

Factory Expo Home Centers P.O. Box 1829

Lillington, North Carolina 27546

Office: 910.814.4256 Fax: 910.814.4261 FBHexpo.com

February 14, 2023

Hello,

Please find attached documents for the purchase order of your HUD manufactured mobile home. You will want to review this purchase order package carefully as this is what the factory will use to build your home. Please also review the addendum and all costs for setup of the home closely as this is what will be included in your loan package. Please do not make any changes. If you need to make a change, please call me immediately.

- Form 500 with updated figures
- Addendum A, Appliance worksheet, Color Selection Worksheet.
- Customer verification
- Final floor plan
- Curbside Funding Form
- Estimated Completion Date Form
- Onsite estimates please review and confirm amounts are correct, as this is what will be included in your loan package.
- Storage Fee and Insurance Acknowledgement Form
- Freight and Shipment Disclosure
- Authorization to Build Form
- Notices- factory provided notices that are in the home at delivery.
- Important information regarding project

Once you have initialed/signed/dated the attached and it has been returned to me, I can then send in for your purchase order. Upon our receipt of the factory's completion date, we can then start working on the scheduling of the delivery of your home.

Although the driver will do their best to deliver the home as close to the site as possible, please be sure to advise your contractor that they will need to have equipment on-site at the time of delivery to take the home from the driver.

Delivery of homes must be taken with-in 12 days of factory completion. Please refer to your purchase agreement regarding storage fee charges and terms. Once we have a completion date, it is imperative that delivery of the home take place as soon as possible to avoid any storage fees.

Of course, should you have any questions, do not hesitate to ask!

Thank you, Keren Hernandez/Project Coordinator/910 814 4263

• 115 Titan Roberts Rd. • Lillington, NC 27546 • 1 (800) 504-3238

RIIVER 1			COII, HO Z					
BUYER 1 Marymegan Santiago	BUYER 2	Kian Lee San			DATE 2/14	/2023	THIS CONTRACT REVISED FROM	1/16/2023
MAILING ADDRESS 1217 Artemis Dr		Fayettevi		STATE NC	<sup>ZIP</sup> 28311		PHONE (910)	489-3497
62 South Harnett Lane	<sup>ଔ</sup> Bunnleve		l	STATE NC	<sup>ZIP</sup> 28323		CCLL	58-5797
Pamela Hubbard - 36358	Pamela Hubbard - 36358 EMAILADDRESS mmfarle		/93@gma	il.com	EMAIL ADDRE	ss XIANLEI	SANTIAGO@	GMAIL CON
Olivia 3258-03 by Champi	ion		YEAR 2023	BEDR	ooms 3	BATHS 2	DEN	JOHNAILE.
ERIAL NUMBER	EW/USED N	EW	FLOOR SIZE 32		HITCH SIZE 32	2×62	APPROX. SQ. FT.	672
NOTICE OF CONSTRUCTION & F			Retail Price			- Olivia	\$	164,845.4
Buyer intends to finance this purchase and thro	ugh buyer'	s lender will	Factory Di			Juvia	\$	(24,130.14
provide a loan approval letter to Factory Expo Hauthorizes Factory Expo Home Centers to place	home into	n the			S	ub Total 1		140,715.2
construction process. By placing home in the countries and that all down payments are Pan rolling	nstruction	process, buyer						
and understands that final payment must be ma upon delivery of home. X	de by lend	er prior to or	Addendum				\$	10,476.00
apon delivery of nonte, X			New Year S	ales Even	t		\$	(10,637.90
NOTICE OF COMPLET	rion							
Buyer understands that the approximate comple		for home is:			S	ub Total 2	\$	140,553.37
April								
Buyer understands that in the event delivery of t	he home d	oes not occur to	Standard F	relght Cha	ırge		\$	2,686.00
a \$20 per day storage charge that must be paid	prior to sh	pment.	AC D	<b>.</b>				
Buyer is financially responsible for insurance co	verage on	the home once	AC Purchas Setup Char				\$	4,950.00
completed by manufacturer and responsible for	any damaq	je incurred.	octop onar	ges			<b>⇒</b>	14,865.00
NOTICE OF FREIGH	g oʻzm							
			Home Prep	aration Fe	0		\$	395.00
Buyer understands that unless otherwise stated, estimated for the current date and may not reflect	et fluctuatir	a fuel charace						
Department of Transportation highway construct patrol escorts, of unique complicated placement	ion re-rout s based on	ng, highway terrain of						
delivery site. X X		torraint by	Towns					
NOTATIONS & REMAR	eks		Taxes Taxes may cha	nge hased on	final deliver	/ addrage	\$	3,585.16
				-g- 2200a 011	miai aonver	Total	\$	167,034.53
		ľ	Down Paym	ent		(-)		(15,000.00)
			Additional F	ayment a	s Agreed	(-)		0.00
OVERBAL PROVICES						l Balance		152,034.53
NO VERBAL PROMISES Changes may only	/ be made	via signed change	order reques	t and may i	rcur extra c			
uyer understands that if not paid 7 business days pr uyer agrees that the unpaid balance due will be	or to comp paid in full		t be paid in ce er Lender Re		X WS	<u> </u>	<i>&gt;</i>	
UNDERSTAND THAT I HAVE THE RIGHT TO CANCE IGNED THIS PURCHASE AGREEMENT. I UNDERSTA ERIOD, I UNDERSTAND THAT THE DEALER MAY NO	L THIS PUR	CHASE BEFORE M	IDNIGHT OF T	E THIRD BI		X ( Y AFTER TH	E DATE THAT I	JAVE
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lease read your Payment Disclosure carefully fo	t ready to a	uthorize constructio	n of the above	home <sup>D</sup> \$he a	mount of thi	s purchase :	agreement is suf	Diect to an
lease read your Payment Disclosure carefully fo	t ready to a ne date of t ases incurr	uthorize construction his agreement and the ad during such time	n of the above the date buyer . X	home <sup>0</sup> the a authorizes o X	mount of thi construction,	s purchase buyer agree	agreement is sub as that the purch	oject to an ase
nless otherwise stated, if for any reason buyer is no crease. If the cost of the home increases between the greement amount will be adjusted to cover the increases.  THIS AGREEMENT ALONG WITH ADDIENT.	t ready to a ne date of t ases incum	uthorize constructio his agreement and t ed during such time	n of the above the date buyer . X	home <sup>D</sup> \$he a authorizes o X	amount of thi construction,			
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ADDENDUM "A"	Factory Ex	(po Home Centers
Customer: Marymegan Santiago, Xian Lee Santiago	Model:	3258-03 - Olivia
GREEK LV1 SHWR ILO 60" 1PC T/S - 48X72 3 WALL SHOWER W/1 GLASS P/	ANEL	\$ 2,932.00
ARTICULO TILE: FEATURE BEIGE S/L FAUCET W/RAIN MAKER SHOWER I	HEAD	
REMOVES 60" 1PC TUB/SHOWER		
(3) ROUND SINK W/ S/L FAUCET ROUND PORCELAIN LAVY W/SINGLE LEVE	R FAUCET (2	\$ 396.00
in master bath, 1 in hall bath)		
CAPE FEAR PKG 56'-62' BX- CAPE FEAR DRYWALL T/O (EXCEPT CLOSETS	& UTILITY) -	\$ 3,905.00
DRYWALL FINISHED OUT IN KITCHEN & BATHS (NO CHAIR RAIL) - PRIMEI		
SUGAR SOAP - ** CASPER CASHMERE ** WALLBOARD IN UTILITY & CLOS	SETS	
(UNLESS OTHERWISE NOTED) - CAPE FEAR MOLDING PACKAGE (SEE TR		
OR BRICK BACKSPLASH IN KITCHEN & BATHS (NOTE UNDER ROOMS) - F	LOOR	
MOUNTED DOOR STOPS T/O - 8 FOOT WALL HEIGHT ONLY		
(4) FAN PREP W/LGHT/2 SWITCH 2 SWITCHES W/14-2 WIRE 5" CEILING LIGI	нт	\$ 477.00
W/GLOBE - LR, MBR, BR2 & BR3		
WHITE RAILS & POST EWALL PORCH		\$ 1,261.00
BLACK DISHWASHER INSTALLED		\$ 775.00
BLACK MICROWAVE RANGEHOOD ILO DUTCH		\$ 730.00
		7
ONSITE ESTIMATES INCLUDED IN LOAN		
All below estimates are ESTIMATES and MAY change based on final site visit	by	
contractor(s) to site. Customer understands and agrees that any amounts a	bove and	
beyond the below estimates are their financial responsibility and cannot ho	d funding of	
the loan. All below estimates do not include sales tax as this is reflective in	page 1 of	
the Purchase	<u> </u>	
Agreement.		
Customer understands that any onsite funds that are not used and left in escr	ow will be	
sent back to the lender and will be credited back to customer's loan. REFUN	ND CHECKS	
WILL NOT BE ISSUED UNDER ANY		
CIRCUMSTANCE.		
All other aspects of home setup outside of the below estimates are to be paid	directly to	
the contractor(s) by homeowner(s). If your contractor did not provide pricin	g for a	
house cat/toter in the pricing for the setup of the home, this equipment will r	need to be	
paid direct to the contractor by homeowner. Driver does not spot the home.	If driver is	
required to bring equipment to spot the home at delivery, customer is to not	ify Factory	
Expo Home Centers prior to completion of home so that arrangements may	be made	
with the shipper / driver to provide equipment and scheduling of delivery. Page 1	avment of	
housecat toter will need to be made to the shipping company directly by hon	neowner at	
TOTAL FOR ADDENDUM "A"		A 40 470 50
DS DS		\$ 10,476.00

	bs		OS .					
	MS		TUS		2 /1 /2022	2 - 20	D.4 .	
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ADDENDUM "A" Facto	ry Ex	po Home	Centers
Customer: Marymegan Santiago, Xian Lee Santiago Mod	del: 3	258-03	- Olivia
or before delivery of home. Pricing for delivery equipment varies per			<u> </u>
delivery-address/state. Homeowner is to make prior arrangements for delivery			
equipment directly with shipping			
company.			
State Mobile home Movers/Bobby Thomas			
\$6015-Block level and Tie Down Double wide home, dryer vent, vapor barrier, crossov	ver		
duct, service			
recept.			
\$2500-Wiring and Installing Electrical with Panel mounted on side of Home, wire heat			
pump and pressure tank.			
\$4950-Installing Heat Pump			
\$1750-install water and sewer lines up to 10 feet away from home			
\$4600-Dig concrete footer			
Total Onsite in loan: \$19,815			
Homoovinor underete de cuid cuid de			
Homeowner understands and agrees that any amounts above and beyond they are			
financially responsible for and cannot withhold funding of the loan. The above quotes	do		
not include sales tax as this is reflective on page 1.			
IMPORTANT: The manufacturer reserves the right to modify, cancel, or substitute			
products on the home at any time without prior notice or obligation, this includes but i not limited to standard items and upgrades.	is	·	
TOTAL FOR ADDENDUM "A"		\$ 10.7	176 00

	bs		-DS						
	MS		XIS		3/1/2023	ı	3 · 26	DΜ	мст
X		<b>X</b>		DATE:	3/1/2023	1	3.20	F 1*1	1131

### **Appliance and Electrical Work Sheet**

#### **Factory Expo Home Centers**

Customer Name:	Marymegan Santiago, Xian Lee Santiago		
Dist			
Dishwasher	Yes		
Microwave above stove	Yes		
Furnace type	Electric		
Furnace	Yes		
Water heater size	50 GAL		
Water heater	Electric		
Dryer hookup type	Electric		
Dryer hookup	Yes		
Range type	Electric		
Range	Yes		
Refrigerator size	18 CF NO ICE		
Refrigerator	Yes		
Appliance color	Black		
Amperage	200		

By signing below I/we acknowledge this notice and accept the responsibilities associated with my/our purchase

5 Fizzate ry donp w Home Cente		X BUYER EEA222FEC45B <b>Xian Lee Santiago</b>	Date	
By Sheila Miller	3/2/2023   1:46	PM MST XLS	3/2/2023   1:40	PM MST
Pamela Hubbard - 36358  DocuSigned by:	Factory Expo Home Centers Representative	X BUYER 671E0EE7D1Warymegan Santiago DocuSigned by:	Date	
By Pamela Hubbard	3/2/2023   1:45	5 PM MST Marymyan Santiago	3/1/2023   3:26	PM MST
DocuSigned by:				

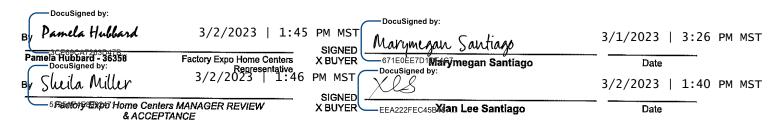
Addendum - Page 3 Created: 2/14/2023 11:35:51 AM

#### **Color Selections**

#### **Factory Expo Home Centers**

Marymegai	an Santiago, Xian Lee Santiago			
	Kitchen Sink:			
WHITE	Туре:	Std		
WHITE	•			
<b>Ceramic Tile</b>	Backsplash:			
Kitchen: Master Bath: Guest Bath:	Slate glass one row 4"x12" Slate glass one row 4"x12" Slate glass one row 4"x12"			
Cabinet Cold	or:			
Kitchen: Master Bath: Guest Bath:	CRESTON OAK CRESTON OAK CRESTON OAK			
	Exterior:			
Std TRADITION Std 9591 - WILD DOVE	Body: Body Color: Shingles: Shingles Color: Shutter Color:	Std CLAY Std DUAL BLACK BLACK		
	onditor opior.	DLMON		
	WHITE  Ceramic Tile  Kitchen: Master Bath: Guest Bath: Cabinet Colo  Kitchen: Master Bath: Guest Bath: Guest Bath: Guest Bath: Std  TRADITION Std	WHITE  WHITE  Ceramic Tile Backsplash:  Kitchen: Master Bath: Guest Bath: Slate glass one row 4"x12" Cabinet Color:  Kitchen: Master Bath: CRESTON OAK CRESTON OAK CRESTON OAK CRESTON OAK CRESTON OAK Exterior:  Std TRADITION Std Body: Body Color: Shingles:		

CERAMIC SHOWER COLOR- ARTICULO TILE: FEATURE BEIGE



Addendum - Page 4 Created: 2/14/2023 3:19:44 PM



#### **Customer Verification List** Unit:

#### 32X58 3BR 2BATH ENDLOADER

Page: 1 of 2

Order No.:

QT103449 Rev 2

Order Type:

Retail M. SANTIAGO Bill To: 1024AZ

Sell To: 2102NC

Model Year: Retailer P.O.:

2023

Ret. Cust.: Energy Zone: 2 Alta Cima Corp Alta Cima Corp

Alta Cima Corp

Floor Size: Brand:

Model No.:

58'0" X 30'4" DUTCH ELITE DE-3258-03

Wind Zone: Roof Load: 20

3135 S. Price Rd. #113 Chandler, AZ 85248

Factory Expo Home Center 115 Titan Roberts Rd Lillington, NC 27546

Sales Person: Brandie Jones

PAM

**Shipping Agent:** 

Construction Type: HUD

**Shipping County:** 

HARNETT, NO

FOB: Factory

Feature	Option	Variant	Description	Quantity
		С	onstruction	***************************************
ENGH80	OP0000001 - *** STIPPLE C	EILINGS STANDARD ***	ENGINEERING NOTES	1
		Plur	nbing/Heating	
HEATSYS	OP1003036		FURNACE PER PRINT	1
			Shower	
МВАТН	ARTICULO TILE S/L FAUCET W/I	GHOWER W/1 GLASS PAN : FEATURE BEIGE RAIN MAKER SHOWER HE PC TUB/SHOWER	GREEK LV1 SHWR ILO 60" 1PC T/S EL	1
			Sink	
MBATH	DP000239		ROUND SINK W/ S/L FAUCET	2
HALLBATH	ROUND PORCEI DP000239	LAIN LAVY W/SINGLE LEV		_
· WILLDA!!!	· · ·	LAIN LAVY W/SINGLE LEV	ROUND SINK W/ S/L FAUCET  ER FAUCET	1
			Cabinets	
TYPE		ER SHELF IN BASE CABIN CABINET W/2 CTR SHELV		1
THROUGHOUT	OP00100301		CRESTON OAK CRAFTSMAN DRS	1
		C	countertop	
KITCHEN ISLAND	DP000227	Calcutta Marble	KITCHEN FORMICA	1
MBATH	OP0000087 DP000226	Calcutta Marble Portoro	COUNTERTOP COLOR	1
HALLBATH	DP000224	Portoro	MASTER BATH FORMICA HALL BATH FORMICA	1
		В	acksplash	'
KITCHEN	DP44050000	Slate	4" GLASS BCKSPL KITCHEN	1
MBATH	DP44060000	" GLASS BCKSPL Slate	4" GLASS BCKSPL MSTR BATH	
	- 1 ROW 4" X 12	GLASS BCKSPL	4 GENOU BOROFE WISTR BATH	1
HALLBATH	DP44070000 - 1 ROW 4" X 12'	Slate ' GLASS BCKSPL	4" GLASS BCKSPL HALL BATH	1
			or Covering	DS V () A
CARPET	DP000172	Tradition	FIRECREEK CARPET	71
LINO	- LINO IN LR ILO OP00100070 - WILD DOVE - LINO IN LR ILO	DF9591	16' WIDE DIAMOND FLOOR TILE	53

Feature	Option	Variant	Description	Quantity
ENTRY	DP0000109 - <b>WILD DOVE</b>	DF9591	DIAMOND FLOOR ENTRY TILE	1
			Drywall	
THROUGHOUT	DP000184-5662		CAPE FEAR PKG 56'-62' BX	1
		RYWALL T/O (EXCEPT C		
	- DRYWALL FIN	ISHED OUT IN KITCHEN	& BATHS (NO CHAIR RAIL)	
		R: SUGAR SOAP		
			D IN UTILITY & CLOSETS (UNLESS OTHERWISE NOTED)	
		OLDING PACKAGE (SEE		
			TCHEN & BATHS (NOTE UNDER ROOMS)	
	- 8 FOOT WALL	TED DOOR STOPS T/O HEIGHT ONLY		
			Electrical	
CEILINGFAN	OP00099822			
CLILINGPAIN	2 SWITCHES W	/1A_0 WIDE	FAN PREP W/LGHT/2 SWITCH	4
	5" CEILING LIGI			
	- LR, MBR, BR2			
			Exterior	
SHINGLES	DP0000042	Dual Black	25YR STD SHINGLES	58
ENTRY	OP0000641		WHITE RAILS & POST EWALL PORCH	1
SHUTTERS	DP000198	Black	RAISED PNL SHUTTERS ILO TRIM	1
	- ON PORCH			
SIDING	OP00099893	Clay	D5 VINYL SIDING DARK COLORS	1
		Т	rim/Moulding	
OTHER	DP000337	Crescent White	TRIM COLOR	1
OTHER	DP000337-01		CAPE FEAR MOLDING PKG	1
	- 2 1/4" PW DOC	PR/WINDOW TRIM T/O (E)	XCEPT CLOSETS)	
		-	EN, BATHS, UTILITY & CLOSETS)	
			AR DRYWALL AREAS ONLY)	
	- 3" BASE MOLL	DING (CAPE FEAR DRYW	ALL AREAS ONLY)	
			Appliances	
DISHWSHR	DP000122		BLACK DISHWASHER INSTALLED	1
RNGHOOD	DP000232	Black	MICROWAVE RANGEHOOD ILO DUTCH	1
OTHER	DP000358		DUTCH STD APPLIANCES	1
		TRIC RANGE (BLACK)		
	- 18 C. F. FROST	FREE REFRIGERATOR	(NO ICE) (BLACK)	

— Docusigned by:

Marymegan Santiago

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SIGNED X

3/1/2023 | 3:26 PM MST

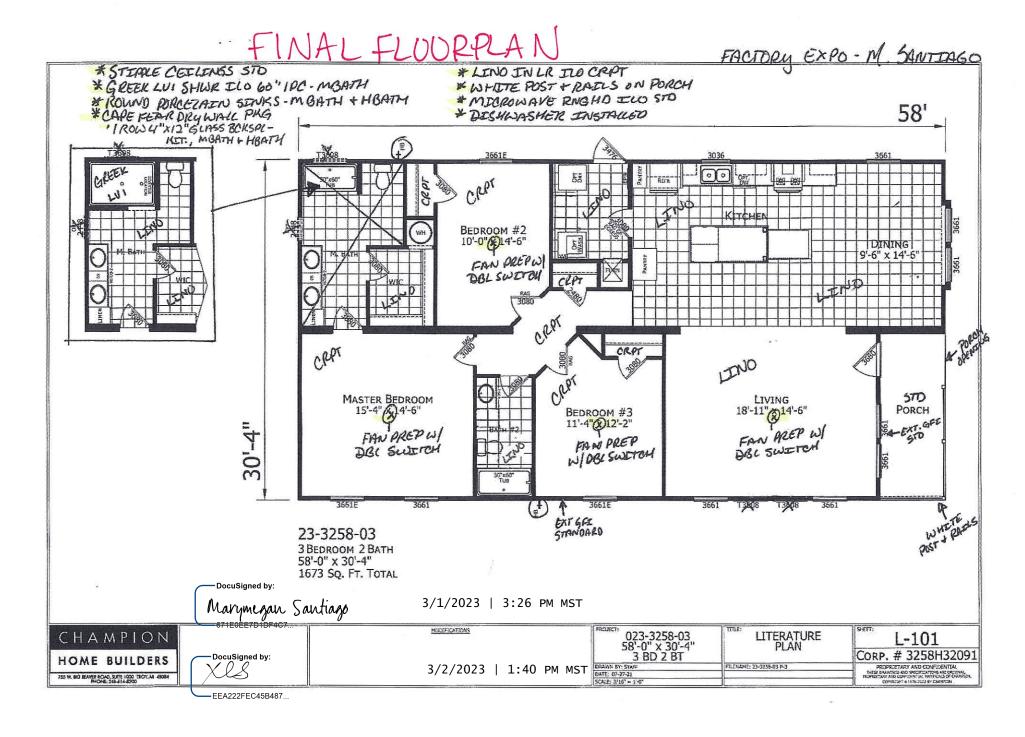
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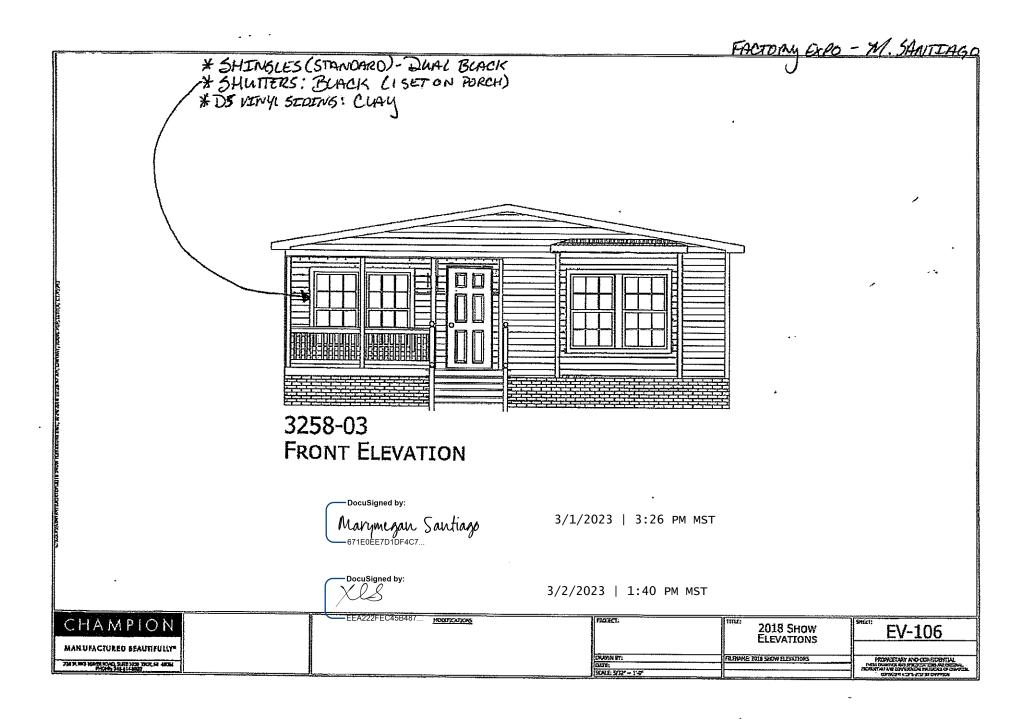
3/2/2023 | 1:40 PM MST

DATE

DATE

Requested By: PAM
January 23, 2023 1:31:41 PM





## **Updated Approval Notice**

Date: 2/23/2023

Customer File #: 3019340

Last Update: 2/23/2023 5:02:01 PM



Applicants:

Marymegan Farley Santiago

Xian Lee Santiago

Application Date: 1/16/2023

Approval Expiration Date: 3/17/2023 (22 days) (May be extended under certain conditions)

		Estimated	oan Details		
l/lo)	ithly Payment		Interest Rate	information	
Principal and Interest		\$1,446.39	Interest Rate - Fixed	10.100%	
Property Tax Estimate		\$39.11	Annual Percentage Rate	10.478%	
Property Insurance Estimate	<b>3</b>	\$104.00	Origination Costs	\$4,500.00	
Total Monthly Payment		\$1,589.50	Term	300 (25 years)	
		Loan A	Amount		
Total Price		\$167,034.53	Down Payment	\$15,000.00	
Loan Amount		\$157,944.53	Net Trade-In	N/A	
Total Equity		8.98 %	Total Down Payment	\$15,000.00	
		Collateral	nformation		
Home Specifications	New 202	3 Champion - Doub	ole Wide		
Property Address	62 S Hai	nett Ln, Bunnlevel,	NC 28323		
Collateral Type	Manufactured Home only				
Occupancy Type	Primary				
Placement Type	Family P	roperty			

We look forward to helping you through the financing process. If you have any questions, please reach out to us.

**Primary Contact** 

Associate Credit Manager

Loan Originator

Michael Blakley, NC License #I-203940, NMLS #2167899

Direct Dial: (865) 801-9270 Toll Free: 833-567-0961 Fax: 1-877-312-2100

MichaelBlakley@21STMORTGAGE.COM

Lindsay Long, NC License #I-188496, NMLS #1915195

Direct Dial: (865) 801-9708 Toll Free: 844-226-3286 Fax: 1-877-312-2100

**Secondary Contact** 

LindsayLong@21stMortgage.com

Marymegan Santiago —671E0EE7D1DF4C7...

3/1/2023 | 3:26 PM MST

DocuSigned by:

FFA222FFC45B487

3/2/2023 | 1:40 PM MST

### **Updated Approval Notice**

Date: 2/23/2023 Customer File Number: 3019340 Santiago
Last Update: 2/23/2023 5:02:01 PM

#### Best way to send in requested documentation:

- Via the Requested Items Section of the My 21st Loan Account. To access My 21st Loan, please go to the following website: <a href="https://myloan.21stmortgage.com">https://myloan.21stmortgage.com</a>
- Via email to MyLoan@21stmortgage.com. Include your customer file number in the subject line of your email.
- Via fax to 877-312-2100. Include your customer file number on a fax cover page.

	Requested Documentation
Bef	ore Closing
,	☐ Items required from seller before signing contracts
Bef	ore Funding Loan
	☐ Items required from seller before loan can be finalized
	Items Accepted
✓	Verify Marymegan Farley Santiago income and/or employment **Accepted 2/8/2023**

- Verify income from Primary Employer City Of Fayetteville in the amount of \$3,817.33 per month with check stub OR
   Verification of Employment Form completed by your Employer showing year-to-date total of earnings (including base/bonus /commission/overtime breakdown). Check stub must have period end date after 1/16/2023. \*\*Accepted 2/8/2023\*\*
- Verify past year of employment. Preferred methods include W-2s OR signed Verification of Employment Form from employer. Please provide an explanation of any employment gaps greater than 30 days. \*\*Accepted 1/31/2023\*\*
- √ Verify Xian Lee Santiago income and/or employment \*\*Accepted 2/8/2023\*\*
  - Verify income from Primary Employer Shaw Construction in the amount of \$3,811.25 per month with Verification of
    Employment Form completed by your employer showing year-to-date total of earnings (including base/bonus/overtime
    /commission breakdown) with confirmation from employer that bonus/overtime/commission earnings are expected to continue
     \*\*Accepted 2/8/2023\*\*
  - Verify past year of employment. Preferred methods include W-2s OR signed Verification of Employment Form from employer. Please provide an explanation of any employment gaps greater than 30 days. \*\*Accepted 2/8/2023\*\*
- ✓ Verification of source of down payment in the amount of \$15,000.00 (example: Bank Statements, 401K). Any down payment made in cash or from gifted funds must be accompanied by Seller's bank stamped deposit slip. For gifted down payment funds, a signed gift letter from the donor including donor's name and phone number is also required. 21st reserves the right to verbally verify the gifted funds with the donor. \*\*Accepted 1/31/2023\*\*
- ✓ Applicant must complete phone interview. Please call your MLO or Associate MLO at the phone number listed on this notice.
  \*\*Accepted 2/23/2023\*\*
- √ Copy of any state issued ID for Marymegan Farley Santiago, may not be expired \*\*Accepted 1/23/2023\*\*\*
- √ Copy of any state issued ID for Xian Lee Santiago, may not be expired \*\*Accepted 1/23/2023\*\*\*
- ✓ Copy of Social Security Card for Marymegan Farley Santiago \*\*Accepted 1/23/2023\*\*
- √ Copy of Social Security Card for Xian Lee Santiago \*\*Accepted 1/23/2023\*\*\*
- ✓ Must complete North Carolina condition verification. Please call your MLO or Associate MLO at the phone number listed on this notice. \*\*Accepted 2/23/2023\*\*
- ✓ Completed 21st Mortgage Landlord Private Property Waiver or letter signed by the landowner verifying there is no site payment, including landowner's name, phone number and relationship, if any, to the applicant(s). A copy of the deed or most recent tax record to document ownership is also required. \*\*Accepted 1/31/2023\*\*

#### Important information

To be considered for an approval extension, all requested documentation before closing must be accepted by 21st
 Mortgage and all required down payment must be collected and approved prior to approval expiration.

#### **Curbside Funding**

Congratulations, you have been approved for a HUD MANUFACTURED MOBILE HOME loan through 21st Mortgage, for your home purchase with Factory Expo Home Center. Below you will find some important points about the funding process for your home. Please read each statement and initial indicating your understanding of psthe requirements:



<u>Phone Audit:</u> A phone audit is required in order to instruct the bank to disburse contract funds. The phone audit is to be done when the following conditions have been met: The home has been blocked, leveled and tied down. You should be able to walk from one half to the other. This should be done within 24 hours of delivery. The lender's phone number so audit can be completed is, 1-800-955-0021 ext. 1314 or 1516. Your initials indicate full understanding of this requirement and agreement once the requirements are met. Funding cannot be held for warranty service item, lack of utility connections, or missing add-ons.



Occupancy: The home may not be occupied until Alta Cima Corp, d/b/a Factory Expo Home Center has been fully funded. State laws prohibit a retailer from allowing a consumer to inhabit the home until the financing has been closed and funded. Your keys will be sent to you once funding has occurred. Your initials indicate full understanding of the fact that you may not inhabit this home until Alta Cima Corp, D/B/A Factory Expo Home Center has been disbursed full purchase contract value, including improvements.



Retrieve Property: In the event the phone audit is not accomplished within 24 hours of delivery as laid out above, Alta Cima Corp, d/b/a Factory Expo Home Center has the right to reclaim the unit, at my expense. I am the legal and rightful owner\* of the property listed below, and Factory Expo Home Center has the right to enter this property to remove the unit if it is not paid in full within said time period.



<u>Credit & Employment Notice:</u> You have been approved by, 21st Mortgage, your approval is dated 1/16/2023 This section is to inform that depending on the time it takes to complete the building process, your lender may have to re-pull your credit. Factory Expo Home Center would like to ask that you agree not to make any voluntary significant changes to your credit or employment during the time it takes for funding to occur. This will prevent a rate increase any further delays in completing your project.



<u>Insurance:</u> You are required to get insurance for the home. If you decide to purchase insurance from someone other than the lender you are required to provide an insurance binder and a paid in full receipt prior to shipment.

Customer Name:	Marymegan Santiago, Xian Santiago	
Contract Value:	\$ 167,034.53	
Deposit on hand:	\$ 15,000.00	
Contract Balance:	\$ 152,034.53	
Home Information:	Olivia DE3258-03 by Champion Serial #TBD	
Address:	Address: 62 South Harnett Lane, Bunnlevel NC 28323	

\*If you are not the owner of this property, a separate landlord waiver must be signed.

Buyer #Slaned by:

Marynegan Santiago 3/1/2023 | 3:26 PM MST

Docusigned by:
Shuila Miller

3/2/2023 | 1:46 PM MST

3/2/2023 | 1:40 PM MST

Factory Expo Representative

Date

Buyer#2 fif abblicable)

Date

Date



# **Invoice**

#### Submitted on 02/21/2023

Invoice for:

Payable to:

Invoice #1101

Quote for Xian and Marymegan Santiago Benson, NC 27504

Due date

South Harnett Ln Bunnlevel

Prices subject to increase

Description	Qty	Total price
Block level and Tie Down Double wide home, dryer vent vapor bar crossover duct, service recept,	rier, 1	\$6015.00
Wiring and Installing Electrical with Panel mounted on side of Homwire heat pump and pressure tank.	ie, 1	\$2500.00
Installing Heat Pump	1	\$4950.00
Install water and sewer lines up to 10 feet away from home	1	\$1750.00
Dig concrete footer	1	\$4600.00
Comments or Special Instructions:	ubtotal	\$19,815.00

Marymegan Santiago —671E0EE7D1DF4C7...

3/1/2023 | 3:26 PM MST

DocuSigned by: -EEA222FEC45B487...

3/2/2023 | 1:40 PM MST

DocuSigned by:

Customer Signature



Factory Expo Home Centers

P.O. Box 1829

Lillington, North Carolina 27546

Office: 910.814.4256 Fax: 910.814.4261 FBHexpo.com

#### **Storage Fees and Insurance Acknowledgement** ·DS MS : Buyer(s) understand(s) that the approximate completion month for their HUD MANUFACTURED MOBILE HOME is April/May 2023. As soon as we have a completion date from the factory, we will forward it to you. MS : FINANCED PROJECTS - Buyer(s) understand(s) that in the event delivery of the manufactured mobile home does not occur to their chosen property within 12 days after the home has been completed at the factory, there will be a \$20/day storage charge that must be paid in full prior to the home shipping. In the event there is an extended period of storage time needed, buyer(s) authorizes Factory Expo Home Centers to re-locate the mobile home to an off-site storage facility. Storage fees are not able to be included insfinancing and must be paid out of pocket prior to the home shipping. Xls MS : Homes are NOT designed to be stored for any extended length of time. Homes MUST be shipped, block/tied, setup as soon as possible to help maintain the integrity of the home and frame. Plastic wrapped openings on multi-section homes are meant for temporary wrapping only and are not intended to protect the home for any extended periods of time. If a home needs to be stored for more than 45 days, there may be additional costs to block the home on site to assist in maintaining the integrity of the home. Blocking the home shipping yard does not guarantee integrity of the home or frame. : Buyer(s) must also insure the mobile home while it is being stored. Buyer(s) is/are responsible for any damage incurred that is a result of extended storage. Insurance is available to be purchased through Factory Expo Home Centers. Cost to insure the home while it is being stored will be calculated at time of Buyer(s) notification of need to store home. Should Buyer(s) opt to not purchase insurance, request must be made in writing. Xes MS : Should Buyer(s) have purchased a hinged roof (5/12 roof pitch), the home will need to be monitored as additional damage could occur if home is not delivered and set in a timely manner. DocuSigned by: 3/1/2023 | 3:26 PM MST Marymegan Santiano Customer Signature OEE7D1DF4C7... Date

3/2/2023 | 1:40 PM MST

Date



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### FREIGHT AND SHIPMENT OF YOUR HOME

As part of your contract, we will be coordinating the shipment of your HUD MANUFACTURED MOBILE home. The following also applies to 'self-freighted' homes.

The homeowner is responsible for the following:

- 1) You are responsible for making sure there is adequate access for an 18-wheel truck (measurements are approximate).
  - a) Overall length is 70'-80' feet
  - b) Turning radius is 55' feet
  - c) Standard height is 13'-6" (this does not include the height of your home)
  - d) Your home and truck weigh tons. Soil conditions for access and site need to be adequate for weight of home and carrying truck. If property is too wet or saturated due to snowmelt, rains, or other moisture, the home deliver will need to be postponed until the grounds have adequately dried
- Your property and access must be clear of limbs, bushes, fencing, ditches, buildings and debris that could prevent access. (20' ft)
- The driver can only travel on public roads and per route provided by the Department of Transportation. Insurance does not permit driver to travel on private roads. Your contractor MUST meet the driver on a publicly maintained road and take the home from the driver. Contractor MUST provide adequate equipment to take and move the home to the desired site. The driver does not carry equipment to maneuver the home.
- Your driveway cannot have too much slope or be too narrow or the truck cannot pull onto the property.
- You are responsible for making sure your contractor is onsite with his equipment the day of delivery. Shipper does NOT carry equipment to maneuver the home on to the specified spot/site.
- You are responsible for any costs incurred by the freight company if there is any delay on your part. Delays due
  to the shipper are not the responsibility of the buyer. These costs are, but not limited to travel permit reissue,
  driver down time due to no access for delivery, driver down time due to no moving equipment, additional fuel
  costs, etc.
- If the shipment is scheduled and you request a rescheduling due to not being ready to take delivery as scheduled, you may be billed a 'rescheduling fee' by Factory Expo Home Centers and the freight company. Fees to be paid accordingly prior to the home shipping. Any delays in readiness must be communicated with Factory Expo Home Centers as soon as possible.
- Before you/your contractor can hookup to your manufactured home, the delivery certificate provided by the driver
  must be signed and given back to the driver. You will not be able to hook-up to the manufactured home without
  required signature.
- The shipping company will make every effort to place your manufactured home where you want it. However, they have the right to refuse if they feel they cannot place without damage to their truck, your manufactured home, or your property.
- You are responsible to observe your property to validate that there is adequate access. If you have concerns, please call the office and let us know.

If there are any issues with shipment once your home is delivered, stop immediately and call our office.	Do this prior to
hooking up to the manufactured home or any additional movement on your property.	20 imo prior to



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### **Estimated Completion Date**

I understand that, as of today's date, the estimated completion timeframe for my HUD MANUFACTURED MOBILE HOME is during the month of April/May 2023.

The given completion timeframe is an <u>estimated</u> completion date at this time and can change due to factory scheduling.

Customer Signature

DocuSigned by:

Date

DocuSigned by:

3/1/2023 | 3:26 PM MST

Date

Date

3/2/2023 | 1:40 PM MST

Customer Signature

Date



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# **Authorization to Build**

We, Marymegan Santiago and Xian Santiago, authorize Factory Expo Home Centers to place my/our home into the construction process. By placing my/our home into the construction process, I/we understand that all deposits and subsequent payments are non-refundable, and contingencies have been removed from the contract.

Please select one statement below. I/We understand that my \*new estimated completion month is April/May 2023.

This is a cash transaction.

▼ This is a finance transaction

This document, once signed, is herein incorporated as part of your contract dated 2/14/2023

Marymegan Santiago		3/1/2023   3:26 PM MS
Customer #1	Date	· · · · · · · · · · · · · · · · · · ·
DocuSigned by:		3/2/2023   1:40 PM MST
Customer #2	Date	
Docusigned by: Sheila Miller		3/2/2023   1:46 PM MST
Factory Expo Home Centers	Date	

<sup>\*</sup>Refer to your executed purchase agreement "Home Completion & Delivery Information", regarding the estimated off-line date from manufacturer.



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The following notices will be in your new home delivery packet. We like to introduce them to you now, so you are familiar with your responsibility regarding any leaks/service/tightening fixtures.

- Notice of moisture management
- Notice of plumbing and water heater connections must be rechecked on site
- Notice of how to report warranty items

ALERT: Do not leave your water on in an unoccupied home.

Please be sure to read these notices in their entirety as they contain very important and useful information regarding your home and items that need to be completed by you/your contractor when your home is delivered.

Docusigned by:	
Marymegan Santiago	3/1/2023   3:26 PM MST
Buyer	Date
DocuSigned by:	3/2/2023   1:40 PM MST
Buyer EEA222FEC45B487	Date



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# MOISTURE & YOUR HOME

Your home protects you from the moisture of the outdoors, but who protects your home from moisture indoors? YOU DO - OF COURSE!

# TOO MUCH MOISTURE CAN BE YOUR HOME'S BIGGEST ENEMY.

Left unmanaged, it may damage many of the building components, or erode the house's foundation and make it unstable, or it may encourage the growth of mold and mildew.

#### GOOD MOISTURE MANAGEMENT MEANS MAKING SURE THAT:

- The outside shell of the home continues to resist the weather.
- There are no leaks and the necessary paints, caulks, and sealants are maintained.
- Surrounding plants and structures and the grade of the land do not allow moisture to accumulate or stand on or around the home.
- The space underneath the home is dry.
- Any plumbing leaks are quickly repaired.
- The humidity inside the home is properly controlled.

If you see signs that might point to moisture problems, such as standing Water, Water stains, or visible mold growth, or if you smell mildew, you may need to look closer.

Take action if necessary!

REMEMBER - YOU CAN PROTECT
YOUR INVESTMENT BY GOOD HOME
MOISTURE MANAGEMENT AND BY
EARLY DETECTION AND CORRECTION OF
POSSIBLE MOISTURE PROBLEMS.

#### ABOUT MOLD AND MILDEW

Molds are fungi that are present almost everywhere - in indoor and outdoor air - and are encouraged to grow by warm and humid conditions. Mold is not unique to a home; it can be found in any structure or building. While it is impossible to eliminate all mold from the indoor environment, uncontrolled moldgrown may be related to uncontrolled moisture. If mold is a problem in your home, clean up the mold and eliminate the moisture source. If the problem persists or is severe, seek professional assistance.

#### TAKE MOISTURE OUT TO DRY!









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# NOTICE

THE WATER SYSTEM IN THIS HOME HAS BEEN CHECKED BY THE MANUFACTURER BEFORE IT WAS SHIPPED. DUE TO TRANSPORTATION, SOME FITTINGS OR FIXTURES MAY HAVE WORKED LOOSE.

# WARNING

- MATER THE WATER HAS BEEN CONNECTED TO THE HOME, ALL FITTINGS AND FIXTURES, INCLUDING THE WATER HEATER CONNECTIONS, MUST BE RECHECKED FOR LEAKS.
- THE HOME MANUFACTURER WILL NOT BE
  RESPONSIBLE FOR DAMAGES TO THE HOME DUE TO
  NEGLIGENCE OF NOT CHECKING ALL FITTINGS
  AND FIXTURES. INCLUDING WATER HEATER
  CONNECTIONS FOR LEAKS BEFORE LEAVING
  THE HOME UNATTENDED.

MS





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Dear Homeowner,

We would like to take this opportunity to THANK YOU for buying a CHAMPION HOME.

If you should have any problems with your home that you believe may be warranty related, send us a <u>dated</u>, <u>written notice</u> of the item or items. Our address is shown on the bottom of this page, on the data plate in your home and on the front cover of your Homeowner's guide, Limited Warranty & Arbitration Agreement manual included with your Homeowner's packet. The data plate for your home is laminated to the inside of a kitchen cabinet door, usually below or near the kitchen sink.

For items related to the delivery, installation or air conditioning of the home, <u>dated.written notice</u> should be provided to your Retailer or Installer. The Retailer, Installer and Manufacturer should be given an opportunity to remedy any item for which they may have responsibility.

The <u>written notice</u> should identify:

- Date the notice is written and submitted
- 2. Each specific Issue or item in question
- 3. The location of the item(s)
- 4. The serial number of your home
- The date you purchased your home
- 6. The name of your retailer
- 7. Your home address, telephone number and e-mail address if available

For questions about your Homeowner's Warranty, please review your Homeowner's Guide, Limited Warranty & Arbitration Agreement manual or contact this office by dialing (800) 530-7335 and follow the prompts to reach the Service Department.

Thank you,

Tammy Bell Ron Burandt Co-Assistant Service Managers

Champion Home Builders, Inc. 4055 US 401 South Lillington, N.C. 27546 (800) 428-9182 MS





P.O. Box 1829

Lillington, North Carolina 27546

Office: 910.814.4256 Fax: 910.814.4261 FBHexpo.com

# IMPORTANT INFORMATION

- Once you have arranged your setup contractor, please be sure to provide us with their contact
  information. We will pass this along to the freight company so they may contact your contractor the
  day before your home ships to discuss time/meeting details.
- Although the driver will do their best to deliver the home as close to the site as possible, you will
  need to be sure that your contractor has the proper equipment to take the home from the driver –
  the freight company does not carry equipment to maneuver the home to spot.
- Delivery of homes MUST be taken within 12 days of factory completion. You will receive ample
  time to coordinate with your contractor(s). Please refer to your purchase agreement and included
  documentation regarding storage fees and terms. Once we have a completion date, it is
  imperative that the delivery of the home take place as soon as possible. A delivery date will be
  scheduled by our office and the date will be provided to you.
- Upon delivery of your home, you will have time to complete a delivery verification that you will note
  any concerns regarding anything that may have happened during transport. You will also have
  time to complete a punch list regarding items that may be of concern once you have your utilities
  on. details and documents will be provided once the home has been shipped.

Docusigned by:  Marymezan Santiazo	3/1/2023   3:26 PM MST
Signed Buyer #1	Date
DocuSigned by:	3/2/2023   1:40 PM MST
Signed Buyer #2	Date



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#### GROUT AND TILE SEALING

# THE FACTORY DOES NOT APPLY GROUT SEALER TO TILE WORK. GROUT SEALER MUST BE APPLIED BY THE HOMEOWNER AFTER THE HOME HAS BEEN DELIVERED.

Apply Grout Sealer to ALL tilework in the home before using water: showers, kitchens walls, kitchen backsplash, and backsplash in all bathrooms.

• The final step in tiling a wall, as well as part of its regular maintenance, is applying a protective sealant to the grout. The sealant keeps the grout looking new for years to come and reduces maintenance work. More than a single coat is necessary for the product to serve its purpose.

#### Prime Purpose

• Sealer prevents stains, and more importantly, stops water from penetrating the grout and reaching the wall behind it. Water absorbed into the grout can cause it to crumble over time and creates a breeding ground for mold and mildew. The is especially important for shower walls since they are subject to running water. It is also vital for backsplashes and tiled walls in bathrooms and other areas.

#### Timing Is Everything

• Sealer should not be applied until the grout has had a chance to cure. This usually takes about 48 hours. The grout and tile adhesive must also be completely dry. For walls/tile work that are not subject to constant moisture, wait 48 hours for area to dry before applying grout sealant. For shower walls/tile work that have been in use, wait at least 5 days for the surface behind the tiles to become completely dry. Sealing water behind the tiles can result in serious problems.

#### **Proper Preparation**

• Any dirt or mildew present when the sealant is applied will be permanently adhered to the grout. It is vital to clean the grout thoroughly before applying the sealant. Cleaning is also the perfect time to check for any damaged sections of grout that are loose, crumbling, or peeling. Make any necessary repairs and let the repaired grout cure before applying sealant.

#### Coat It Again

Two coats of sealant are appropriate for most tiled walls. Use additional coats if the grout is still absorbing sealant or water. Apply a thin coat using an applicator, sponge, or toothbrush. Wipe away any excess and then let dry. The next day, apply a second thin coat, remove excess, and wait for it to dry. Spray a small amount of water on a test area and check for 'beading'. If the water 'beads' up on the grout or runs down without absorbing, then the 2 coats are efficient. If the water is absorbed, apply additional thin coats until the grout does not absorb water.

#### Repairs As Needed

Most sealants do not offer lasting protection. They must be reapplied regularly at least once a year before the original application wares and deteriorates. Sealant may be applied more often – every 6 months – to keep the grout in pristine condition.

	Mari	megan	Sant	tiago
_	67,1 <u>F</u> 9	E7D1DF4C7.		

3/1/2023 | 3:26 PM MST

Signed Buyer(s)

Date

3/2/2023 | 1:40 PM MST

EEA222FEC45B487...



Factory Expo Home Centers P.O. Box 1829

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# Factory Trim Out

During the set-up portion of your home, the interior and exterior must be connected on site. The Champion Factory does offer these connections, also known as "Trim Out" as a service item. When a customer opts in factory trim out, the customer will have a professional interior and exterior close out and completion of the home connections. Champion contractors have been trained exclusively in the modern connections of all model homes.

The cost for Factory Trim out ranges based on the size of the home and the options selected. This service is strongly recommended by Factory Expo Home Centers. If you decide to decline this service, you will need to hire your own trim out contractor and you will assume all responsibility for all sheetrock repairs. Sheetrock repairs are not a warranty item.

#### Factory Trim Out Details

#### **Exterior**

The exterior of the home does not arrive totally complete. This is due to having several connection points and elevations that must be accomplished on site.

- Complete vinyl ends at connection points
- Complete dormer vinyl and trim
- · Complete soffit, facial and eve metal at connection points
- Complete porches and upper elevations (if on invoice)
- Install windows if applicable
- Adjust and realign windows and doors if needed
- · Check and repair any transport damage on vinyl siding, vinyl corners, windows, and doors

#### **Interior**

Each connection point inside the home must be completed on site.

- Complete all doorways, including hanging doors
- Openings without doors must be finished with drywall
- · Baseboard and crown molding must be installed upon completion of the opening
- Carpet must be seamed at openings if applicable
- Tile bars must be installed at openings if applicable
- · Corrections must be made to all drywall defects and stress cracks if applicable



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- · All areas that have been corrected have to be painted
- Repaint entire house if applicable
- Re-caulk all molding, ceramic backsplash, tubs, and sinks throughout (if on invoice)
- Correct any defects or loose molding because of transportation
- · Adjust all interior doors and cabinet doors hardware
- Make sure all connections are insulated properly
- · Make sure countertops, linoleum, carpet, and walls are clean of debris
- Install ship loose linoleum, Elements, Laminate, Hardwood, etc. (if applicable)

Contractors are required to fill out a factory trim out inspection checklist. This checklist is submitted to the Champion Homes upon completion. Copies of the inspection sheet will follow.

Walk-through must be done customer and must be signed.

Additional service items that are found during FTO or walk-through will be completed at that time unless parts must be ordered due to shortages.



I understand that I declined this service and I am responsible for all aspect of interior and exterior trim out and all sheetrock repairs.

Marymegan Santiago

Buyer Signature/Date 3/1/2023 | 3:26 PM MST Buyer Signature/Date

3/2/2023 | 1:40 PM MST