	\$150,791.27	420.	Gross Amount Due to Seller	
200.	Amount Paid by or in Behalf of Borrower		500.	Reductions in Amount Due to Seller	
201.	Deposit	\$10.00	501.	Excess deposit (see instructions)	
202.	Principal amount of new loan(s)		502.	Settlement charges to seller (line 1400)	
203.	Existing loan(s) taken subject to		503.	Existing loan(s) taken subject to	
204.			504.		
205.			505.		
206.			506.		
207.			507.		
208.			508.		
209.			509.		
	Adjustments for items unpaid by seller			Adjustments for items unpaid by seller	
210.	City/Town Taxes		510.	City/Town Taxes	
211.	County Taxes		511.	County Taxes	
212.	Assessments		512.	Assessments	
213.			513.		
214.			514.		
215.			515.		

L: Settlement Charges			
		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
700.	Total Real Estate Broker Fees		
	Division of commission (line 700) as follows:		
701.	\$ to N/A		
702.	\$ to N/A		
703.	Commission paid at settlement		
704.			
800.	Items Payable in Connection with Loan		
801.	Our origination charge	(from GFE #1)	
802.	Your credit or charge (points) for the specific interest rate chosen	(from GFE #2)	
803.	Your adjusted origination charges	(from GFE #A)	
804.	Appraisal fee	(from GFE #3)	
805.	Credit report	(from GFE #3)	
806.	Tax service	(from GFE #3)	
807.	Flood certification	(from GFE #3)	
808.			
809.			
810.			
811.			
900.	Items Required by Lender to be Paid in Advance		
901.	Daily interest charges	(from GFE #10)	
902.	Mortgage insurance premium	(from GFE #3)	
903.	Homeowner's insurance	(from GFE #11)	
904.			
1000.	Reserves Deposited with Lender		
1001.	Initial deposit for your escrow account	(from GFE #9)	
1002.	Homeowner's insurance		
1003.	Mortgage insurance		
1004.	Property taxes		
1005.			
1006.			
1007.	Aggregate Adjustment \$0.00		
1100.	Title Charges		
1101.	Title services and lender's title insurance	(from GFE #4)	
1102.	Settlement or closing fee to Patten Title Company \$0.00		
1103.	Owner's title insurance to Patten Title Company	(from GFE #5)	\$990.00
1104.	Lender's title insurance		
1105.	Lender's title policy limit \$		
1106.	Owner's title policy limit \$130,000.00		
1107.	Agent's portion of the total title insurance premium to Patten Title Company \$841.50		
1108.	Underwriter's portion of the total title insurance premium to Westcor Land Title Insurance Company \$148.50		
1109.	Title - Escrow Fee to Patten Title Company		\$790.00
1110.	Tax Certificate to Patten Title Company (FBO CERT SIMPLE)		\$88.00
1111.	Document Prep to DocPrep 911		\$125.00
1112.	Technology Fee to Patten Title Company		\$70.00
1113.			
1114.	Title - State of Texas Policy Guaranty Fee (Owner's Policy) to Texas Title Insurance Guaranty Association		\$2.00
1115.	Owner's T-19.1 Endorsement to Patten Title Company		\$148.50
1200.	Government Recording and Transfer Charges		
1201.	Government recording charges	(from GFE #7)	\$37.33
1202.	Deed \$32.00 Mortgage \$ Release \$ to Patten Title Company, Recording Account		
1203.	Transfer taxes	(from GFE #8)	
1204.	City/County tax/stamps Deed \$ Mortgage \$		
1205.	State tax/stamps Deed \$ Mortgage \$		
1206.	E-Recording Fee to Patten Title Company, Recording Account \$5.33		
1300.	Additional Settlement Charges		
1301.	Required services that you can shop for	(from GFE #6)	
1302.			
1303.			
1304.	HOA Statement of Accounts Fee - POC by borrower \$80.00		
1305.	HOA Transfer Fee to High Sierra Management, Inc.		\$175.00
1306.	HOA Dues for 2020 to West Memorial Civic Association		\$491.00
1307.			
1308.	\$22,500.00 Assignment Fee (Less \$5000 POC) to JAG Business Group, LLC		\$17,500.00
1309.	Earnest Money Reimbursement to JAG Business Group, LLC		\$10.00
1310.			
1400.	Total Settlement Charges (enter on lines 103, Section J and 502, Section K)		\$20,426.83

See signature addendum

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

GENERAL WARRANTY DEED

Date: December 2, 2019

Grantor: Armando Trujillo and Xan Trujillo, husband and wife

Grantee: Tu Casa Group LLC, a Texas limited liability company

Grantee's Mailing Address:

4526 Cedarfield Rd
Katy TX 77494

Consideration:

Ten and No/100 Dollars (\$10.00), good and other valuable consideration, the receipt of which is hereby acknowledged.

Property (including any improvements):

Lot 24, in Block 34, of the Second Partial Replat of West Memorial, Section Three (3), a Subdivision in Harris County, Texas, according to the Map or Plat thereof, recorded in Volume 234, Page 41, of the Map Records of Harris County, Texas.

Commonly known as 22503 Coriander Drive, Katy, TX 77450.

Reservations from Conveyance: None

Exceptions to Conveyance and Warranty: Subject to all easements, right-of-ways, mineral reservations and other matters of record.

Armando Trujillo

Date: December 2, 2019

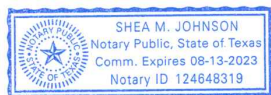
Xan Trujillo

Date: December 2, 2019

GF No. 9994-19-3987

STATE OF TEXAS §
COUNTY OF Harris §

2 The foregoing instrument was acknowledged before me, the undersigned notary, on the day of December, 2019 by **Armando Trujillo**.



Shea M. Johnson
Notary Public, State of Texas
Printed Name of Notary
8/13/23
My Commission Expires

STATE OF TEXAS §
COUNTY OF Harris §

2 The foregoing instrument was acknowledged before me, the undersigned notary, on the day of December, 2019 by **Xan Trujillo**.



Shea M. Johnson
Notary Public, State of Texas
Printed Name of Notary
8/13/23
My Commission Expires

AFTER RECORDING RETURN TO:

Tu Casa Group LLC
4526 Cedarfield Rd.
Katy Tx 77494

assisted or rendered legal advice to the undersigned in connection with the transaction referenced herein. The undersigned have been informed that they may retain personal legal counsel for advice in this transaction.

DESCRIPTION OF LEGAL SERVICES PERFORMED. The Law Firm has prepared all or part of the following legal instruments in connection with the Property: General Warranty Deed and other documents prepared or reviewed in connection with the transaction.

DISCLAIMER OF REPRESENTATION OF WARRANTY. The undersigned understand that The Law Firm has not conducted a title search on the Property, Mineral Search on the Property, or any other matters that might be revealed from an examination by the undersigned of the Property itself or that might be revealed through a survey of the Property. The undersigned are cautioned to make sure that the General Warranty Deed to the Buyer conveys the specific property (with or without minerals) the Buyer has contracted to purchase. Law Firm further advises that it is not responsible for the transfer or reservation of the mineral rights of the Property.

FURTHERMORE, THE LAW FIRM MAKES NO REPRESENTATION WITH REGARD TO COMPLIANCE WITH THE DODD-FRANK ACT. BY SIGNING BELOW SELLER AND BUYER/BUYER ACKNOWLEDGE THIS DISCLAIMER

GF No. 9994-19-3987

BASIS FOR FEE. The document preparation fee charged by The Law Firm is intended to provide fair compensation for the above-described services, taking into consideration the time and labor required, the complexities of the issues involved, and all other services performed. Other considerations include the expertise of The Law Firm in the complexities of the real estate practice and the necessary overhead associated with the rendering of said services. Specifically, there has been no charge made for any disclosures required by the Real Estate Settlement and Procedures Act and/or the Truth-in-Lending Act.

THE UNDERSIGNED HEREBY ACNOWLEDGE RECEIVING AND READING A COPY OF THIS NOTICE, AND BY HIS/HER/ITS SIGNATURE BELOW, AFFIRMS HIS/HER ACKNOWLEDGEMENT OF THE ACCURACY OF THE ABOVE STATEMENTS.

SELLER:

BUYER:

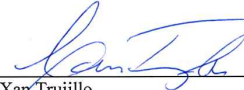
TU CASA GROUP LLC



Armando Trujillo



Natalia Gonzalez, Managing Member



Xan Trujillo



Maria Frometa, Managing Member

no longer enforceable, the CITIES OF HOUSTON* AND PASADENA* may sue to enjoin a violation of such restrictions. ANY PROVISIONS THAT RESTRICT THE SALE, RENTAL, OR USE OF THE REAL PROPERTY ON THE BASIS OF RACE, COLOR, RELIGION, SEX, OR NATIONAL ORIGIN ARE UNENFORCEABLE; however, the inclusion of such provisions does not render the remainder of the deed restrictions invalid. The legal description and street address of the property you are acquiring are as follows:

22503 Coriander Drive, Katy, TX 77450

Lot 24, in Block 34, of the Second Partial Replat of West Memorial, Section Three (3), a Subdivision in Harris County, Texas, according to the Map or Plat thereof, recorded in Volume 234, Page 41, of the Map Records of Harris County, Texas.

Executed this the 2nd day of December, 2019.


Armando Trujillo

Van Trujillo

The undersigned admit receipt of the foregoing notice at, or prior to, closing the purchase of the described above.

*If the real property is not located in the City of Houston, Texas, or the City of Pasadena, Texas, this notice may not apply. However, governmental offices, private organizations, and/or individuals may have the right to enforce the restrictions.

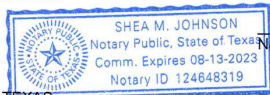
Executed this the 2nd day of December, 2019


Tu Casa Group, LLC


STATE OF TEXAS

COUNTY OF Harris

This instrument was acknowledged before me on 2nd day of December, 2019, by Armando Trujillo Van Trujillo

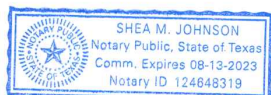




Notary Public in and for THE STATE OF TEXAS

STATE OF TEXAS

COUNTY OF Harris

This instrument was acknowledged before me on 2nd day of December, 2019, by Tu Casa Group, LLC.




Notary Public in and for THE STATE OF TEXAS

After Recording Return To:

Tu Casa Group, LLC
2700 Post Oak Boulevard
Houston, TX 77056



Notary Service, LLC, Accurate Tax Certificates, LLC, and Doc Prep 911. Because of this relationship, this referral of business to the companies below may provide Agent a financial or other benefit.

Set forth below is the estimated charge or range of charges for the services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan for your purchase, sale, or refinance of the Property, as applicable. THERE ARE FREQUENTLY OTHER COMPANIES AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO ENSURE THAT YOU ARE RECEIVING THE BEST SERVICES AT THE BEST RATE.

COMPANIES	DESCRIPTION OF CHARGES	ESTIMATE OF RANGE OF CHARGES GENERALLY MADE BY PROVIDER
Accurate Notary Service, LLC	Mobile notary service	\$50-175 per signing
Accurate Tax Certificates, LLC	Provision of Tax certificate	\$65-\$100 per certificate

ACKNOWLEDGEMENT OF RECEIPT OF DISCLOSURE

I/we have read this disclosure form and understand that Agent 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.

 12/3/19  12/03/2019
Tu Casa Group, LLC Date Date

From: _____

BUYER'S AFFIDAVIT AND AGREEMENT

STATE OF TEXAS

GF Number 9994-19-3987

COUNTY OF Harris

ON THIS DAY personally appeared before me, Tu Casa Group, LLC ("Buyer"), who proved Buyer's identity to me through production of a United States federal or state government issued driver's license or other photographic identification and, after having been by me first duly sworn, according to law, upon oath made the following statements:

Buyer is purchasing the following described real property (herein called the "Property"):

Lot 24, in Block 34, of the Second Partial Replat of West Memorial, Section Three (3), a Subdivision in Harris County, Texas, according to the Map or Plat thereof, recorded in Volume 234, Page 41, of the Map Records of Harris County, Texas.

Buyer has signed and delivered this Buyer's Affidavit and Agreement ("Agreement") to and its title insurance underwriter (together, the "Title Company"). Buyer expressly acknowledges, warrants, covenants and agrees that all statements and representations made in this Agreement are true and correct and all statements and representations are within Buyer's personal knowledge. Buyer agrees that Title Company may and will rely upon all statements and representations made to issue an Owner's Policy of Title Insurance ("Owner's Policy") and, when applicable, a Loan Policy of Title Insurance ("Loan Policy"), and to prepare and deliver documents in connection with the closing and financing, if applicable, of the purchase of the Property (together, the "transaction").

GENERAL ACKNOWLEDGMENTS

A. MARITAL STATUS Tu Casa Group, LLC

I have never been married.

I am not now married.

I am presently married to _____,
we married on _____.

I am not presently married, but have been previously, as stated below:

First marriage to _____ on _____, and was
terminated by death/divorce dated _____.

Second marriage to _____ on _____, and was
terminated by death/divorce dated _____.

I am presently married as stated above and have been previously married as stated below:

First marriage to _____ on _____, and was
terminated by death/divorce dated _____.

Second marriage to _____ on _____, and was
terminated by death/divorce dated _____.

TAXES AND HOA ASSOCIATION FEES

A. PRORATIONS:

1. Overview. Buyer has been advised and understands that taxes have been collected or prorated, or both, based on estimated taxes. (The term "taxes" includes property taxes, assessments, homeowner or property owner or condominium assessments, standby fees, and any penalties, interest, costs or expenses arising from a delinquency.) Estimated taxes are often based on the amount of taxes paid in prior years. Buyer understands that these tax estimates are based on information provided to Title Company by others. This information may be provided by a third party tax service company, property management companies, appraisal districts, taxing authorities and their attorneys. This information may not, however, be the most current available. For example, property values and tax rates may change with no notice to the Title Company. The amount or payment of the current year's taxes may be available at the time of closing, but that information may not have been provided to the Title Company. If delinquent taxes are to be paid at closing, information as to the amount owed may change substantially from one month to the next as additional costs and expenses accrue. Unusual taxes (including assessments made by public improvement districts) are occasionally missed by third party tax service companies. Additionally, if the Property has multiple tax account numbers, the estimated taxes may inadvertently omit one or more accounts. Although the Title Company may use the tax information for its own purposes, the Title Company does not and cannot warrant or guaranty the accuracy or completeness of the tax information or the tax estimates derived from that information.

2. Review of Estimated Taxes. Buyer can request a copy of the tax estimate furnished

4. Disclaimer of Liability. Buyer acknowledges that any tax information provided to Buyer is delivered without any warranty as to its accuracy or completeness. Title Company will have no liability or responsibility if the tax information is not accurate or is not complete.

B. ADDITIONAL TAXES - AFTER CLOSING

If all or part of the Property is subject to reduced taxes because (i) all or part of the Property was designated as being used for agricultural, timber or open space use, or for some other use that resulted in reduced tax valuation, or (ii) the Property was claimed as wholly or partially exempt from taxation, or (iii) improvements on the Property were not assessed, the Property may be subject to additional or "rollback" taxes. These additional or "rollback" taxes may be assessed because of a change in usage or ownership, the disallowance of an exemption, or the later assessment of taxes on omitted improvements. Buyer understands and agrees that the Owner's Policy will expressly except to: "Subsequent taxes and assessments by any taxing authority for prior years due to change in land usage or ownership". If additional or "rollback" taxes are assessed against all or part of the Property, Buyer agrees it will be a matter for Buyer and seller only according to the agreement between Buyer and seller. Buyer further agrees that if Title Company pays a claim under a Loan Policy as a result of additional or "rollback" taxes, Title Company has the right to reimbursement of the amount paid from either Buyer or seller. Buyer agrees that the person responsible under the agreement between Buyer and seller must reimburse Title Company.

C. PROPERTY TAX RECORDS/EXEMPTIONS

The Title Company is not responsible for notifying the county appraisal district (the "CAD") of changes in ownership, filing exemptions, or any other matter relating to property taxes. Buyer is responsible for notifying, in writing, the CAD of the change in ownership, providing a billing address, and making application for any exemptions or removing exemptions and reduced valuations that are no longer applicable. Buyer understands that the failure to correct the property tax records may result in losing certain rights and remedies. Buyer also agrees to notify, in writing, all homeowner associations, and/or property owner associations of the change in ownership of the property and of Buyer's address for billing purposes. Buyer understands that the failure to give notice may result in the failure to receive tax and assessment notices, including notices of appraised value, tax statements (bills) and assessment statements (bills). If there is a loan, Buyer agrees to provide the CAD with Buyer's lender's name, address and loan number. Buyer understands that any tax exemption requests (i.e. homestead, over 65) must be filed directly with the CAD by Buyer.

D. "SPLITTING-OUT" A TAX ACCOUNT

If the Property was part of a larger tract owned by the seller, the CAD may not yet have assigned a separate tax account number to the Property. If so, after closing Buyer must request that the CAD assign a new tax account number to the Property. This is commonly called "splitting out" the Property sold from the larger tract still owned by the seller. If splitting out is required, Title Company strongly recommends that promptly after closing Buyer contact the CAD and determine how to apply for a split-out and by what date the application must be made. If Buyer does not obtain a split-out for the current year, the taxes for the Property purchased and the tract still owned by the seller will be billed under a single account number. As a result, the tax bill may be sent to the seller or Buyer only. It may also be that, in later years, the seller and Buyer must agree on how to divide the tax bill. It is also possible that, in order to keep the taxes current, Buyer or seller must pay the taxes owing on the others property. Buyer understands there is no title insurance coverage for losses arising from the need for or failure to obtain a split-out.

E. LENDER'S ESCROW ACCOUNT

If this transaction involves a mortgage loan or the assumption of a mortgage loan, the lender may require that Title Company collect and pay to lender certain amounts for the future payment by lender of property taxes and insurance ("escrows"). Buyer acknowledges that lender, not the Title Company, establishes the amount of the tax and insurance escrows and that those amounts may be later adjusted by the lender. Any adjustments in the amount of taxes paid by Buyer to Buyer's lender, or held in escrow by Buyer's lender shall be adjusted between Buyer and the lender, and Title Company shall have no liability or responsibility for any such adjustment.

TAXES/PROPERTY OWNERS ASSOCIATION FEES

If the Property is in a subdivision or condominium project with a property, homeowner's, or condominium association (together, "POA"), the contract between seller and Buyer or applicable law may require delivery to Buyer of documents and information relating to the subdivision, condominium, and/or POA. The documents and information may include restrictive covenants, the condominium declaration, amendments, other agreements affecting the Property, and a resale certificate. Texas law identifies what information must be included in a valid resale certificate. The POA ordinarily prepares the resale certificate; the Title Company does not. In addition to other information, the resale certificate must identify the frequency and amount of assessments and other fees (together, "POA Fees"). These documents and this information may be very important to Buyer. Buyer acknowledges that the Title Company shall have no liability or responsibility for

acknowledges disclosure of an agreement with the following:

1. Title Company ordered the survey as a convenience, and with the understanding and Buyer's agreement that Title Company is not responsible for the content or accuracy of the survey, and on the condition that if any dispute later develops concerning the content or accuracy of the survey, Buyer agrees to look solely to the surveyor, and not to Title Company, for a resolution of that dispute.
2. Buyer agrees to hold Title Company harmless from all claims arising from the survey, including but not limited to all claims that the survey was not timely performed, is inaccurate, incomplete and/or was not paid for.
3. If Title Company reasonably believes the surveyor is presently licensed by the Texas Board of Professional Land Surveyors, Title Company will have fulfilled any duty Title Company had in selection of the surveyor.
4. There are many different types of surveys, some providing more and some providing less information and precision. Title Company orders surveys with the information and precision it considers generally acceptable for title insurance purposes, considering the nature of the transaction. Buyer has had the opportunity to request a survey with more information or greater precision. Buyer has independently reviewed the survey and agrees that it is acceptable.
5. Whether ordered by the Title Company or not, Title Company may evaluate the survey for its own purposes, Title Company is not authorized to and cannot provide advice or guidance in evaluating the survey. Buyer has relied on Title Company's statements regarding the survey.



I choose to proceed with a prior survey, and I am in possession of a copy of that survey.



I choose to buy this property and close **without** the benefit of a survey.

C. OPTION TO PURCHASE AREA BOUNDARY AND ENCROACHMENT COVERAGE (Note: Title Company must have received a survey to purchaser this optional coverage)

If an acceptable survey of the Property is not provided to the Title Company, the Owner's Policy will contain the standard exception to "any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements." This exception to coverage is the "Boundary" exception. However, if an acceptable survey is provided to the Title Company and Purchaser agrees to pay an additional premium, the Boundary exception will be amended so that the exception is limited to "shortages in area" only. For Policy Form T-1R, the additional premium is 5% of the Owner Policy premium. For Policy Form T-1, the additional premium is 15% of the Owner Policy premium. Title Company's amendment of the Boundary exception does not limit its right to include additional exceptions for matters disclosed by the survey and for other matters that appear in the real property records. There will be no coverage for matters set forth as exceptions in Schedule B of the Owner's policy.

Buyer instructs the Title Company to proceed as follows (**Check one box**):



I request that Title Company provide the Boundary Coverage (subject to exceptions in Schedule B) and agree to pay the additional premium for that coverage.



I decline the offer of the Boundary Coverage and understand my Owner's Policy will contain the standard exception to "any discrepancies, conflicts, or shortages in area or boundary lines, or any encroachments or protrusions, or any overlapping of improvements."

CLOSING ACKNOWLEDGEMENTS

A. WAIVER OF INSPECTION

Buyer waives an on-site inspection of the Property by Title Company and agrees that the Owner's Policy will contain the following exception to coverage: "rights of parties in possession." Buyer understands that with this exception to coverage the Owner's Policy does not insure against the rights of any persons now in possession of all or part of the Property, and does not insure against the rights of those persons by or through whom any persons possess all or part of the Property. As used in the Owner's Policy, "possession" includes visible evidence of occupancy or use of the Property, including the use of roads or easements. Buyer understands that Buyer may be required to obtain possession of the Property from the current occupants, if any. Buyer has either inspected the Property or agreed to accept the risks arising from not inspecting the Property. The exception to coverage in the Owner's Policy to "rights of parties in possession" will not apply if, and only if, Buyer has made a written request for inspection, Buyer has paid the reasonable and actual cost of inspection, and Title Company has inspected the Property and found it vacant with no evidence of possession by third parties. Buyer understands that any such inspection by Title Company is for the benefit of Title Company only and is for the limited purpose of determining whether the Owner's Policy will, or will not, insure against the rights of persons who may now be in possession of the Property. Title Company has the right to except from coverage all matters revealed by the inspection. **Title Company does not inspect for and has no responsibility for the suitability or physical condition of or damage to the Property. The Owner's Policy insures title only. The Owner's Policy does not insure against any defect in the physical condition of the Property.**

B. LENDER REQUIREMENTS AND DISCLOSURES (LOANS)

If this transaction involves a mortgage loan or the assumption of a loan, Buyer acknowledges awareness of the terms of the loan documents, including the Deed of Trust. Buyer understands Title Company may take instructions from the lender providing the mortgage loan, and that the lender may refuse to fund this transaction if the Property and/or Buyer fail to comply with the lender's requirements. Buyer releases Title Company from any liability or loss (including loss of the Property) arising from: (a) the lender's refusal to fund the loan; and (b) the terms of the loan documents, including but not limited to the Deed of Trust.

C. NOTICE OF PENALTIES FOR MAKING FALSE OR MISLEADING STATEMENT

1. Title Company is not a mortgage lender, mortgage banker or mortgage broker/loan officer. Nonetheless, in the public interest, and, in particular as to loans subject to Section 343.105 of the Texas Finance Code, Title Company makes the following disclosures:

D. SELLER DISCLOSURES

Buyer understands that, under Texas law, it is the seller's responsibility (not the Title Company's) to give certain disclosures if the Property is located in one or more special districts. If the Property is a residence, the contract between Buyer and the seller probably discloses that the Property may be in one or more special districts. The disclosures apply to property in special districts that have the power to impose assessments similar to property taxes. These special districts include but are not limited to Municipal Utility Districts, Drainage Districts, and/or Public Improvement Districts. Title Company may also disclose that the Property is in a special district. Any such disclosure by the Title Company is provided as a courtesy only. Buyer may want to consult with the seller to determine what special districts, if any, the Property is located within. If, as a courtesy, Title Company provides a disclosure for a special district, the giving of that disclosure is not a representation the Property is located only in that one special district. The Property may also be located in another special district. It is sometimes difficult to determine whether property is located within a special district.

E. POSSIBLE PLATTING REQUIREMENTS

If the Property is part of a larger parcel of real property owned by the seller, the sale may be considered a subdivision of real property. A subdivision may require governmental approval and the filing of a plat, replat or amended plat. The failure to obtain governmental approval and file a

- Delivery of good funds by lender
- Lender's approval of closing documents
- Delivery of good funds by seller
- Borrower has met all lender requirements
- Three Day Right of Rescission (construction financing)

2. Buyer agrees that until such time as Title Company notifies the Buyer that all required documents and good funds have been received, the Buyer acknowledges that the referenced transaction is not consummated, and title to the real property has not been conveyed.
3. Title Company makes no representations and bears no liability with regard to possession of subject property.

H. DOCUMENT REVIEW AND CORRECTION DOCUMENTS

Buyer agrees to cooperate with Title Company after closing and sign any additional documents (including documents mistakenly omitted and correction documents) as may be necessary to correct errors, or complete or clarify information. Title Company cannot prepare legal documents that transfer ownership or create or release liens. If Buyer, seller, or lender has not arranged for the preparation of a legal document required for closing, as a convenience to the parties, Title Company may order a warranty deed or other legal document from a licensed attorney. The attorney representing Title Company will be asked to prepare a standard legal document. Such legal documents do not address issues such as survivorship, ownership in unequal shares, and mineral (oil and gas) reservations. At or before closing, Buyer agrees to review any such legal document, especially a deed, to confirm the document conforms to Buyer's expectations. If Buyer is in doubt as to whether a legal document will have the desired effect, Buyer agrees to notify Title Company immediately and consult with independent legal counsel.

I. SHORTAGES IN AMOUNTS COLLECTED BY TITLE COMPANY

If (a) information used by Title Company to calculate amounts to be collected or paid in connection with this transaction is later found to be inaccurate or incomplete, or (b) the calculations used by Title Company are later found to be inaccurate and, as a consequence of (a) or (b), additional amounts must be collected or paid, Buyer agrees to pay to Title Company any additional amounts owed by Buyer after Title Company corrects the inaccurate information or calculation and/or obtains the complete information. Buyer authorizes Title Company to deduct any such additional amounts from the funds held by Title Company on behalf of Buyer.

TITLE COMMITMENT AND TITLE POLICY

A. TITLE COMMITMENT

1. Buyer acknowledges prior receipt, either directly or through Buyer's agent, of the Commitment for Title Insurance ("Commitment").
2. The Commitment is not a title report, a title opinion, or a representation as to the status of title. The Commitment is, instead, a description of the title insurance coverage to be included in the Owner's Policy. That coverage is contingent on compliance by Buyer and/or seller with all the terms and conditions in the Commitment. Buyer acknowledges receipt of (or the offer of) a copy of all the documents described in Schedule B (including but not limited to a copy of recorded restrictions and easements) and Schedule C of the Commitment. Buyer agrees to assume all these matters affect the Property. Buyer acknowledges that the Owner's Policy will be subject to the standard printed terms, stipulations and the exceptions contained in the Commitment. Buyer acknowledges that if a matter shown on Schedule C of the Commitment is not addressed at or prior to closing, Buyer will not have title insurance coverage for that matter. If Buyer has questions or concerns about the matters shown on Schedules B or C, Buyer is advised to consult an attorney or other real estate professional. Buyer understands Title Company cannot provide advice or counseling on legal matters or on the merits of the transaction, including whether or not the Property is suitable for Buyer's intended use.
3. The escrow officer ("closer") has been trained in the field of closing practices, but the escrow officer (and any assistant) cannot answer questions about title to the Property. The escrow officer or escrow assistant will deliver the Commitment and, if asked, will respond to requests for changes to the Commitment. The response will only reflect Title Company's decision whether or not to provide the requested title insurance coverage - the response must not be understood to be an opinion concerning title. Title Company's employees and agents (including its title examiners) do not give, and are not authorized to give, opinions as to title. Buyer confirms that Buyer has not relied upon any representation by Title Company, its employees, or its agents concerning title to the Property.

B. TITLE POLICY

Title Company is authorized to issue an Owner's Policy to Buyer covering the Property, subject to all terms, conditions, exceptions and exclusions of the Owner's Policy.

seller may provide that seller will reimburse Buyer for all or part of the cost of the residential service contract. Whether or not the contract between Buyer and seller provides for reimbursement, it is Buyer's responsibility to select the residential service contract and confirm that the cost of the contract and the amount of reimbursement, if any, appears on the settlement statement/closing disclosure. If at Buyer's request or at the request of Buyer's real estate agent, Title Company orders a residential service contract, Title Company does so as a courtesy only. Title Company is not contractually obligated to order or obtain a residential service contract on Buyer's behalf. If a written request (identifying the warranty company and particular policy) is not made in writing at least five (5) days in advance of closing, Title Company may not have time to order the residential service contract. If Buyer desires a residential service contract, Buyer agrees it is Buyer's responsibility to obtain written confirmation, either before or at closing, that the residential service contract has been or will be ordered and will contain the desired terms. Title Company has no obligation to perform under any residential service contract. Title Company makes no representation or warranty as to the adequacy of any residential service contract or as to the performance of the provider of any residential service contract. If a residential service contract was requested but Buyer does not receive the contract within 10 days after closing, Buyer agrees to confirm directly with the provider of the residential service contract that the contract was ordered and that appropriate documentation will be delivered to Buyer.

4. Upon request by a real estate broker or agent representing a party to the transaction, Buyer agrees Title Company may deliver to the broker or agent a copy of the documents Buyer signed at closing, but not those documents containing Buyer's social security, driver's license number and or passport number.

Tu Casa Group, LLC, a Limited Liability Company

By: [Signature]
María de los Angeles Frometa, Managing Member

By: [Signature]
Natalia González-Pacheco, Managing Member

Sworn to and subscribed before me, by the said Tu Casa Group, LLC this the 2nd day of December, 2019.



[Signature]
Notary Public, State of Texas