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COMMONWEALTH OF MASSACHUSETTS

NORFOLK, SS

NANTASKET MANAGEMENT, LLC, Plaintiff,	)	PLYMOUTH COUNTY SUPERIOR COURT
v.	)	Civil Action No. 2383 CV 00922
Velocity Commercial Capital, LLC, Defendant.	)	

VERIFIED COMPLAINT

1. The Plaintiff, Nantasket Management, LLC ("the Plaintiff") is a limited liability company duly organized under the laws of the State of Delaware with a principal place of business at 350 W. Venice Ave, # 101, Venice, Florida 34285 and a registered agent at 1157 Nantasket Avenue, Hull, Massachusetts 02045.
2. The Defendant Velocity Commercial Capital, LLC is a limited liability company organized and existing under the laws of the State of California with a Boston office located at 20 Cabot Boulevard, Suite 300, Mansfield, MA 02048.
3. The Plaintiff is the owner of six (6) single family homes located in Hull, Massachusetts.
4. The Defendant is the holder of several mortgages on the Plaintiff's real property located in Hull, Massachusetts.
5. The Defendant conducts business in the Commonwealth of Massachusetts, including but not limited to lending money to commercial and residential clients in the Commonwealth of Massachusetts.
6. The real properties that are the subject of this dispute are located in Hull, Massachusetts.
7. The Plaintiff is a limited liability company engaged in the business of real estate management and development.

8. Upon knowledge and belief, the Defendant is a limited liability company engaged in the business of lending money to residential and commercial clients.

9. On or about October 28, 2016, the Plaintiff purchased eight (8) single-family homes, known as 1153-1167 Nantasket Avenue, Hull, Massachusetts and better described in a deed recorded with the Plymouth County Registry of Deeds in Book 47670, Page 92.

10. This purchase was financed, in part, by a mortgage from Prescient Capital Partners Ltd. to the Plaintiff, which mortgage was recorded with the Plymouth County Registry of Deeds in Book 47670, Page 99.

11. The Plaintiff purchased these properties intending to collect rent and otherwise own and manage each property, and ultimately construct new home upon the properties and sell them.

12. Sometime in early 2019, the Plaintiff began exploring a refinance of the properties.

13. The Plaintiff researched different options and eventually was contacted by the Defendant.

14. The Defendant and Plaintiff discussed terms and ultimately agreed that the Plaintiff would borrow from the Defendant for the refinance of the Plaintiff's properties.

15. On February 22, 2019, Plaintiff and Defendant entered into and memorialized in writing their agreement.

16. The terms of this agreement were that the Plaintiff borrowed $262,500 on each of the six (6) properties. The interest rate on each loan was 8.74% per annum. The aggregate of the 6 loans totaled $1,575,000.00.

17. The parties continued under the terms of this agreement throughout 2019 without controversy.

18. Sometime in early 2020, the COVID-19 pandemic struck the Country.

19. Due to various state and federal enactments resulting from the COVID-19 pandemic, the tenants of the Plaintiff's properties were insulated from eviction even if they were not paying rent. See **Exhibit I.**

20. At this time, many of the Plaintiff's tenants stopped making rent payments.

21. The Plaintiff generally used the rental payments from its tenants to make its mortgage payments to the Defendant.

22. Without the rental income, however, the Plaintiff was unable to make mortgage payments to the Defendant.

23. On or about May 7, 2021, the Plaintiff sold two (2) of the homes, including 1159 Nantasket Avenue, Hull, Massachusetts, better described by deed recorded with the Plymouth County Registry of Deeds in Book 53114, Page 325 and 1163 Nantasket Avenue, Hull, Massachusetts, better described by deed recorded with the Plymouth County Registry of Deeds in Book 54931, Page 327.

24. The Plaintiff used a portion of the proceeds of each sale to pay back the loan to the Defendant on each of these two (2) properties.

25. The sale of these homes, however, did not fully alleviate the Plaintiff's financial hardship caused by the non-payment of rent by his tenants.

26. Around this time, the Plaintiff was contacted by the Defendant to alleviate the situation and assess the Plaintiff's options.

27. On or about July 7, 2020, the Defendant offered the Plaintiff forbearance on the loan payments for all six (6) remaining loans.

28. The Plaintiff accepted the offer.

29. On or about July 9, 2020, the Plaintiff and the Defendant memorialized and signed the Forbearance Agreement.

30. The Plaintiff made payments according to this agreement in April, May, June, July, August, and September of 2021.

31. Around this time, federal and state enactments extended the moratorium on evictions until August 26, 2021.

32. At this time, many of the Plaintiff's tenants were still not paying rent.

33. Without rental income, the Plaintiff could not pay the Defendant.

34. The Plaintiff informed the Defendant of its continued struggle.

35. The Defendant contacted the Plaintiff to discuss options.

36. At this time, the Plaintiff communicated a plan to build new modular homes on each property and sell each home during the strong pandemic era real estate market.

37. Upon information and belief, the proposal was well-regarded by the Defendant.

38. The Defendant stated that it could not offer a traditional construction loan, but instead offered the Plaintiff a "Streamlined Refinance."

39. The terms of this offer were that the Defendant would lend $1,980,00.00 to the Plaintiff. The deal was structured as six (6) loans of $330,000.00 each secured by separate mortgages on each of the six (6) properties. Each loan contained a 6.99% interest rate.

40. The Plaintiff accepted the offer.

41. On November 22, 2021, based on the Defendant's offer of "Streamlined Refinance" offer, the Plaintiff entered into a contract with the Hybrid Built Home, LLC, a well-known modular home builder in Massachusetts, as evidenced in **Exhibit II**.

42. On or about January 31, 2022, the Plaintiff was approved for the loan. Copies of the refinance loan approvals executed by the Plaintiff. Refinance Loan Approvals are annexed hereto as **Exhibit III**.

43. Shortly thereafter, the Defendant hired a closing agent.

44. On June 14, 2022, based on the Streamlined Refinance Loan approval by the Defendant, the Plaintiff entered into a construction loan commitment with Investor's Source, LLC, for all six (6) loans, as evidenced in **Exhibit IV**.

45. The Plaintiff complied with multiple lender requests in preparation for closing.

46. On or about July 5, 2022, the closing agent requested that an attachment recorded by one of the Plaintiffs delinquent tenants be dissolved prior to closing.

47. The Plaintiff retained counsel in Massachusetts to facilitate the request.

48. Through the actions of Plaintiffs counsel, the attachment was dissolved on November 16, 2022. A copy of the recorded removal of the attachment. Releases are annexed hereto as **Exhibit V**.

49. On July 8, 2022, the Plaintiff obtained the Final Stamped Set of Plans approved by Board of Building Regulations and Standards, Commonwealth of Massachusetts. See **Exhibit VI.**

50. At that time, the Plaintiff informed the Defendant that title had been cleared and attempted to schedule a closing date.

51. On December 6, 2022 at 1:06 PM EST, the Defendant sent the Plaintiff six (6) Loan Decline Letters. The Loan Decline Letters are annexed hereto as **Exhibit VII**.

52. At that time, the Defendant also scheduled foreclosures on the Plaintiffs properties for December 7, 2022.

53. The Plaintiff was not served with a Notice of Default.

54. The Plaintiff was taken by surprise, as it had removed the attachment on title as requested by Defendant and expected to close the transaction.

55. The Plaintiff was further taken by surprise because previous email and phone conversations with Velocity's Chief Operating Officer indicated that the transaction

would proceed.

56. Prior to sending the denial letter, the Defendant never communicated to the Plaintiff that the Defendant no longer intended to proceed with the refinance.

57. Prior to sending the denial letter, the Defendant never communicated to the Plaintiff that the Defendant had any concern with the Plaintiff's finances or ability to repay the loan.

58. Prior to sending the denial letter, the Defendant never communicated to the Plaintiff that the Defendant had changed its position on the refinance.

59. The Defendant led the Plaintiff to believe that removal of the attachment was the final hurdle to the parties entering the refinance.

60. The Plaintiff, believing it would be closing on the loan, now faced the prospect of a foreclosure occurring in just one (1) day.

61. The Plaintiff filed an emergency Chapter 11 automatic stay at 3:58 PM on December 6, 2022, in order to invoke the protections afforded by the Bankruptcy Code and to continue its operations.

62. During the initial conference call, Investor's Source, LLC requested the Defendant to provide a Payoff Letter.

63. On January 17, 2023, the Defendant provided the Letter.

64. The Chapter 11 was dismissed without prejudice on June 5, 2023.

65. On July 5, 2023, the Defendant provided updated payoff letters for each loan. See **Exhibit VIII.**

66. On July 24, 2023, Jack Conway Real Estate Brokerage issued a Broker's Professional Opinion (BPO) on one (1) of six (6) houses, 1161 Nantasket Ave. Hull, MA 02045. The range of values came in between $1,633,000 - $1,734,000. See **Exhibit IX.**

67. The Plaintiff thereafter attempted to reach a settlement with the Plaintiff.

68. The parties did not come to an agreement and on August 11, 2023, the Plaintiff filed a Chapter 11 Bankruptcy.

69. On October 9, 2023, Investor's Source, LLC, increased its loan commitment amount for all 6 loans to accommodate the new payoff demand amount by Velocity. See **Exhibit X**.

70. On October 20, 2023, the Plaintiff and Defendant entered a mediation by the Chapter 11 Trustee.

71. The Trustee suggested that both parties come to an agreement or litigate in the Plymouth County Superior Court.

72. On November 1, 2023, the Trustee moved to dismiss Chapter 11 Bankruptcy.

73. The Plaintiff voluntarily consented to the Trustee's motion, and had the case dismissed on November 17, 2023.

74. The Defendant has since noticed foreclosures on the Plaintiff's properties to take place on December 27, 2023.

75. The Plaintiff has made multiple attempts to discuss the refinance, or payoff, with Defendant.

76. The Defendant has continually increased the alleged amount due to it.

77. The Plaintiff requested further details of the Defendant's payoff number.

78. Upon review, the Plaintiff discovered that the Defendant was charging substantial late fees, attorney's fees, and other excessive fees.

79. The Plaintiff disputes the amount of interest, late fees, attorney's fees, and other fees.

80. The Defendant provided documentation of fees charged to the Plaintiff. See statements attached hereto as **Exhibit XI.**

81. Upon review of this documentation and the payoff statements, it was revealed that the Plaintiff was being charged at least $110,000.00 in attorney's fees by counsel for the

Defendant.

82. The Plaintiff seeks to stay any foreclosure efforts until the Plaintiff is allowed to either:

a. close the refinance with the Defendant; or

b. be afforded the time to make itself current on payments with the Defendant; or

c. be afforded the time necessary to pay off the Defendant though finance with another lender.

COUNT I
Breach of Contract

83. The Plaintiff incorporates by reference paragraphs 1-82 as if set forth herein this count.

84. The Plaintiff and the Defendant entered into an agreement for a "Streamlined Refinance".

85. The agreement was supported by consideration, as the Defendant offered to loan the Plaintiff money and the Plaintiff agreed to repay the Defendant the loaned money plus interest.

86. The Plaintiff performed its obligations under the agreement and was ready to close the transaction.

87. The Defendant breached the agreement by refusing to perform.

88. The Plaintiff suffered damages from the Defendants breach, including but not limited to;

a. legal fees incurred in pursuing a release of attachment.

b. delay in its plan to construct and sell single family homes on each of the Plaintiff's properties, resulting in a cooling of the real estate market.

c. delay in pursuing another lender for the refinance, therefore further contributing to the delay and the Plaintiff's delay in selling the single-family homes.

WHEREFORE, the Plaintiff requests that the Defendant be estopped from foreclosure proceedings and that the Plaintiff be allowed to:

a. close the refinance with the Defendant; or

b. be afforded the time to make itself current on payments with the Defendant; or

c. be afforded the time necessary to pay off the Defendant though finance with another lender.

AND WHEREFORE the Plaintiff requests damages plus interest, costs, and attorney's fees.

COUNT II
Promissory Estoppel

89. The Plaintiff incorporates by reference paragraphs 1-88 as if set forth herein this count.

90. The Defendant approved the Plaintiff for a refinance.

91. The Defendant then denied the Plaintiff without any notice or warning to the Plaintiff.

92. The Plaintiff relied on the loan approval in removing the attachment, retaining possession of the properties, and not refinancing with another company.

93. Between approving the refinance and later denying the Plaintiff, the Defendant:

    a. made no indication that the Defendant had any concerns with the Plaintiff's finances,

    b. made no indication to the Plaintiff that had changed its position on the loan;

    c. did not revoke the loan approval; and

    d. informed the Plaintiff that the title defect was the only hurdle to closing.

94. In doing so, the Defendant intended that the Plaintiff rely on the loan approval.

95. The Plaintiff relied on the loan approval and reasonably believed that it still had the opportunity to proceed with the refinance.

96. The Defendant was aware that the Plaintiff relied on the loan approval and continued to believe that it would be proceeding with the refinance.

97. Despite the Plaintiff's reliance, and the Defendants knowledge of the Plaintiff's reliance, the Defendant refuses to continue with the refinance.

98. As a result of that reliance, the Plaintiff faces foreclosure action from the Defendant.

99. Because of these facts, the Defendant is estopped from:

a. Denying the loan to the Plaintiff.

b. Foreclosing on the Plaintiff's property.

WHEREFORE, the Plaintiff requests that the Defendant be estopped from foreclosure proceedings and that the Plaintiff be allowed to:

a. close the refinance with the Defendant; or

b. be afforded the time to make itself current on payments with the Defendant; or

c. be afforded the time necessary to pay off the Defendant though finance with another lender.

AND WHEREFORE the Plaintiff requests damages plus interest, costs, and attorney's fees.

COUNT III
Breach of Implied Covenant of Good Faith and Fair Dealing

100. Plaintiff incorporates by reference paragraphs 1-99 as if set forth herein this count.

101. Implied in every contract in Massachusetts is a covenant between the parties to act in good faith and fair dealing.

102. The Defendant breached the covenant by offering the Plaintiff a loan, failing to indicate that the offer was compromised, and then revoking the offer only days before a scheduled foreclosure.

103. The Defendant breached the covenant by charging the Plaintiff excessive fees and expenses, including attorney fees disguised as various other fees.

104. As a result of these breaches of the implied covenant of good faith and fair dealing, Plaintiff has sustained monetary damages.

WHEREFORE, the Plaintiff requests that the Defendant be estopped from foreclosure proceedings and that the Plaintiff be allowed to:

a. close the refinance with the Defendant; or

b. be afforded the time to make itself current on payments with the Defendant; or

c. be afforded the time necessary to pay off the Defendant though finance with another lender.

AND WHEREFORE the Plaintiff requests damages plus interest, costs, and attorney's fees.

COUNT IV
Violation of M.G.L. c. 93A §11.

105. The Plaintiff realleges and incorporates as if set forth herein counts 1-104 of this Complaint in this count.

106. The Plaintiff is engaged in the business real estate ownership, management, development, and sale.

107. The Defendant is engaged in the business of lending money.

108. The Defendant engaged in unfair and deceptive practices by charging excessive interest and fees.

109. The Defendant engaged in unfair and deceptive practices by denying the Plaintiff the refinance it had offered without prior communication or indication to the Plaintiff and then beginning the foreclosure process against the Plaintiff.

WHEREFORE, the Plaintiff requests that the Defendant be estopped from foreclosure proceedings and that the Plaintiff be allowed to:

a. close the refinance with the Defendant; or

b. be afforded the time to make itself current on payments with the Defendant; or

c. be afforded the time necessary to pay off the Defendant through finance with another lender.

AND WHEREFORE the Plaintiff requests damages plus interest, costs, and attorney's fees.

The Plaintiff demands a jury trial on all counts.

VERIFICATION

I, Michael Kim, Managing Member of Plaintiff Nantasket Management, LLC, have read the allegations contained herein and, under the pains and penalties of perjury, I swear that the above allegations are true and accurate, except those alleged upon information and belief, and as to those, I believe them to be true. Unless otherwise stated, the allegations contained herein are based upon my personal knowledge or upon the business records of Nantasket Management, LLC.

Signed under the pains and penalty, this 30th day of November 2023.

Nantasket Management, LLC

By Michael Kim, Manager

Respectfully Submitted,

The Plaintiff,
By Counsel,

Stephen T. David, Esq. BBO #115070
Law Offices of Stephen T. David, P.C. 601 High Street, Suite 101
Dedham, MA 02026
781-461-1060
stephen@sdavidlaw.com

Dated: December 11, 2023

Eugene J. Kucinski, Esq. BBO#: 707380
Law Offices of Stephen T. David, P.C. 601 High Street, Suite 101
Dedham, MA 02026
Phone: 781-461-1060
eugenekucinski@sdavidlaw.com

Dated : December 11, 2023

Exhibit I

COVID-19 Housing Rights and Resources

Important information about your housing rights and resources during the COVID-19 pandemic

Updated 8/10/21

- On August 3rd, 2021, the United States government extended the eviction moratorium to October 3rd, 2021. The moratorium restricts the ability to evict a tenant for failure to pay rent. This extended moratorium only applies in counties that have a substantial or high rate of COVID transmission. To find out the rate of COVID transmission in your county, go to: https://covid.cdc.gov/covid-data-tracker/ - county-view. Find out more information about the eviction moratorium at: https://cb52b723-1431-4f7c-ac8...
- In addition to the protections of the national eviction moratorium, under our current state laws Massachusetts courts must postpone eviction cases when the tenant has applied for rental assistance and is waiting for a decision on the application. This law only applies to tenants who are facing eviction because they have failed to pay rent. As of now, the law is set to expire on April 1st, 2022. Find out more about COVID-related evictions at: https://evictionlegalhelp.org/.
- If you are behind on rent, mortgage payments, or utilities, we encourage you to apply for financial assistance through RAFT or ERMA. Find more information about these programs and how to apply: https://www.mass.gov/covid-19-...
- If you are having legal issues related to housing or the COVID-19 pandemic, you can contact Community Legal Aid at 855-CLA-LEGAL (855-252-5342) or apply online at https://communitylegal.org/get-help/how-get-help.
- If you have any questions about these resources or your fair housing rights related to the COVID-19 pandemic, please contact the Massachusetts Fair Housing Center by phone at (413) 539-9796 or email us at info@massfairhousing.org.

Exhibit II

INDEPENDENT CONTRACTOR AGREEMENT

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This Independent CONTRACTOR Agreement (this "Agreement") is made effective as of September 21, 2021, by and between Nantasket Management, LLC (the "RECIPIENT"), of 350 W VENICE AVE, #101, Venice, Florida 34285, and _Hybrid Built Home, LLC_ (the "CONTRACTOR"), of __114 Hingham St. Rockland, MA 02370_. In this Agreement, the party who is contracting to receive the services shall be referred to as "RECIPIENT", and the party who will be providing the services shall be referred to as "CONTRACTOR."

1. DESCRIPTION OF SERVICES. Beginning on November 15, 2021, the CONTRACTOR will provide the following services (collectively, the "Services"):

Cost Plus Project Plan:
17% on the first two (2) completed homes
16% on the 3rd, 4th, 5th and 6th completed homes (up to 6 homes total)

- Cost plus program applies to all requirements & third-party interfacing from feasibility to certificate of occupancy.

Feasibility preliminary plan works:
Set deposit per lot $1,500 for total of $9,000. Payable in advance per lot.

2. CONTRACTOR'S RESPONSIBILITIES:

A. The CONTRACTOR shall be solely responsible for the Work under this Agreement. The CONTRACTOR shall supervise and direct the Work and give it the attention necessary for proper supervision and direction.

B. The CONTRACTOR shall use its best efforts to complete the project within **14 weeks AFTER modular set** (modular units Set on to foundation) has been completed unless prevented by, including, but not limited to, unavoidable accident, fire, extreme weather (i.e. snowfall greater than 6"/rain greater than 1"/temperatures above 95F or below 20F), strikes, acts of God, inspection delays including Certificate of Occupancy, Engineering delays, or alterations / change orders requested by RECIPIENTS, which reasonably affect the CONTRACTOR'S ability to conform to this date. Exterior work may be delayed due to winter conditions and/or excessive heat or rain. CONTRACTOR shall not be responsible for delays or nonperformance by transporting carriers

C. The CONTRACTOR shall be responsible for initiating, maintaining, and supervising all safety precautions and programs in connection with the work. It shall take all reasonable precautions for the safety of, and shall provide all reasonable protection to prevent damage, injury, or loss to (1) all employees on the Site and other persons who may be affected thereby, (2) all the Work and all materials and equipment to be incorporated therein, and (3) other property at the site or adjacent thereto.

   The CONTRACTOR shall comply with all applicable laws, ordinances, rules, regulations, and orders of any public authority having jurisdiction for the safety of persons or property or to protect them from damage, injury or loss. All damage or loss to any property caused in whole or in part by the CONTRACTOR, any Sub-contractor, any Sub-contractor, or anyone directly or indirectly employed by any of them, or by anyone for whose acts any of them may be liable, shall be remedied by the CONTRACTOR.

D. Except to the extent electrical wiring is installed by the Modular Company, security alarm systems, and surround sound systems will be installed by RECIPIENT. CONTRACTOR is not responsible for any existing condition not meeting building or municipal codes. CONTRACTOR's reuse of an existing utility, such as water, sewer, gas, or septic systems, throughout the project does not constitute acceptance of the existing condition.

E. The RECIPIENT realizes that the CONTRACTOR is not required to have a representative on site at all times during the performance of the Work. Furthermore, there will be brief periods of inactivity due to Sub-contractor's schedules. The RECIPIENT will not have other CONTRACTORs on site or perform any work on site during the performance of the Work which will interfere with or delay the Work.

3. PAYMENT FOR SERVICES.

No other fees and/or expenses will be paid to the CONTRACTOR unless such fees and/or expenses have been approved in advance by the appropriate executive on behalf of the RECIPIENT in writing. The CONTRACTOR shall be solely responsible for any and all taxes, Social Security contributions or payments, disability insurance, unemployment taxes, and other payroll type taxes applicable to such compensation. To start on the first two (2) homes, Nantasket Management, LLC will wire transfer a deposit of $3,000 ($1,500 per house) to the CONTRACTOR.

A. PAYMENTS STRUCTURE:

The CONTRACTOR will be using its Sub-contractor Agreements with all CONTRACTORs working on the SITE. The CONTRACTOR will use its best efforts to use its third-party sub-contractors for each task. Sub agreements will be negotiated, filled out and presented to the RECIPIENT prior to performing such task. RECIPIENT shall approve such agreements in a timely manner. CONTRACTOR will from time to time utilize its own equipment, and labor in order to keep a schedule, save costs, fill in the gaps (i.e. general conditions work, keeping site clean, safe and tight to weather). CONTRACTOR will notify RECIPIENT and send invoices for such work.

Based upon Application for Payment (a.k.a. invoices) submitted by the CONTRACTOR, the RECIPIENT shall make payments within 3 days so that the CONTRACTOR can keep the project moving in timely manner.

1. Invoice plus 17% on first two homes
2. Invoice plus 16% on remaining 4 homes

The Application for Payment (including the plus percentage) is due in full within Three (3) days of receipt. The making of final payment shall constitute a waiver of all claims by the RECIPIENT, except those arising from any matters covered by the CONTRACTOR'S warranty, or failure of the work to comply with the requirements of the Contract Documents.

RECIPIENT acknowledges that these payments are amounts due to the CONTRACTOR and are wholly exclusive of any funding which the RECIPIENT may obtain through third-party financing. This payment schedule is to be strictly adhered to. Delay in payment will halt all warranty responsibility by the CONTRACTOR.

4. INDEMNIFICATION:

To the fullest extent permitted by law, the CONTRACTOR shall indemnify and hold harmless the RECIPIENT from and against all claims, damages, losses and expenses, including but not limited to reasonable attorneys' fees, arising out of or resulting from the performance of the work, provided that any such claim, damage, loss or expense (1) is attributable to bodily injury, sickness, disease or death, or to injury to or destruction of tangible property (other than the work itself), and (2) is caused in whole or in part by any negligent act or omission of the CONTRACTOR , any Sub-contractor, anyone directly or indirectly employed by any of them or anyone for whose acts any of them may be liable, regardless of whether or not it is caused in part by a party indemnified hereunder. Such obligation shall not be construed to negate, abridge, or otherwise reduce any other right or obligation of indemnity, which would otherwise exist, to any party or person described in this paragraph.

Notwithstanding the aforementioned, to the fullest extent permitted by law, the RECIPIENT shall indemnify and hold harmless the CONTRACTOR from and against all claims, damages, losses and expenses, including but not limited to reasonable attorneys' fees, arising out of or resulting from the performance of the work, provided that any such claim, damage, loss or expense is due to the RECIPIENT failure to temporarily relocate off-site personal property or other materials which could be damaged by water, dust, vibration, or physical contact.

Unless stated in this agreement the CONTRACTOR will not be responsible for existing lawns, landscaping, driveways, walks, patios, trees, shrubs, fencing, or other improvements which interfere with the CONTRACTOR'S performance of the work. The RECIPIENT understands that in the event of an emergency where it is not possible to contact RECIPIENT, the CONTRACTOR may need to perform work outside of its contract if the problem requires immediate attention. In the event that the additional work is not the fault of CONTRACTOR or the Modular Company, the RECIPIENT will pay for all reasonable costs associated with this work.

5. INSURANCE:

The CONTRACTOR shall purchase and maintain such insurance as will protect it from claims under workmen's compensation acts and other employee benefit acts, from claims for damages because of bodily injury, including death, and from claims for damages to property which may arise out of or result from the CONTRACTOR 'S operations under this Contract, whether such operations be by itself or by a Sub-contractor or anyone directly or indirectly employed by any of them.

Proof of all insurance will be forwarded to the RECIPIENT upon execution of this Construction Contract. The limits of CONTRACTOR's casualty and comprehensive general liability insurance policies shall be no less than $1,000,000 per person per occurrence.

The RECIPIENT will obtain a homeowner's insurance policy with additional risk coverage for the construction work to be performed prior to commencement of Work.

6. WARRANTY:

A. When it appears to CONTRACTOR during the course of construction that any work does not conform to the provisions of the Contract Documents, he shall make necessary corrections so that such work will so conform, and in addition will correct any defects caused by faulty materials, equipment or workmanship in work supervised by him or by a Sub-contractor, appearing within one (1) year from the date of substantial completion. CONTRACTOR shall assign all manufacturer warrantees to RECIPIENTS.

B. The CONTRACTOR warrants all materials and labor for a period of one (1) year from the date of occupancy. The RECIPIENT must give written or actual notice to the CONTRACTOR during said one (1) year period of any matter covered by this warranty.

C. The CONTRACTOR warrants and represents that all equipment and materials used in the work and made a part of the structures will be new, of good quality, and free of all defects.

D. This warranty shall not apply to minor defects which are the result of contraction or expansion or other normal and ordinary characteristics of building materials, and which do not affect the appearance of the dwelling or material or the utility thereof.

E. This warranty shall not apply in the case of defects or damage resulting from any neglect or failure on the part of the RECIPIENT to properly maintain such property in such manner as a reasonably prudent person would be expected to do.

F. This warranty does not apply to any flooding due to existing conditions or the building's failure to meet standards pertaining to radon gas.

G. This warranty is not transferable except to a purchaser from the RECIPIENT, and any obligation thereunder shall terminate if the property is sold or shall cease to be occupied by the original RECIPIENTS or its purchaser.

In addition to the foregoing, RECIPIENT is granted the following limited warranty on the modular home:

Modular Home Limited Warranty: Remedies, Disclaimers

i. Except as provided below, all Product that are sold are subject to the following limited warranty: CONTRACTOR on behalf of the Modular Company warrants that for a period of one year from the date of delivery of the Product, the Product (i) will be free from material defects in structural material and workmanship which occur under normal use and (ii) is manufactured in all material respects to the Modular Company's Product specifications. Note: the Modular Company's Products may vary in details of design and construction from descriptions in any literature or from any sample, display or other model inspected by the RECIPIENT. RECIPIENT AGREES THIS LIMITED PRODUCT WARRANTY SHALL AUTOMATICALLY BECOME VOID IF THE PRODUCT IS MOVED FROM THE FIRST FIXED LOCATION WHERE IT IS PLACED AFTER DELIVERY. RECIPIENT FURTHER ACKNOWLEDGES THAT ANY NEGLIGENCE RELATING TO THE PRODUCT AND ANY ALTERATION, ABUSE, OR MISUSE OF THE PRODUCT

AFTER DELIVERY SHALL BE AT THE RECIPIENT'S SOLE RISK AND RESPONSIBILITY, AND RECIPIENT SPECIFICALLY AGREES THAT THE MODULAR FACTORY SHALL NOT BE RESPONSIBLE FOR PERSONAL INJURY OR PROPERTY DAMAGE RESULTING FROM THE FOREGOING AND TO IMDEMNIFY THE MODULAR FACTORY FROM SAME.

ii. The RECIPIENT's exclusive remedy and the limit of the Modular Company's liability for breach of the limited warranty set forth in the paragraph above, shall be, at the Modular Company's option, replacement with non-defective Products, repair of Products (or parts thereof) or credit of the purchase price of the Products. Every claim under this limited warranty shall be deemed waived unless made in writing and received by CONTRACTOR within 30 days after the defect to which each claim relates is discovered, but in no event longer than one year after the date of Product delivery. All claims shall be processed following verification by the Modular Company of the claimed defects in accordance with procedures established by the Modular Company.

iii. Except for the express limited warranty set forth above, THE MODULAR COMPANY DISCLAIMS ALL OTHER REPRESENTATIONS AND WARRANTIES OF ANY KIND, EXPRESS OR IMPLIED, IN FACT, IN LAW OR IN EQUITY, INCLUDING WITHOUT LIMITATION, THE IMPLIED WARRANTY OF MERCHANTABILITY AND THE IMPLIED WARRANTY OF FITNESS FOR A PARTICULAR PURPOSE RELATING TO THE PRODUCTS SOLD BY THE MODULAR COMPANY, IMPLIED WARRANTIES OF SUITABILITY FOR USE, HABITABILITY OR OTHERWISE. The Modular Company shall not be liable for any consequential or special damages, including lost profits and exemplary damages (whether personal injury or property damage) based on negligence, breach of warranty, strict liability, or any other theory of law, or in equity, for breach of its limited warranty above or for failure to perform its supply obligations. Additionally, consequential, and special damages shall not be recoverable by the RECIPIENT even if the repair, replacement or credit remedy for the Modular Company's breach of its limited warranty fails of its essential purpose or for any other reason.

7. TERM/TERMINATION.

This Agreement may be terminated by either party upon 30 days' written notice to the other party.

A regular, ongoing relationship of indefinite term is not contemplated. The RECIPIENT has no right to assign services to the CONTRACTOR other than as contemplated by this Agreement. However, the parties may mutually agree that the CONTRACTOR shall perform other services for the RECIPIENT, pursuant to the terms of this Agreement.

8. RELATIONSHIP OF PARTIES. It is understood by the parties that the CONTRACTOR is an independent CONTRACTOR with respect to the RECIPIENT, and not an employee of the RECIPIENT. The RECIPIENT will not provide fringe benefits, including health insurance benefits, paid vacation, or any other employee benefit, for the benefit of the CONTRACTOR.

It is contemplated that the relationship between the CONTRACTOR and the RECIPIENT shall be a non-exclusive one. The CONTRACTOR also performs services for other organizations and/or individuals. The RECIPIENT has no right to further inquire into the CONTRACTOR's other activities.

9. RECIPIENT'S CONTROL. The RECIPIENT has no right or power to control or otherwise interfere with the CONTRACTOR's mode of effecting performance under this Agreement. The RECIPIENT 's only concern is the result of the CONTRACTOR's work, and not the means of accomplishing it. Except in extraordinary circumstances and when necessary, the CONTRACTOR shall perform the Services without direct supervision by the RECIPIENT.

10. PROFESSIONAL CAPACITY. The CONTRACTOR is a professional who uses its own professional and business methods to perform services. The CONTRACTOR has not and will not receive training from the RECIPIENT regarding how to perform the Services.

11. PERSONAL SERVICES NOT REQUIRED. The CONTRACTOR is not required to render the Services personally and may employ others to perform the Services on behalf of the RECIPIENT without the RECIPIENT 's knowledge or consent. If the CONTRACTOR has assistants, it is the CONTRACTOR's responsibility to hire them and to provide materials for them.

12. NO LOCATION ON PREMISES. The CONTRACTOR has no desk or other equipment either located at or furnished by the RECIPIENT. Except to the extent that the CONTRACTOR works in a territory as defined by the RECIPIENT, its services are not integrated into the mainstream of the RECIPIENT 's business.

13. NO SET WORK HOURS. The CONTRACTOR has no set hours of work. There is no requirement that the CONTRACTOR work full time or otherwise account for work hours.

14. EXPENSES PAID BY CONTRACTOR. The CONTRACTOR's business and travel expenses are to be paid by the CONTRACTOR and not by the RECIPIENT.

15. CONFIDENTIALITY. CONTRACTOR may have had access to proprietary, private and/or otherwise confidential information ("Confidential Information") of the RECIPIENT. Confidential Information shall mean all non-public information which constitutes, relates or refers to the operation of the business of the RECIPIENT, including without limitation, all financial, investment, operational, personnel, sales, marketing, managerial and statistical information of the RECIPIENT, and any and all trade secrets, customer lists, or pricing information of the RECIPIENT. The nature of the information and the manner of disclosure are such that a reasonable person would understand it to be confidential. The CONTRACTOR will not at any time or in any manner, either directly or indirectly, use for the personal benefit of the CONTRACTOR, or divulge, disclose, or communicate in any manner any Confidential Information. The CONTRACTOR will protect such information and treat the Confidential Information as strictly confidential. This provision shall continue to be effective after the termination of this Agreement. Upon termination of this Agreement, the CONTRACTOR will return to the RECIPIENT all Confidential Information, whether physical or electronic, and other items that were used, created, or controlled by the CONTRACTOR during the term of this Agreement.

This Agreement is in compliance with the Defend Trade Secrets Act and provides civil or criminal immunity to any individual for the disclosure of trade secrets: (i) made in confidence to a federal, state, or local government official, or to an attorney when the disclosure is to report suspected violations of the law; or (ii) in a complaint or other document filed in a lawsuit if made under seal.

16. INJURIES. The CONTRACTOR acknowledges the CONTRACTOR's obligation to obtain appropriate insurance coverage for the benefit of the CONTRACTOR (and the CONTRACTOR's employees, if any). The CONTRACTOR waives any rights to recovery from the RECIPIENT for any injuries that the CONTRACTOR (and/or CONTRACTOR's employees) may sustain while performing services under this Agreement and that are a result of the negligence of the CONTRACTOR or the CONTRACTOR's employees. CONTRACTOR will provide the RECIPIENT with a certificate naming the RECIPIENT as an additional insured party.

17. NO RIGHT TO ACT AS AGENT. An "employer-employee" or "principal-agent" relationship is not created merely because (1) the RECIPIENT has or retains the right to supervise or inspect the work as it progresses in order to ensure compliance with the terms of the contract or (2) the RECIPIENT has or retains the right to stop work done improperly. The CONTRACTOR has no right to act as an agent for the RECIPIENT and has an obligation to notify any involved parties that it is not an agent of the RECIPIENT.

18. ENTIRE AGREEMENT. This Agreement constitutes the entire contract between the parties. All terms and conditions contained in any other writings previously executed by the parties regarding the matters contemplated herein shall be deemed to be merged herein and superseded hereby. No modification of this Agreement shall be deemed effective unless in writing and signed by the parties hereto.

19. WAIVER OF BREACH. The waiver by the RECIPIENT of a breach of any provision of this Agreement by CONTRACTOR shall not operate or be construed as a waiver of any subsequent breach by CONTRACTOR, unless CONTRACTOR unreasonably files a mechanics lien on the RECIPIENT's properties.

20. SEVERABILITY. If any provision of this Agreement shall be held to be invalid or unenforceable for any reason, the remaining provisions shall continue to be valid and enforceable. If a court finds that any provision of this Agreement is invalid or unenforceable, but that by limiting such provision it would become valid and enforceable, then such provision shall be deemed to be written, construed, and enforced as so limited.

21. APPLICABLE LAW. This Agreement shall be governed by the laws of the Commonwealth of Massachusetts.

22. SIGNATORIES. This Agreement shall be signed by MICHAEL KIM, Manager on behalf of Nantasket Management, LLC and by Mark Giarrusso, Manager on behalf of Hybrid Built Home, LLC. This Agreement is effective as of the date first above written.

RECIPIENT:
Nantasket Management, LLC

By: ____________________ Date: 11/22/21

MICHAEL KIM
Manager

CONTRACTOR:
Hybrid Built Home, LLC

By: mark giarrusso Date: 11-22-21

Mark Giarrusso
Manager

Exhibit III

DocuSign Envelope ID: 8FEA556F-3F4B-4AFB-BD62-94594DF8E709

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mortgage capital

Conditional Terms Sheet

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094284

RE: The real property located at: 1161 Nantasket Avenue , Hull, MA 02045

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $330,000
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
Deal Summary:	VCC Underwriting Fee of $1,995 to be waived.

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

DocuSigned by:
Michael Kim
0FAE90DC2689423...
01/31/2022 | 10:37 AM PST

By: Michael Kim

It is further understood that the execution of this document by Michael Kim is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.

velocity mortgage capital

Credit Authorization Form

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094284

RE: The real property located at: 1161 Nantasket Avenue , Hull, MA 02045

I/We hereby authorize the release of any and all information to Velocity Mortgage Capital (the 'Lender') for the purpose of underwriting our credit transaction. I/We authorize the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: 067-78-[redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave., Venice, FL 34285

Signature: DocuSigned by: Michael Kim 0FAE80DC2699423...

Date: 01/31/2022 | 10:37 AM PST

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Velocity Mortgage Capital
30699 Russell Ranch Rd, Ste 295
Westlake Village, CA, 91362

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580.

DISCLOSURE STATEMENT AND ACKNOWLEDGEMENT FOR BUSINESS PURPOSE LOANS

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094284

Lender: Velocity Mortgage Capital

You have applied, or expressed an interest in applying, for a business-purpose mortgage loan with the ("Lender"). This Disclosure Statement and Acknowledgement ("Disclosure") provides important information about business-purpose loans and contains an acknowledgement regarding the purpose of the loan and the use of loan proceeds. **Please do not sign this Disclosure until you have carefully read it and understand its content.**

Business Purpose Disclosure

You have applied, or expressed an interest in applying, for a mortgage loan that will not be used for your personal, family, or household purposes. This makes this loan a business-purpose loan. The purpose of this Disclosure is to inform you that by obtaining a business-purpose loan, you are foregoing certain protections that may be available for loans made primarily for personal, family, or household purposes.

Because the loan will be made exclusively for business purposes, certain federal, state, and/or local laws applicable to consumer purpose loans will not be applicable to this loan. Among federal laws that are not applicable to a business loan are the Truth in Lending Act (15 U.S.C. § 1601 et seq.), the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), the Fair Debt Collection Practices Act (15 U.S.C. § 1692 et seq.), and the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.). Under these laws, the rights you are foregoing may include, among others, the following:

- For most consumer credit transactions secured by real property, the right to receive certain federally-mandated disclosures describing the fees and costs of a mortgage loan. This includes the official Loan Estimate (or a Good Faith Estimate, as applicable) showing a good faith disclosure of fees and charges for the mortgage loan that mortgage lenders generally must provide to consumers within three (3) business days of application. These disclosures identify fees and charges associated with the loan in a uniform way to help borrowers shop around for a loan from different lenders.

- For certain loans where the lender takes a security interest in a consumer's principal dwelling, the right to cancel the transaction within a limited timeframe (generally, until the midnight of the third business day after loan consummation or delivery of certain required disclosures).

- For most types of consumer credit transactions secured by a dwelling, the requirement that the lender may not originate a covered transaction without making a reasonable and good faith determination that the borrower has a reasonable ability to repay the loan. For loans covered by this requirement, lenders must follow certain minimum standards to verify the borrower's repayment ability or offer certain types of loans that limit the amount of fees imposed on the borrower and prohibit certain risky features and are therefore presumed to satisfy the repayment ability.

- For loans that meet the definition of a higher-priced mortgage loan under the Truth in Lending Act and its implementing Regulation Z, the special consumer protections, including the requirement to maintain an escrow account for property taxes and hazard insurance premiums for no less than five (5) years after loan consummation, to obtain an appraisal performed by a certified or licensed appraiser, and to obtain two written appraisals for some loans where the property was recently acquired by its seller.

- For loans that are considered high-cost mortgage loans under the Truth in Lending Act and Regulation Z, certain special consumer protections, including, without limitation, a prohibition on prepayment penalties, a limitation on balloon payment features, and a requirement to obtain counseling on the advisability of the mortgage from a HUD-approved counselor.

- For closed-end consumer loans secured by a dwelling, certain restrictions on compensation that the loan originator may receive in connection with the loan, and a prohibition on directing or "steering" a consumer to a mortgage loan that is not in the consumer's interest in order to increase the loan originator's compensation.

- Certain disclosures and protections that may apply during the term of the loan. This may include, for example, procedures that mortgage servicers must follow in the event the loan is delinquent and the borrower applies for loss mitigation.

- Certain safeguards under the Fair Debt Collections Act established legal protection from abusive debt collection practices in the collection of consumer debts and to provide consumers with an avenue for disputing and obtaining validation of debt information in order to ensure the information's accuracy.

- Protections under the Gramm-Leach-Bliley Act (GLBA) governing the treatment of nonpublic personal information about consumers, which prohibits financial institutions from disclosing non-public personal information about a consumer to nonaffiliated third parties, unless (i) the institution satisfies various notice and opt-out requirements, and (ii) the consumer has not elected to opt out of the disclosure. GLBA also requires financial institutions to provide notice of its privacy policies and practices to its customers.

Note: This is not intended as a complete list of protections that are unavailable for business-purpose loans.

Borrower/Guarantor Acknowledgement

By signing this Disclosure, you acknowledge that, since the loan is for a business purpose, the loan will not be subject to certain federal, state and/or local laws and consumer protections, including, but not limited to, the consumer protections and safeguards generally described or referenced above.

If you obtain this loan, you will be required to make representations in the loan documents (e.g., the note, loan agreement, security instrument) that the loan is a commercial obligation and does not represent a loan for personal, family or household purposes.

Important: **Under the terms of the loan, you will be in default if you or any person or entity acting at your direction or with your knowledge or consent give materially false, misleading, or inaccurate information or statements to Lender (or fail to provide Lender with material information) regarding the purpose of the loan. Material representations include, but are not limited to, representations about your principal residence or the intended use of loan proceeds.**

If you are deemed to be in default, Lender at its option may accelerate the loan, require immediate payment in full of all sums due under the loan, and proceed with foreclosure and any other remedies permitted by applicable law.

DocuSigned by:
Michael Kim
0FAE90DC2698423...

Michael Kim

01/31/2022 | 10:37 AM PST
Date

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Conditional Terms Sheet

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date:	January 28, 2022
Applicant:	Michael Kim
Loan #:	6723093619

RE: The real property located at: 1157 Nantasket Avenue , Hull, MA 02045-1233

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $337,500
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
Deal Summary:	

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

DocuSigned by:
Michael Kim
0FAE90DC2699423...
01/28/2022 | 9:52 AM PST

By: Michael Kim

It is further understood that the execution of this document by Michael Kim is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.

DocuSign Envelope ID: BEB71555-C197-466D-8C9F-7695F61067D6

velocity mortgage capital

Credit Authorization Form

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date: January 28, 2022
Applicant: Michael Kim
Loan #: 6723093619

RE: The real property located at: 1157 Nantasket Avenue , Hull, MA 02045-1233

I/We hereby authorize the release of any and all information to Velocity Mortgage Capital (the 'Lender') for the purpose of underwriting our credit transaction. I/We authorize the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: [redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave., Venice, FL 34285

Signature: DocuSigned by: Michael Kim 0FAE80DC2698423...

Date: 01/28/2022 | 9:52 AM PST

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Velocity Mortgage Capital
30699 Russell Ranch Rd, Ste 295
Westlake Village, CA, 91362

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580.

DISCLOSURE STATEMENT AND ACKNOWLEDGEMENT FOR BUSINESS PURPOSE LOANS

Date: January 28, 2022
Applicant: Michael Kim
Loan #: 6723093619

Lender: Velocity Mortgage Capital

You have applied, or expressed an interest in applying, for a business-purpose mortgage loan with the ("Lender"). This Disclosure Statement and Acknowledgement ("Disclosure") provides important information about business-purpose loans and contains an acknowledgement regarding the purpose of the loan and the use of loan proceeds. **Please do not sign this Disclosure until you have carefully read it and understand its content.**

Business Purpose Disclosure

You have applied, or expressed an interest in applying, for a mortgage loan that will not be used for your personal, family, or household purposes. This makes this loan a business-purpose loan. The purpose of this Disclosure is to inform you that by obtaining a business-purpose loan, you are foregoing certain protections that may be available for loans made primarily for personal, family, or household purposes.

Because the loan will be made exclusively for business purposes, certain federal, state, and/or local laws applicable to consumer purpose loans will not be applicable to this loan. Among federal laws that are not applicable to a business loan are the Truth in Lending Act (15 U.S.C. § 1601 et seq.), the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), the Fair Debt Collection Practices Act (15 U.S.C. § 1692 et seq.), and the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.). Under these laws, the rights you are foregoing may include, among others, the following:

- For most consumer credit transactions secured by real property, the right to receive certain federally-mandated disclosures describing the fees and costs of a mortgage loan. This includes the official Loan Estimate (or a Good Faith Estimate, as applicable) showing a good faith disclosure of fees and charges for the mortgage loan that mortgage lenders generally must provide to consumers within three (3) business days of application. These disclosures identify fees and charges associated with the loan in a uniform way to help borrowers shop around for a loan from different lenders.

- For certain loans where the lender takes a security interest in a consumer's principal dwelling, the right to cancel the transaction within a limited timeframe (generally, until the midnight of the third business day after loan consummation or delivery of certain required disclosures).

- For most types of consumer credit transactions secured by a dwelling, the requirement that the lender may not originate a covered transaction without making a reasonable and good faith determination that the borrower has a reasonable ability to repay the loan. For loans covered by this requirement, lenders must follow certain minimum standards to verify the borrower's repayment ability or offer certain types of loans that limit the amount of fees imposed on the borrower and prohibit certain risky features and are therefore presumed to satisfy the repayment ability.

- For loans that meet the definition of a higher-priced mortgage loan under the Truth in Lending Act and its implementing Regulation Z, the special consumer protections, including the requirement to maintain an escrow account for property taxes and hazard insurance premiums for no less than five (5) years after loan consummation, to obtain an appraisal performed by a certified or licensed appraiser, and to obtain two written appraisals for some loans where the property was recently acquired by its seller.

- For loans that are considered high-cost mortgage loans under the Truth in Lending Act and Regulation Z, certain special consumer protections, including, without limitation, a prohibition on prepayment penalties, a limitation on balloon payment features, and a requirement to obtain counseling on the advisability of the mortgage from a HUD-approved counselor.

- For closed-end consumer loans secured by a dwelling, certain restrictions on compensation that the loan originator may receive in connection with the loan, and a prohibition on directing or "steering" a consumer to a mortgage loan that is not in the consumer's interest in order to increase the loan originator's compensation.

- Certain disclosures and protections that may apply during the term of the loan. This may include, for example, procedures that mortgage servicers must follow in the event the loan is delinquent and the borrower applies for loss mitigation.

- Certain safeguards under the Fair Debt Collections Act established legal protection from abusive debt collection practices in the collection of consumer debts and to provide consumers with an avenue for disputing and obtaining validation of debt information in order to ensure the information's accuracy.

- Protections under the Gramm-Leach-Bliley Act (GLBA) governing the treatment of nonpublic personal information about consumers, which prohibits financial institutions from disclosing non-public personal information about a consumer to nonaffiliated third parties, unless (i) the institution satisfies various notice and opt-out requirements, and (ii) the consumer has not elected to opt out of the disclosure. GLBA also requires financial institutions to provide notice of its privacy policies and practices to its customers.

Note: This is not intended as a complete list of protections that are unavailable for business-purpose loans.

Borrower/Guarantor Acknowledgement

By signing this Disclosure, you acknowledge that, since the loan is for a business purpose, the loan will not be subject to certain federal, state and/or local laws and consumer protections, including, but not limited to, the consumer protections and safeguards generally described or referenced above.

If you obtain this loan, you will be required to make representations in the loan documents (e.g., the note, loan agreement, security instrument) that the loan is a commercial obligation and does not represent a loan for personal, family or household purposes.

Important: **Under the terms of the loan, you will be in default if you or any person or entity acting at your direction or with your knowledge or consent give materially false, misleading, or inaccurate information or statements to Lender (or fail to provide Lender with material information) regarding the purpose of the loan. Material representations include, but are not limited to, representations about your principal residence or the intended use of loan proceeds.**

If you are deemed to be in default, Lender at its option may accelerate the loan, require immediate payment in full of all sums due under the loan, and proceed with foreclosure and any other remedies permitted by applicable law.

DocuSigned by:
Michael Kim
0FAE90DC2699423...

Michael Kim

01/28/2022 | 9:52 AM PST

Date

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Conditional Terms Sheet

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094291

RE: The real property located at: 1155 Nantasket Avenue , Hull, MA 02045-1233

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $330,000
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
Deal Summary:	VCC Underwriting Fee of $1,995 to be waived.

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

DocuSigned by:
Michael Kim
0FAE90DC2693423...
01/31/2022 | 10:44 AM PST

By: Michael Kim

It is further understood that the execution of this document by Michael Kim is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.

velocity mortgage capital

Credit Authorization Form

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094291

RE: The real property located at: 1155 Nantasket Avenue , Hull, MA 02045-1233

I/We hereby authorize the release of any and all information to Velocity Mortgage Capital (the 'Lender') for the purpose of underwriting our credit transaction. I/We authorize the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: [redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave., Venice, FL 34285

Signature: DocuSigned by: Michael Kim 0FAE90DC2698423...

Date: 01/31/2022 | 10:44 AM PST

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Velocity Mortgage Capital
30699 Russell Ranch Rd, Ste 295
Westlake Village, CA, 91362

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DISCLOSURE STATEMENT AND ACKNOWLEDGEMENT FOR BUSINESS PURPOSE LOANS

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094291

Lender: Velocity Mortgage Capital

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Note: This is not intended as a complete list of protections that are unavailable for business-purpose loans.

Borrower/Guarantor Acknowledgement

By signing this Disclosure, you acknowledge that, since the loan is for a business purpose, the loan will not be subject to certain federal, state and/or local laws and consumer protections, including, but not limited to, the consumer protections and safeguards generally described or referenced above.

If you obtain this loan, you will be required to make representations in the loan documents (e.g., the note, loan agreement, security instrument) that the loan is a commercial obligation and does not represent a loan for personal, family or household purposes.

Important: **Under the terms of the loan, you will be in default if you or any person or entity acting at your direction or with your knowledge or consent give materially false, misleading, or inaccurate information or statements to Lender (or fail to provide Lender with material information) regarding the purpose of the loan. Material representations include, but are not limited to, representations about your principal residence or the intended use of loan proceeds.**

If you are deemed to be in default, Lender at its option may accelerate the loan, require immediate payment in full of all sums due under the loan, and proceed with foreclosure and any other remedies permitted by applicable law.

DocuSigned by:
Michael Kim
0FAE90DC2689423...

Michael Kim

01/31/2022 | 10:44 AM PST
Date

DocuSign Envelope ID: 91570A49-57BA-45D1-9D65-695E32ACDD02

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mortgage capital

Conditional Terms Sheet

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094286

RE: The real property located at: 1165 Nantasket Avenue , Hull, MA 02045

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $330,000
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
Deal Summary:	VCC Underwriting Fee of $1,995 to be waived.

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

DocuSigned by:
Michael Kim
0FAE90DC2699423...
01/31/2022 | 10:38 AM PST

By: Michael Kim

It is further understood that the execution of this document by Michael Kim is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.

velocity mortgage capital

Credit Authorization Form

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Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094286

RE: The real property located at: 1165 Nantasket Avenue , Hull, MA 02045

I/We hereby authorize the release of any and all information to Velocity Mortgage Capital (the 'Lender') for the purpose of underwriting our credit transaction. I/We authorize the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: [redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave., Venice, FL 34285

Signature: DocuSigned by: Michael Kim 0FAE90DC2698423...

Date: 01/31/2022 | 10:38 AM PST

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Velocity Mortgage Capital
30699 Russell Ranch Rd, Ste 295
Westlake Village, CA, 91362

within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Notice: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission 600 Pennsylvania Avenue, NW Washington, DC 20580.

DISCLOSURE STATEMENT AND ACKNOWLEDGEMENT FOR BUSINESS PURPOSE LOANS

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094286
Lender:	Velocity Mortgage Capital

You have applied, or expressed an interest in applying, for a business-purpose mortgage loan with the ("Lender"). This Disclosure Statement and Acknowledgement ("Disclosure") provides important information about business-purpose loans and contains an acknowledgement regarding the purpose of the loan and the use of loan proceeds. **Please do not sign this Disclosure until you have carefully read it and understand its content.**

Business Purpose Disclosure

You have applied, or expressed an interest in applying, for a mortgage loan that will not be used for your personal, family, or household purposes. This makes this loan a business-purpose loan. The purpose of this Disclosure is to inform you that by obtaining a business-purpose loan, you are foregoing certain protections that may be available for loans made primarily for personal, family, or household purposes.

Because the loan will be made exclusively for business purposes, certain federal, state, and/or local laws applicable to consumer purpose loans will not be applicable to this loan. Among federal laws that are not applicable to a business loan are the Truth in Lending Act (15 U.S.C. § 1601 et seq.), the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 et seq.), the Fair Debt Collection Practices Act (15 U.S.C. § 1692 et seq.), and the Gramm-Leach-Bliley Act (15 U.S.C. § 6801 et seq.). Under these laws, the rights you are foregoing may include, among others, the following:

- For most consumer credit transactions secured by real property, the right to receive certain federally-mandated disclosures describing the fees and costs of a mortgage loan. This includes the official Loan Estimate (or a Good Faith Estimate, as applicable) showing a good faith disclosure of fees and charges for the mortgage loan that mortgage lenders generally must provide to consumers within three (3) business days of application. These disclosures identify fees and charges associated with the loan in a uniform way to help borrowers shop around for a loan from different lenders.

- For certain loans where the lender takes a security interest in a consumer's principal dwelling, the right to cancel the transaction within a limited timeframe (generally, until the midnight of the third business day after loan consummation or delivery of certain required disclosures).

- For most types of consumer credit transactions secured by a dwelling, the requirement that the lender may not originate a covered transaction without making a reasonable and good faith determination that the borrower has a reasonable ability to repay the loan. For loans covered by this requirement, lenders must follow certain minimum standards to verify the borrower's repayment ability or offer certain types of loans that limit the amount of fees imposed on the borrower and prohibit certain risky features and are therefore presumed to satisfy the repayment ability.

- For loans that meet the definition of a higher-priced mortgage loan under the Truth in Lending Act and its implementing Regulation Z, the special consumer protections, including the requirement to maintain an escrow account for property taxes and hazard insurance premiums for no less than five (5) years after loan consummation, to obtain an appraisal performed by a certified or licensed appraiser, and to obtain two written appraisals for some loans where the property was recently acquired by its seller.

- For loans that are considered high-cost mortgage loans under the Truth in Lending Act and Regulation Z, certain special consumer protections, including, without limitation, a prohibition on prepayment penalties, a limitation on balloon payment features, and a requirement to obtain counseling on the advisability of the mortgage from a HUD-approved counselor.

- For closed-end consumer loans secured by a dwelling, certain restrictions on compensation that the loan originator may receive in connection with the loan, and a prohibition on directing or "steering" a consumer to a mortgage loan that is not in the consumer's interest in order to increase the loan originator's compensation.

- Certain disclosures and protections that may apply during the term of the loan. This may include, for example, procedures that mortgage servicers must follow in the event the loan is delinquent and the borrower applies for loss mitigation.

- Certain safeguards under the Fair Debt Collections Act established legal protection from abusive debt collection practices in the collection of consumer debts and to provide consumers with an avenue for disputing and obtaining validation of debt information in order to ensure the information's accuracy.

- Protections under the Gramm-Leach-Bliley Act (GLBA) governing the treatment of nonpublic personal information about consumers, which prohibits financial institutions from disclosing non-public personal information about a consumer to nonaffiliated third parties, unless (i) the institution satisfies various notice and opt-out requirements, and (ii) the consumer has not elected to opt out of the disclosure. GLBA also requires financial institutions to provide notice of its privacy policies and practices to its customers.

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Borrower/Guarantor Acknowledgement

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Important: **Under the terms of the loan, you will be in default if you or any person or entity acting at your direction or with your knowledge or consent give materially false, misleading, or inaccurate information or statements to Lender (or fail to provide Lender with material information) regarding the purpose of the loan. Material representations include, but are not limited to, representations about your principal residence or the intended use of loan proceeds.**

If you are deemed to be in default, Lender at its option may accelerate the loan, require immediate payment in full of all sums due under the loan, and proceed with foreclosure and any other remedies permitted by applicable law.

DocuSigned by:
Michael Kim
0FAE80DC2689423...

Michael Kim

01/31/2022 | 10:38 AM PST
Date

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Conditional Terms Sheet

Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date:	January 31, 2022
Applicant:	Michael Kim
Loan #:	6723094287

RE: The real property located at: 1167 Nantasket Avenue , Hull, MA 02045

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $330,000
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
Deal Summary:	VCC Underwriting Fee of $1,995 to be waived.

These loan terms are subject to Velocity Mortgage Capital's underwriting, appraisal review, and quality control standards. A personal guarantee is required. Velocity Mortgage Capital impounds for taxes and insurance. We pride ourselves on exceptional customer service and look forward to a mutually beneficial relationship.

DocuSigned by:
Michael Kim
0FAE803C2683423...
01/31/2022 | 10:39 AM PST

By: Michael Kim

It is further understood that the execution of this document by Michael Kim is a request to Velocity Mortgage Capital to commence its loan underwriting process. The decision to approve your loan application can only be made by Velocity Mortgage Capital's credit department upon completion of our internal underwriting process. The above mentioned loan terms do not represent a promise to lend. To the extent of any inconsistency or conflict between the loan terms set forth in the final documents and this letter, the loan documents shall supersede this letter and shall be binding. Final rate is not approved until final loan documents have been drawn. This letter supersedes any and all prior or contemporaneous discussions, representation, offers or statements, whether written or oral made by Velocity Mortgage Capital and is governed by the laws of the State of California.

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Credit Authorization Form

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Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094287

RE: The real property located at: 1167 Nantasket Avenue , Hull, MA 02045

I/We hereby authorize the release of any and all information to Velocity Mortgage Capital (the 'Lender') for the purpose of underwriting our credit transaction. I/We authorize the Lender to release any such information to any entity deemed necessary for any purpose related to our credit transaction.

Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: [redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave., Venice, FL 34285

Signature: DocuSigned by: Michael Kim CFAE90DC2699423...

Date: 01/31/2022 | 10:39 AM PST

If your application for business credit is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact:

Velocity Mortgage Capital
30699 Russell Ranch Rd, Ste 295
Westlake Village, CA, 91362

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DISCLOSURE STATEMENT AND ACKNOWLEDGEMENT FOR BUSINESS PURPOSE LOANS

Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094287

Lender: Velocity Mortgage Capital

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DocuSigned by:
Michael Kim
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Michael Kim

01/31/2022 | 10:39 AM PST

Date

Conditional Terms Sheet

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Since 2004, thousands of clients have chosen VMC as a trusted source for their financing needs

Date: January 31, 2022
Applicant: Michael Kim
Loan #: 6723094289

RE: The real property located at: 1153 Nantasket Avenue , Hull, MA 02045-1233

With respect to the above mentioned loan request, we are pleased to inform you that we have accepted your application and have conditionally approved your loan subject to the following terms:

Loan Request:	A new first lien in the amount of $330,000
Property Type:	Single Family Residence
Term:	360 Month Term & Amortization
Fixed Rate Period:	30 years
Interest Rate:	6.990%
Prepayment Penalty:	None
Rate Buydown:	None
Prepay Buydown:	None
Loan Costs:	$1,995 Underwriting Fee paid at closing
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Michael Kim
0FAE90DC2688423...
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By: Michael Kim

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velocity mortgage capital

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Loan #: 6723094289

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Name: Michael Kim

Date of Birth: [redacted]

Social Security Number: [redacted]
(please provide your SSN)

Current Residence: 350 W. Venice Ave. 101, Venice, FL 34285

Signature: DocuSigned by: Michael Kim 0FAE80DC2899423...

Date: 01/31/2022 | 10:39 AM PST

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DocuSigned by:
Michael Kim
0FAE80DC2699423...

Michael Kim

01/31/2022 | 10:39 AM PST
Date

Exhibit IV

THE INVESTOR'S SOURCE LLC
PRIVATE FUNDING SOLUTIONS

Investor's Source LLC Conditional Pre-Approval
Terms & Conditions

Date: **June 14, 2022**

Proposed Preliminary Loan Terms*

Borrower/Entity:	**Nantasket Management, LLC**
Personal Guarantors:	**Michael Kim**
Property Address:	**1161 Nantasket Ave Hull MA 02025**
Additional Collateral:	**None**
Projected Prop Value:	**$1,210,000 As Improved Value**
Approx. Loan Amount:	**$730,000**
Closing Date:	**July 8, 2022**
Loan Position:	**First Deed of Trust**
Interest Rate:	**10% *See addendum**
Origination Pts:	**2.5%**
Loan Term (mos.):	**6**
Extension Period (mos.):	**3**
Extension Cost (monthly)	**$2431*See addendum**
Rehab Admin Fee	**$500 *See addendum**
Escrowed Construct/Rehab:	**$384,000 (Paid out as work is completed)**
Escrowed Payments ($):	**$36,499.98 (6 Months)**
Approx. Cash Req. to Close:	**$67,564**
Plus: Req. Start Rehab Funds:	**$0**
Monthly Payments	**Interest-Only**
Monthly Payment Amt.	**$6,083.33**
Prepay Penalty	None
Origination Deposit	**$375**
Partial Release Amt.	**N/A**
Loan Default Fee	$10,000 (with a 20-day right to cure)

*These are preliminary terms only and are subject to change once a formal valuation - Broker Price Opinion - is completed. These terms are good for 15 days.

118 E 29th Street Suite H Loveland, CO 80538
970-635-2397 www.theinvestorssource.com

The following conditions will be required for full pre-approval after this terms sheet is signed:

1. Budget, Sufficiency, & Project Info Form filled out completely – attached (Please make sure to fill out the costs paid to date in column C plus the project information on the right side of the form) *Modular cost sheet has been received but please provide other costs*
2. A Broker Price Opinion (BPO) report which we will order
3. Zoom call with Investor's Source to review budget and plan for the property, as well as how draws will be coordinated, and any other misc. items needed to be covered.
4. Our confirmation from the permitting municipality that the building permit application has been received and approved or is close to approval.

For final loan approval we will need the following. **These are due to us 7 days prior to closing so please get them to us as soon as possible or your closing may be delayed or cancelled:**

1. All Required Documentation (Will be sent after BPO or Appraisal is ordered)
2. Property Insurance (please have your insurance agent contact us asap for the mortgagee clause). Builders Risk & Liability coverage must be bound prior to closing. It is acknowledged that coverage may take weeks to bind so the Borrower agrees to begin the process immediately.
3. Additional conditions that may arise during the loan process

Addendum:

- The interest rate is dependent on the Loan To Value (LTV) per the accepted Broker Price Opinion and will be as follows:
  - Up to 60%LTV – 10%
  - Up to 65%LTV – 10.25%
  - Up to 70%LTV – 10.5%
- The Rehab Admin fee will be 1% of the budget, excluding the cost of the modular home, minimum $500
- The extension fee in month 7 only (1st extension month) will be waived provided the property is 100% complete and under contract to be sold in month 7 with earnest money down. If, for any reason, that contract falls through, the extension fee for month 7 will be immediately due and payable.
- Provided all terms of the Promissory Note & Mortgage are executed as agreed upon by both parties, the Lender agrees that the interest rate on subsequent Nantasket Ave. loans shall be decreased by .5%. All other terms shall remain the same unless agreed upon by both parties.

Acceptance of Preliminary Loan Terms & BPO Authorization

I hereby accept the above preliminary terms and conditions and authorize the ordering of the BPO by The Investor's Source LLC at a cost of $500 payable directly to the broker to The Investor's Source.

Additionally, I agree to pay The Investor's Source LLC a due diligence fee/loan origination deposit of $375 refundable only if The Investor's Source LLC fails to secure funds to fund the loan at or near the agree-upon closing date or if the appraised value shows the loan to be unprofitable. This due diligence fee/origination deposit shall not be refunded if the loan is not approved.

I understand that the signing of this terms sheet and making the deposit will reserve the funds that will be used for my loan and allow The Investor's Source to continue processing my loan application. Without the deposit, precedence may be given to another loan in which the deposit has been received.

Within 24 hours of signing this terms sheet, I agree to send a check or Zelle payment in the amount of $375 payable to The Investor's Source at 118 E 29th Street Suite H Loveland, CO 80538 to cover the cost of the Origination Deposit. ***Received*** You may also Zelle the Origination Deposit to Chase Bank dave@theinvestorssource.com 970-635-2397.

NANTASKET MANAGEMENT, LLC
a Massachusetts Limited Liability Company

DocuSigned by:
Michael Kim
0FAE90DC2699423...
Michael Kim, Manager

6/16/2022
Date

THE INVESTOR'S SOURCE
a Colorado Limited Liability Company

DocuSigned by:
Jacob Grenemeier
D79881F11293446...
Jacob Grenemeier, Sr. Loan Manager,

6/16/2022
Date

Exhibit V

RELEASE OF ATTACHMENT

I, Benjamin Jiang, counsel for Joanna Garcia, plaintiff in the Southeast Housing Court matter entitled Joanna Garcia v. Nantasket Management, et al., Civil Action No. 21-CV-89PL,hereby release the Attachment filed against Nantasket Management, LLC, dated August 23, 2021 and recorded at Plymouth County Registry of Deeds in Book 55612, Page 314 in the amount of $34,100, on the real property known as 1153 Nantasket Avenue, Hull, Massachusetts, 1155 Nantasket Avenue, Hull, Massachusetts, 1157 Nantasket Avenue, Hull, Massachusetts, 1161 Nantasket Avenue, Hull, Massachusetts and 1167 Nantasket Avenue, Hull, Massachusetts, more particularly described in a Deed dated September 29, 2016 and recorded with the Plymouth County Registry of Deeds in Book 47670, Page 97.

IN WITNESS WHEREOF, Benjamin D. Jiang, attorney of record for plaintiff Joanna Garcia, has signed his name on this 14th day of November, 2022.

Benjamin D. Jiang
Attorney of record for Joanna Garcia

COMMONWEALTH OF MASSACHUSETTS

Suffolk County, ss:

On this 14th day of November, 2022, before me, the undersigned notary public, personally appeared Benjamin D. Jiang, Attorney of record for Joanna Garcia, who proved to me through satisfactory evidence of being personally known, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose.

Riley Townsend
Notary Public
My Commission Expires: August 31, 2029

2022 00092154
Bk: 57426 Pg: 31 Page: 1 of 1
Recorded: 11/16/2022 12:36 PM
ATTEST: John R. Buckley, Jr. Register
Plymouth County Registry of Deeds

Riley Hepburn Townsend
Notary Public
Commonwealth of Massachusetts
My Commission Expires August 31, 2029

RELEASE OF ATTACHMENT

I, Benjamin Jiang, counsel for Jessica Lynch, plaintiff in the Southeast Housing Court matter entitled Jessica Lynch v. Nantasket Management, et al., Civil Action No. 21-CV-98PL,hereby release the Attachment filed against Nantasket Management, LLC, dated August 23, 2021 and recorded at Plymouth County Registry of Deeds in Book 55612, Page 316 in the amount of $31,700, on the real property known as 1153 Nantasket Avenue, Hull, Massachusetts, 1155 Nantasket Avenue, Hull, Massachusetts, 1157 Nantasket Avenue, Hull, Massachusetts, 1161 Nantasket Avenue, Hull, Massachusetts, 1165 Nantasket Avenue, Hull, Massachusetts and 1167 Nantasket Avenue, Hull, Massachusetts, more particularly described in a Deed dated September 29, 2016 and recorded with the Plymouth County Registry of Deeds in Book 47670, Page 97.

IN WITNESS WHEREOF, Benjamin D. Jiang, attorney of record for plaintiff Jessica Lynch, has signed his name on this 14th day of November, 2022.

Benjamin D. Jiang
Attorney of record for Jessica Lynch

COMMONWEALTH OF MASSACHUSETTS

Suffolk County, ss:

On this 14th day of November, 2022, before me, the undersigned notary public, personally appeared Benjamin D. Jiang, Attorney of record for Jessica Lynch, who proved to me through satisfactory evidence of being personally known, to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose.

Notary Public
My Commission Expires: August 31, 2029

Riley Hepburn Townsend
Notary Public
Commonwealth of Massachusetts
My Commission Expires August 31, 2029

2022 00092155
Bk: 57426 Pg: 32 Page: 1 of 1
Recorded: 11/16/2022 12:36 PM
ATTEST: John R. Buckley, Jr. Register
Plymouth County Registry of Deeds

Exhibit VI

Commonwealth of Massachusetts

Manufactured Buildings Program

Transmittal Form for all correspondences relating to Manufactured Buildings and Building Components

To: Linda Shea, Manufactured Buildings Program	Phone Number:	Date Transmitted
linda.shea@mass.gov	617-826-5225	07/07/2022
Commonwealth of Massachusetts	Office of Public Safety and Inspections Attn: Manu. Bldgs.	
Board of Building Regulations and Standards	1000 Washington Street, Suite 710	
Boston	Massachusetts	02118

The person forwarding this material shall complete the following portion of this transmittal

Name of Person Transmitting Material	MC Number	TPIA Number
Aaron Trometter	509	02

The following information is being transmitted to the Board of Building Regulations and Standards and / or the Department of Public Safety for reasons detailed below (Please check the appropriate box or give a further description of the transmitted items under the section labeled *other*. Be sure to identify the appropriate Use Group.)		Please indicate the Distinct Model and / or Serial Number pertaining to transmitted items	Use Group
Building Plans for Review and Approval	☐		
Building Plans forwarded as a record copy for your files (Review not required)	☑	43734	single family
Revised building plans for review. (Please clearly identify revisions on the plans.)	☐		
Revised Building Plans forwarded as a record copy for your files (Review not required - Please clearly identify revisions on the plans.)	☐		

Compliance Assurance Programs	Original Submission	☐	Modification to:	☐
Calculations Manual	Original Submission	☐	Modification to:	☐
Installation Manual	Original Submission	☐	Modification to:	☐
Systems Drawings	Original Submission	☐	Modification to:	☐

Other - Provide a detailed description of any other materials which are being transmitted. **Identify any revisions clearly along with BBRS number.** Also, identify the requested action.

Site Location: 1161 Nantasket Avenue, Hull, MA 02045

The office transmitting this information has reviewed the above mentioned and attached materials and has found them, to the best of our knowledge and abilities, to be in compliance with the codes and \ or rules and regulations for the Commonwealth of Massachusetts' Manufactured Building Program, as applicable

Signed By for TPIA:	Michelle Baker — Digitally signed by Michelle Baker DN: cn=Michelle Baker, o=PFS-TECO, ou, email=michelle.baker@pfsteco.com, c=US Date: 2022.07.07 15:56:46 -04'00'	BBRS No: assigned by Mass.	Signed By for MASS:

Print Form

IMPORTANT NOTE :

PER 780 CMR: STATE BOARD OF BUILDING REGULATIONS AND STANDARDS SECTION 110.R3.8.1.1 OWNER'S AGENT. A CSL, DULY LICENSED IN ACCORDANCE WITH 780 CMR 110.R5, SHALL , IN ACCORDANCE WITH 780 CMR 1.00: SCOPE AND ADMINISTRATION, BE HIRED BY AND ACT AS THE AGENT FOR THE OWNER FOR THE PURPOSE OF APPLYING FOR AND OBTAINING ANY AND ALL PERMITS REQUIRED FOR THE FIELD INSTALLATION OF ALL PRODUCT. THE CSL SHALL BE RESPONSIBLE FOR THE CONSTRUCTION OF THE FOUNDATION SYSTEM, THE ATTACHMENT TO THE FOUNDATION, AND THE COMPLETION OF THE PRODUCT, AND ALL PERTINENT SITE WORK REQUIRED BY SECTION 105 OF 780 CMR AND SHALL PROVIDE AT LEAST 48 HOURS NOTICE TO THE OFFICE AND THE BUILDING OFFICIAL BEFORE THE PLACEMENT AND CONNECTION OF SUCH UNITS SHALL BEGIN.

ALL ON-SITE CONNECTIONS TO BE VERIFIED BY THE CONSTRUCTION SUPERVISOR

THERE ARE NO LOT LINE FIRE SEPERATION REQUIREMENTS

THIS BUILDING IS PREPPED FOR ON-SITE SOLAR PANELS

THIS SITE IS LOCATED IN A STRETCH CODE COMMUNITY

THIS HOME HAS BEEN DESIGNED SPECIFICALLY FOR:

1161

1161 NANTASKET AVE
HULL, MA 02045
PLYMOUTH COUNTY

BUILDER:

HYBRID BUILT HOMES

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

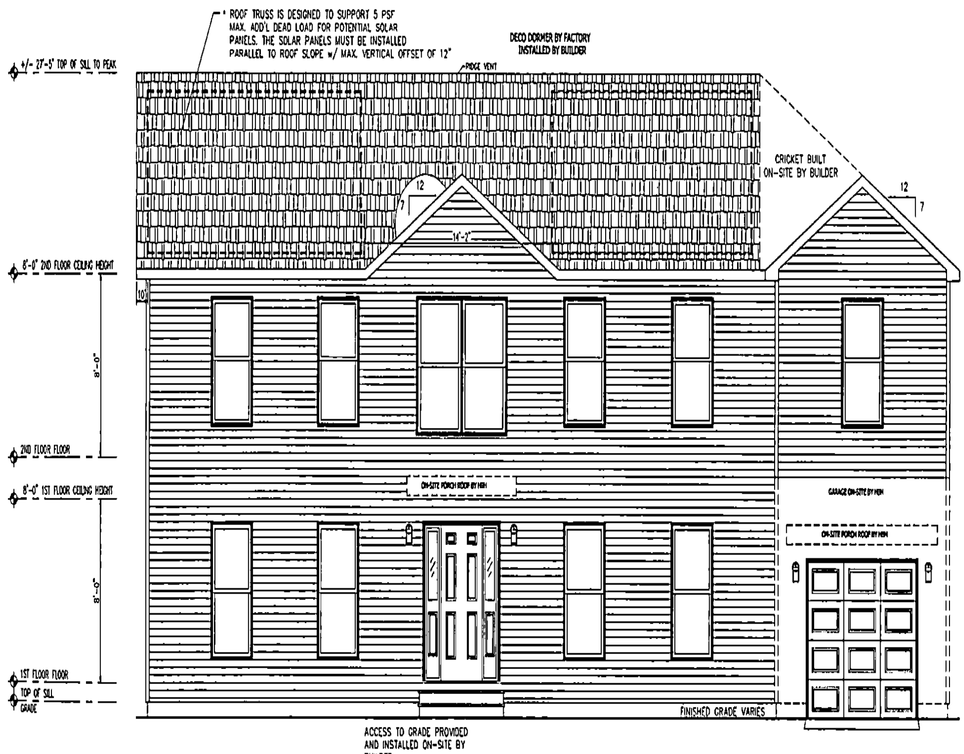
ENGINEER'S / ARCHITECT'S SEAL

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Approval Limited to Factory-Built Portion Only

State: Massachusetts
Signature: Michelle Baker
Title: Staff Plan Reviewer
Date: 07/07/2022



FRONT ELEVATION

DRAWING INDEX:

PAGE NUMBER	DESCRIPTION
1	COVER SHEET
2	ELEVATIONS
3	1ST FLOOR PLAN
4	2ND FLOOR PLAN
5	1ST FLR ELECTRICAL
6	2ND FLR ELECTRICAL
7	PANEL SCHEDULE
8	ELECTRIC INFORMATION
9	FOUNDATION
10	CROSS SECTION
12	CROSS SECTION
13	CROSS SECTION
14	CROSS SECTION
15	WINDOW/DOOR SCHEDULE
16	1ST FLR SHEAR WALL
17	2ND FLR SHEAR WALL
18	TYPICAL PLUMBING (3 pgs)
19	ROOF PRINTS (2 pgs)
	HME09030 & P2113502
20	HEADER CALCULATIONS (6 pgs)
21	HERS MODELING (14 pgs)
22	SITE PLAN (1 pgs)
43	TOTAL PAGES

SITE CONDITIONS:

GROUND SNOW LOAD:	35 PSF
WIND SPEED:	130 VULT MPH
EXPOSURE:	D
SEISMIC CATEGORY:	B
USE GROUP:	SINGLE FAMILY
CONSTRUCTION TYPE:	VB WOOD FRAME UNPROTECTED

SQUARE FOOTAGE:

FIRST FLOOR:	1,265 SQ. FT.
SECOND FLOOR:	1,765 SQ. FT.
BONUS ROOM:	- SQ. FT.
GARAGE:	(SITE BUILT) 500 SQ. FT.
TOTAL:	3,530 SQ. FT.
OVERALL SIZE	40'-0" x 58'-7"
MODEL:	2 STORY

MODIFICATIONS

PD2	2-25-22	SAN
FN	4/21/22	BAH
SN	5/20/22	ATT

PROJECT: 43734 2 STORY

TITLE: COVER SHEET

DRAWN BY: SAN
DATE: 01-18-22
SCALE:
FILENAME: 43734 FN
PD1

SHEET: COVER

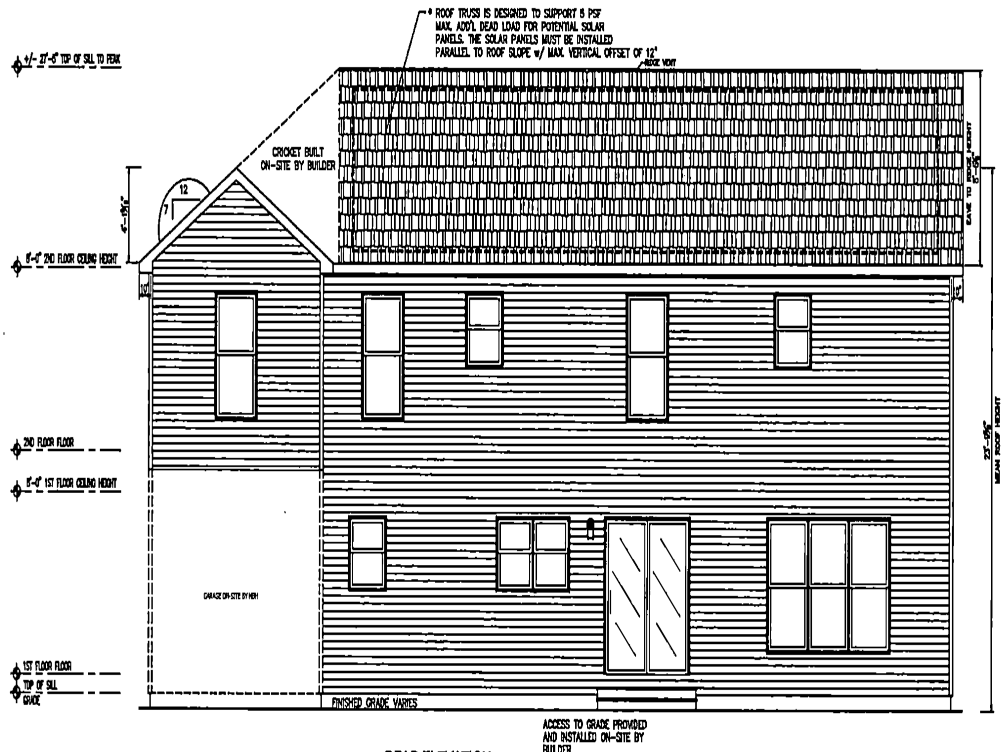
NOTES:

1. ITEMS SHOWN ON THE EXTERIOR ELEVATION DRAWINGS ARE FOR ILLUSTRATIVE PURPOSES ONLY
2. GRILLS SHOWN ARE FOR ILLUSTRATIVE PURPOSES ONLY (SEE WINDOW MANUFACTURER CATALOG FOR ACTUAL GRILL PATTERN)

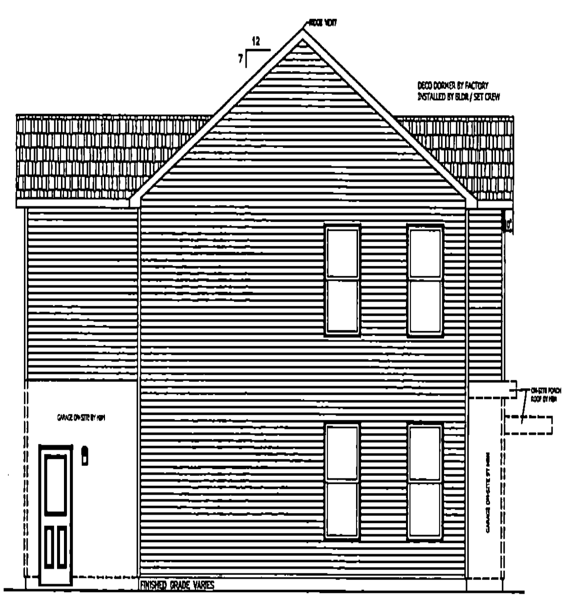
BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

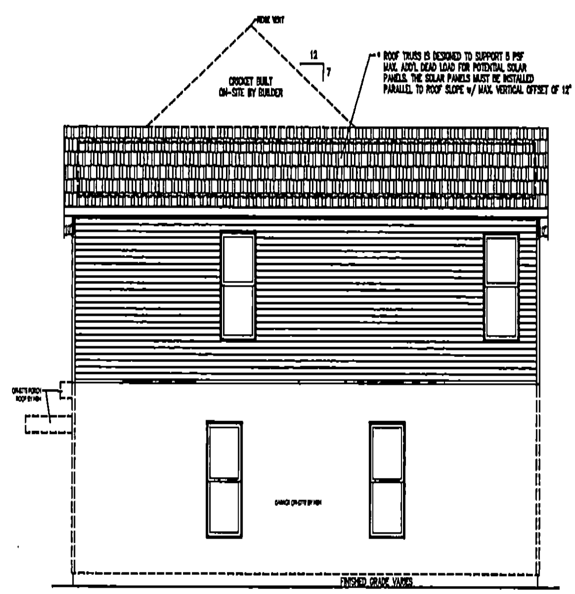
TITLE:



REAR ELEVATION



LEFT ELEVATION



RIGHT ELEVATION

BUILDER / OWNER SIGNATURES:	
ACCEPTED BY:	DATE:
TITLE:	

NOTES:

1. ITEMS SHOWN ON THE EXTERIOR ELEVATION DRAWINGS ARE FOR ILLUSTRATIVE PURPOSES ONLY

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL: COMMONWEALTH OF MASSACHUSETTS STEVEN C. DAME No. 54590 REGISTERED PROFESSIONAL ENGINEER 07/07/2022

APPROVERS SEAL: PFS Corporation Northeast Region APPROVED Michelle Baker 07/07/2022 Approval limited to Factory Built Portion

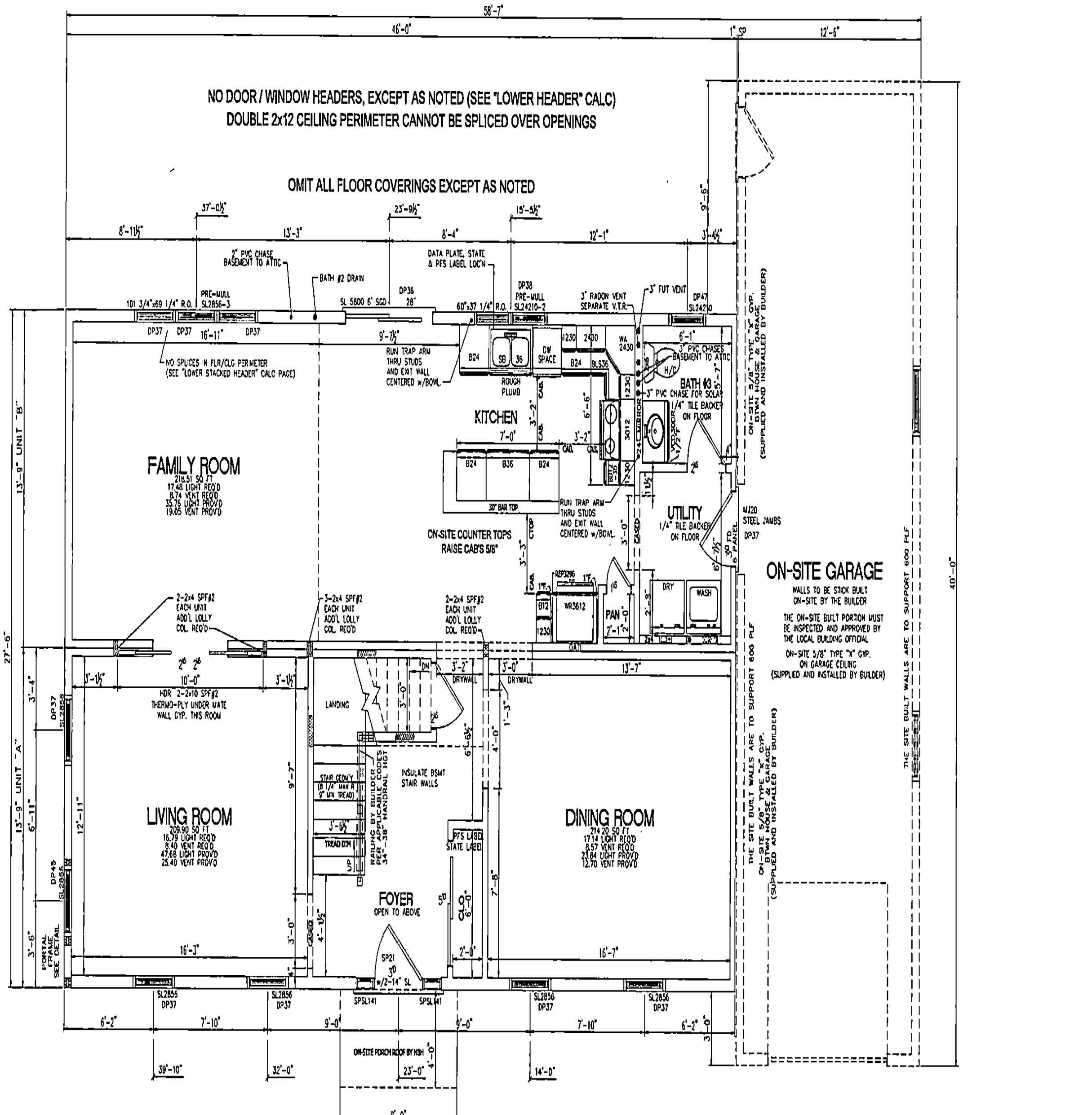
MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: ELEVATIONS

DRAWN BY: SAN
DATE: 01-18-22
SCALE:
FILENAME: 43734 FN
PD1

SHEET: ELEVATIONS



NOTES:
1. 2x6 EXT WALLS @ 16" O.C./2x4 MARR WALLS @ 16" O.C.
2. 8'-0" CLG HT.
3. 2x10 SPF#2 FLOOR JOISTS @ 16" O.C.
4. ROOF SYSTEM TO BE 16" O.C.
5. SILVERLINE 3000 SERIES DOUBLE HUNG WINDOWS
6. BLDR INSTALLED HEATING SYSTEM TO COVER A 84,000 BTU LOSS
7. HEAT WAS CALCULATED W/ R-38 FLOOR INSULATION.
8. RANGE HOOD AND BATH FANS ARE VENTED TO EXTERIOR.
9. BUILDER SHALL SUPPLY AND INSTALL WHOLE HOUSE VENTILATION w/ A MAX OF 1 SONE. THIS INSTALLATION SHALL BE INSPECTED AND APPROVED BY THE LOCAL JURISDICTION. THE FACTORY TO SUPPLY AND AN ENERGY STAR BATH FAN WITH TIMER
10. BUILDER SHALL SUPPLY AND INSTALL A DUCT TIGHTNESS AND BLOWER DOOR TEST, ALL TESTING MUST BE DONE BY A MASS QUALIFIED PROFESSIONAL
11. BASED ON 130Vult MPH WIND LOAD & EXPOSURE "D"
12. SITE LOCATION: HULL, MA; PLYMOUTH COUNTY; 35 PSF GROUND SNOW LOAD

NO DOOR / WINDOW HEADERS, EXCEPT AS NOTED DOUBLE 2X12 CEILING PERIMETER CANNOT BE SPLICED OVER OPENINGS

*** A 48-HOUR NOTICE, PRIOR TO THE SET, MUST BE GIVEN TO THE LOCAL BUILDING AUTHORITY, BY THE CSL OF RECORD FOR THIS PROJECT. IF ANY SITE CONNECTIONS ARE CONCEALED PRIOR TO INSPECTION, THE BUILDING OFFICIAL CAN REQUEST REMOVAL OF ELEMENTS THAT CONCEAL THESE CONNECTIONS TO PROVIDE ACCESS.

*** ALL CONNECTIONS DONE ON-SITE MUST BE INSPECTED BY THE CONSTRUCTION SUPERVISOR

*** WINDOWS INSTALLED WITHIN 24" OF THE FINISHED FLOOR, THE BUILDER WILL INSTALL WINDOW GUARDS IN ACCORDANCE WITH IRC (2015 IRC, R312.2)

* ALL SHOWER COMPARTMENTS TO CONFORM TO "248 CMR 10.10(7)(c) *

DOOR w/SWEEP LOCATED AT THE TOP OF THE BASEMENT STAIRS TO CLOSE OFF THE BASEMENT FROM THE THERMAL ENVELOPE OF THE 1ST STORY

MASSACHUSETTS

MA FUEL / GAS / PLUMBING CODE (248 CMR)
MA SINGLE AND TWO-FAMILY DWELLING CODE (780 CMR) 9TH EDITION
2015 INTERNATIONAL MECHANICAL CODE WITH MA AMENDMENTS
2018 INTERNATIONAL ENERGY CONS. CODE WITH MA AMENDMENTS
2020 NATIONAL ELECTRICAL CODE w/ MA AMENDMENTS

---MECHANICALLY FASTEN THE CEILING DRYWALL---

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL
COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL
PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

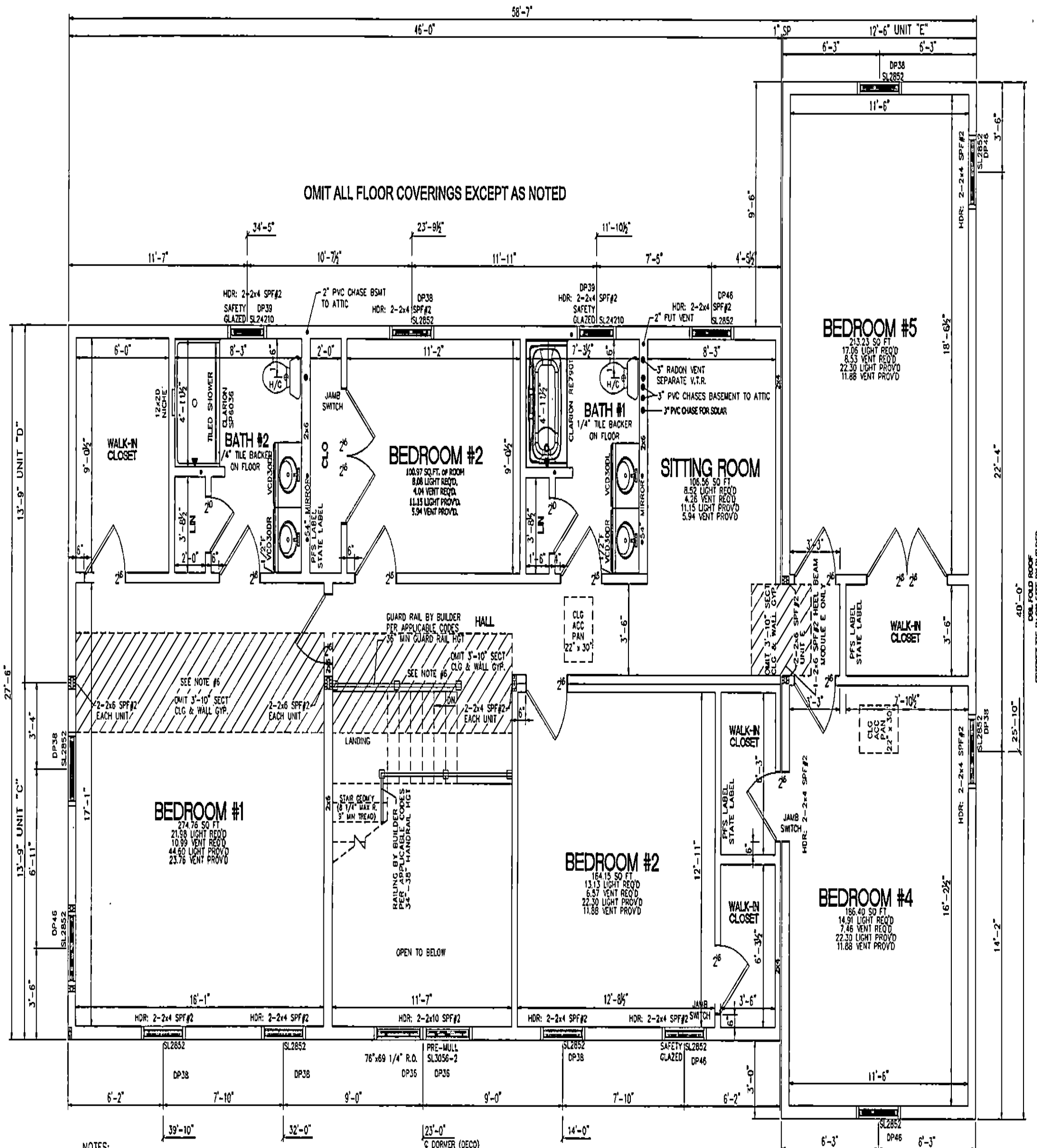
MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: FIRST FLOOR FLOOR PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: 1ST FLR



NOTES:
1. 2x6 EXT WALLS @ 16" O.C./2x4 MARR WALLS @ 16" O.C.
2. 8'-0" CLG HT.
3. 2x10 SPF#2 FLOOR JOISTS @ 16" O.C.
4. ROOF SYSTEM TO BE 16" O.C.
5. SILVERLINE 3000 SERIES DOUBLE HUNG WINDOWS
6. CLG BEAM OVER BEDROOM #1/HALL TO BE: 1-1 1/2"x16" LVL (PER MODULE)(SEE RIDGE BEAM CALC)

SIDE WALL SINGLE WINDOWS:
HEADER TO BE:2-2x4 SPF#2
(EXCEPT AS NOTED)
SEE "UPPER HEADER" CALC PAGE

*** A 48-HOUR NOTICE, PRIOR TO THE SET, MUST BE GIVEN TO THE LOCAL BUILDING AUTHORITY, BY THE CSL OF RECORD FOR THIS PROJECT. IF ANY SITE CONNECTIONS ARE CONCEALED PRIOR TO INSPECTION, THE BUILDING OFFICIAL CAN REQUEST REMOVAL OF ELEMENTS THAT CONCEAL THESE CONNECTIONS TO PROVIDE ACCESS.

*** ALL CONNECTIONS DONE ON-SITE MUST BE INSPECTED BY THE CONSTRUCTION SUPERVISOR

*** WINDOWS INSTALLED WITHIN 24" OF THE FINISHED FLOOR, THE BUILDER WILL INSTALL WINDOW GUARDS IN ACCORDANCE WITH IRC (2015 IRC, R312.2)

* ALL SHOWER COMPARTMENTS TO CONFORM TO "248 CMR 10.10(7)(c) *

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL
COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL
PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

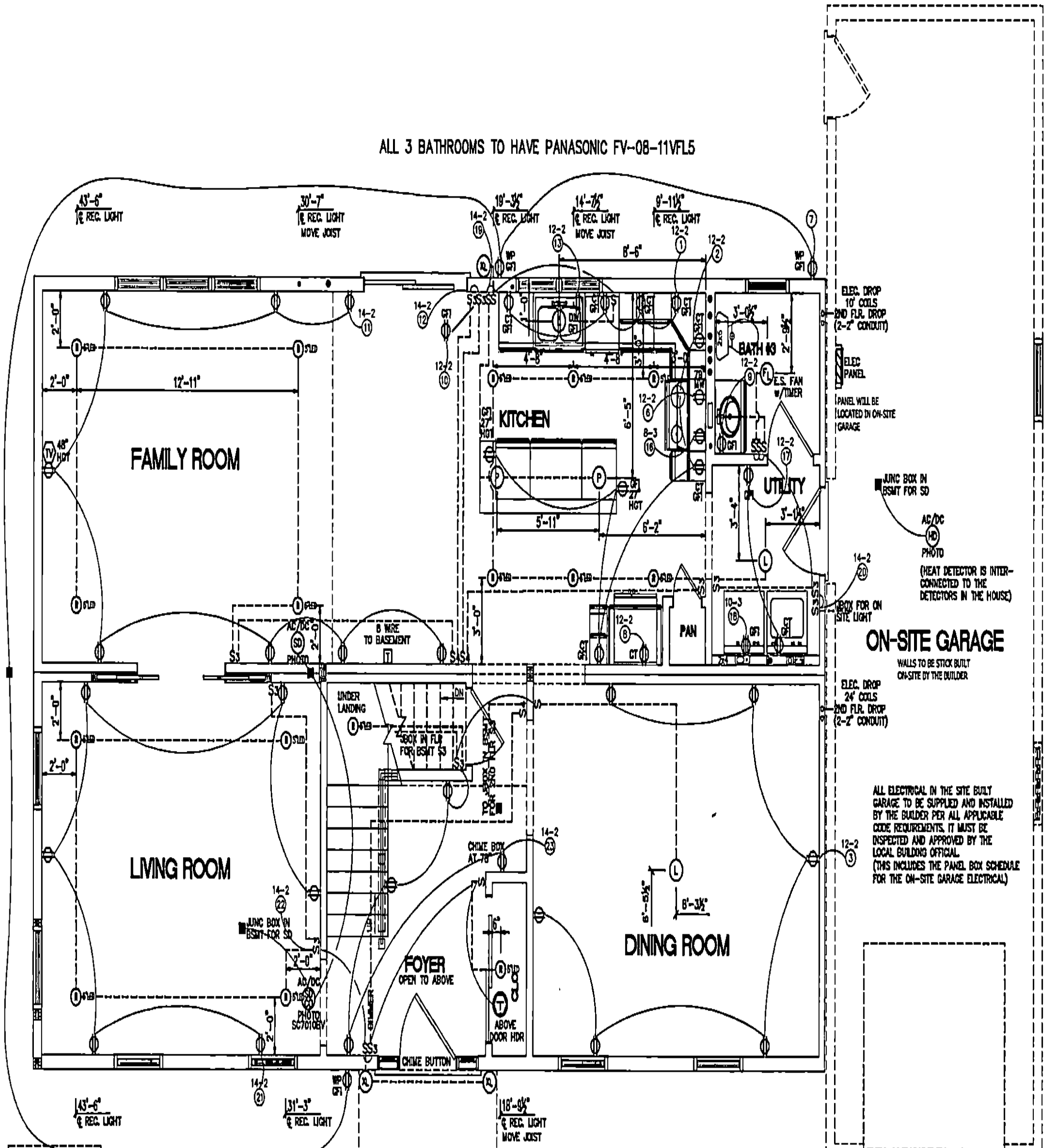
MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: SECOND FLOOR FLOOR PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: 2ND FLR



2020 NEC

INSULATED STAPLES REQUIRED TO SUPPORT ALL WIRING
1,712 SQ. FT. SMOKE DETECTORS REQUIRED EVERY 1000 SQ. FT.

- THIS PLAN MAY HAVE ADDITIONAL APPLIANCES/FIXTURES ADDED TO THE ELECTRICAL SCHEMATIC AND/OR PANEL BOX PROVIDING THE LOADING DOESN'T EXCEED THE MAXIMUM ALLOWED BY STATE & LOCAL CODES.
- E-CUTOFF SWITCH ON-SITE BY OTHERS PER ALL STATE & LOCAL CODES.
- ALL BRANCH CIRCUITS SUPPLYING 15 & 20 AMPERE OUTLETS IN LIVING SPACES ARE PROTECTED BY AN ARC-FAULT CIRCUIT INTERRUPTER IN ACCORDANCE WITH SECTION 210.12 2020 NEC.
- PER 406.12 OF 2020 NEC ALL 125 ~VOLT, 15 AND 20 AMP RECEPTS INSTALLED IN AREAS SPECIFIED BY 210.52, SHALL BE LISTED TAMPER RESISTANT TYPE.
- 70# LIGHT BOXES REQUIRED

THE BUILDER IS RESPONSIBLE FOR THE CONNECTIONS BETWEEN THE SUB AND MAIN PANEL PER ALL APPLICABLE CODE REQUIREMENTS

MAXIMUM WIRES IN 2" CONDUIT
(6) #12 GAUGE
(8) #14 GAUGE
LOW VOLTAGE LINES IN SEPARATE CONDUIT

- SURGE PROTECTION:
  THE BUILDER IS RESPONSIBLE FOR SURGE PROTECTION FOR THE ENTIRE HOUSE PER THE 2020 NEC, SECTION 230.67
- EMERGENCY DISCONNECT:
  THE BUILDER IS RESPONSIBLE FOR SETTING UP AN EMERGENCY DISCONNECT PER THE 2020 NEC, SECTION 230.85

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

MODIFICATIONS

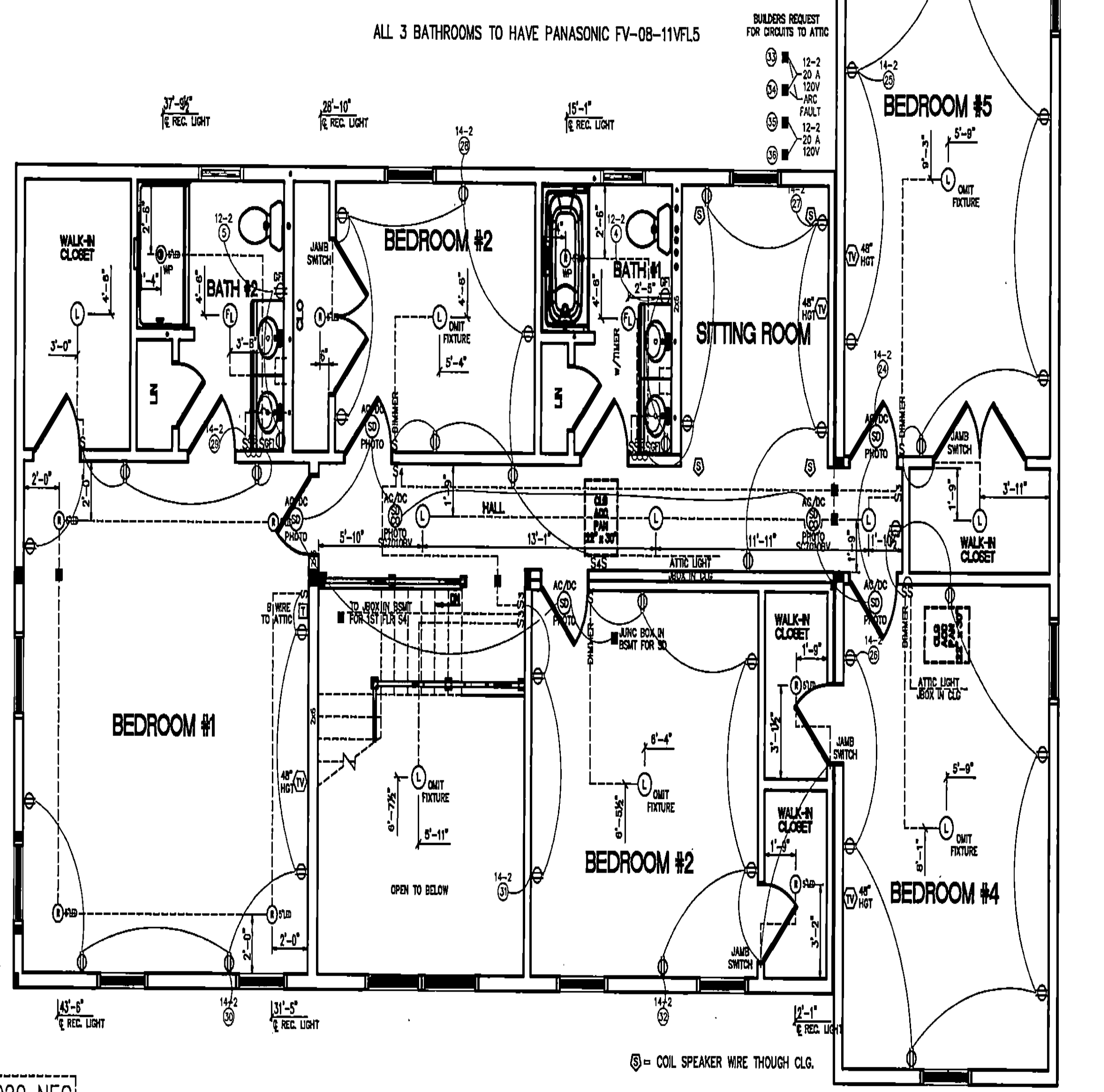
PROJECT: 43734 2 STORY

TITLE: FIRST FLOOR ELECTRICAL PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: 1ST ELEC

ALL 3 BATHROOMS TO HAVE PANASONIC FV-08-11VFL5



Ⓢ= COIL SPEAKER WIRE THOUGH CLG.

2020 NEC

INSULATED STAPLES REQUIRED TO SUPPORT ALL WIRING
1,465 SQ. FT. SMOKE DETECTORS REQUIRED EVERY 1000 SQ. FT.
* THIS PLAN MAY HAVE ADDITIONAL APPLIANCES/FIXTURES ADDED TO THE ELECTRICAL SCHEMATIC AND/OR PANEL BOX PROVIDING THE LOADING DOESN'T EXCEED THE MAXIMUM ALLOWED BY STATE & LOCAL CODES.
* E-CUTOFF SWITCH ON-SITE BY OTHERS PER ALL STATE & LOCAL CODES.
* ALL BRANCH CIRCUITS SUPPLYING 15 & 20 AMPERE OUTLETS IN LIVING SPACES ARE PROTECTED BY AN ARC-FAULT CIRCUIT INTERRUPTER IN ACCORDANCE WITH SECTION 210.12 2020 NEC.
* PER 406.12 OF 2020 NEC ALL 125 -VOLT, 15 AND 20 AMP RECEPTS INSTALLED IN AREAS SPECIFIED BY 210.52, SHALL BE LISTED TAMPER RESISTANT TYPE.
* 50# LIGHT BOXES REQUIRED

BUILDER / OWNER SIGNATURES:	
ACCEPTED BY:	DATE:
TITLE:	

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL
COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL
PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

MODIFICATIONS

PROJECT: 43734
2 STORY

TITLE: SECOND FLOOR ELECTRICAL PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: 2ND ELEC

CIRCUIT SCHEDULE (200 AMP PANEL)

*WIRE WITH GROUND ALL CIRCUITS

CRT. NUM.		BRK	WIRE	LOCATION	VOLT	CRT. NUM.		BRK	WIRE	LOCATION	VOLT
1		20A	12–2	APPLIANCE–KIT.	110	11		15A	14–2	GENERAL LIGHTS & REC	110
2		20A	12–2	APPLIANCE–KIT.	110	12		15A	14–2	GENERAL LIGHTS & REC	110
3		20A	12–2	APPLIANCE–DIN.	110	19		15A	14–2	GENERAL LIGHTS & REC	110
4		20A	12–2	BATH #1	110	20		15A	14–2	GENERAL LIGHTS & REC	110
5		20A	12–2	BATH #2	110	21		15A	14–2	GENERAL LIGHTS & REC	110
6		20A	12–2	MICROWAVE	110	22		15A	14–2	GENERAL LIGHTS & REC	110
7		20A	12–2	EXTERIOR REC	110	23		15A	14–2	GENERAL LIGHTS & REC	110
8		20A	12–2	REFRIGERATOR	110	24		15A	14–2	GENERAL LIGHTS & REC	110
9		20A	12–2	BATH #3	110	25		15A	14–2	GENERAL LIGHTS & REC	110
10		20A	12–2	APPLIANCE–KIT.	110	26		15A	14–2	GENERAL LIGHTS & REC	110
13		20A	12–2	DISHWASHER	110	27		15A	14–2	GENERAL LIGHTS & REC	110
16		40A	8–3	RANGE	220	28		15A	14–2	GENERAL LIGHTS & REC	110
						29		15A	14–2	GENERAL LIGHTS & REC	110
17		20A	12–2	WASHER	110	30		15A	14–2	GENERAL LIGHTS & REC	110
18		30A	10–3	DRYER	220	31		15A	14–2	GENERAL LIGHTS & REC	110
						32		15A	14–2	GENERAL LIGHTS & REC	110
33		20A	12–2	FUTURE ATTIC CIRCUIT	110	35		20A	12–2	FUTURE ATTIC CIRCUIT	110
34		20A	12–2	FUTURE ATTIC CIRCUIT	110	36		20A	12–2	FUTURE ATTIC CIRCUIT	110
										RESERVED FOR SOLAR	

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

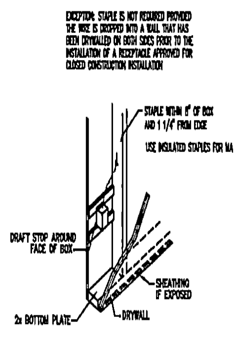
MODIFICATIONS

PROJECT: 43734 2 STORY

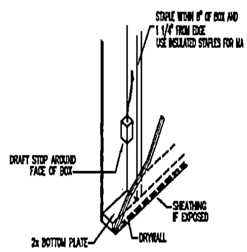
TITLE: MISC

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

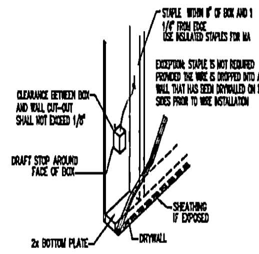
SHEET: PANEL BOX



ELECTRICAL BOX MOUNTED BETWEEN WOOD STRIPS

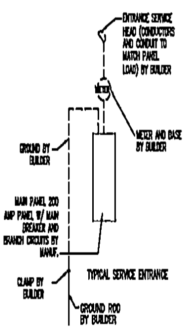


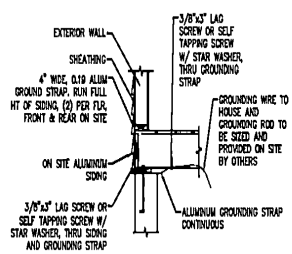
ELECTRICAL BOX MOUNTED TO STUD



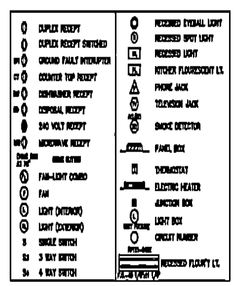
SGL GANG UL LISTED ELECTRICAL BOX WITH "W" WING BRACKETS

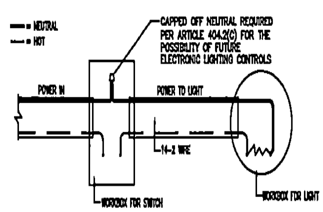
BOXES IN FIRE SEPARATION ASSEMBLIES SHALL NOT BE IN THE SAME STUD CAVITY BETWEEN DWELLING UNITS. BOXES IN SEPARATIONS ARE LISTED FOR THAT USE.



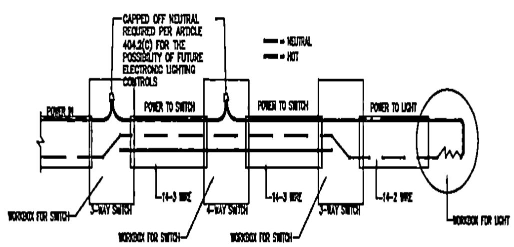


ALUMINUM SIDING GROUNDING DETAIL

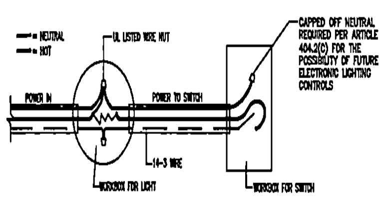




POWER TO SINGLE POLE SWITCH TO LIGHT



POWER TO 3-WAY SWITCH TO 4-WAY SWITCH TO 3-WAY SWITCH TO LIGHT



POWER TO LIGHT TO SINGLE POLE SWITCH

SWITCHES SHALL BE INSTALLED AND CONNECTED PER NEC ARTICLE 404.2

BUILDER / OWNER SIGNATURES:	
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TITLE:	

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CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

MODIFICATIONS

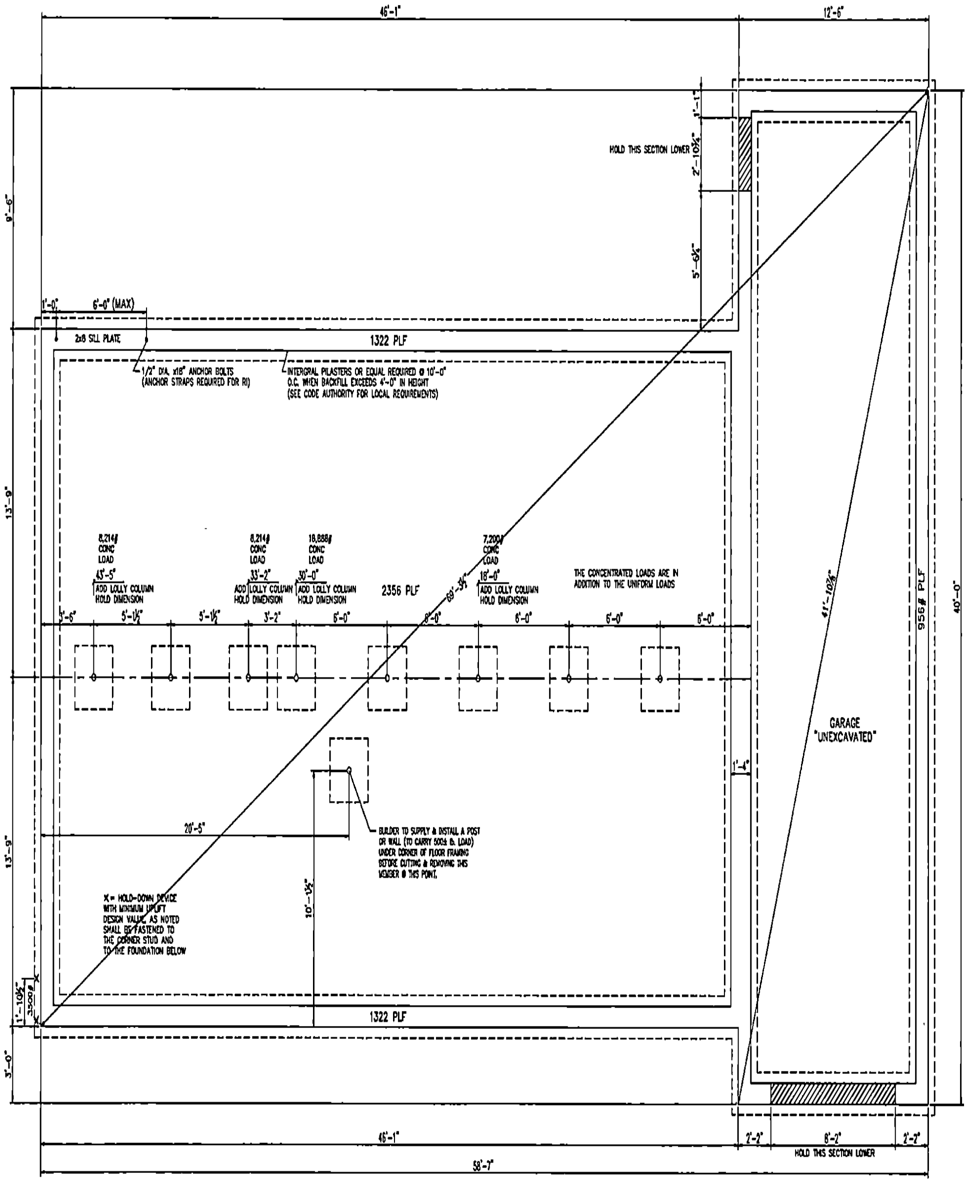
PROJECT: 43734 2 STORY

TITLE: MISC

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: ELEC INFO

PROPRIETARY AND CONFIDENTIAL
THESE DRAWINGS AND SPECIFICATIONS ARE ORIGINAL, PROPRIETARY AND CONFIDENTIAL MATERIALS OF CHAMPION.



NOTES:

1) THIS FOUNDATION DRAWING AND NOTES ARE FOR REVIEW ONLY. ACTUAL FOUNDATION DESIGN SHALL BE DESIGNED FOR YOUR SPECIFIC SITE AS REQUIRED PER LOCAL CODE.
2) ALL CONSTRUCTION AND MATERIALS BELOW THE BOTTOM OF THE FLOOR JOISTS IS THE RESPONSIBILITY OF EXCEL HOMES' BUILDER. FOUNDATION WALL, FOOTER, LOLLY COLUMNS & PADS ARE ALL TO BE DETERMINED ON-SITE IN ACCORDANCE WITH LOCAL CODES & CONDITIONS
3) REINFORCED MASONRY UNIT REQUIRED AT CENTER BEARING LOCATIONS.
4) LOLLY COLUMNS ARE TO BE SPACED ACCORDING TO SPAN SCHEDULE BASED ON TYPE OF HOUSE, LOCAL SNOW LOAD & WIDTH OF UNIT. ADD'L COLUMNS MAY BE REQ'D & ARE NOTED ON FLOOR PLAN. LOLLY COLUMN SPACING IS BASED ON MIN. 1/2"x6"x12" STEEL PLATE BETWEEN COLUMN & CENTER BEAM.
5) FOUNDATION IS TO BE CONSTRUCTED IN ACCORDANCE w/ALL APPLICABLE CODES.
6) FOUNDATION SIZES REFLECT WOOD TO WOOD DIMENSIONS OF MODULAR UNITS, ALLOWING SHEATHING AND SIDING TO OVERHANG THE FOUNDATION. IF STYROFOAM IS USED FOUNDATION MAY BE INCREASED IN LENGTH AND WIDTH TO ACCOMODATE.
7) PERIMETER FLOOR JOISTS TO BE ATTACHED TO SILL PLATE w/16d NAILS AT 16" O.C.
8) INSTALLATION OF WASHER, DRYER AND/OR WATER HEATER IN BASEMENT PER STATE AND LOCAL CODES IS THE RESPONSIBILITY OF MODULAR MANUFACTURERS, BUILDER.
9) SMOKE DETECTORS IN BASEMENT SHALL BE THE RESPONSIBILITY OF THE BUILDER TO PROVIDE AND INSTALL. (COIL WIRE IN BSMT BY MODULAR MANUFACTURER, INC)
10) CRAWL SPACE FOUNDATION REQUIRES A MINIMUM 18"x24" ACCESS OPENING, INSECT & RODENT PROOF CROSS VENTS WITHIN 3' OF CORNERS AND PROVIDE 1/150 OF FLOOR AREA WITH VENTILATION.
11) SEE MODULAR MANUFACTURERS' SUBMISSION SET PAGE FOR ADDITIONAL NOTES AND DETAILS.
12) GFCI RECPT AND LIGHTS FOR BASEMENT AND CRAWLSPACES PER ALL STATE AND LOCAL CODES
13) "BACKFILLING AND TAMPING TO BE DONE PER LOCAL REQUIREMENTS"

THE BUILDER'S RA/PE IS TO DESIGN THE FOUNDATION TO THE LISTED LOADS. THE FOUNDATION MUST BE INSPECTED & APPROVED BY THE LOCAL BUILDING OFFICIAL.

FOUNDATION SHALL BE DESIGNED BY A DESIGN PROFESSIONAL WITH KNOWLEDGE OF LOCAL SOILS CONDITIONS. THIS PLAN IS MEANT ONLY TO COMMUNICATE THE DIMENSIONAL AND LOADING INFORMATION TO THE DESIGN PROFESSIONAL SO THE FOUNDATION DESIGN IS COORDINATED WITH THE REQUIREMENTS OF THE MODULAR BUILDING.

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STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
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MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: FOUNDATION PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: FOUNDATION

43734 WINDOW / DOOR SCHEDULE

MANUF. CODE	ROUGH OPENING	MANUF.	TYPE	REMARKS	"U"	AREA	SQ. FT. LIGHT	SQ. FT. VENT
SL24210	30 1/4"x37 1/4"	SILVERLINE	DH	–	.31	7.8	4.97	2.63
SL24210-2	60"x37 1/4"	SILVERLINE	DH	–	.31	15.18	9.94	5.26
SL2852	34 1/4"x65 1/4"	SILVERLINE	DH	EGRESS	.31	15.18	11.17	5.96
SL2856	34 1/4"x69 1/4"	SILVERLINE	DH	EGRESS	.31	16.11	11.94	6.38
SL2856-3	101 1/4"x69 1/4"	SILVERLINE	DH	EGRESS	.31	48.33	35.82	19.14
SL3056-2	76"x69 1/4"	SILVERLINE	DH	EGRESS	.31	36.04	27.34	14.46
36" W/2-14" SL	73 3/4"x82 3/4"	PLASTPRO		EGRESS	.25	42.4	3.4	19.26
SL 5800 SGD 6'	72 1/4"X80 1/2"	SILVERLINE		EGRESS	.28	40.4	31.61	15.91

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MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: MISC

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

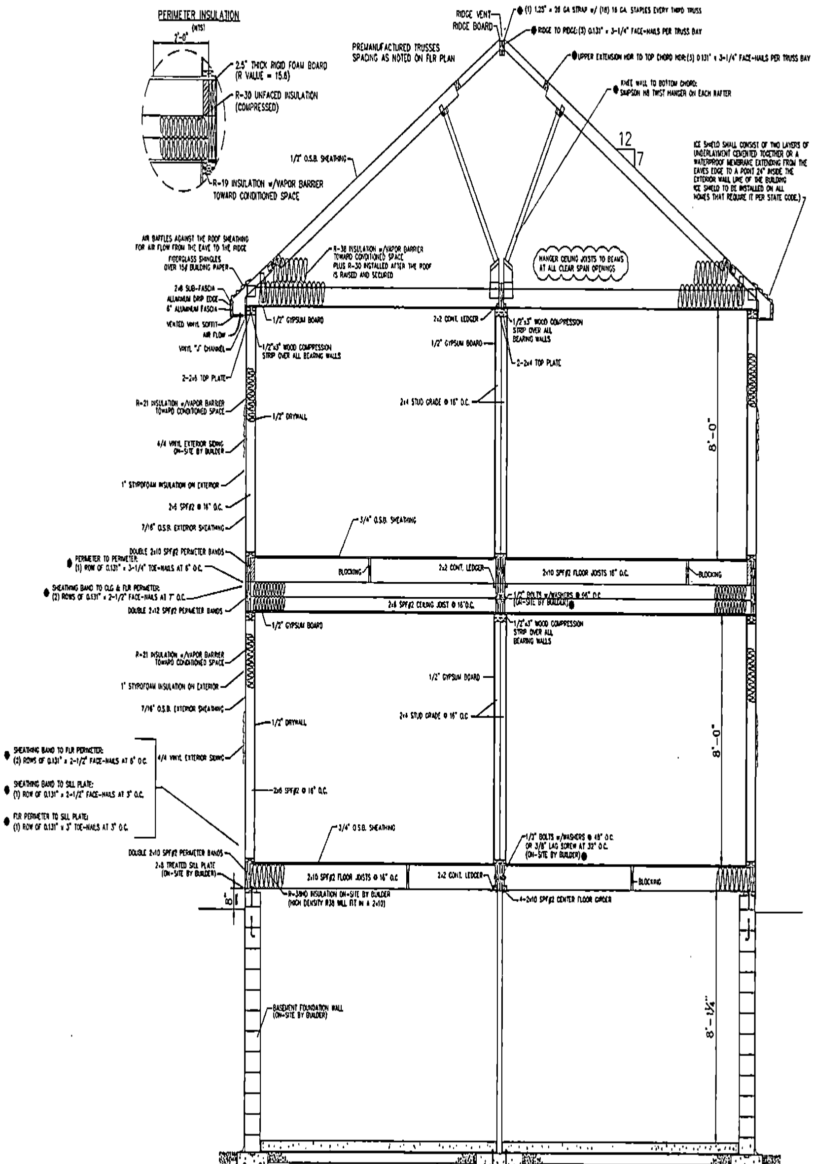
SHEET: DOOR-WIN

ON-SITE FASTENING REQUIREMENTS

SEE SHEAR WALL DRAWINGS FOR HOLD DOWN CONNECTIONS

*** ALL ON-SITE CONNECTIONS ARE REQUIRED TO BE VERIFIED BY THE CONSTRUCTION SUPERVISOR ***

✱= SITE FASTENING BY BUILDER.



A WEATHER PROTECTIVE BARRIER THAT MEETS THE REQUIREMENTS OF ASTM D226 WILL BE INSTALLED UNDER THE VINYL SIDING

*** A 48-HOUR NOTICE, PRIOR TO THE SET, MUST BE GIVEN TO THE LOCAL BUILDING AUTHORITY, BY THE CSL OF RECORD FOR THIS PROJECT. IF ANY SITE CONNECTIONS ARE CONCEALED PRIOR TO INSPECTION, THE BUILDING OFFICIAL CAN REQUEST REMOVAL OF ELEMENTS THAT CONCEAL THESE CONNECTIONS TO PROVIDE ACCESS.

*** ALL CONNECTIONS DONE ON-SITE MUST BE INSPECTED BY THE LOCAL AUTHORITY.

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CHAMPION MODULAR

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MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: SECTIONS

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

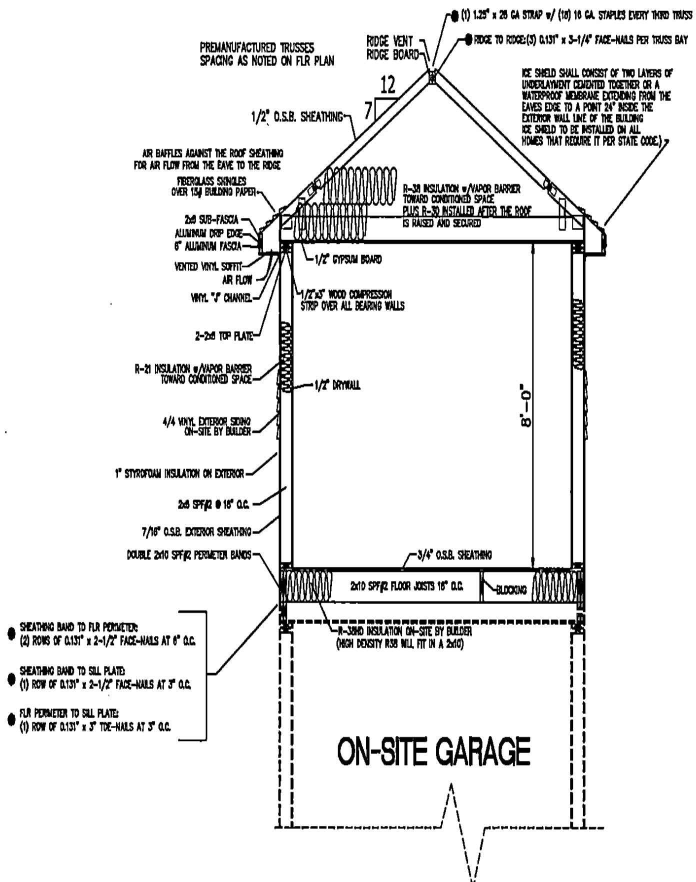
SHEET: SECTION

ON-SITE FASTENING REQUIREMENTS

SEE SHEAR WALL DRAWINGS FOR HOLD DOWN CONNECTIONS

*** ALL ON-SITE CONNECTIONS ARE REQUIRED TO BE VERIFIED BY THE CONSTRUCTION SUPERVISOR ***

✱= SITE FASTENING BY BUILDER.



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CHAMPION MODULAR, INC.
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LIVERPOOL, PA 17045
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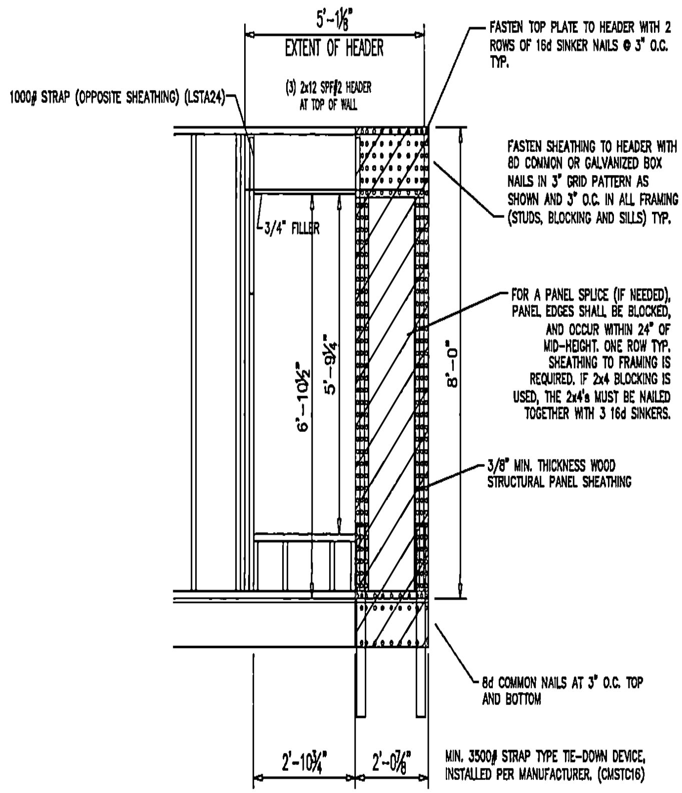
PROJECT: 43734 2 STORY

TITLE: SECTIONS

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: SECTION (2)

(EXTERIOR VIEW)



CONSTRUCTION DETAILS FOR PORTAL FRAME w/HOLD DOWN (CS-PFH)

(1ST FLOOR "LIVING ROOM" - WALL LINE "1")

(UNIT "A")

(2015 IRC FIGURE R602.10.3.3)

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

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CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
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TITLE: SECTIONS

DRAWN BY: SAN
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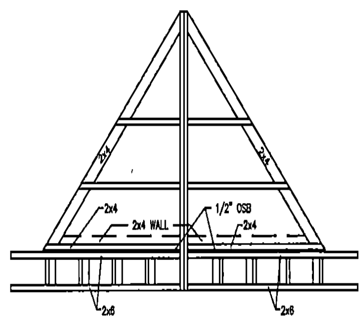
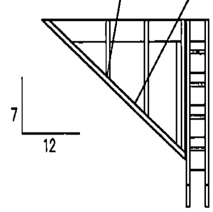
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

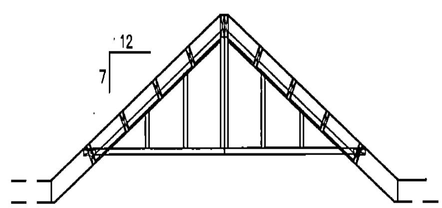
SHEET: SECTION (3)



FASTEN EACH VALLEY RAFTER TO BOTTOM PLATE w/ (3) 10D-0.131"x3" NAILS AT EACH RAFTER

✱ FASTEN RAFTER PANEL BOTTOM PLATE OF OVERLAY VALLEY TO ROOF w/ (3) #8x3" WOOD SCREW OR (3) 0.131"x3" NAILS THRU PLATE TO EACH INTERSECTING MAIN ROOF RAFTER.
(USE 2X10 VALLEY RAFTER)





DECO DORMER RAFTERS ARE TO BE 2x6 SPF#2 AT 16" O.C.

CRICKET FASTENING DETAIL

✱= SITE FASTENING BY OTHERS.

BUILDER / OWNER SIGNATURES:	
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PROJECT: 43734 2 STORY

TITLE: SECTIONS

DRAWN BY: SAN
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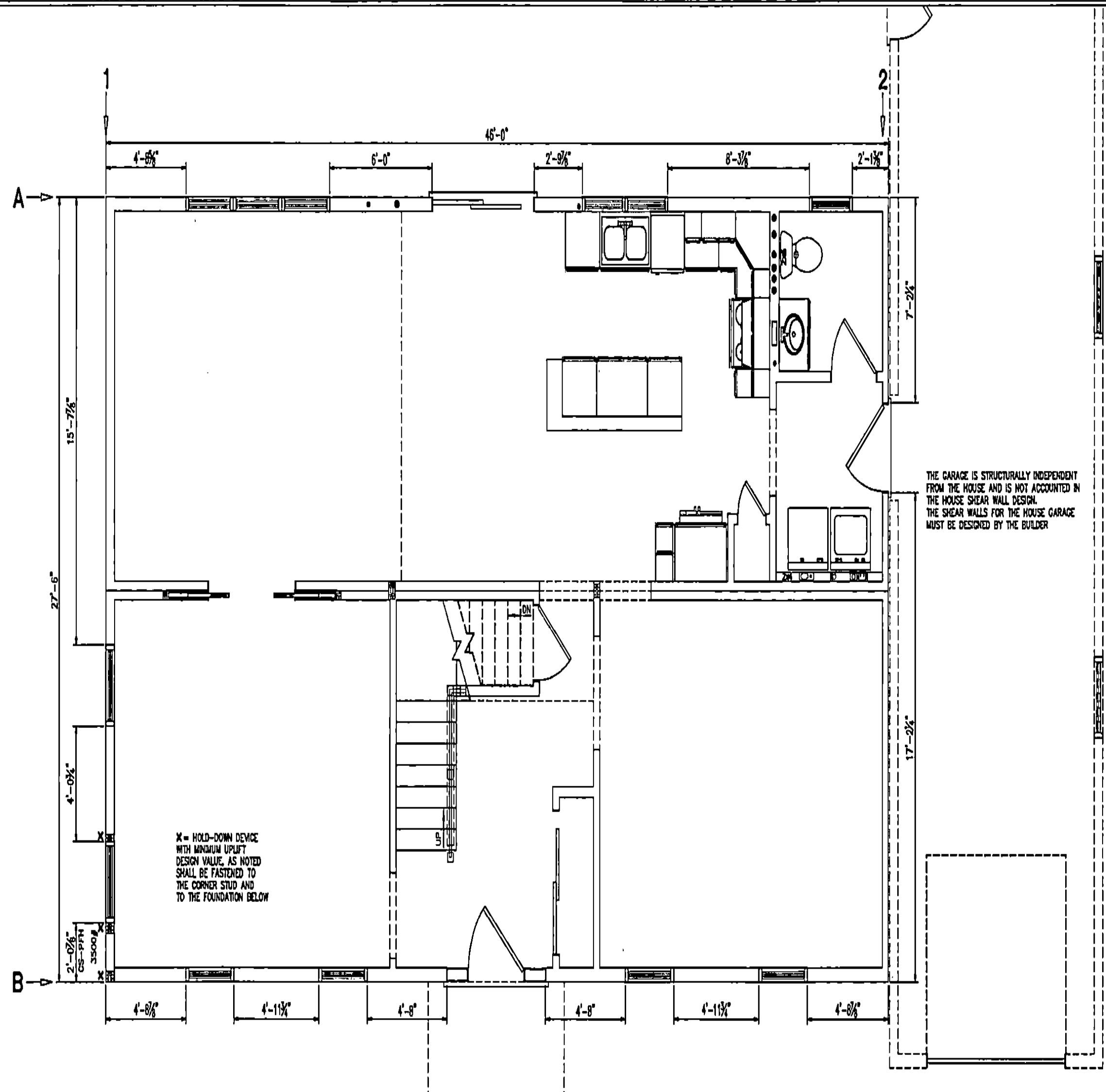
SCALE: 1/8" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: SECTION (4)



2015 IRC

CS-WSP 6d COMMON (0.113" x 2") NAILS @ 6" O.C. SPACING (PANEL EDGES) AND 12" O.C. (INTERMEDIATE SUPPORTS) or 16 GAUGE x 1 3/4" STAPLES @ 3" O.C. SPACING (PANEL EDGES) AND 6" O.C. (INTERMEDIATE SUPPORTS)

GB NAILS OR SCREWS @ 7" O.C. AT PANEL EDGES INCLUDING TOP AND BOTTOM PLATES; FOR ALL BRACED WALL PANEL LOCATIONS FOR EXTERIOR SHEATHING NAIL OR SCREW SIZE, SEE TABLE R602.3(1); FOR INTERIOR GYPSUM BOARD NAIL OR SCREW SIZE, SEE TABLE R702.3.5

EXTERIOR WALL LINE	TOTAL WALL LINE LENGTH	BRACED WALL SPACING	BRACED WALL METHOD	TABULATED MIN. BRACED WALL TOTAL Table R602.10.3(1)	WIND EXPOSURE FACTOR Table R602.10.3(2)	RIDGE TO EAVE HEIGHT FACTOR Table R602.10.3(2)	WALL HEIGHT FACTOR Table R602.10.3(2)	BRACED WALL LINE QUANTITY FACTOR Table R602.10.3(2)	ADJUSTED MIN. BRACED WALL LENGTH REQ'D.	BRACED WALL LENGTH PROV'D	
A	46.0'	27.5'	CS-WSP	10.6' (<=130 Vult)	1.6 ("D")	0.96 (6'-6")	0.90 (8'-0")	1.0 (2)	14.9'	23.98'	PASSES
B	46.0'	27.5'	CS-WSP	10.6'	1.6	0.96	0.90	1.0	14.9'	28.77'	PASSES
1	27.5'	46.0'	CS-WSP	16.8'	1.6	0.96	0.90	1.0	23.2'	23.72'	PASSES
2	27.5'	46.0'	CS-WSP	16.8'	1.6	0.96	0.90	1.0	23.2'	24.38'	PASSES

BUILDER / OWNER SIGNATURES:

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ENGINEER'S / ARCHITECT'S SEAL

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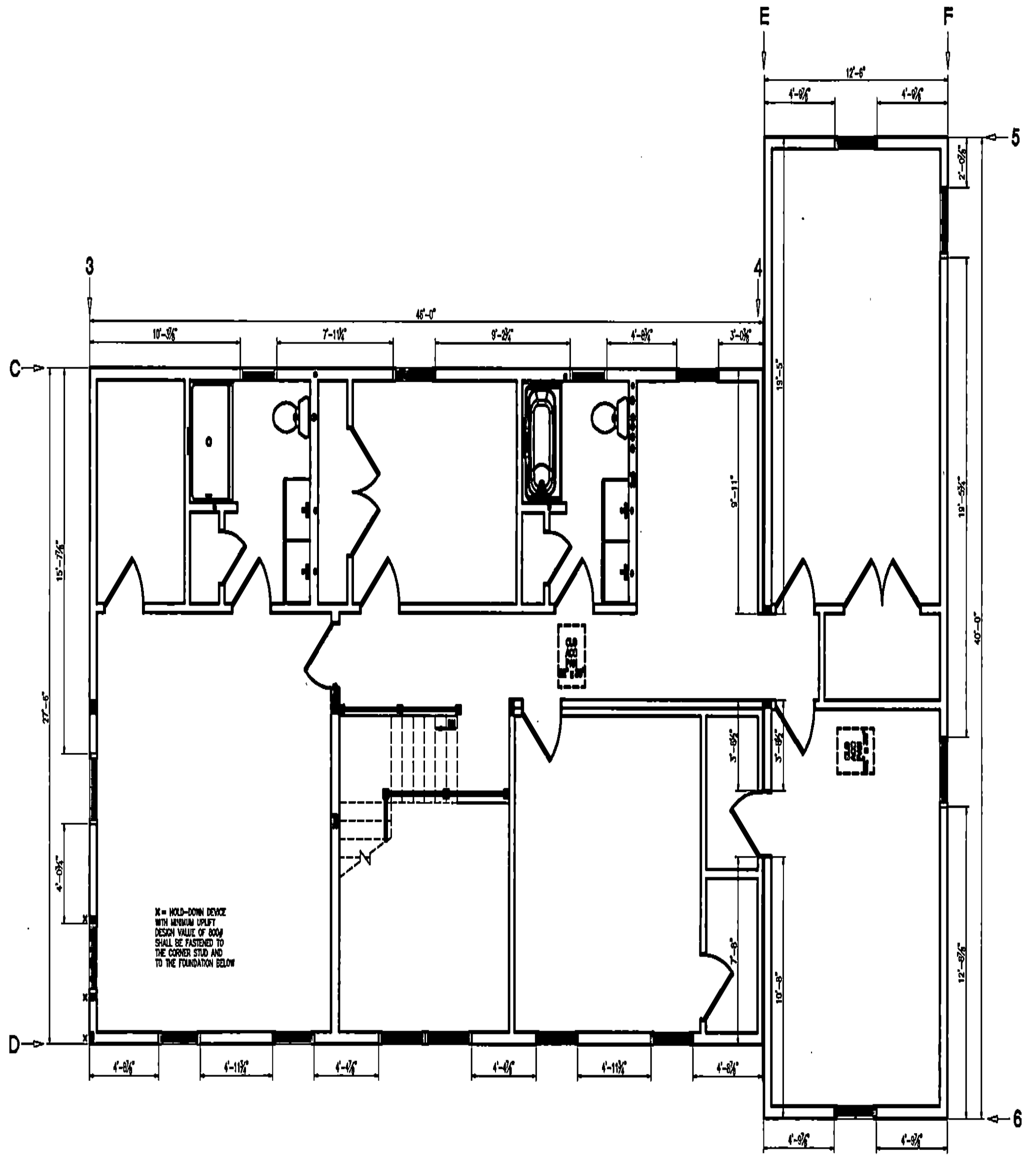
MODIFICATIONS

PROJECT: 43734 2 STORY

TITLE: FIRST FLOOR SHEARWALL PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

SHEET: 1ST SHEAR



2015 IRC

CS-WSP 6d COMMON (0.113" x 2") NAILS @ 6" O.C. SPACING (PANEL EDGES) AND 12" O.C. (INTERMEDIATE SUPPORTS) or 16 GAUGE x 1 3/4" STAPLES @ 3" O.C. SPACING (PANEL EDGES) AND 6" O.C. (INTERMEDIATE SUPPORTS)

GB NAILS OR SCREWS @ 7" O.C. AT PANEL EDGES INCLUDING TOP AND BOTTOM PLATES; FOR ALL BRACED WALL PANEL LOCATIONS FOR EXTERIOR SHEATHING NAIL OR SCREW SIZE, SEE TABLE R602.3(1); FOR INTERIOR GYPSUM BOARD NAIL OR SCREW SIZE, SEE TABLE R702.3.6

EXTERIOR WALL LINE	TOTAL WALL LINE LENGTH	BRACED WALL SPACING	BRACED WALL METHOD	TABULATED MIN. BRACED WALL TOTAL Table R602.10.3(1)	WIND EXPOSURE FACTOR Table R602.10.3(2)	RIDGE TO EAVE HEIGHT FACTOR Table R602.10.3(2)	WALL HEIGHT FACTOR Table R602.10.3(2)	BRACED WALL LINE QUANTITY FACTOR Table R602.10.3(2)	ADJUSTED MIN. BRACED WALL LENGTH REQ'D	BRACED WALL LENGTH PROV'D	
C	48.0'	27.5'	CS-WSP	5.6' (<=130 Vult)	1.6 ("D")	0.91 (8'-6")	0.90 (8'-0")	1.0 (2)	7.3'	35.25'	PASSES
D	48.0'	27.5'	CS-WSP	5.6'	1.6	0.91	0.90	1.0	7.3'	28.25'	PASSES
3	27.5'	48.0'	CS-WSP	8.7'	1.6	0.91	0.90	1.0	11.40'	20.05'	PASSES
4	27.5'	48.0'	CS-WSP	8.7'	1.6	0.91	0.90	1.0	11.40'	21.20'	PASSES

EXTERIOR WALL LINE	TOTAL WALL LINE LENGTH	BRACED WALL SPACING	BRACED WALL METHOD	TABULATED MIN. BRACED WALL TOTAL Table R602.10.3(1)	WIND EXPOSURE FACTOR Table R602.10.3(2)	RIDGE TO EAVE HEIGHT FACTOR Table R602.10.3(2)	WALL HEIGHT FACTOR Table R602.10.3(2)	BRACED WALL LINE QUANTITY FACTOR Table R602.10.3(2)	ADJUSTED MIN. BRACED WALL LENGTH REQ'D	BRACED WALL LENGTH PROV'D	
E	40.0'	13.75'	CS-WSP	3.1' (<=130 Vult)	1.6 ("D")	0.70 (8'-0")	0.90 (8'-0")	1.0 (2)	3.12'	33.79'	PASSES
F	40.0'	13.75'	CS-WSP	3.1'	1.6	0.70	0.90	1.0	3.12'	34.29'	PASSES
5	13.75'	40.0'	CS-WSP	7.5'	1.6	0.70	0.90	1.0	7.56'	9.65'	PASSES
6	13.75'	40.0'	CS-WSP	7.5'	1.6	0.70	0.90	1.0	7.56'	9.65'	PASSES

BUILDER / OWNER SIGNATURES:

ACCEPTED BY: DATE:

TITLE:

CHAMPION FACTORY 041
CHAMPION MODULAR, INC.
10642 S. SUSQUEHANNA TRAIL
LIVERPOOL, PA 17045
CHAMPION MODULAR

BRAND: excel HOMES

BUILDER: HYBRID BUILT

CUSTOMER/PROJECT: 1161

ENGINEER'S / ARCHITECT'S SEAL

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

APPROVERS SEAL

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

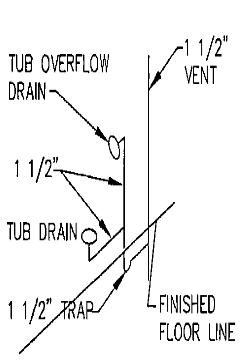
MODIFICATIONS

PROJECT: 43734 2 STORY

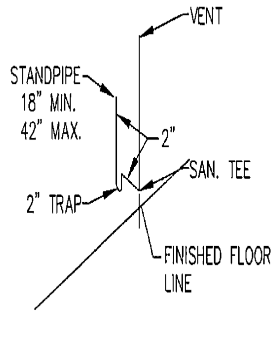
TITLE: SECOND FLOOR SHEARWALL PLAN

DRAWN BY: SAN
DATE: 01-18-22
SCALE: 3/16" = 1'-0"
FILENAME: 43734 FN
PD1

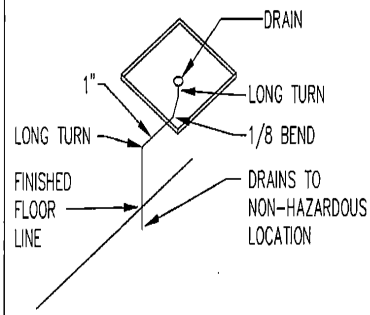
SHEET: 2ND SHEAR



TUB/SHOWER

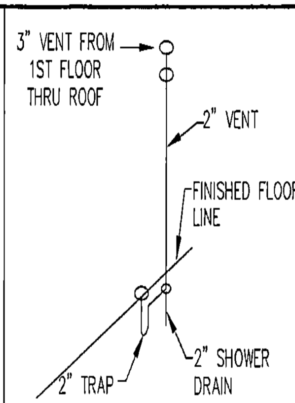


CLOTHES WASHER

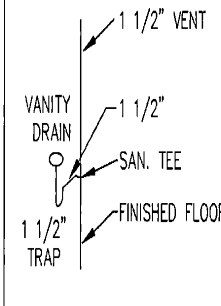


WASHER/WATER HEATER PAN

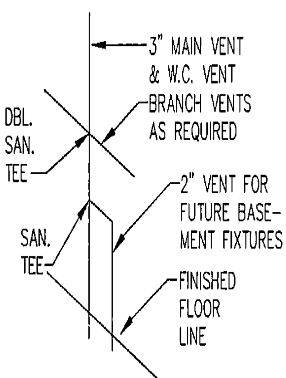
WASHER PAN REQUIRED ONLY WHEN WASHER IS LOCATED ON 2ND STORY



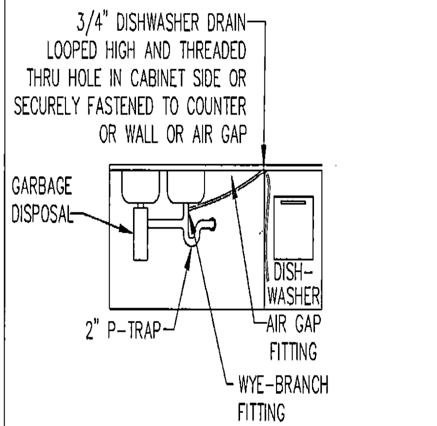
SHOWER



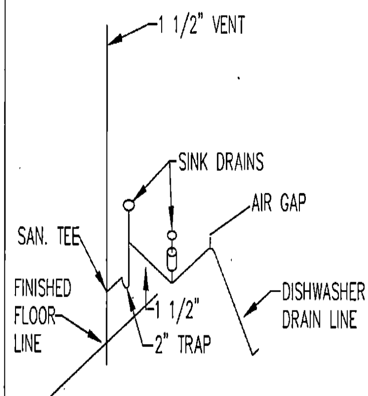
BATHROOM VANITY



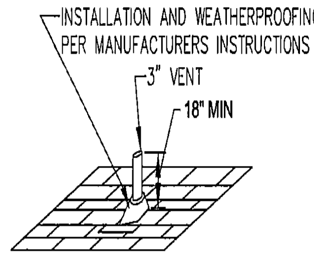
WATER CLOSET AND MAIN VENT



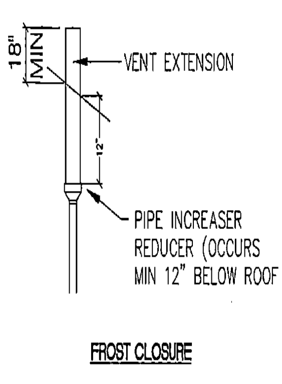
KITCHEN SINK/DISHWASHER/DISPOSAL



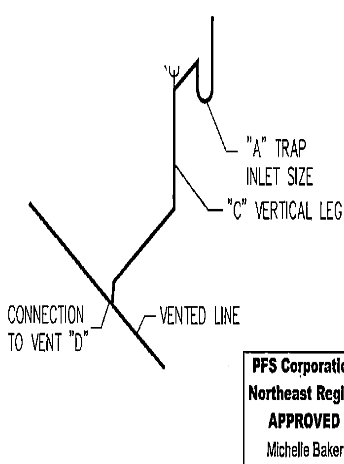
KITCHEN SINK/DISHWASHER DETAIL



VENT THRU ROOF DETAIL



FROST CLOSURE



THE VENT PIPE FROM A FIXTURE DRAIN, EXCEPT WATER CLOSETS AND SIMILAR SIPHONIC FIXTURES, SHALL NOT CONNECT BELOW THE TOP WEIR OF THE TRAP. THE VENT PIPE MAY BE CONNECTED AT A LOWER ELEVATION IF THE FOLLOWING ARE MET:

1. THE VERTICAL SECTION OF THE DRAIN PIPE SHALL BE AT LEAST ONE PIPE SIZE LARGER THAN THE TRAP INLET SIZE.
2. THE HORIZONTAL PIPE CONNECTED TO THE TRAP OUTLET SHALL BE AT LEAST TWO PIPE DIAMETERS LONG.
3. THE DEVELOPED LENGTH OF THE TRAP ARM SHALL NOT EXCEED THE VALUES STATED IN THE APPLICABLE PLUMBING CODES.

"A" - TRAP SIZE PER 2015 IRC.
"B" - TRAP ARM LENGTHS:
1 1/4" TRAP - 5'-0"
1 1/2" TRAP - 6'-0"
2" TRAP - 8'-0"
3" TRAP - 12'-0"
4" TRAP - 16'-0"
"C" - SIZE IS ONE SIZE LARGE THAN TRAP SIZE
"D" - DISTANCE FROM CROWN WEIR AND VENT CONNECTION ACCORDING TO MAX. DISTANCE OF VENT FROM FIXTURE TRAP

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

STATE APPROVAL STAMP

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022
P.E. SEAL

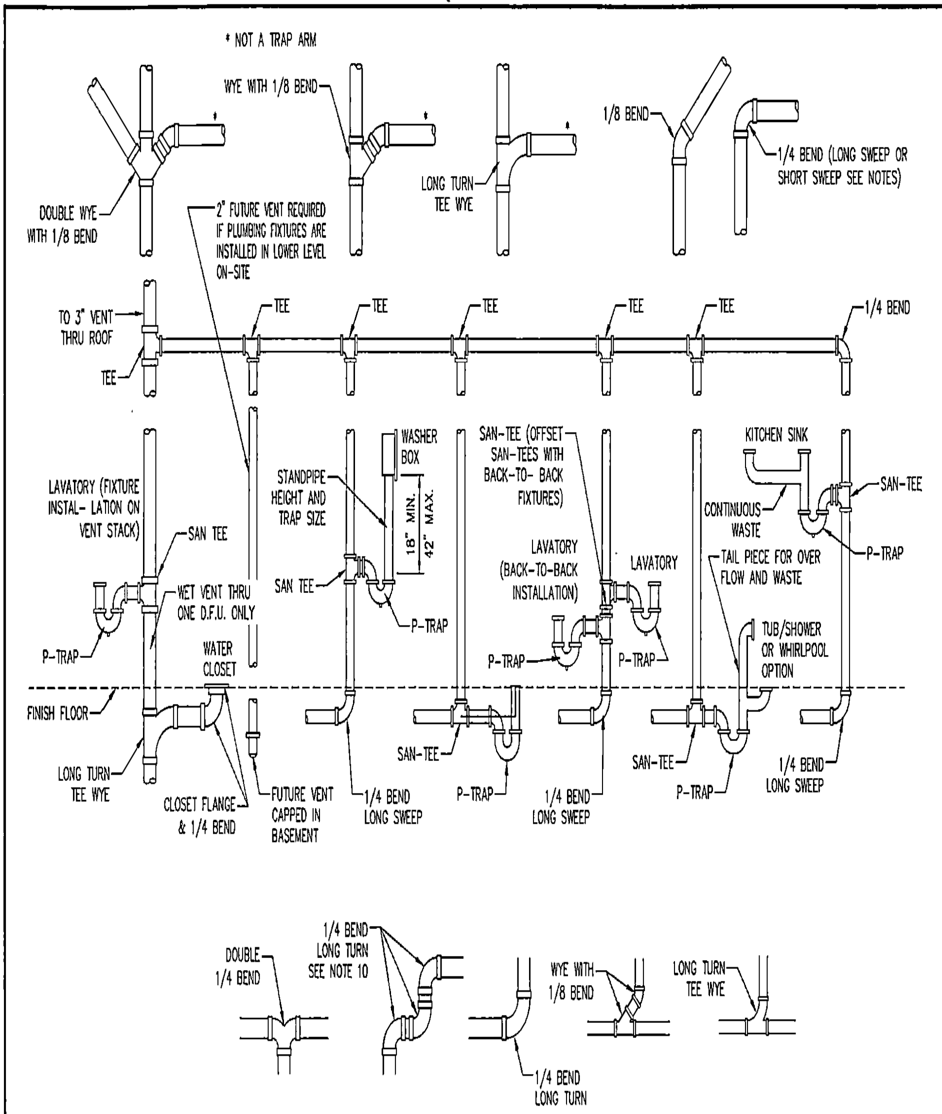
CHAMPION HOME BUILDERS, INC.
755 WEST BIG BEAVER RD, SUITE 1000
TROY, MI 48084

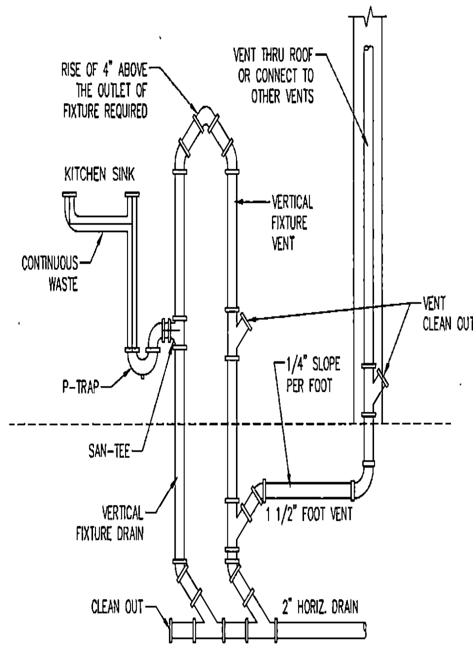
CUSTOMER/PROJECT: SYSTEMS DRAWINGS
BUILDER:

REV#	DATE	REVISIONS	BY
1	05/19/15	REMOVED AIR ADMIT VALVE FROM VANITY SINK DETAIL	GLENCO
2	08/03/16	REVISED CODE REFERENCES	GLENCO

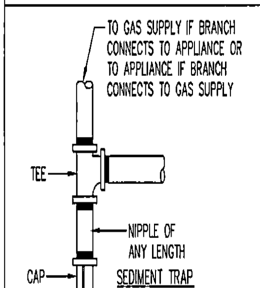
DRAWN BY: GLENCO | DATE: 11/11/09 | SCALE: N.T.S. | CHECKED BY:

FILE:
SQ.FT.:
STATE:
TYPE:
MODEL:
DRAWING: PLUMBING DETAILS
SHEET:





ISLAND VENT



SEDIMENT TRAP INSTALLATION METHOD

CHAMPION
HOME BUILDERS, INC.
755 WEST BIG BEAVER RD. SUITE 1000
TROY, MI 48084

CUSTOMER/PROJECT: SYSTEMS DRAWINGS

BUILDER:

REV#	DATE	REVISIONS	BY
1	04/28/14	ADD CLEANOUT TO ISLAND VENT	GLENCO
2	05/19/15	REMOVED FLOATING TEXT	GLENCO
3	08/03/15	REVISED CODE REFERENCES	GLENCO

DRAWN BY:	DATE:	SCALE:	CHECKED BY:
GLENCO	11/11/09	N.T.S.	

FILE:
SQ.FT.:
STATE:
TYPE:
MODEL:
DRAWING: PLUMBING DETAILS
SHEET:

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

STATE APPROVAL STAMP

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

P.E. SEAL

PLUMBING NOTES:

1. ALL PLUMBING CONSTRUCTION AND MATERIAL BELOW THE MODULAR FLOOR AND BETWEEN THE FLOOR IS THE RESPONSIBILTY OF THE BUILDER / CONTRACTOR AND IS TO BE DONE IN ACCORDANCE WITH 248 CMR, THE MASSACHUSETTS STATE PLUMBING AND GAS CODE
2. CONCEALED PIPING IN UNHEATED AREAS, INCLUDING OUTSIDE WALLS, SHALL BE PROTECTED AGAINST FREEZING IN PLANT. PIPING SHALL BE KEPT OUT OF UNHEATED AREAS WHERE POSSIBLE.
3. ALL WASTE AND VENT LINES IN MODULES ARE ABS OR PVC PIPE. ALL SUPPLY LINES IN MODULES ARE COPPER, PEX, OR CPVC.
4. HORIZONTAL WASTE LINES 2 1/2" DIAMETER OR LESS ARE TO HAVE A MINIMUM PITCH OF 1/4" PER FOOT. 3" TO 6" DIAMETER WASTE LINES ARE TO HAVE A MINIMUM PITCH OF 1/8" PER FOOT.
5. WASTE LINES: INSTALL WYE WITH CLEAN-OUT PRIOR TO EXITING WALL FOR CONNECTION TO DISPOSAL SYSTEM. 4" MINIMUM WASTE LINE TO SEPTIC (BY BUILDER IN FIELD).
6. WASHER SHALL HAVE MINIMUM 2" TRAP.
7. REMOVABLE TRAPS UNDER ALL SINKS TO PROVIDE CLEAN-OUT ACCESS.
8. GARBAGE DISPOSAL MUST HAVE SEPARATE TRAP. DISHWASHER CANNOT DISCHARGE INTO GARBAGE DISPOSAL.
9. KITCHEN SINKS SHALL HAVE A 2" DRAIN WHEN A GARBAGE DISPOSAL OR DISHWASHER IS CONNECTED.
10. HORIZONTAL TO HORIZONTAL AND VERTICAL TO HORIZONTAL DRAIN CHANGES IN DIRECTION SHALL BE 45° WYES, LONG SWEEP 90° ELBOWS, LONG SWEEP WYE'S, 6TH, 8TH, OR 16TH BENDS, APPROVED COMBINATIONS OF THESE OR EQUIVALENT LONG SWEEP FITTINGS. SHORT SWEEPS ARE PERMITTED IN SINGLE BRANCH HORIZONTAL TO VERTICAL CHANGES IN DIRECTION ON 3" PIPE AND LARGER.
11. ALL HORIZONTAL VENT BRANCH PIPING SHALL BE LOCATED A MINIMUM OF 6" ABOVE THE FLOOD LEVEL OF THE HIGHEST FIXTURE IN THAT BRANCH.
12. PVC-DWV PIPE SUPPORTS: AT BRANCHES, CHANGES IN DIRECTION, AND AT THE BASE, EACH FLOOR AND MID STORY (VERTICAL) MAXIMUM EVERY 4'-0" AT THE END OF BRANCHES, AND CHANGE OF DIRECTIONS OR ELEVATION.
13. PIPE PENETRATING FIRE RATED ASSEMBLIES INCLUDING FLOOR/CEILING SHALL BE FIRE STOPPED WHERE REQUIRED BY ALL CODES WITH MATERIAL EQUIVALENT TO CONSTRUCTION THROUGH WHICH IT PENETRATES AND BE SUITABLE TO PIPE MATERIAL, OR USE METAL PIPE FROM A MINIMUM OF ABOVE THE FIRE RATED ASSEMBLY AND DOWN.
14. FIRE STOPPING SHALL BE PROVIDED AND VERIFIED BEFORE IT IS COVERED OR CONCEALED IN THE CONSTRUCTION PROCESS.
15. ANY STRUCTURAL MEMBER SUBJECT TO HOLE DRILLING, CUTTING, OR NOTCHING SHALL COMPLY WITH SECTIONS 502.8.1 AND 802.7.1. IF THE LIMITS EXCEED THE MEMBER IT SHALL BE LEFT IN A SAFE STRUCTURAL CONDITION BY BEING REINFORCED, REPAIRED, OR REPLACED.
16. FIELD INSTALLED (ON-SITE) PIPING SHALL BE APPROVED BY THE LOCAL BUILDING CODE ENFORCEMENT OFFICER. PIPING SHALL BE FIELD TESTED FOR LEAKS.
17. BATH TUBS, INCLUDING GARDEN TUBS, HYDRO-MASSAGE, AND HOT TUBS SHALL HAVE A 1 1/2" MIN OVERFLOW.
18. JOINTS AROUND PLUMBING FIXTURES SHALL BE MADE WATERPROOF AT FLOORS, WALLS, & COUNTERTOPS.
19. EACH FIXTURE SHALL BE INDIVIDUALLY DIRECT OR WET VENTED.
20. EACH DWELLING UNIT SHALL HAVE ONE MAIN 3" STACK FROM BUILDING DRAIN.
21. ALL VENTS THROUGH ROOF TO BE 3" MIN DIAMETER AND SHALL TERMINATE ABOVE THE ROOF. SEE PG 11F - "VENT THRU ROOF DETAIL" FOR REQUIRED EXTENSION ABOVE THE ROOF LINE.
22. BASEMENT MODELS SHALL BE PROVIDED IN FACTORY WITH A 2" VENT TO BASEMENT STUBBED BELOW THE FIRST FLOOR, THEN CAPPED AND LABELED. BASEMENT VENT MAY BE DELETED WHEN CLOTHES WASHER IS ON THE FIRST OR SECOND FLOOR.
23. ALL TRAP ARMS MUST BE SUPPORTED WITH 3/4" MINIMUM BEARING.
24. ALL PLASTIC PIPE MUST BE SUPPORTED AT INTERVALS IN ACCORDANCE WITH TABLE M2101.9.
25. TRAPS SHALL BE PLACED AS CLOSE AS POSSIBLE TO FIXTURE OUTLET. MAXIMUM VERTICAL DROP FROM FIXTURE OUTLET TO TRAP WEIR IS 24".
26. INACCESSIBLE TRAPS SHALL NOT HAVE UNIONS, CLEANOUTS OR SLIP JOINTS. ACCESSIBLE TRAPS SHALL BE REMOVABLE WITH UNION IN TRAP SEAL OR HAVE CLEAN OUT OPENING SIZED THE SAME AS THE TRAP.
27. MAXIMUM DISTANCE OF FIXTURE TRAP WEIR TO VENT SHALL BE IN ACCORDANCE WITH TABLE P3105.1.
28. PIPING SHALL BE PROTECTED WITH SHIELD PLATES WHEN PIPE PASSES THROUGH WOOD MEMBERS LESS THAN 1 1/2" FROM EDGE OF MEMBER PER SECTION G2415.7.
29. FIRST FLOOR FIXTURES SHALL CONNECT INTO HORIZONTAL BUILDING DRAIN MORE THAN 10 PIPE DIAMETERS DOWNSTREAM OF STACK BASE AND NOT CONNECT INTO SECOND FLOOR DRAIN STACK.
30. POTABLE WATER SYSTEM SHALL BE DISINFECTED ON SITE BY BUILDER.
31. ISLAND FIXTURE VENTING SHALL NOT BE PERMITTED FOR FIXTURES OTHER THAN SINKS AND LAVATORIES., (SEE ISLAND DETAILS).
32. ANTI-SIPHONING DEVICE, VACUUM BREAKERS, AND AIR GAPS: FOR WATER DISTRIBUTION SYSTEMS "PROTECTION OF POTABLE WATER SUPPLY".
    - 32.1. WATER HEATER LOCATED AT OR ON LIVING SPACE LEVEL MUST HAVE AN ANTI-SIPHONING DEVICE INSTALLED.
    - 32.2. CLOTHES WASHER MUST HAVE AN ANTI-SIPHONING DEVICE INSTALLED (IF NOT BUILT INTO THE APPLIANCE).
33. WATER HAMMER ARRESTORS SHALL BE INSTALLED WHERE QUICK CLOSING VALVES ARE UTILIZED. (I.E. WASHING MACHINES AND DISHWASHERS).
35. PIPE INSTALLED DOWNSTREAM OF THE POINT OF DELIVERY SHALL NOT EXTEND THROUGH ANY TOWNHOUSE UNIT OTHER THAN THE UNIT SERVED BY SUCH PIPING.
36. A MINIMUM OF (2) HOSE BIBS ARE REQUIRED, (1) AT THE FRONT OF THE HOUSE AND (1) AT THE REAR OF THE HOUSE AND SHALL CONTAIN BACK FLOW PROTECTION.
37. TUB/SHOWER CONTROLS SHALL HAVE A HIGH LIMIT STOP SET TO LIMIT WATER TEMPERATURE TO A MAXIMUM IF 120° F.
38. ALL FIXTURE/APPLIANCE SHUT OFF VALVES IN THE SAME FLOOR AS THE FIXTURE/APPLIANCE AND SHALL BE WITHIN 30" OF FIXTURE/APPLIANCE SERVED.
39. AN OPEN VENT TERMINAL FROM A DRAINAGE SYSTEM SHALL NOT BE LESS THAN 4'-0" DIRECTLY BELOW ANY DOOR, OPERABLE WINDOW OR OTHER AIR INTAKE OPENING OF THE BUILDING OR ADJACENT BUILDING NOR SHALL VENT TERMINALS BE LESS THAN 10' HORIZONTALLY UNLESS THE TOP OF THE VENT TERMINAL IS 3'-0" ABOVE THE TOP OF THE APPLICABLE OPENING.
40. OPENINGS IN OR ON STRUCTURES WHERE OPENINGS FOR THE PASSAGE OF PIPES IN WALLS, FLOORS OR CEILINGS SHALL BE PROTECTED FROM RODENTS WITH AN APPROVED PIPE COLLAR FASTENED TO THE ADJOINING STRUCTURE. SEE ALTERNATE MATERIALS SECTION OF THE QA MANUAL FOR MATERIALS USED FOR COMPLIANCE OTHER THAN APPROVED PIPE COLLARS.
41. PLUMBING FIXTURES, DRAINS AND APPLIANCES USED TO RECEIVE OR DISCHARGE LIQUID WASTES OR SEWAGE SHALL BE DIRECTLY CONNECTED TO THE DISPOSAL SYSTEM ON SITE.
43. PLUMBING FIXTURES, OTHER THAN WATER CLOSETS, SHALL BE PROVIDED WITH APPROVED STRAINERS, EXCEPT HUB DRAINS AND STANDPIPES.
44. WASTE RECEPTORS SHALL BE OF AN APPROVED TYPE, NOT INSTALLED IN BATHROOMS, ATTICS, CRAWL SPACES, INTERSTITIAL SPACES ABOVE CEILINGS AND BELOW FLOORS OR IN ANY INACCESSIBLE OR UNVENTED SPACE SUCH AS A CLOSET. WASHER STANDPIPES ARE ALLOWED IN BATHROOMS.
45. WATER CLOSET JOINTS SHALL BE MADE BY A CLOSET FLANGE OR A WASTE CONNECTOR WITH A SEALING GASKET.
50. WATER HEATERS SHALL CONTAIN A DRAIN VALVE AT THE BOTTOM OF THE TANK. THIS VALVE SHALL NOT BE LESS THAN 3/4" IRON PIPE AND SHALL CONTAIN A MALE HOSE THREAD.

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

STATE APPROVAL STAMP

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

P.E. SEAL

CHAMPION
HOME BUILDERS, INC.
755 WEST BIG BEAVER RD, SUITE 1000
TROY, MI 48084

CUSTOMER/PROJECT: SYSTEMS DRAWINGS

BUILDER:

REV#	DATE	REVISIONS	BY
1	10/29/15	REVESE NOTE 42	GLENCO
2	05/16/16	REVISED PER CODE REVIEW DEVIATIONS	GLENCO
3	08/03/16	REVISED CODE REFERENCES	GLENCO

DRAWN BY: GLENCO | DATE: 11/11/09 | SCALE: N.T.S. | CHECKED BY:

FILE:

SQ.FT.:

STATE:

TYPE:

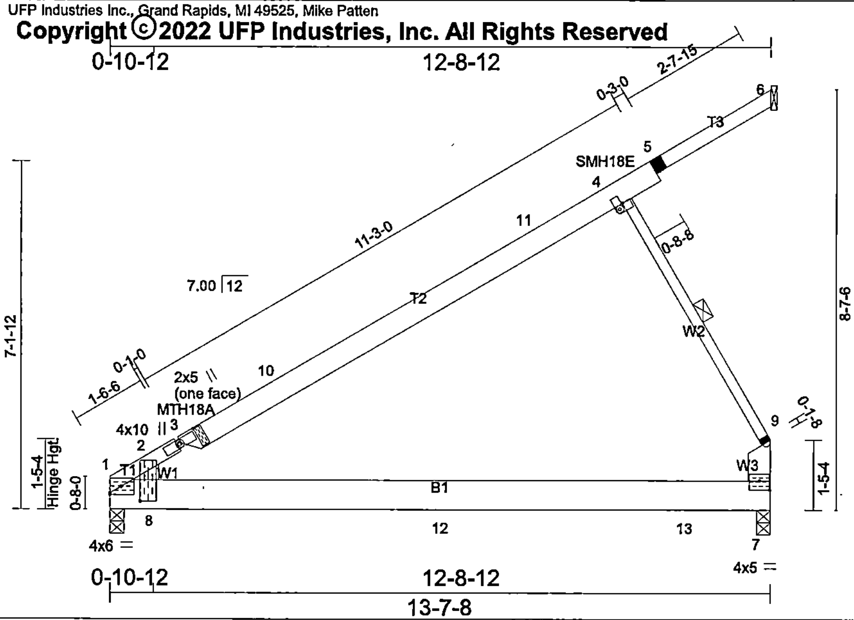
MODEL:

DRAWING: PLUMBING NOTES

SHEET:

Job	Truss	Truss Type	Qty	Ply	Champion Homes 212
110487	HME09030	HINGE MONO	1	1	15T A 276 7M 154HH 8" Heel

UFP Industries Inc., Grand Rapids, MI 49525, Mike Patten — 8.430 e Jan 4 2021 MiTek Industries, Inc. Wed Jul 6 07:55:20 2022



SOLAR-READY TRUSS™

Plate Offsets (X,Y)-- [2:0-2-0,0-7-8], [3:0-1-8,0-4-6], [3:0-0-5,0-0-0], [4:0-1-4,0-1-0], [7:0-2-8,0-2-4]

SPACING-: 2-0-0	SPACING-: 1-4-0	SPACING-: 1-0-0		CSI.	DEFL. in (loc) l/defl L/d	PLATES GRIP
LOADING (psf)	LOADING (psf)	LOADING (psf)	Plate Grip DOL 1.15	TC 0.65	Vert(LL) -0.15 7-8 >999 240	MT20 197/144
TCLL 38.5	TCLL 57.8	TCLL 77.0	Lumber DOL 1.15	BC 0.28	Vert(CT) -0.31 7-8 >508 180	MT18HS 197/144
(Ground Snow=50.0)	(Ground Snow=75.0)	(Ground Snow=100.0)	Rep Stress Incr YES	WB 0.39	Horz(CT) 0.00 7 n/a n/a	
TCDL 15.0	TCDL 22.5	TCDL 30.0	Code IBC2015/TPI2014	Matrix-R		Weight: 71 lb
BCLL 0.0 *	BCLL 0.0 *	BCLL 0.0 *				FT = 0%
BCDL 10.0	BCDL 15.0	BCDL 20.0				

LUMBER-
TOP CHORD 2x4 SPF 2100F 1.8E *Except*
T2: 2x6 SPF 2100F 1.8E, T3: 2x4 SPF No.2
BOT CHORD 2x8 SP 2400F 2.0E
WEBS 2x3 SPF No.2 *Except*
W3: 2x6 SPF No.2

BRACING-
TOP CHORD Structural wood sheathing directly applied or 6-0-0 oc purlins, except end verticals.[P]
BOT CHORD Rigid ceiling directly applied or 10-0-0 oc bracing.
WEBS 1 Row at midpt 4-9

PFS APPROVED
DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

REACTIONS. (lb/size) 1=959/0-3-8 (min. 0-1-10), 7=741/0-3-8 (min. 0-1-8), 6=-0/Mechanical
Max Horz 1=348(LC 12), 6=-269(LC 18)
Max Uplift 1=-256(LC 12), 7=-392(LC 12)
Max Grav 1=1038(LC 18), 7=862(LC 21)

FORCES. (lb) - Maximum Compression/Maximum Tension
TOP CHORD 1-2=-464/332, 2-3=-942/38, 3-10=-944/75, 10-11=-726/84, 4-11=-568/95, 4-5=-460/108, 5-6=-317/118, 7-9=-648/372
BOT CHORD 1-8=-206/358, 8-12=-206/358, 12-13=-206/358, 7-13=-206/358
WEBS 2-8=-1206/878, 4-9=-740/425

REQUIRED FIELD JOINT CONNECTIONS - Maximum Compression (lb)/ Maximum Tension (lb)/ Maximum Shear (lb)/ Maximum Moment (lb-in)
5=407/112/155/0, 9=740/425/358/0

NOTES-
1) Wind: ASCE 7-10; Vult=126mph Vasd=100mph @24in o.c.; TCDL=3.0psf; BCDL=3.0psf; (Alt. 154mph @16in o.c.; TCDL=4.5psf; BCDL=4.5psf); (Alt. 178mph @12in o.c.; TCDL=6.0psf; BCDL=6.0psf); h=30ft; Cat. II; Exp D; Enclosed; MWFRS (envelope) gable end zone and C-C Exterior(2) 0-1-12 to 3-1-12, Interior(1) 3-1-12 to 13-6-12 zone;C-C for members and forces & MWFRS for reactions shown; Lumber DOL=1.60 plate grip DOL=1.60
2) TCLL: ASCE 7-10; Pg=50.0 psf (ground snow); Ps=38.5 psf (roof snow); Category II; Exp D; Sheltered; Ct=1.10
3) Roof design snow load has been reduced to account for slope.
4) Unbalanced snow loads have been considered for this design.
5) All plates are MT20 plates unless otherwise indicated.
6) See HINGE PLATE DETAILS for plate placement.
7) Provisions must be made to prevent lateral movement of hinged member(s) during transportation.
8) All additional member connections shall be provided by others for forces as indicated.
9) This truss has been designed for a 10.0 psf bottom chord live load nonconcurrent with any other live loads.
10) * This truss has been designed for a live load of 20.0psf on the bottom chord in all areas where a rectangle 3-6-0 tall by 2-0-0 wide will fit between the b chord and any other members, with BCDL = 10.0psf.
11) Provide mechanical connection (by others) of truss to bearing plate capable of withstanding 256 lb uplift at joint 1 and 392 lb uplift at joint 7.
12) This truss is designed in accordance with the 2015 International Building Code section 2306.1 and referenced standard ANSI/TPI 1.
13) Take precaution to keep the chords in plane, any bending or twisting of the hinge plate must be repaired before the building is put into service.
14) The field-installed members are an integral part of the truss design. Retain a design professional to specify final field connections and temporary suppc field-installed members must be properly fastened prior to applying any loading to the truss. This design anticipates the final set position.
15) This Solar-Ready Truss™ was designed to accommodate the loading stated on this truss engineering drawing. Reference UFP Engineering Bulletin 1§ further information on the Solar-Ready Truss™ program. For loading condtions that differ from those shown on the truss print, a custom design will be necessary. An extra 5 PSF top chord dead load has been included in the TCDL as shown.
16) Based on HME09001 - Exp. D, solar ready

COMMONWEALTH OF MASSACHUSETTS
KEVIN W. FREEMAN
CIVIL
No. 42860
REGISTERED PROFESSIONAL ENGINEER

The professional engineering seal indicates that a licensed professional engineer has designed the truss under the standards referenced within this document, not necessarily the current state building code. The engineering seal is not an approval to use in a specific state. The final determination on whether a truss design is acceptable under the locally adopted building code rest with the building official or designated appointee.

7/6/2022

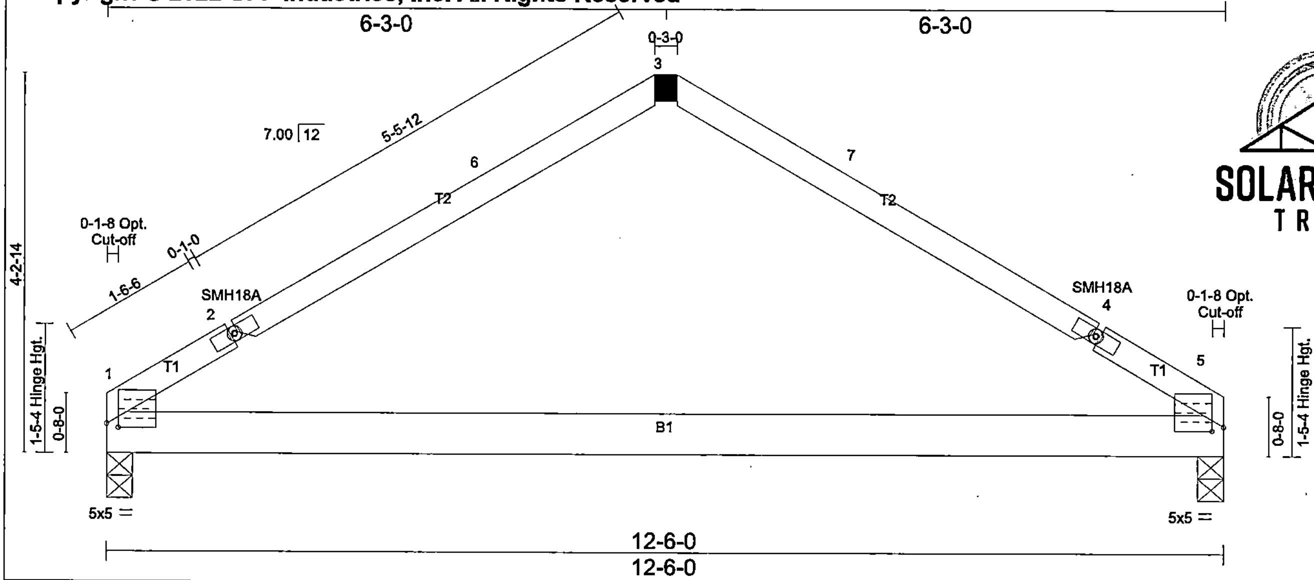
WARNING - *Verify design parameters and READ NOTES*

UFP Industries, Inc.
PHONE (616)-364-6161 FAX (616)-365-0060
2801 EAST BELTLINE RD, NE
GRAND RAPIDS, MI 49525

Truss shall not be cut or modified without approval of the truss design engineer.
This component has only been designed for the loads noted on this drawing. Construction and lifting forces have not been considered. The builder is responsible for lifting methods and system design. Builder responsibilities are defined under TPI1. This design is based only upon parameters shown, and is for an individual building component to be installed and loaded vertically. Applicability of design parameters and proper incorporation of component is responsibility of building designer - not truss designer. Bracing shown is for lateral support of individual web members only. Additional temporary bracing to insure stability during construction is the responsibility of the erector. Additional permanent bracing of the overall structure is the responsibility of the building designer. For general guidance regarding fabrication, quality control, storage, delivery, erection and bracing, consult BCSI 1-06 from the Wood Truss Council of America and Truss Plate Institute Recommendation available from WTCA, 6300 Enterprise LN, Madison, WI 53719 J:\support\MitekSupp\templates\ufp.tpe

Job	Truss	Truss Type	Qty	Ply	Champion Homes 212
110487	P2113502	HINGED COMMON	1	1	

UFP Industries Inc., Grand Rapids, MI 49525, Mike Patten 8.430 e Jan 4 2021 MiTek Industries, Inc. Wed Jul 6 07:40:25 2022



SOLAR-READY TRUSS™

Plate Offsets (X,Y)-- [1:0-1-9,0-0-8], [2:0-0-4,0-0-0], [4:0-0-4,0-0-0], [5:0-1-9,0-0-8]

LOADING (psf)	SPACING- 1-4-0	CSI.	DEFL. in (loc) l/defl L/d	PLATES GRIP
TCLL 26.9	Plate Grip DOL 1.15	TC 0.41	Vert(LL) -0.23 1-5 >640 240	MT20 197/144
(Ground Snow=35.0)	Lumber DOL 1.15	BC 0.59	Vert(CT) -0.52 1-5 >284 180	MT18HS 197/144
TCDL 15.0	Rep Stress Incr YES	WB 0.00	Horz(CT) 0.00 5 n/a n/a	
BCLL 0.0 *	Code IBC2015/TPI2014	Matrix-R		
BCDL 10.0				Weight: 39 lb FT = 0%

LUMBER-
TOP CHORD 2x4 SPF No.2
BOT CHORD 2x6 SPF No.2

BRACING-
TOP CHORD Structural wood sheathing directly applied or 6-0-0 oc purlins. [P]
BOT CHORD Rigid ceiling directly applied or 10-0-0 oc bracing.

REACTIONS. (lb/size) 1=423/0-3-8 (min. 0-1-8), 5=423/0-3-8 (min. 0-1-8)
Max Horz 1=-115(LC 8)
Max Uplift1=-141(LC 12), 5=-141(LC 13)

FORCES. (lb) - Maximum Compression/Maximum Tension
TOP CHORD 1-2=-397/182, 2-6=-272/179, 3-6=-266/186, 3-7=-268/186, 4-7=-273/179, 4-5=-397/182
BOT CHORD 1-5=-64/239

REQUIRED FIELD JOINT CONNECTIONS - Maximum Compression (lb)/ Maximum Tension (lb)/ Maximum Shear (lb)/ Maximum Moment (lb-in)
3=249/189/145/0

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DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

NOTES-
1) Wind: ASCE 7-10; Vult=135mph Vasd=107mph; TCDL=6.0psf; BCDL=6.0psf; h=30ft; Cat. II; Exp D; Enclosed; MWFRS (envelope) gable end zone and C-C Exterior(2) zone;C-C for members and forces & MWFRS for reactions shown; Lumber DOL=1.60 plate grip DOL=1.60
2) TCLL: ASCE 7-10; Pg=35.0 psf (ground snow); Ps=26.9 psf (roof snow); Category II; Exp D; Sheltered; Ct=1.10
3) Roof design snow load has been reduced to account for slope.
4) Unbalanced snow loads have been considered for this design.
5) All plates are MT20 plates unless otherwise indicated.
6) See HINGE PLATE DETAILS for plate placement.
7) Provisions must be made to prevent lateral movement of hinged member(s) during transportation.
8) All additional member connections shall be provided by others for forces as indicated.
9) This truss has been designed for a 10.0 psf bottom chord live load nonconcurrent with any other live loads.
10) * This truss has been designed for a live load of 20.0psf on the bottom chord in all areas where a rectangle 3-6-0 tall by 2-0-0 wide will fit between the t chord and any other members.
11) Provide mechanical connection (by others) of truss to bearing plate capable of withstanding 141 lb uplift at joint 1 and 141 lb uplift at joint 5.
12) This truss is designed in accordance with the 2015 International Building Code section 2306.1 and referenced standard ANSI/TPI 1.
13) Take precaution to keep the chords in plane, any bending or twisting of the hinge plate must be repaired before the building is put into service.
14) The field-installed members are an integral part of the truss design. Retain a design professional to specify final field connections and temporary suppc field-installed members must be properly fastened prior to applying any loading to the truss. This design anticipates the final set position.
15) This Solar-Ready Truss™ was designed to accommodate the loading stated on this truss engineering drawing. Reference UFP Engineering Bulletin 1S further information on the Solar-Ready Truss™ program. For loading condtions that differ from those shown on the truss print, a custom design will be necessary. An extra 5 PSF top chord dead load has been included in the TCDL as shown.
16) Based on P2113501 - Exp. D

COMMONWEALTH OF MASSACHUSETTS
KEVIN W. FREEMAN
CIVIL
No.42980
REGISTERED PROFESSIONAL ENGINEER

The professional engineering seal indicates that a licensed professional engineer has designed the truss under the standards referenced within this document, not necessarily the current state building code. The engineering seal is not an approval to use in a specific state. The final determination on whether a truss design is acceptable under the locally adopted building code rest with the building official or designated appointee.

7/6/2022

WARNING - ***Verify design parameters and READ NOTES***

UFP Industries, Inc.
PHONE (616)-364-6161 FAX (616)-365-0060
2801 EAST BELTLINE RD, NE
GRAND RAPIDS, MI 49525

Truss shall not be cut or modified without approval of the truss design engineer.
This component has only been designed for the loads noted on this drawing. Construction and lifting forces have not been considered. The builder is responsible for lifting methods and system design. Builder responsibilities are defined under TPI1. This design is based only upon parameters shown, and is for an individual building component to be installed and loaded vertically. Applicability of design parameters and proper incorporation of component is responsibility of building designer - not truss designer. Bracing shown is for lateral support of individual web members only. Additional temporary bracing to insure stability during construction is the responsibility of the erector. Additional permanent bracing of the overall structure is the responsibility of the building designer. For general guidance regarding fabrication, quality control, storage, delivery, erection and bracing, consult BCSI 1-06 from the Wood Truss Council of America and Truss Plate Institute Recommendation available from WTCA, 6300 Enterprise LN, Madison, WI 53719 J:\support\MitekSupp\templates\ufp.tpe

CHAMPION® MODULAR

excel HOMES

43734
Beam and Header Calculation Page Index

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

PFS APPROVED
DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

Champion Modular Inc. 10642 South Susquehanna Trail Liverpool, PA 17045 (P) 717-345-2039

7/7/2022

CHAMPION
HOME BUILDERS

Lower Header Check

Design Loads :

Box Width =	165.0	in	Wind Load =	36.0	psf *(130mph, Exp. D, MRH = 25ft)*
Roof Live Load (35psf GSL) =	27.0	psf	Linear Live Load =	38.4	pli
Roof Dead Load =	25.0	psf	Linear Total Load =	67.0	pli
Floor Live Load =	40.0	psf	Uplift Load =	3.5	pli
Floor Dead Load =	25.0	psf	Number of Ply(s), N :	2	

Species : **SPF** Grade : **#2**

Lumber Properties :

Thickness, b =	1.5	in.
Fb =	See Chart	psi
Fv =	135	psi
E =	1,400,000	psi

Adjustment Factors :

1. Load Duration Factor (Wind)	Cd =	1.60
1b. Load Duration Factor (Snow)	Cds =	1.15
2. Repetitive Member Factor	Cr =	1.00
3. Allowable Deflection	L /	360

	Depth	Area	Sx	Ix	Cf	Fb' (Snow)	Fb' (Wind)	Fv' (Snow)	Fv' (Wind)
Double Ply	3.50	10.50	6.13	10.72	1.50	1509	2100	155.25	216
	5.50	16.50	15.13	41.59	1.30	1308	1820	155.25	216
	7.25	21.75	26.28	95.27	1.20	1208	1680	155.25	216
	9.25	27.75	42.78	197.86	1.10	1107	1540	155.25	216
	11.25	33.75	63.28	355.96	1.00	1006	1400	155.25	216

Maximum Span Based on :

		Moment		Shear		Deflection		Max. Span	Uplift Straps[1]	Bearing Columns[2]
	Depth	Snow	Wind	Snow	Wind	Snow	Wind			
Double Ply	3.50	33.22	172.56	32.44	875.07	44	97	32	1	1
	5.50	48.60	252.44	50.98	1375.11	79	153	48	1	1
	7.25	61.56	319.71	67.20	1812.65	104	202	61	1	2
	9.25	75.19	390.54	85.73	2312.69	132	258	75	1	2
	11.25	87.19	452.87	104.27	2812.73	161	313	87	1	2

Notes:

1. Uplift straps are 26GA by 1.25" in width and attached to beam and column stud w/ (8) 15 ga staples. (16 Total Staples)
2. Bearing Column ply based of 425psi value for SPF top plate.

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DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

7/7/2022

CHAMPION
HOME BUILDERS

Stacked Sidewall Header Check (1st Floor Headers)

Design Loads :

Box Width =	165.0	in	Wind Load =	36.0	psf *(130mph, Exp. D, MRH = 25ft)*
Roof Live Load (35psf GSL) =	27.0	psf	Linear Live Load =	38.4	pli
Roof Dead Load =	25.0	psf	Linear Total Load =	67.0	pli
Floor Live Load =	40.0	psf	Uplift Load =	3.5	pli
Floor Dead Load =	25.0	psf	Number of Ply(s), N :	2	

Species : **SPF** Grade : **#2**

Lumber Properties :

Thickness, b =	1.5	in.
Fb =	See Chart	psi
Fv =	135	psi
E =	1,400,000	psi

Adjustment Factors :

1. Load Duration Factor (Wind)	Cd =	1.60
1b. Load Duration Factor (Snow)	Cds =	1.15
2. Repetitive Member Factor	Cr =	1.00
3. Allowable Deflection	L /	360

Depth	Area	Sx	Ix	% Load	Cf	Fb' (Snow)	Fb' (Wind)	Fv' (Snow)	Fv' (Wind)
9.25	27.75	42.78	197.86	35.7%	1.1	1107	1540	155.25	216
11.25	33.75	63.28	355.96	64.3%	1.0	1006	1400	155.25	216

Maximum Span Based on :

	Moment		Shear		Deflection		Max. Span	Uplift Straps[1]	Bearing Columns[2]
Depth	Snow	Wind	Snow	Wind	Snow	Wind			
9.25	125.80	653.38	239.96	6473.23	163	363	108	1	2
11.25	108.76	564.89	162.23	4376.22	163	363			

Notes:

1. Uplift straps are 26GA by 1.25" in width and attached to beam and column stud w/ (8) 15 ga staples. (16 Total Staples)
2. Bearing Column ply based of 425psi value for SPF top plate.

COMMONWEALTH OF MASSACHUSETTS
STEVEN C.
DAME
No. 54590
REGISTERED
PROFESSIONAL ENGINEER
07/07/2022

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Bloomsburg, PA

7/7/2022

CHAMPION
HOME BUILDERS

Upper Header Check Based of Truss Reaction

Design Loads :

Truss Reaction (Max. Grav) = 1038.0 lbs*
Truss Reaction (Max. Uplift) = 256.0 lbs*
Spacing = 24 " o.c.
Max. of all Trusses.

Linear Load = 43.3 pli
Uplift Load = 10.7 pli
Number of Ply(s), N : 2

Truss: HME09030
Node: 1
Ridgebeam = No

Species : SPF

Grade : #2

LVL Properties :

Thickness, b = 1.5 in.
Fb = See Chart psi
Fv = 135 psi
E = 1,400,000 psi

Adjustment Factors :

1. Load Duration Factor (Wind) Cd = 1.60
1b. Load Duration Factor (Snow) Cds = 1.00
2. Repetitive Member Factor Cr = 1.00
3. Allowable Deflection L / 240

	Depth	Area	Sx	Ix	Cf	Fb' (Snow)	Fb' (Wind)	Fv' (Snow)	Fv' (Wind)
Double Ply	3.50	10.50	6.13	10.72	1.50	1313	2100	135	216
	5.50	16.50	15.13	41.59	1.30	1138	1820	135	216
	7.25	21.75	26.28	95.27	1.20	1050	1680	135	216
	9.25	27.75	42.78	197.86	1.10	963	1540	135	216
	11.25	33.75	63.28	355.96	1.00	875	1400	135	216

Maximum Span Based on :

		Moment		Shear		Deflection				
	Depth	Snow	Wind	Snow	Wind	Snow	Wind	Max. Span	Uplift Straps[1]	Bearing Columns[2]
Double Ply	3.50	38.56	98.22	43.70	283.50	48	67	38	1	1
	5.50	56.41	143.69	68.67	445.50	76	105	56	1	1
	7.25	71.44	181.97	90.52	587.25	100	139	71	1	1
	9.25	87.27	222.29	115.49	749.25	127	177	87	1	1
	11.25	101.20	257.77	140.46	911.25	154	215	101	2	2

Notes:

1. Uplift straps are 26GA by 1.25" in width and attached to beam and column stud w/ (8) 15 ga staples. (16 Total Staples)
2. Bearing Column ply based of 425psi value for SPF top plate.

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

PFS APPROVED
DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

7/7/2022

CHAMPION
HOME BUILDERS

Upper Header Check Based of Truss Reaction

Design Loads :

Truss Reaction (Max. Grav) = 423.0 lbs*
Truss Reaction (Max. Uplift) = 141.0 lbs*
Spacing = 16 " o.c.
Max. of all Trusses.

Linear Load = 26.4 pli
Uplift Load = 8.8 pli
Number of Ply(s), N : 2

Truss: P2113502
Node: 1
Ridgebeam = No

Species : SPF

Grade : #2

LVL Properties :

Thickness, b = 1.5 in.
Fb = See Chart psi
Fv = 135 psi
E = 1,400,000 psi

Adjustment Factors :

1. Load Duration Factor (Wind) Cd = 1.60
1b. Load Duration Factor (Snow) Cds = 1.00
2. Repetitive Member Factor Cr = 1.00
3. Allowable Deflection L / 240

	Depth	Area	Sx	Ix	Cf	Fb' (Snow)	Fb' (Wind)	Fv' (Snow)	Fv' (Wind)
Double Ply	3.50	10.50	6.13	10.72	1.50	1313	2100	135	216
	5.50	16.50	15.13	41.59	1.30	1138	1820	135	216
	7.25	21.75	26.28	95.27	1.20	1050	1680	135	216
	9.25	27.75	42.78	197.86	1.10	963	1540	135	216
	11.25	33.75	63.28	355.96	1.00	875	1400	135	216

Maximum Span Based on :

		Moment		Shear		Deflection		Max. Span	Uplift Straps[1]	Bearing Columns[2]
	Depth	Snow	Wind	Snow	Wind	Snow	Wind			
Double Ply	3.50	49.32	108.06	71.49	343.15	57	71	49	1	1
	5.50	72.15	158.08	112.34	539.23	89	112	72	1	1
	7.25	91.38	200.20	148.09	710.81	117	148	91	1	1
	9.25	111.63	244.56	188.94	906.89	150	189	111	1	1
	11.25	129.44	283.59	229.79	1102.98	182	229	129	2	1

Notes:
1. Uplift straps are 26GA by 1.25" in width and attached to beam and column stud w/ (8) 15 ga staples. (16 Total Staples)
2. Bearing Column ply based of 425psi value for SPF top plate.

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

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PFS CORPORATION
Bloomsburg, PA

7/7/2022

CHAMPION HOME BUILDERS

Ridgebeam Check Based of Truss Reaction

Design Loads : Ground Snow Load = 50.0 psf
Truss Reaction (Max. Grav) = 862.0 lbs
Truss Reaction (Max. Uplift) = 392.0 lbs
Spacing = 24 " o.c.

Linear Load = 35.9 plf
Uplift Load = 16.3 plf

Truss: HME09030
Node: 7
Ridgebeam = Yes

Species : LVL   Grade : 2.0E   Number of Ply(s), N : 1

LVL Properties :
Thickness, b = 1.5 in.
Fb = 2,900 psi
Fv = 280 psi
E = 2,000,000 psi

Adjustment Factors :
1. Load Duration Factor (Wind) Cd = 1.60
1b. Load Duration Factor (Snow) Cds = 1.00
2. Repetitive Member Factor Cr = 1.00
3. Allowable Deflection L / 240

Depth	Area	Sx	Ix	Cf	Fb' (Snow)	Fb' (Wind)	Fv' (Snow)	Fv' (Wind)
5.5	8.25	7.56	20.80	1.15	3337	5340	280	448
7.25	10.88	13.14	47.63	1.09	3175	5081	280	448
9.25	13.88	21.39	98.93	1.05	3039	4863	280	448
11.25	16.88	31.64	177.98	1.01	2934	4694	280	448
11.875	17.81	35.25	209.32	1.00	2905	4649	280	448
14	21.00	49.00	343.00	0.97	2821	4513	280	448
16	24.00	64.00	512.00	0.95	2754	4406	280	448
18	27.00	81.00	729.00	0.93	2696	4313	280	448
20	30.00	100.00	1000.00	0.91	2645	4232	280	448
22	33.00	121.00	1331.00	0.90	2600	4160	280	448
24	36.00	144.00	1728.00	0.88	2560	4096	280	448

Maximum Span Based on :

	Moment		Shear		Deflection		Max. Span	Uplift Load (lbs)	Uplift Straps[1]	Bearing Columns[2]
Depth	Snow	Wind	Snow	Wind	Snow	Wind				
5.5	74.98	140.63	85.75	301.71	72	93	71	580	2	2
7.25	96.41	180.83	113.04	397.71	95	123	94	768	2	2
9.25	120.33	225.71	144.22	507.43	121	157	120	980	2	3
11.25	143.79	269.72	175.41	617.14	147	191	143	1168	3	3
11.875	151.05	283.32	185.15	651.43	155	202	151	1234	3	3
14	175.46	329.11	218.28	768.00	183	238	175	1430	3	4
16	198.13	371.63	249.47	877.71	209	272	198	1617	4	4
18	220.54	413.68	280.65	987.43	235	306	220	1797	4	5
20	242.73	455.30	311.83	1097.14	261	340	242	1977	4	5
22	264.73	496.56	343.02	1206.86	287	374	264	2156	5	5
24	286.54	537.47	374.20	1316.57	313	408	286	2336	5	6

Notes:
1. Uplift straps are 26GA by 1.25" in width and attached to beam and column stud w/ (8) 15 ga staples. (16 Total Staples)
2. Bearing Column ply based of 425psi value for SPF top plate.

PFS APPROVED
DATE 7/7/22
PFS CORPORATION
Bloomsburg, PA

COMMONWEALTH OF MASSACHUSETTS
STEVEN C. DAME
No. 54590
REGISTERED PROFESSIONAL ENGINEER
07/07/2022

Home Energy Rating Certificate

Projected Report
Based on Plans

Rating Date: 2022-04-11
Registry ID:
Ekotrope ID: x25XpMOv

HERS® Index Score:

55

Your home's HERS score is a relative performance score. The lower the number, the more energy efficient the home. To learn more, visit www.hersindex.com

Annual Savings

$3,048

*Relative to an average U.S. home

Home:
1161 Nantasket Ave
Hull, MA 02045

Builder:
Hybrid Built Homes LLC

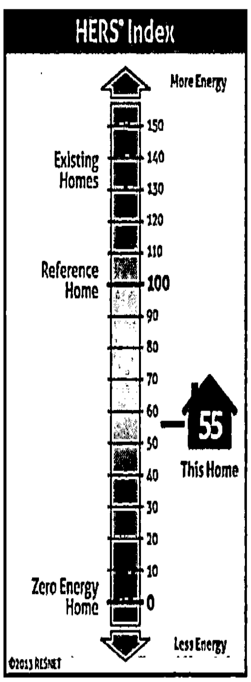
Your Home's Estimated Energy Use:

	Use [MBtu]	Annual Cost
Heating	51.9	$1,552
Cooling	1.5	$40
Hot Water	3.3	$88
Lights/Appliances	20.9	$556
Service Charges		$72
Generation (e.g. Solar)	0.0	$0
Total:	**77.6**	**$2,308**

This home meets or exceeds the criteria of the following:

2018 International Energy Conservation Code

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion



Home Feature Summary:

Home Type:	Single family detached
Model:	2 Story
Community:	Plymouth County
Conditioned Floor Area:	3,030 ft²
Number of Bedrooms:	3
Primary Heating System:	Furnace • Propane • 96 AFUE
Primary Cooling System:	Air Conditioner • Electric • 14 SEER
Primary Water Heating:	Residential Water Heater • Electric • 3.75 UEF
House Tightness:	1211 CFM50 (3.00 ACH50)
Ventilation:	80 CFM • 23.5 Watts
Duct Leakage to Outside:	90 CFM @ 25Pa (2.97 / 100 ft²)
Above Grade Walls:	R-21
Ceiling:	Attic, R-68
Window Type:	U-Value: 0.3, SHGC: 0.25
Foundation Walls:	N/A
Framed Floor:	R-38

Rating Completed by:

Energy Rater: Bill Patrick
RESNET ID: 1568598

Rating Company: Certified Energy Raters
301A Regency Ridge
(800) 671-1895

Rating Provider: Energy Efficient Homes Midwest

Bill Patrick

Bill Patrick, Certified Energy Rater
Digitally signed: 5/13/22 at 12:00 AM

ekotrope

Ekotrope RATER - Version:4.0.1.2910
The Energy Rating Disclosure for this home is available from the Approved Rating Provider.
This report does not constitute any warranty or guarantee.

Energy savings calculated without modifications to the energy model. (As Modeled)

IECC 2018 Performance Compliance

Property
1161 Nantasket Ave
Hull, MA 02045
Model: 2 Story
Community: Plymouth County

Excel Modular Job# 43734
New Homeowner

Organization
Certified Energy Raters
Bill Patrick

Builder
Hybrid Built Homes LLC

Inspection Status
Results are projected

This report is based on a proposed design and does not confirm field enforcement of design elements.

Annual Energy Cost

Design	IECC 2018 Performance	As Designed
Heating	$2,245	$1,992
Cooling	$165	$132
Water Heating	$154	$154
Mechanical Ventilation	$56	$25
SubTotal - Used to determine compliance	**$2,620**	**$2,303**
Lights & Appliances w/out Ventilation	$875	$875
Onsite generation	$0	$0
Total	**$3,495**	**$3,178**

R405.3 Source Energy Exception: The proposed home uses 12.7 MBtu LESS source energy than the reference home.

Requirements

⚠	405.3	Performance-based compliance passes by 12.8%	The proposed house meets the IECC 2018 Performance reference energy bill requirement by $316.86 (12.7 MBtu), but a post construction blower door test is required for confirmation.
⚠	R402.4.1.2	Air Leakage Testing	A post construction blower door test is required to verify the air leakage meets the requirement.
✓	R402.5	Area-weighted average fenestration SHGC	
✓	R402.5	Area-weighted average fenestration U-Factor	
✓	R404.1	Lighting Equipment Efficiency	
✓	R403.6.1	Mechanical Ventilation Efficacy	
✓	Mandatory Checklist	Mandatory code requirements that are not checked by Ekotrope must be met.	
✓	IRC M1505.4.3	Mechanical Ventilation Rate	
✓	R405.2	Duct Insulation	

Design exceeds requirements for IECC 2018 Performance compliance by 12.8%.

As a 3rd party extension of the code jurisdiction utilizing these reports, I certify that this energy code compliance document has been created in accordance with the requirements of Chapter 4 of the adopted International Energy Conservation Code based on PLYMOUTH County. If rating is Projected, I certify that the building design described herein is consistent with the building plans, specifications, and other calculations submitted with the permit application. If rating is Confirmed, I certify that the address referenced above has been inspected/tested and that the mandatory provisions of the IECC have been installed to meet or exceed the intent of the IECC or will be verified as such by another party.

Name: Bill Patrick
Signature: Bill Patrick

Organization: Certified Energy Raters
Digitally signed: 5/13/22 at 12:00 AM

PFS Corporation
Northeast Region
APPROVED
Michelle Baker
07/07/2022
Approval limited to Factory Built Portion

IECC 2018 Building UA Compliance

Property
1161 Nantasket Ave
Hull, MA 02045
Model: 2 Story
Community: Plymouth County

Excel Modular Job# 43734
New Homeowner

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Hybrid Built Homes LLC

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This report is based on a proposed design and does not confirm field enforcement of design elements.

Building UA

Elements	IECC Reference	As Designed
Ceilings	45.9	27.1
Above-Grade Walls	96.2	88.6
Windows, Doors and Skylights	125.0	126.6
Slab Floor:	0.0	0.0
Framed Floors	58.2	50.0
Foundation Walls	0.0	0.0
Rim Joists	8.2	6.8
Overall UA (Design must be equal or lower):	**333.5**	**299.1**

Requirements

✓	402.1.5	Total UA alternative compliance passes by 10.3%.	
✓	402.3.2		
⚠	R402.4.1.2	Air Leakage Testing	A post construction blower door test is required to verify the air leakage meets the requirement.
✓	R402.5	Area-weighted average fenestration SHGC	
✓	R402.5	Area-weighted average fenestration U-Factor	
✓	R404.1	Lighting Equipment Efficiency	
✓	R403.6.1	Mechanical Ventilation Efficacy	
✓	Mandatory Checklist	Mandatory code requirements that are not checked by Ekotrope must be met.	
✓	IRC M1505.4.3	Mechanical Ventilation Rate	
✓	R403.3.4	Duct Leakage	
✓	R403.5.3	Hot water pipe insulation.	

Design exceeds requirements for IECC 2018 Prescriptive compliance by 10.3%.

Name: Bill Patrick
Signature: Bill Patrick
Organization: Certified Energy Raters
Digitally signed: 5/13/22 at 12:00 AM

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Ekotrope RATER - Version 4.0.1.2910

1161 Nantasket Ave

Hull, MA 02045

Builder: Hybrid Built Homes LLC

Model: 2 Story Community: Plymouth County

This report is based on a proposed design and does not confirm field enforcement of design elements.

THIS HOME IS CERTIFIED TO MEET THE 2018 INTERNATIONAL ENERGY CONSERVATION CODE

Building Features

Ceiling	Attic, R-68	**Duct**	Supply R-6.0, Return R-6.0
Above Grade Walls	R-21	**Duct Leakage to Outside**	90 CFM @ 25Pa (2.97 / 100 ft²)
Foundation Walls	N/A	**Total Duct Leakage**	121 CFM @ 25Pa (Post-Construction)
Framed Floor	R-38	**Heating**	Furnace • Propane • 96 AFUE
Slab	N/A	**Cooling**	Air Conditioner • Electric • 14 SEER
Infiltration	1211 CFM50 (3.00 ACH50)	**Water Heating**	Residential Water Heater • Electric • 3.75 UEF
Window	U-Value: 0.3, SHGC: 0.25		

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Michelle Baker
07/07/2022
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Name: Bill Patrick Signature: Bill Patrick

Organization: Certified Energy Raters Digitally signed: 5/13/22 at 12:00 AM

Ekotrope RATER - Version 4.0.1.2910

2018 IECC compliance results calculated using Ekotrope RATER's energy and code compliance algorithm.
Ekotrope RATER is a RESNET Accredited HERS Rating Tool. All results are based on data entered by Ekotrope users.

Air Leakage Report

Property
1161 Nantasket Ave
Hull, MA 02045
Model: 2 Story
Community: Plymouth County

Excel Modular Job# 43734
New Homeowner

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Hybrid Built Homes LLC

Inspection Status
Results are projected

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General Information

Conditioned Floor Area [ft²]	3,030
Infiltration Volume [ft³]	24,240
Number of Bedrooms	3

Air Leakage

Measured Infiltration	1211 CFM50 (3.00 ACH50)
ACH50 (Calculated)	3.00
ELA [sq. in.] (Calculated)	66.44
ELA per 100 s.f. Shell Area (Calculated)	1.160
CFM50 (Calculated)	1,211
CFM50 / s.f. Shell Area (Calculated)	0.211

Duct Leakage

	System 1
Leakage to Outdoors	90 CFM @ 25Pa (2.97 / 100 ft²)
Total Leakage Test Type	Post-Construction
Total Leakage [CFM @ 25 Pa]	121.0
Total Leakage [CFM25 / 100 s.f.]	4.0
Total Leakage [CFM25 / CFA]	0.040

Mechanical Ventilation

Rate [CFM]	80 CFM
Hours per day	20.0
Fan Power	23.5 Watts
Recovery Efficiency %	0.0
Runs at least once every 3 hrs?	true
Average Rate [CFM]	66.7 CFM
2010 ASHRAE 62.2 Req. Cont. Ventilation	60.3
2013 ASHRAE 62.2 Req. Cont. Ventilation	66.4

Building Summary

Property
1161 Nantasket Ave
Hull, MA 02045
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Community: Plymouth County

Excel Modular Job# 43734
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Results are projected

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General Building Information

Number Of Bedrooms	3
Number Of Floors	2
Conditioned Floor Area [sq. ft.]	3,030
Has Electric Vehicle Ready Space	No
Unconditioned, attached garage?	No
Conditioned Volume [cu. ft.]	24,240
Total Units in Building	1
Residence Type	Single family detached
Number of Floors in Building	-
Floor Number	-
Model	2 Story
Community	Plymouth County
RESNET/IECC 2006 Climate Zone	5A

Foundation Wall

None Present

Foundation Wall Library List

None Present

Slab

None Present

Slab Library List

None Present

Framed Floor

Name	Library Type	Carpet R	Floor Grade	Surface Area	Location
Floor 1	2x10, R-38 Batt	1	Above Grade	1,265.0 ft²	Uninsulated Unconditioned Basement
Floor 2	2x10 R-30 Batts	1	Above Grade	500.0 ft²	Unconditioned, attached garage

Building Summary

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Framed Floor Library List

Name	Effective R-value
2x10 R-30 Batts	30.00
2x10, R-38 Batt	38.00

Rim Joist

Name	Library Type	Surface Area	Location
Rim Joist 1	Rim Joist R-21	156.0 ft²	Exposed Exterior
Rim Joist 2	Rim Joist R-21	21.8 ft²	Unconditioned, attached garage

Rim Joist Library List

Name	Effective Insulation R-value
Rim Joist R-21	21.00

Wall

Name	Library Type	Surface Color	Surface Area	Location
Wall 1	R-21, OSB	Medium	1,576.0 ft²	Exposed Exterior
Wall 2	2x4 R-15 Batt	Medium	224.0 ft²	Uninsulated Unconditioned Basement
Wall 3	R-21, OSB 16" OC	Medium	220.0 ft²	Unconditioned, attached garage

Wall Library List

Name	Effective R-value
2x4 R-15 Batt	13.778
R-21, OSB	18.999
R-21, OSB 16" OC	18.776

Building Summary

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Results are projected

Certified Energy Raters

Glazing

Name	Library Type	Wall Assignment	Foundation Wall Assignment	Is Operable	Overhang Depth	Overhang Ft To Top	Overhang Ft To Bottom	Orientation	Surface Area
Back / Glass Doors	Patio Doors 0.30/0.32	Wall 1		Yes	0	0	0	South	40.0 ft²
Back Window	DBL Vinyl Loe - .29/.30	Wall 1		Yes	0	0	0	South	24.0 ft²
Back Window	DBL Vinyl Loe - .29/.30	Wall 1		Yes	1	0.5	6	South	44.0 ft²
Back Window	DBL Vinyl Loe - .29/.30	Wall 1		Yes	1	0.5	3.3	South	13.0 ft²
Back Window	DBL Vinyl Loe - .29/.30	Wall 1		Yes	1	0.5	5.7	South	41.0 ft²
Front / Sidelights	Door Glass .21/.28	Wall 1		Yes	0	0	0	North	14.0 ft²
Front Window	Dbl/LoE/Vin 0.30/0.25	Wall 1		Yes	0	0	0	North	59.0 ft²
Front Window	Dbl/LoE/Vin 0.30/0.25	Wall 1		Yes	1	0.5	5.7	North	7.0 ft²
Front Window	Dbl/LoE/Vin 0.30/0.25	Wall 1		Yes	0	0	0	North	33.0 ft²
Left Window	Dbl/LoE/Vin 0.30/0.25	Wall 1		Yes	0	0	0	East	57.0 ft²
Right Window	Dbl/LoE/Vin 0.30/0.25	Wall 1		Yes	0	0	0	West	28.0 ft²

Glazing Library List

Name	Shgc	U-factor
DBL Vinyl Loe - .29/.30	0.3	0.290
Dbl/LoE/Vin 0.30/0.25	0.25	0.300
Door Glass .21/.28	0.28	0.210
Patio Doors 0.30/0.32	0.32	0.300

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Skylight

None Present

Building Summary

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Excel Modular Job# 43734
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Hybrid Built Homes LLC

Inspection Status
Results are projected

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Skylight Library List

None Present

Opaque Door

Name	Library Type	Wall Assignment	Foundation Wall Assignment	Emittance	Solar Absorptance	Surface Color	Surface Area	Location
Door 1	Steel-Thermo Tru .21	Wall 1		0.9	0.75	Medium	20.0 ft²	Exposed Exterior
Door 2	Thermo Tru 0.46	Wall 3		0.9	0.75	Medium	20.0 ft²	Unconditioned, attached garage
Door 3	Thermo Tru 0.46	Wall 2		0.9	0.75	Medium	16.7 ft²	Uninsulated Unconditioned Basement

Opaque Door Library List

Name	Effective U-factor
Steel-Thermo Tru .21	0.210
Thermo Tru 0.46	0.460

Roof Insulation

Name	Library Type	Attic Exterior Area [ft²]	Clay or Concrete Roof Tiles	Surface Color	Surface Area	Location
Attic 1	2x10, R-38 + R-30 Batt	1,765	No	Medium	1,765.0 ft²	Attic

Roof Insulation Library List

Name	Has Radiant Barrier	Effective R-value
2x10, R-38 + R-30 Batt	No	65.142

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Hybrid Built Homes LLC

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Results are projected

Certified Energy Raters

Whole House Infiltration

Infiltration	Measurement Type	Shelter Class
1211 CFM at 50 Pa	To be blower-door tested	3

Mechanical Ventilation

Ventilation Type	Ventilation Rate [ft³ / Minute]	Operational hours per day	Fan Watts	Runs once every three hours	Energy Recovery Percent	Model Number	Manufacturer
Exhaust Only	80 CFM	20	23.5 Watts	Yes	0		

Lighting

% Interior Fluorescent Lighting	% Interior LED Lighting	% Exterior Fluorescent Lighting	% Exterior LED Lighting	% Garage Fluorescent Lighting	% Garage LED Lighting
0	100	0	100	0	0

Onsite Generation

None Present

Onsite Generation Library List

None Present

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Solar Generation

None Present

Dehumidifier

None Present

Building Summary

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Builder
Hybrid Built Homes LLC

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Certified Energy Raters

Dehumidifier Library List

None Present

Conditioning Equipment

Name	Library Type	Serial Number	Heating Percent Load	Cooling Percent Load	Hot Water Percent Load	Location
Cooling Equipment 1	14 SEER 2 ton		0%	100%	0%	Unconditioned Basement / Crawlspace
Heating Equipment	96AFUE Pro 62k		100%	0%	0%	Unconditioned Basement / Crawlspace
Water Heater	Rheem Hybrid Platinum 50 gal		0%	0%	100%	Unconditioned Basement / Crawlspace

Equipment Type: 14 SEER 2 ton

Equipment Type	Air Conditioner
Fuel Type	Electric
Distribution Type	Forced Air
Motor Type	PSC (Single Speed)
Cooling Efficiency	14 SEER
Cooling Capacity [kBtu/h]	24

Equipment Type: 96AFUE Pro 62k

Equipment Type	Furnace
Fuel Type	Propane
Distribution Type	Forced Air
Motor Type	PSC (Single Speed)
Heating Efficiency	96 AFUE
Heating Capacity [kBtu/h]	62
Use default EAE	No
EAE [kWh]	361

Equipment Type: Rheem Hybrid Platinum 50 gal

Equipment Type	Residential Water Heater
Fuel Type	Electric
Distribution Type	Hydronic Delivery (Radiant)
Hot Water Efficiency	3.75 UEF
Tank Capacity (gal.)	50

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Distribution System

Distribution Type	Forced Air
Heating Equipment	Heating Equipment
Cooling Equipment	Cooling Equipment 1
Sq. Feet Served	3,030
# Return Grilles	5
Supply Duct R Value	6
Return Duct R Value	6
Supply Duct Area [ft²]	800
Return Duct Area [ft²]	720
Leakage to Outdoors	90 CFM @ 25Pa (2.97 / 100 ft²)
Total Leakage	121 CFM25
Total Leakage Duct Test Conditions	Post-Construction
Use Default Flow Rate	Yes
Duct 1	
Duct Location	Attic (well vented)
Percent Supply Area	50
Percent Return Area	50
Duct 2	
Duct Location	Basement (insulated basement ceiling)
Percent Supply Area	50
Percent Return Area	50
Duct 3	
Duct Location	Conditioned Space
Percent Supply Area	0
Percent Return Area	0
Duct 4	
Duct Location	Conditioned Space
Percent Supply Area	0
Percent Return Area	0
Duct 5	
Duct Location	Conditioned Space
Percent Supply Area	0
Percent Return Area	0
Duct 6	
Duct Location	Conditioned Space
Percent Supply Area	0
Percent Return Area	0

HVAC Grading

HVAC Grading Not Conducted

Ceiling Fan

Has Ceiling Fan	No
Cfm Per Watt	70.42253521

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Water Distribution

Water Fixture Type	Standard
Use Default Hot Water Pipe Length	No
Hot Water Pipe Length [ft]	100
At Least R3 Pipe Insulation?	Yes
Hot Water Recirculation System?	No
Recirculation System Pipe Loop Length [ft]	170
Drain Water Heat Recovery?	No

Clothes Dryer

Cef	3.01
Fuel Type	Electric
Field Utilization	Timer Controls
Is Outside Conditioned Space	No
Clothes Dryer Available	Yes
Defaults Type	HERS Reference

Clothes Washer

Label Energy Rating	284 kWh/Year
Annual Gas Cost	$18.00
Electric Rate	$0.12/kWh
Gas Rate	$1.09/Therm
Capacity	4.2
Imef	1.57
Defaults Type	Standard 2018+
Load Type	Front-load
Loads Per Week	6
Is Outside Conditioned Space	No
Clothes Washer Available	Yes

Dishwasher

Dishwasher Efficiency	270 kWh
Dishwasher Size	Standard
Annual Gas Cost	$22.23
Electric Rate	$0.12/kWh
Gas Rate	$1.09/Therm
Is Outside Conditioned Space	No

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Appliances and Controls

Programmable thermostat?	Yes
Range/Oven Fuel	Electric
Convection Oven?	No
Induction Range?	No
Range/Oven Outside Conditioned Space?	No
Refrigerator Consumption	725 kWh/Year
Refrigerator Outside Conditioned Space?	No

Notes

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RPUID	RPRN	DESCRIPTIVE NAME
23495	NP5	POTABLE WATER SYS HULL HOUSING
23496	NS5	STORM WATER SYS, HULL HOUSING
23487	NW5	SEWER SYS, HULL HOUSING
23496	SF5	FENCE, HULL HOUSING
23497	S02	SIDEWALK, HULL HOUSING
23498	S03	DRIVEWAY, HULL HOUSING
49874	T6	1167 NANTASKET AVE
49875	LL1	HULL HOUSING LAND
49890	T1	1153 NANTASKET AVE
49891	T2	1155 NANTASKET AVE
49892	T3	1157 NANTASKET AVE
49893	T4	1159 NANTASKET AVE
49894	T5	1161 NANTASKET AVE
49895	T6	1163 NANTASKET AVE
49896	T7	1165 NANTASKET AVE
841415	S01	PADOS, HULL HOUSING

1153 vacant	Demo Last
1155 vacant	Demo 2nd
1157 occupied	Demo (TBD)
1161 vacant	Demo 1st
1165 occupied	Moving out (date?), (Schedule Demo 3rd)
1167 occupied	Demo (TBD)

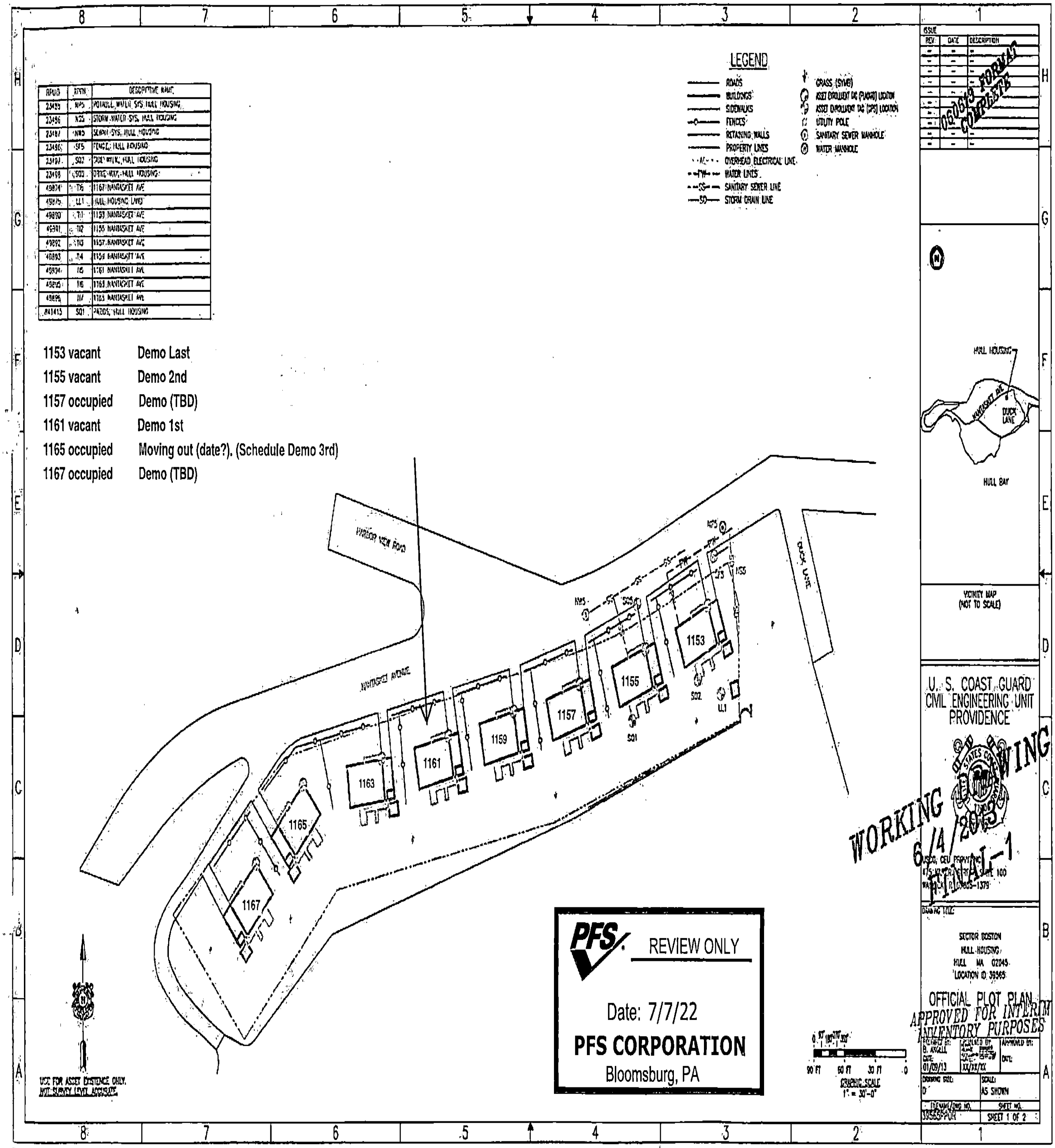

Exhibit VII

Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723094289
Loan Amount: $ 349,500.00
Interest Rate: 6.99 %
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1153 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

In compliance with Regulation 'B' (Equal Credit Opportunity Act), you are advised that your recent application for an extension or renewal of credit has been declined. The decision to deny your application was based on the following reason(s).

A. Credit

- ( ) No credit file
- ( ) Insufficient number of credit references provided
- ( ) Limited credit experience
- ( ) Unable to verify credit references
- ( ) Garnishment, attachment, foreclosure, repossession, or collection action or judgment
- ( ) Excessive obligations
  - ( ) Insufficient income for total obligations
  - ( ) Unacceptable payment record on previous mortgage
- ( ) Delinquent credit obligations
- ( ) Bankruptcy
- ( ) Unacceptable type of credit references provided
- (X) Poor credit performance with us
- ( ) Number of recent inquiries on credit bureau report

B. Employment Status

- ( ) Unable to verify employment
- ( ) Length of employment
- ( ) Temporary or irregular employment

C. Income

- ( ) Income insufficient for amount of credit requested
- ( ) Unable to verify income

D. Residency

- ( ) Temporary residence
- ( ) Length of residence
- ( ) Unable to verify residence

E. Other

- ( ) Credit application incomplete
- ( ) Inadequate collateral
  - ( ) Unacceptable property
  - ( ) Insufficient data – property
  - ( ) Unacceptable appraisal
  - ( ) Unacceptable leasehold estate
  - ( ) Value or type of collateral is not sufficient
- ( ) We do not grant credit to any applicant on the terms and conditions you have requested.
- (X) Past-due status of existing loans with
- ( ) lender

Part II. Disclosure of Use of Information Obtained from an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

( ) Our credit decision was based in whole or part on information obtained in a report from the consumer-reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer-reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Universal Credit Services
Address: 370 Reed Road Suite 100 Broomall, PA 19008
Telephone number (toll free): (610) 284-1000

( ) We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ___________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

( ) Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other than a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

( )

Notice:

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (providing that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is:

Should you have any additional information which might assist us in evaluating your creditworthiness, please let us know. Thank you for applying.

This notification is given by us on behalf of: Federal Trade Commission
600 Pennsylvania Avenue Northwest, Washington D.C. 20580

Notice mailed on: December 5, 2022 By: Velocity Commercial Capital, LLC

Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723094287
Loan Amount: $ 349,500.00
Interest Rate: 6.99%
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1167 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

In compliance with Regulation 'B' (Equal Credit Opportunity Act), you are advised that your recent application for an extension or renewal of credit has been declined. The decision to deny your application was based on the following reason(s).

A. Credit

( ) No credit file
( ) Insufficient number of credit references provided
( ) Limited credit experience
( ) Unable to verify credit references
( ) Garnishment, attachment, foreclosure, repossession, or collection action or judgment
( ) Excessive obligations
  ( ) Insufficient income for total obligations
  ( ) Unacceptable payment record on previous mortgage
( ) Delinquent credit obligations
( ) Bankruptcy
( ) Unacceptable type of credit references provided
(X) Poor credit performance with us
( ) Number of recent inquiries on credit bureau report

B. Employment Status

( ) Unable to verify employment
( ) Length of employment
( ) Temporary or irregular employment

C. Income

( ) Income insufficient for amount of credit requested
( ) Unable to verify income

D. Residency

( ) Temporary residence
( ) Length of residence
( ) Unable to verify residence

E. Other

( ) Credit application incomplete
( ) Inadequate collateral
  ( ) Unacceptable property
  ( ) Insufficient data – property
  ( ) Unacceptable appraisal
  ( ) Unacceptable leasehold estate
  ( ) Value or type of collateral is not sufficient
( ) We do not grant credit to any applicant on the terms and conditions you have requested.
(X) Past-due status of existing loans with lender
( )

Part II. Disclosure of Use of Information Obtained from an Outside Source

This section should be completed if the credit decision was based in whole or in part on information that has been obtained from an outside source.

( ) Our credit decision was based in whole or part on information obtained in a report from the consumer-reporting agency listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer-reporting agency. The reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you. You also have a right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency.

Name: Universal Credit Services
Address: 370 Reed Road Suite 100 Broomall, PA 19008
Telephone number (toll free): (610) 284-1000

( ) We also obtained your credit score from this consumer reporting agency and used it in making our credit decision. Your credit score is a number that reflects the information in your credit report. Your credit score can change, depending on how the information in your credit report changes.

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________ to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________ to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of __________to a high of ___________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

( ) Our credit decision was based in whole or part on information obtained from an affiliate or from an outside source other than a consumer-reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive this notice, for disclosure of the nature of this information.

If you have any questions regarding this notice, you should contact:

( )

Notice:

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Should you have any additional information which might assist us in evaluating your creditworthiness, please let us know. Thank you for applying.

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Notice mailed on: December 5, 2022 By: Velocity Commercial Capital, LLC

Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723094286
Loan Amount: $ 347,250.00
Interest Rate: 6.99 %
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1165 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

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A. Credit

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( ) Insufficient number of credit references provided
( ) Limited credit experience
( ) Unable to verify credit references
( ) Garnishment, attachment, foreclosure, repossession, or collection action or judgment
( ) Excessive obligations
  ( ) Insufficient income for total obligations
  ( ) Unacceptable payment record on previous mortgage
( ) Delinquent credit obligations
( ) Bankruptcy
( ) Unacceptable type of credit references provided
(X) Poor credit performance with us
( ) Number of recent inquiries on credit bureau report

B. Employment Status

( ) Unable to verify employment
( ) Length of employment
( ) Temporary or irregular employment

C. Income

( ) Income insufficient for amount of credit requested
( ) Unable to verify income

D. Residency

( ) Temporary residence
( ) Length of residence
( ) Unable to verify residence

E. Other

( ) Credit application incomplete
( ) Inadequate collateral
  ( ) Unacceptable property
  ( ) Insufficient data – property
  ( ) Unacceptable appraisal
  ( ) Unacceptable leasehold estate
  ( ) Value or type of collateral is not sufficient
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( )

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Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of __________ to a high of ___________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of __________ to a high of ___________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

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Notice mailed on: December 5, 2022

By: Velocity Commercial Capital, LLC

Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723094284
Loan Amount: $ 334,500.00
Interest Rate: 6.99 %
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1161 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

In compliance with Regulation 'B' (Equal Credit Opportunity Act), you are advised that your recent application for an extension or renewal of credit has been declined. The decision to deny your application was based on the following reason(s).

A. Credit

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( ) Insufficient number of credit references provided
( ) Limited credit experience
( ) Unable to verify credit references
( ) Garnishment, attachment, foreclosure, repossession, or collection action or judgment
( ) Excessive obligations
  ( ) Insufficient income for total obligations
  ( ) Unacceptable payment record on previous mortgage
( ) Delinquent credit obligations
( ) Bankruptcy
( ) Unacceptable type of credit references provided
(X) Poor credit performance with us
( ) Number of recent inquiries on credit bureau report

B. Employment Status

( ) Unable to verify employment
( ) Length of employment
( ) Temporary or irregular employment

C. Income

( ) Income insufficient for amount of credit requested
( ) Unable to verify income

D. Residency

( ) Temporary residence
( ) Length of residence
( ) Unable to verify residence

E. Other

( ) Credit application incomplete
( ) Inadequate collateral
  ( ) Unacceptable property
  ( ) Insufficient data – property
  ( ) Unacceptable appraisal
  ( ) Unacceptable leasehold estate
  ( ) Value or type of collateral is not sufficient
( ) We do not grant credit to any applicant on the terms and conditions you have requested.
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Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

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Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723093619
Loan Amount: $ 348,750.00
Interest Rate: 6.99 %
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1157 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

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 ( ) Insufficient income for total obligations
 ( ) Unacceptable payment record on previous mortgage
( ) Delinquent credit obligations
( ) Bankruptcy
( ) Unacceptable type of credit references provided
(X) Poor credit performance with us
( ) Number of recent inquiries on credit bureau report

B. Employment Status

( ) Unable to verify employment
( ) Length of employment
( ) Temporary or irregular employment

C. Income

( ) Income insufficient for amount of credit requested
( ) Unable to verify income

D. Residency

( ) Temporary residence
( ) Length of residence
( ) Unable to verify residence

E. Other

( ) Credit application incomplete
( ) Inadequate collateral
 ( ) Unacceptable property
 ( ) Insufficient data – property
 ( ) Unacceptable appraisal
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Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of __________ to a high of ___________

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Notice mailed on: December 5, 2022

By: Velocity Commercial Capital, LLC

Statement of Credit Denial, Termination, or Change

Applicant: Nantasket Management LLC : Michael Kim, guarantor
Address: 7316 Great Egret Boulevard, Sarasota, Florida 34241

Loan Number: 6723094291
Loan Amount: $ 349,500.00
Interest Rate: 6.99 %
Term: 360 Months

Description of Account, Transaction, or Requested Credit:

Request for a business purpose mortgage loan on the subject property located at: 1155 Nantasket Avenue Hull, MA 02045.

Description of Action Taken:

Loan request is denied.

Part I. Principal Reason(s) for Credit Denial, Termination, or Other Action Taken

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    ( ) Insufficient income for total obligations
    ( ) Unacceptable payment record on previous mortgage
( ) Delinquent credit obligations
( ) Bankruptcy
( ) Unacceptable type of credit references provided
(X) Poor credit performance with us
( ) Number of recent inquiries on credit bureau report

B. Employment Status

( ) Unable to verify employment
( ) Length of employment
( ) Temporary or irregular employment

C. Income

( ) Income insufficient for amount of credit requested
( ) Unable to verify income

D. Residency

( ) Temporary residence
( ) Length of residence
( ) Unable to verify residence

E. Other

( ) Credit application incomplete
( ) Inadequate collateral
    ( ) Unacceptable property
    ( ) Insufficient data – property
    ( ) Unacceptable appraisal
    ( ) Unacceptable leasehold estate
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Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of ___________to a high of ____________

Key factors that adversely affected your credit scores:

☐ Number of recent inquiries on consumer report

Credit Agency Name:

Address:

Phone:

Your Credit Score:__________

Date: ______________

Scores range from a low of __________to a high of ____________

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Notice mailed on: December 5, 2022

By: Velocity Commercial Capital, LLC

Exhibit VIII

Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COMLoan Type-Commercial
LDELAPENA@VELOCITYCOMMERCIAL.COMMortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1153 NANTASKET AVENUE
HULL, MA 02045

Loan Nbr: 646642959

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 3/01/21 Next Payment Due Date: 4/01/21

QUOTE DETAIL

Unpaid Principal	258,476.31		
Interest Due	58,040.88		
(From 3/01/21 to 7/31/23 at 8.740%)			
Fees Billed of	30,223.37		
Corporate Advance	23,774.21		
Escrow Advance	22,465.10		
		Prin and Interest	2,063.21
		Mthly Escrow Pymt	1,195.91
COUNTY RECORDING FEE	107.00		
LEGAL FEES	4,000.00		
Deferred Principal	9,003.61		
Balance Due	406,090.48	Mortgage Payment	3,259.12

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.70 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
Total amount due is good through 7/31/23. Funds received after that date or funds that cannot be posted due to missing or incorrect information will require an additional $ 2,313.36 of monthly interest. Funds that cannot be clearly identified will be returned and additional fees, costs and disbursements will will continue to accrue.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	1,307.69
TOWN TAX	7/31/23	2,049.58

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648825. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

IMPORTANT NOTICE

We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, scheduled payment(s) from an escrow account, transfer of servicing and/or inadvertent clerical errors.

**** When applicable, if you do not payoff by good through date, and your account is past due, you must request a new payoff statement as additional default interest (DI) will be owed. ****

**** If your loan has a UCC financing statement attached to this property, a termination will be filed upon receipt of funds. ****

This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, Mr.

Cooper will not provide reconveyance or release of the Security Instrument until the account is paid in full. Upon payment in full and within state specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. Any overpayment will be refunded to the mortgagor(s) within 20 Business Days after payment in full.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
WP-PAYOFFST-0513

Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COMLoan Type-Commercial
LDELAPENA@VELOCITYCOMMERCIAL.COMMortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1155 NANTASKET AVENUE
HULL, MA 02045

Loan Nbr: 646642967

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 2/01/21 Next Payment Due Date: 3/01/21

QUOTE DETAIL

Unpaid Principal	258,655.64		
Interest Due	59,965.15		
(From 2/01/21 to 7/31/23 at 8.740%)			
Fees Billed of	30,234.77		
Corporate Advance	20,146.21		
Escrow Advance	17,623.73		
		Prin and Interest	2,063.21
		Mthly Escrow Pymt	627.17
COUNTY RECORDING FEE	107.00		
LEGAL FEES	4,000.00		
Deferred Principal	7,335.50		
Balance Due	398,068.00	Mortgage Payment	2,690.38

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.70 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
Total amount due is good through 7/31/23. Funds received after that date or funds that cannot be posted due to missing or incorrect information will require an additional $ 2,314.97 of monthly interest. Funds that cannot be clearly identified will be returned and additional fees, costs and disbursements will will continue to accrue.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	1,202.13
TOWN TAX	7/31/23	2,007.75

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648826. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

IMPORTANT NOTICE

We reserve the right to adjust any portion of this statement at any time for one or more of the following reasons, but not limited to: recent advances, returned items, additional fees or charges, disbursements made on your behalf, scheduled payment(s) from an escrow account, transfer of servicing and/or inadvertent clerical errors.

**** When applicable, if you do not payoff by good through date, and your account is past due, you must request a new payoff statement as additional default interest (DI) will be owed. ****

**** If your loan has a UCC financing statement attached to this property, a termination will be filed upon receipt of funds. ****

This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, Mr.

Cooper will not provide reconveyance or release of the Security Instrument until the account is paid in full. Upon payment in full and within state specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. Any overpayment will be refunded to the mortgagor(s) within 20 Business Days after payment in full.

Nationstar Mortgage LLC d/b/a Mr. Cooper is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.
WP-PAYOFFST-0513

Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COM
LDELAPENA@VELOCITYCOMMERCIAL.COM

Loan Type-Commercial
Mortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1157 NANTASKET AVENUE
HULL, MA 02045

,
Loan Nbr: 646642983

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 3/01/21 Next Payment Due Date: 4/01/21

QUOTE DETAIL

Unpaid Principal	258,476.31
Interest Due	58,040.88
(From 3/01/21 to 7/31/23 at 8.740%)	
Fees Billed of	30,224.57
Corporate Advance	20,500.91
Escrow Advance	12,239.41
COUNTY RECORDING FEE	107.00
LEGAL FEES	4,000.00
Deferred Principal	7,660.00
Balance Due	391,249.08

Prin and Interest	2,063.21
Mthly Escrow Pymt	871.87
Mortgage Payment	2,935.08

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.70 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
Total amount due is good through 7/31/23. Funds received after that date or funds that cannot be posted due to missing or incorrect information will require an additional $ 2,313.36 of monthly interest. Funds that cannot be clearly identified will be returned and additional fees, costs and disbursements will will continue to accrue.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	1,189.02
TOWN TAX	7/31/23	1,251.80

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648827. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

IMPORTANT NOTICE

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**** If your loan has a UCC financing statement attached to this property, a termination will be filed upon receipt of funds. ****

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Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COMLoan Type-Commercial
LDELAPENA@VELOCITYCOMMERCIAL.COMMortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1161 NANTASKET AVENUE
HULL, MA 02045
,
Loan Nbr: 646643007

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 2/01/21 Next Payment Due Date: 3/01/21

QUOTE DETAIL

Unpaid Principal	258,725.66		
Interest Due	59,981.30		
(From 2/01/21 to 7/31/23 at 8.740%)			
Fees Billed of	30,242.72		
Corporate Advance	20,836.32		
Escrow Advance	25,587.69		
		Prin and Interest	2,063.21
		Mthly Escrow Pymt	697.62
COUNTY RECORDING FEE	107.00		
LEGAL FEES	4,000.00		
Deferred Principal	7,560.11		
Balance Due	407,040.80	Mortgage Payment	2,760.83

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.72 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
Total amount due is good through 7/31/23. Funds received after that date or funds that cannot be posted due to missing or incorrect information will require an additional $ 2,315.59 of monthly interest. Funds that cannot be clearly identified will be returned and additional fees, costs and disbursements will will continue to accrue.

Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	1,164.60
TOWN TAX	7/31/23	4,924.47

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648828. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

We will continue to make disbursements of all escrow items (hazard, flood, PMI/MIP, taxes, etc.) up to the date of payoff. It is the responsibility of the borrower(s) and their closing agent to obtain a refund should a double payment occur.

IMPORTANT NOTICE

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This payoff estimate does not waive our rights to collect any funds which become due on this account as a result of any subsequent adjustments. Additionally, Mr.

Cooper will not provide reconveyance or release of the Security Instrument until the account is paid in full. Upon payment in full and within state specified guidelines, the necessary documents will be forwarded to the Trustee and/or County Recorder's Office to release our lien. Any overpayment will be refunded to the mortgagor(s) within 20 Business Days after payment in full.

Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COMLoan Type-Commercial
LDELAPENA@VELOCITYCOMMERCIAL.COMMortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1165 NANTASKET AVENUE
HULL, MA 02045

Loan Nbr: 646642942

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 3/01/21 Next Payment Due Date: 4/01/21

QUOTE DETAIL

Unpaid Principal	258,476.31		
Interest Due	58,040.88		
(From 3/01/21 to 7/31/23 at 8.740%)			
Fees Billed of	30,219.89		
Corporate Advance	19,199.21		
Escrow Advance	18,619.70		
		Prin and Interest	2,063.21
		Mthly Escrow Pymt	816.05
COUNTY RECORDING FEE	107.00		
LEGAL FEES	4,000.00		
Deferred Principal	7,908.44		
Balance Due	396,571.43	Mortgage Payment	2,879.26

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.70 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
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Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	1,165.18
TOWN TAX	7/31/23	1,434.08

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648824. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

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WP-PAYOFFST-0513

Mr. Cooper
Attn: Customer Service
Lake Vista 4
800 State Highway 121 Bypass
Lewisville, TX 75067
1-888-480-2432

Statement Date: July 5, 2023

Payoff Statement
Amended

Send to: LDELAPENA@VELOCITYCOMMERCIAL.COM
LDELAPENA@VELOCITYCOMMERCIAL.COM

Loan Type-Commercial
Mortgagor(s) NANTASKET MICHAEL KIM
Property Addr: 1167 NANTASKET AVENUE
HULL, MA 02045

Loan Nbr: 646643023

This mortgage is presently in default. It is possible that it could be referred to an attorney for foreclosure action if not brought current. This may result in additional costs.

Interest Paid to Date: 2/01/21 Next Payment Due Date: 3/01/21

QUOTE DETAIL

Unpaid Principal	258,725.66
Interest Due	59,981.30
(From 2/01/21 to 7/31/23 at 8.740%)	
Fees Billed of	30,242.72
Corporate Advance	19,434.21
Escrow Advance	23,469.85
COUNTY RECORDING FEE	107.00
LEGAL FEES	4,000.00
Deferred Principal	7,629.79
Balance Due	403,590.53

Prin and Interest	2,063.21
Mthly Escrow Pymt	685.78
Mortgage Payment	2,748.99

Continue to make scheduled payments, if payoff is received after 7/31/23 and a payment has not been made, a Late Charge of $ 72.72 may be assessed and should be added to this payoff amount due. DO NOT STOP PAYMENT ON ANY PAYMENTS REMITTED PRIOR TO YOUR PAYOFF CLOSING DATE. If any payment previously applied to this account is returned or dishonored for any reason, the payoff amount will be insufficient.
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Estimated Disbursements:	Due Date	Amount
HAZARD SFR	12/15/23	4,074.40
TOWN TAX	7/31/23	1,887.47

PAYOFF FUNDS MUST BE REMITTED USING CERTIFIED FUNDS OR BY WIRE TRANSFER ONLY. If using wire transfer, forward to: JP Morgan Chase Bank, N.A., Routing # 021000021, for credit to Mr. Cooper Payment Clearing Account# 46290001648829. If mailing certified funds, make payable to Mr. Cooper, Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Funds received after 3:00pm Central Time may be posted on the following business day. Please include the Mortgagor's Loan Number on all correspondence.

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WP-PAYOFFST-0513

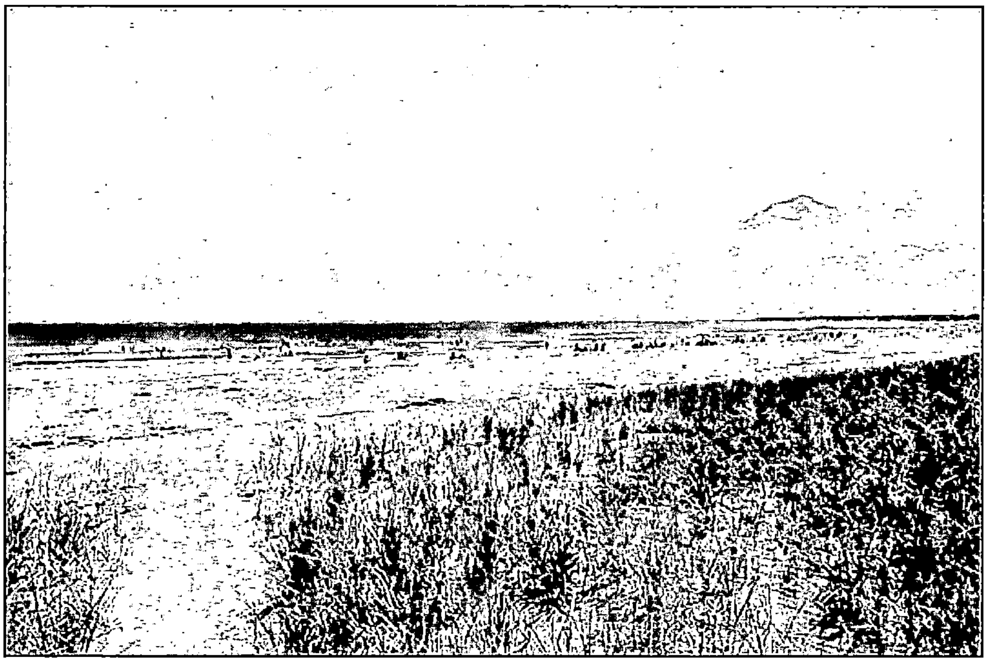
Exhibit IX

JACK CONWAY

Real Estate Services Proposal

Prepared Especially for:
Nantasket Ave Properties

For Marketing the Property Located at:
Hull



Prepared by:
Diane Marchione
Realtor
Office: 781-749-1600
Email: dmarchione@jackconway.com

Cell: 781-771-0365

Jack Conway & Company, Inc.

Date: July 24, 2023

July 24, 2023

Nantasket Ave Properties
Hull

Thank you very much for giving me the opportunity to present the enclosed proposal to market your home. I appreciate the time you spent with me reviewing the features of your home.

You will receive competent and professional service when you select Jack Conway & Company, Inc. to represent you. We have represented many families in this area concluding transactions that realize maximum value in a reasonable time. I hope you will select me as your agent in this very important transaction.

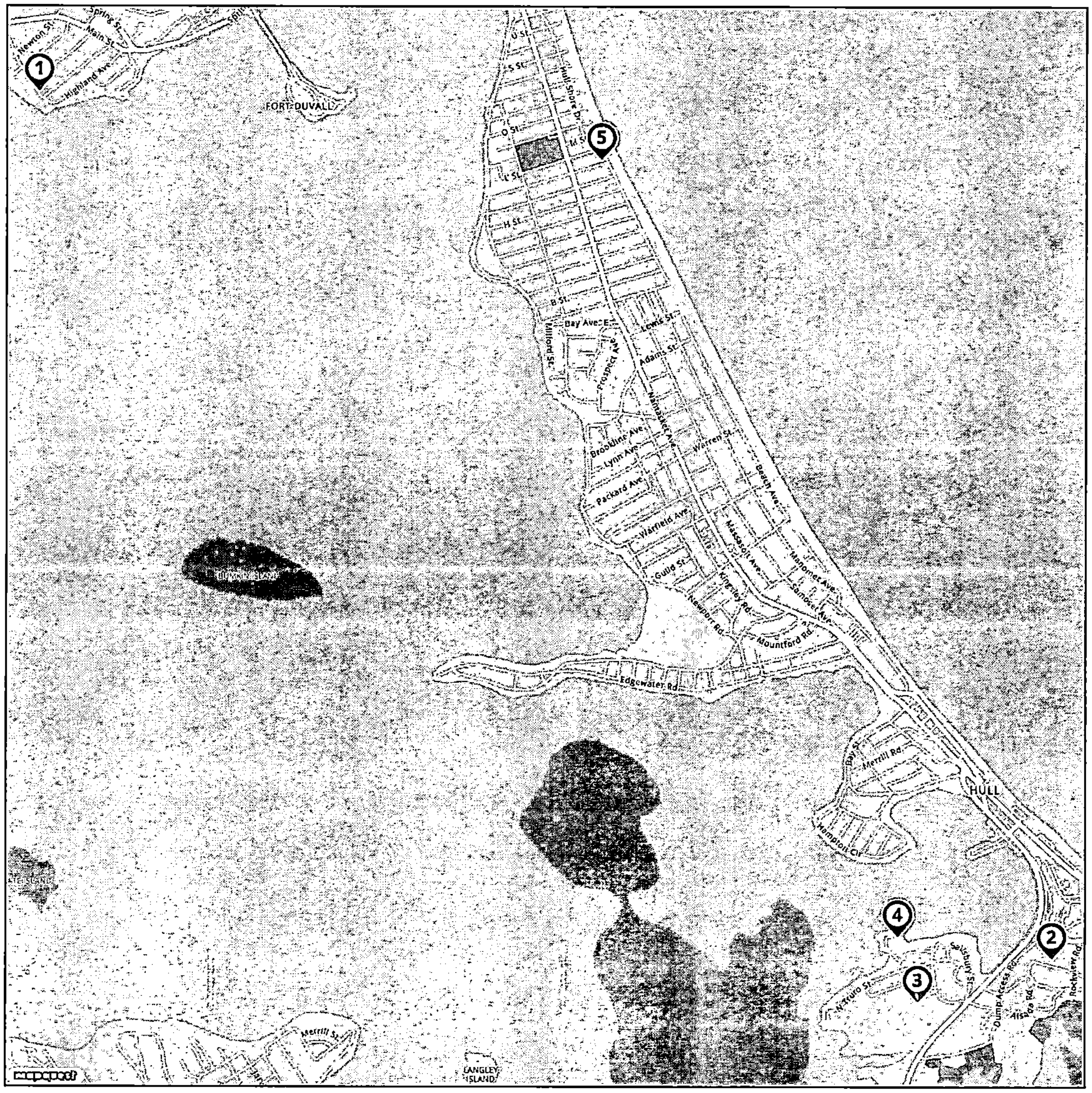
This proposal includes a comprehensive market analysis that will assist us in determining the market value and pricing of your home. I hope the information will confirm that I am best qualified to market your home.

Sincerely,

Diane Marchione
Realtor, REALTOR®

JACK CONWAY

Map of Comparable Properties



Ref #	Status	Address
1	Recently Sold	66 Vautrinot
2	Recently Sold	50 Wyola Rd.
3	Recently Sold	19 Harwich St
4	Recently Sold	8 Onset(House) 0 Seekonk(Island)
5	Recently Sold	73 K Street Oceanfront

JACK CONWAY

Recently Sold

66 Vautrinot

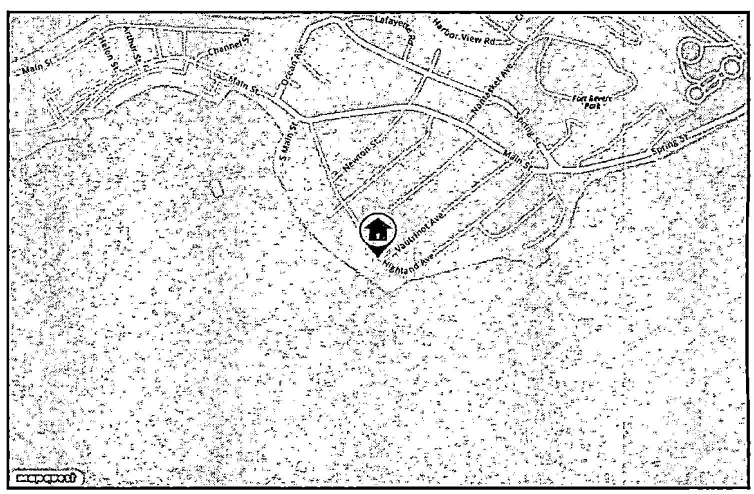
List Price: $1,599,000 Sold Price: $1,375,000 DOM: 35

Property Details

City: Hull, MA
Assessment: $898,000
Est Taxes: $11,261
Tax Yr: 2022
Lot SqFt: 3800
Apprx Acres: 0.08
Lot Desc: Corner
Year Built: 1838
Bedrooms: 4
Bathrooms: 3
Total Rooms: 7
Apx Liv Ar: 2548
Style: Victorian
Exterior: Clapboard
Heating: Central Heat
Cooling: Window AC
Fireplaces: 1
Gar Spaces: 2
Parking: Under
Parking: Garage Door Opnr
Basement: Yes

Description

Quintessential Village Victorian all updated to perfection, sitting proudly high on the hill with spectacular water views, and a short stroll to 2 beaches. This is the kind of home that just TAKES YOUR BREATH AWAY...Peaceful views from every room, and the inside design and decor is totally in keeping with the gentle vibe. The wrap-around porches will be your favorite places to entertain, relax and appreciate the beauty surrounding this lovely home. With an updated kitchen that includes a great island & a warming drawer(!) The sunlit dining area (with wood-burning fireplace), leads to both the family room, living room and music room...all with access to the gorgeous decks! The mudroom area has a full bath (for coming in from the beaches!), and 4 pantries/closets. The upstairs is also stunning and the views more expansive!.



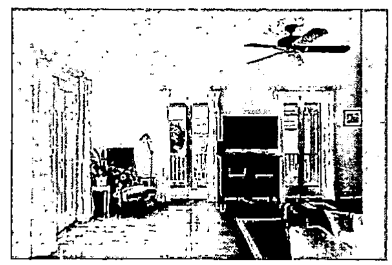
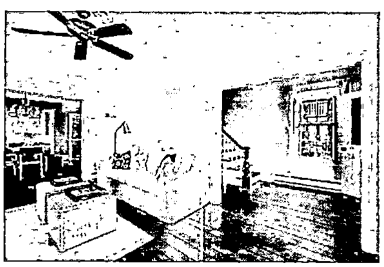
Additional Photos

66 Vautrinot

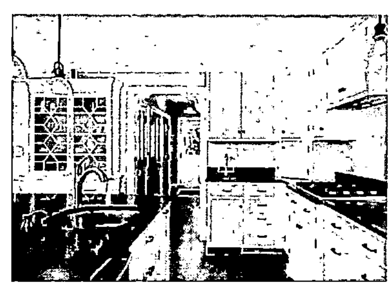
List Price: $1,599,000 Sold Price: $1,375,000 DOM: 35







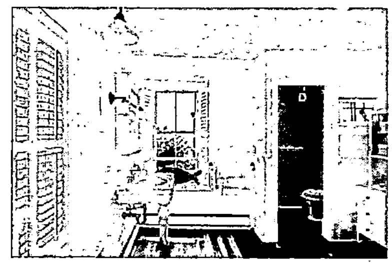
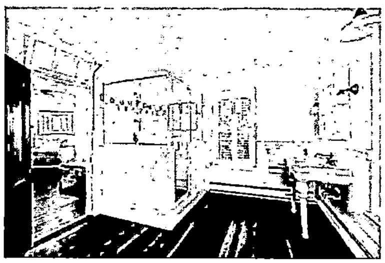
JACK CONWAY

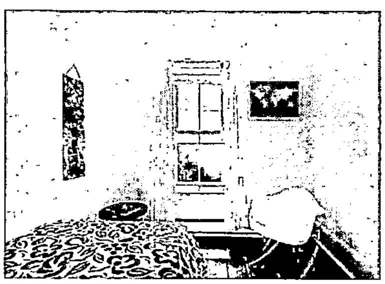
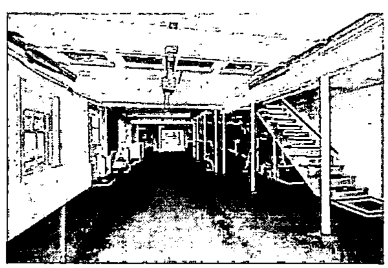
Additional Photos

66 Vautrinot

List Price: $1,599,000 Sold Price: $1,375,000 DOM: 35



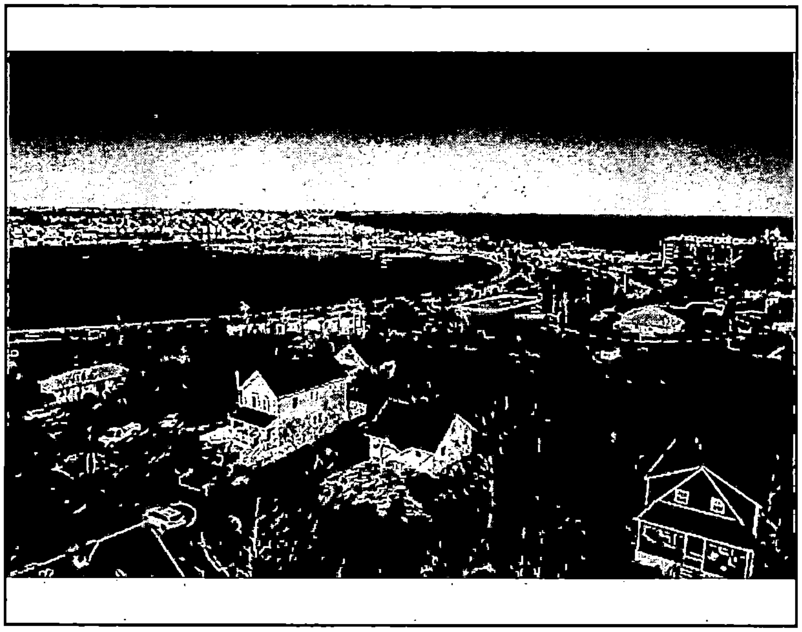




JACK CONWAY

Recently Sold

50 Wyola Rd.

List Price: $1,400,000 Sold Price: $1,400,000 DOM: 24

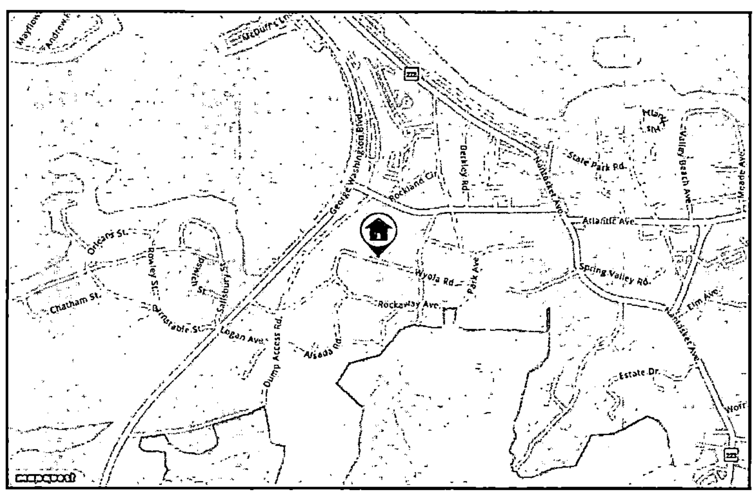


Property Details

City: Hull, MA
Assessment: $361,300
Est Taxes: $4,530
Tax Yr: 2022
Lot SqFt: 16755
Apprx Acres: 0.38
Lot Desc:
Year Built: 2022
Bedrooms: 3
Bathrooms: 3.5
Total Rooms: 6
Apx Liv Ar: 3240
Style: Contemporary
Exterior:
Heating: Central Heat
Cooling: Central Air
Fireplaces: 1
Gar Spaces: 2
Parking: Attached
Parking:
Basement: Yes

Description

TO BE BUILT - CRYSTAL CLEAR WINDOW TO THE SEA with sweeping 360 degree water views! This 3 bedroom 3 !/2 bath home offers an extraordinary experience to customize your waterview home. This new construction home with a private fenced- in backyard is designed with oversized windows to capture magnificent views of the Atlantic Ocean and the Boston skyline. The open concept kitchen/dining and living room offers a substantial island, gas range and fireplace. The deck is the ultimate entertaining space to enjoy the breathtaking views including stunning sunrises and sunsets. Conveniently located, less than .5 miles to Nantasket Beach and Paragon boardwalk featuring the antique Paragon Carousel, great restaurants, seasonal beer garden and plenty of outdoor venues. Commuters dream location only 5 miles to the Hingham Ferry and 5.7 miles to the Hull Ferry.



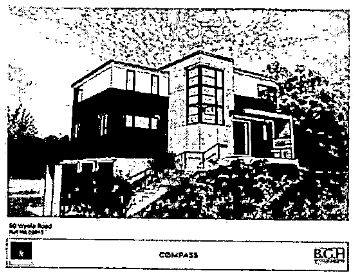
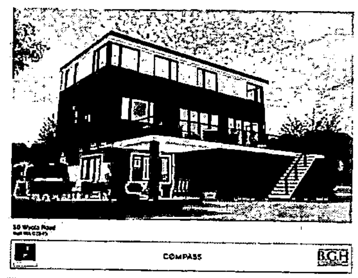
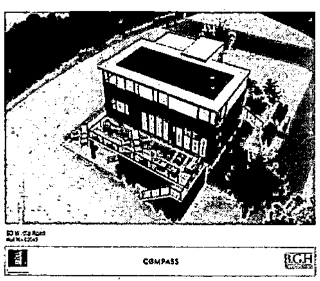
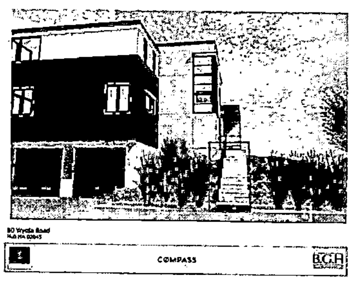
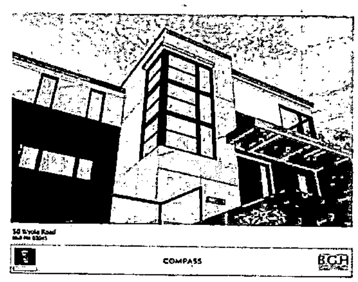
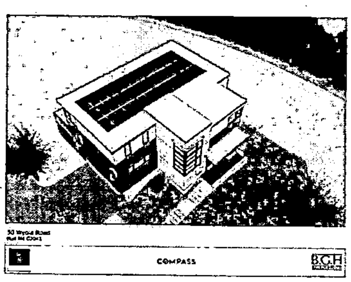
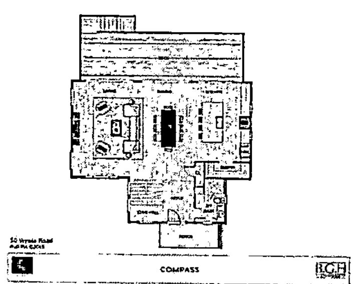
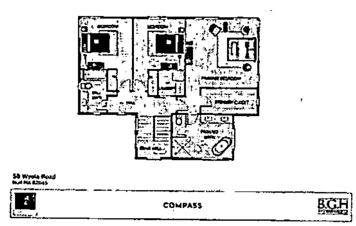
Additional Photos

50 Wyola Rd.

List Price: $1,400,000 Sold Price: $1,400,000 DOM: 24





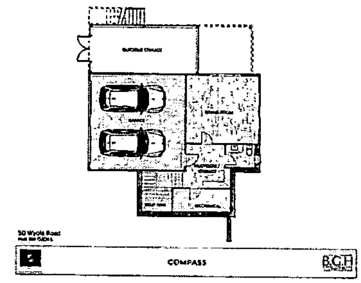









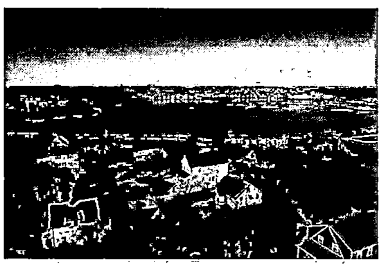
JACK CONWAY

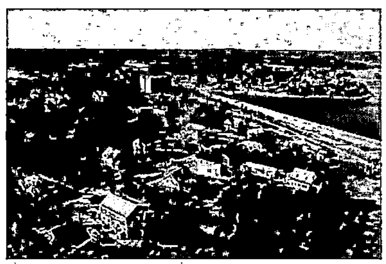
Additional Photos

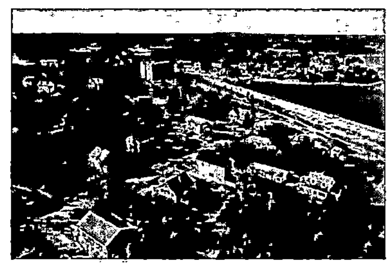
50 Wyola Rd.

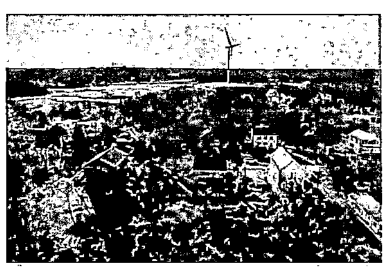
List Price: $1,400,000   Sold Price: $1,400,000   DOM: 24







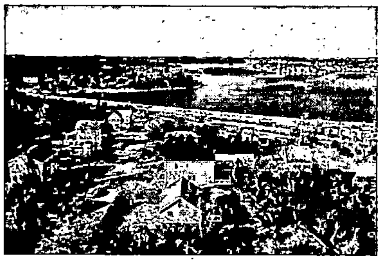




Additional Photos

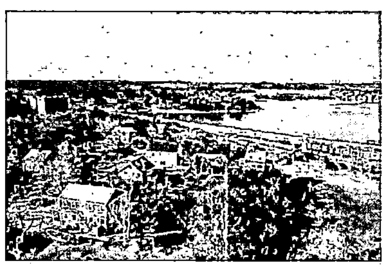
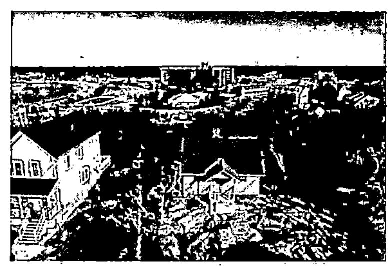
50 Wyola Rd.

List Price: $1,400,000 Sold Price: $1,400,000 DOM: 24







JACK CONWAY

Recently Sold

19 Harwich St

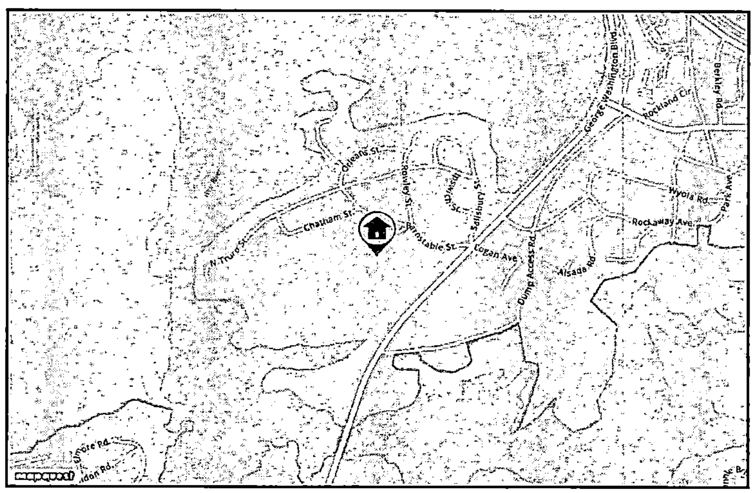
List Price: $1,549,000 Sold Price: $1,492,500 DOM: 113

Property Details

City: Hull, MA
Assessment: $593,100
Est Taxes: $7,437
Tax Yr: 2022
Lot SqFt: 38387
Apprx Acres: 0.88
Lot Desc: Shared Drive
Year Built: 1986
Bedrooms: 5
Bathrooms: 3
Total Rooms: 11
Apx Liv Ar: 4070
Style: Contemporary
Exterior: Wood
Heating: Forced Air
Cooling: Central Air
Fireplaces: 2
Gar Spaces: 1
Parking: Attached
Parking:
Basement: No

Description

A well thought out renovation by local renown contractor, 19 Harwich Street delivers on every imaginable necessity for today's discerning buyer, completely gutted & rebuilt! The 1rst floor living space features a mudroom w/ custom built ins that sweeps you into the modern, open floor plan w/ a chef's inspired kitchen featuring quartz counters, s/s appliances & a breakfast nook. Natural sunlight pours into the family room which boasts a wood burning fireplace & Cathedral ceilings. The dining room has custom built in storage, the living room a gas fireplace w/ custom built ins on either side. An office or spare bedroom & a full bath complete the 1rst floor. The 2nd level offers a primary bedroom suite w/ a custom walk in closet & spa influenced bath, 2 additional bedrooms share a full bath w/ double vanity, tiled bath/shower & a large laundry room.



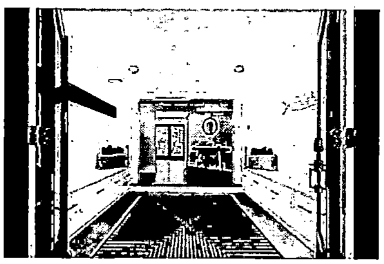
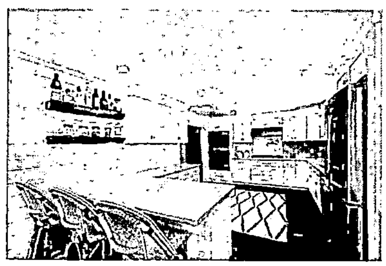
JACK CONWAY

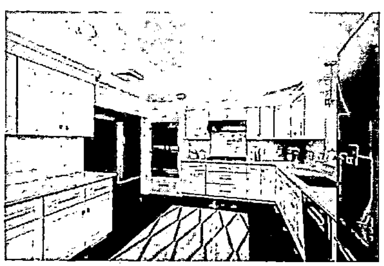
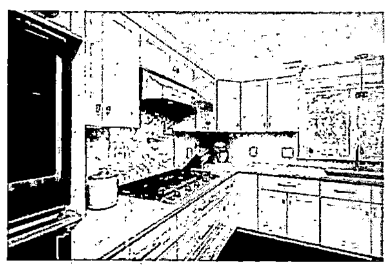
Additional Photos

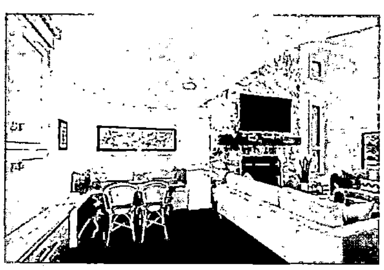
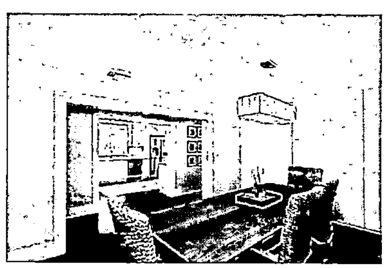
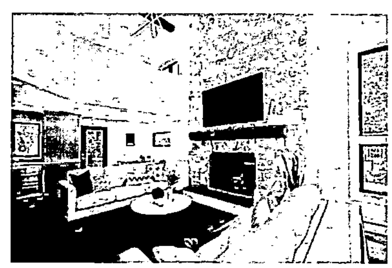
19 Harwich St

List Price: $1,549,000 Sold Price: $1,492,500 DOM: 113



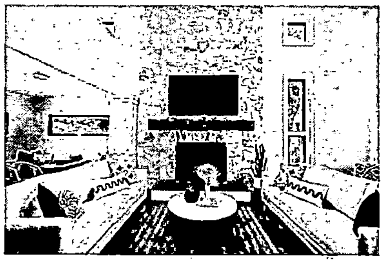



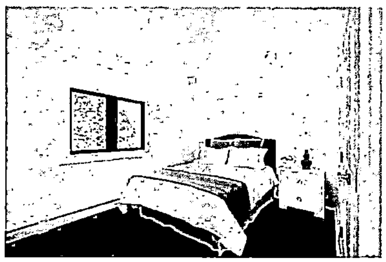
Additional Photos

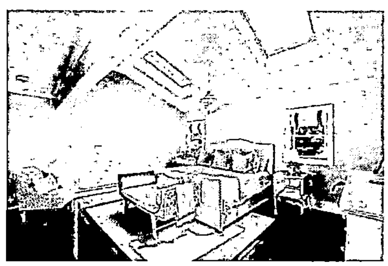
19 Harwich St

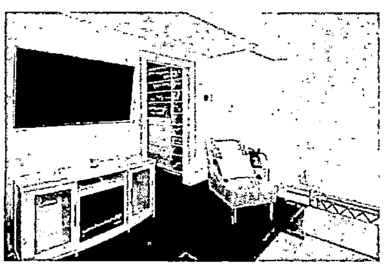
List Price: $1,549,000   Sold Price: $1,492,500   DOM: 113







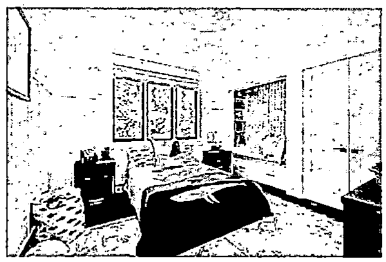


JACK CONWAY

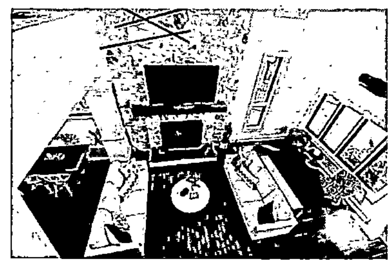
Additional Photos

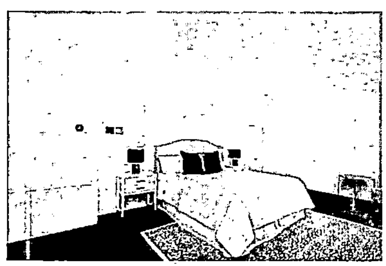
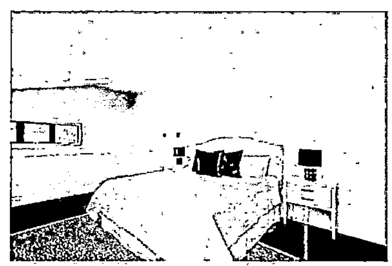
19 Harwich St

List Price: $1,549,000 Sold Price: $1,492,500 DOM: 113





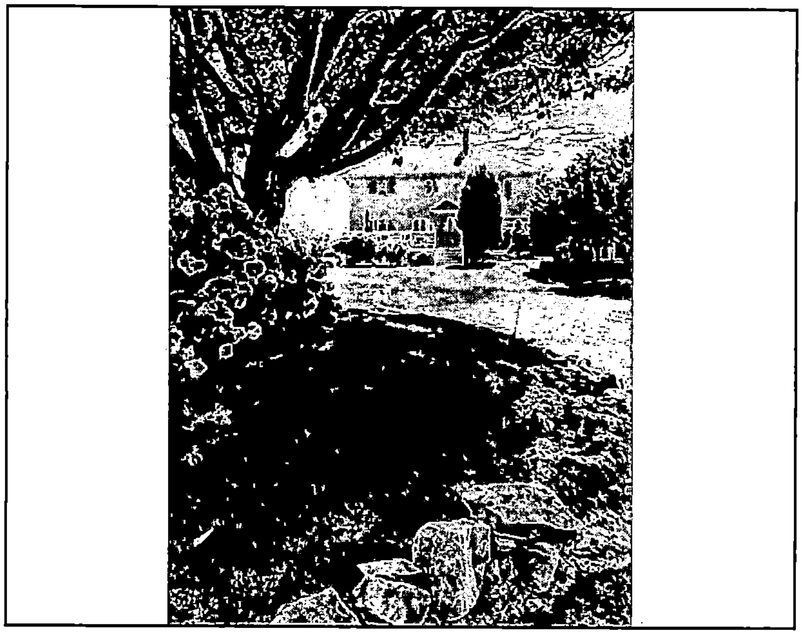




JACK CONWAY

Recently Sold

8 Onset(house) 0 Seekonk(isl

List Price: $1,900,000 Sold Price: $1,500,000 DOM: 130

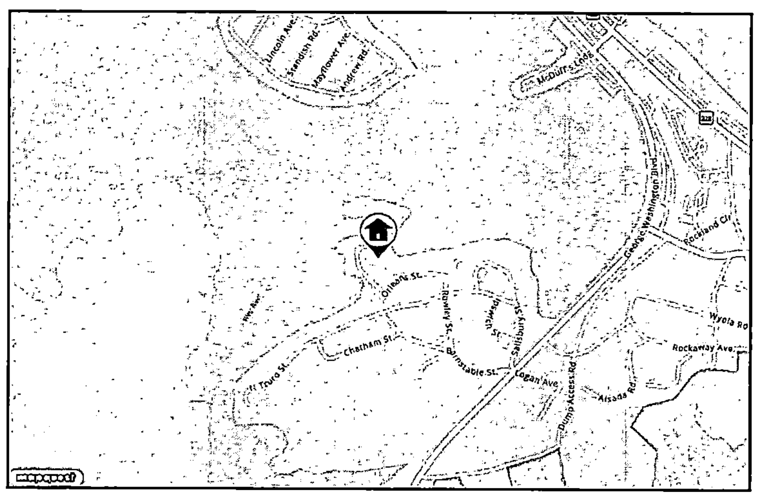


Property Details

City: Hull, MA
Assessment: $911,300
Est Taxes: $11,427
Tax Yr: 2022
Lot SqFt: 34338
Apprx Acres: 0.79
Lot Desc: Addl Land Avail.
Year Built: 1964
Bedrooms: 4
Bathrooms: 1.5
Total Rooms: 7
Apx Liv Ar: 1632
Style: Colonial
Exterior: Vinyl
Heating: Hot Water Basbrd
Cooling: Central Air
Fireplaces: 1
Gar Spaces: 0
Parking:
Parking:
Basement: Yes

Description

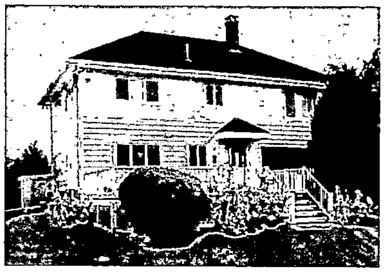
Best Hull and Hingham bay & ocean views from every window ,on secluded waterfront lot . Also included ,your sep19K on recreational island..First floor open floor plan opens to deck in front, and slider to side covered breezeway, easily enclosed. .Oversized second floor pub style room with sep entrance & pvt balcony & stone fireplace...could be 4 th bedroom. Additional bedroom has pvt sunrise balcony..All hardwoods throughout house are "hand pegged"...Sparkling home has always been lightly used in summer . 2 sep heating systems.Central air on 2nd. Extra mechanical features include Sprinkler system, Back up generator , Security system...stairlift. House completely rebuilt..in 2010. pulldown attic offers extra storage finished walls.and floors....parking for 6+..OR buyers looking to build on waterfront lot.



Additional Photos

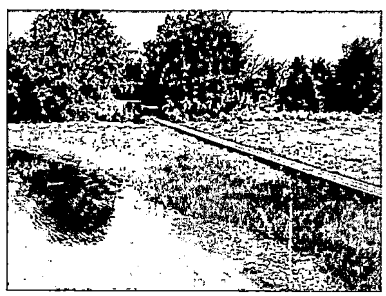
8 Onset(house) 0 Seekonk(isl

List Price: $1,900,000   Sold Price: $1,500,000   DOM: 130







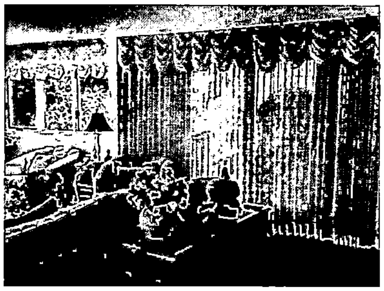





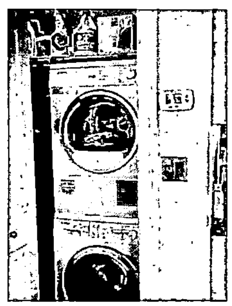
Additional Photos

8 Onset(house) 0 Seekonk(isl

List Price: $1,900,000 Sold Price: $1,500,000 DOM: 130












Additional Photos

8 Onset(house) 0 Seekonk(isl

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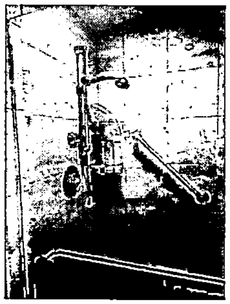
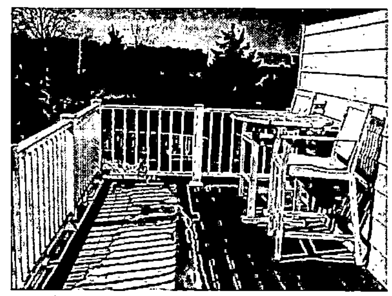
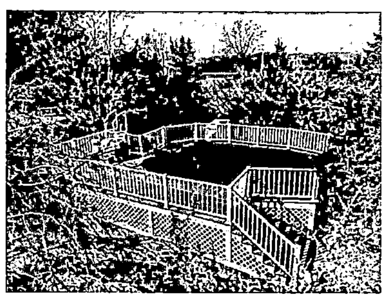
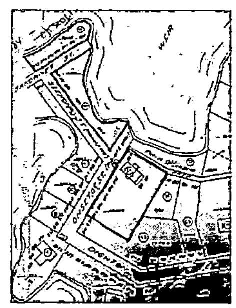
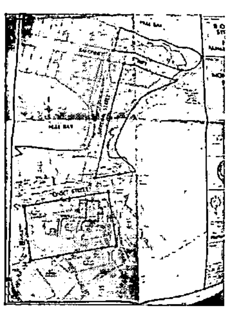
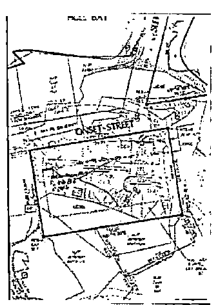




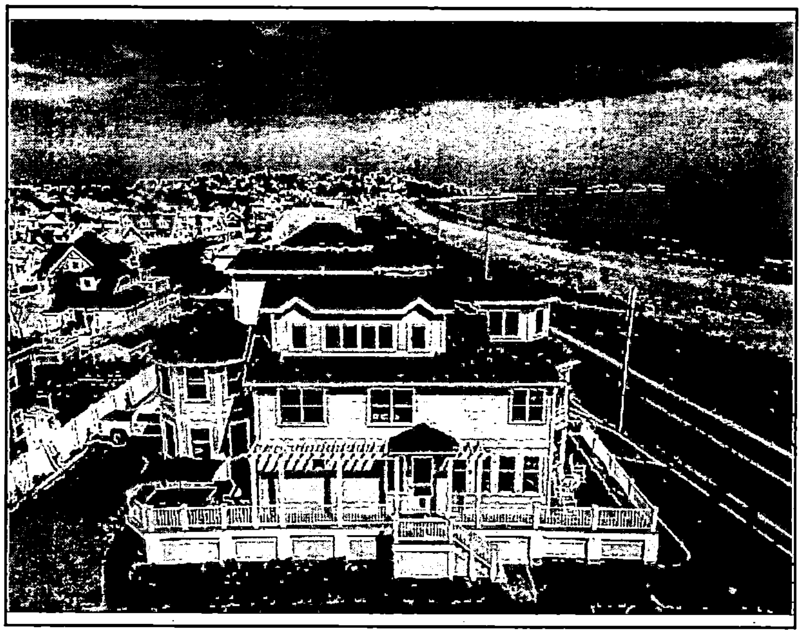






JACK CONWAY

Recently Sold

73 K Street oceanfront

List Price: $2,650,000 Sold Price: $2,650,000 DOM: 9

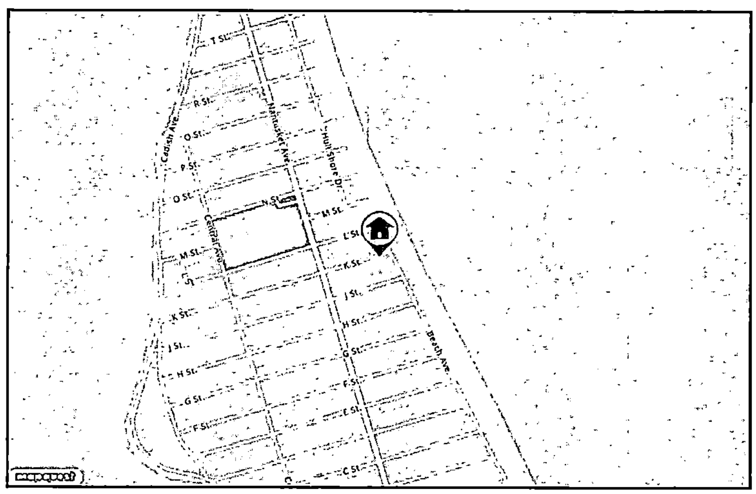


Property Details

City: Hull, MA
Assessment: $1,413,900
Est Taxes: $17,207
Tax Yr: 2023
Lot SqFt: 4611
Apprx Acres: 0.11
Lot Desc: Corner
Year Built: 2006
Bedrooms: 5
Bathrooms: 4.5
Total Rooms: 11
Apx Liv Ar: 3612
Style: Contemporary
Exterior: Vinyl
Heating: Radiant
Cooling: Ductless Mini-Sp
Fireplaces: 1
Gar Spaces: 0
Parking: Attached
Parking: Under
Basement: No

Description

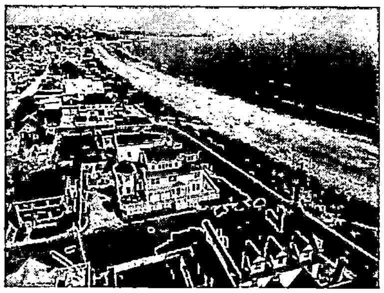
Direct Oceanfront Beautifully Appointed Luxury Home. The captivating ocean views can be appreciated from every floor of this beauty. 3 Levels of warmth and sophisticated living adorned with the most high end of finishes. It has incredible expansive indoor and outdoor spaces for all your entertaining. Heated storage garage provides secure easy access to exterior & all of the beach furniture. Situated on a corner lot allows ample off street and permitted parking for your guests. This is not a must see but rather a must have. Schedule your private showing today. No showings before 4/22 SAT & 4/23 SUN Open Houses Noon-2. Any and all offers due by Tuesday at 10am, owner reserves the right to accept an offer prior.

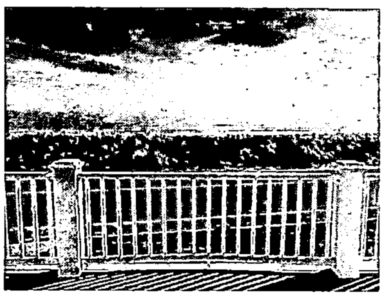
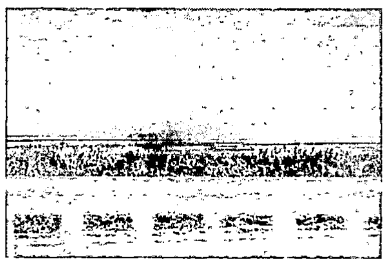


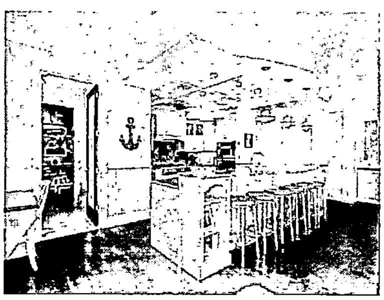
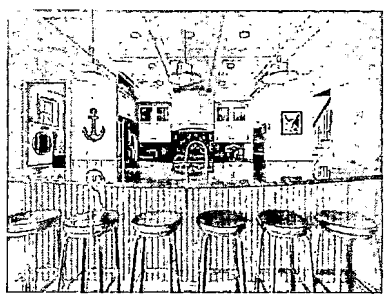
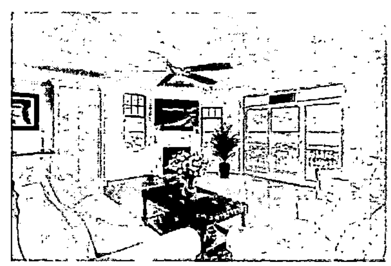
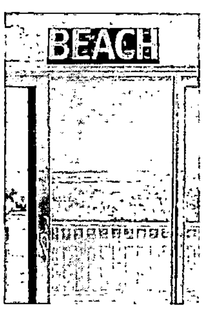
Additional Photos

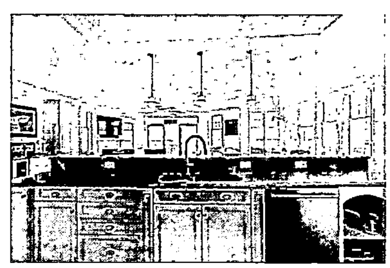
73 K Street oceanfront

List Price: $2,650,000   Sold Price: $2,650,000   DOM: 9



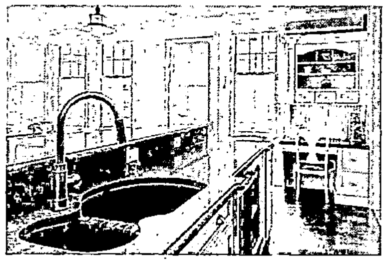
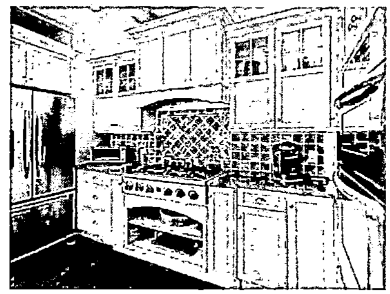
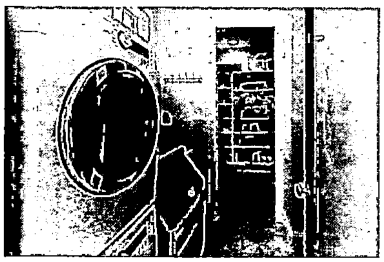



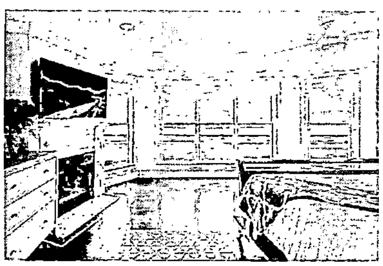
JACK CONWAY

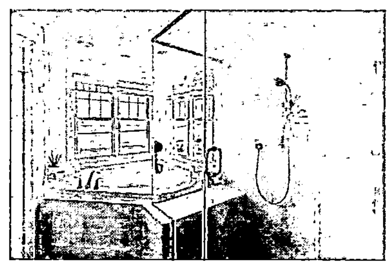
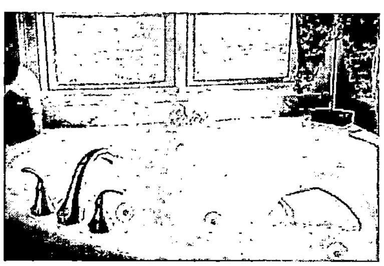
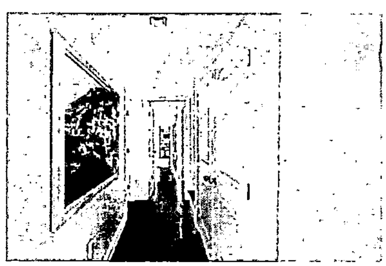
Additional Photos

73 K Street oceanfront

List Price: $2,650,000 Sold Price: $2,650,000 DOM: 9


Additional Photos

73 K Street oceanfront

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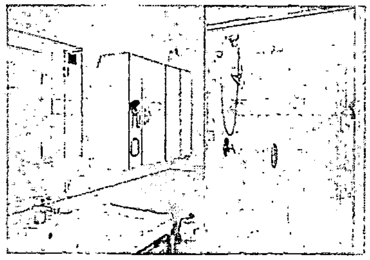
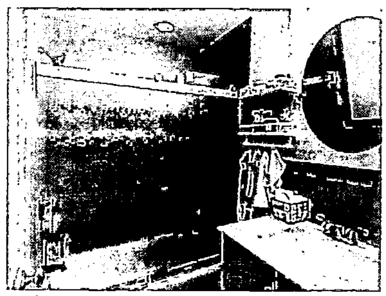
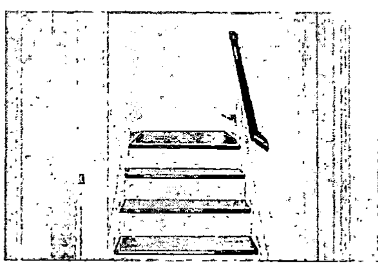
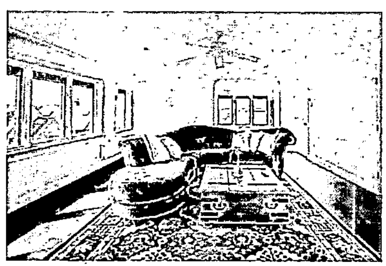
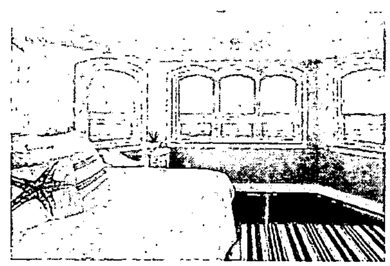
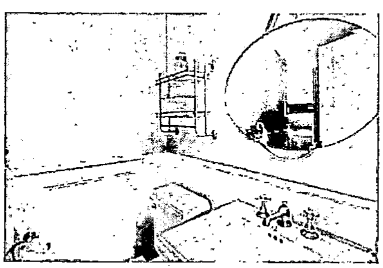
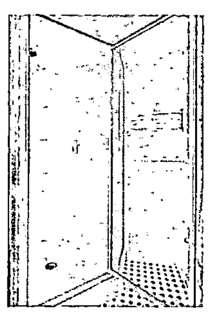
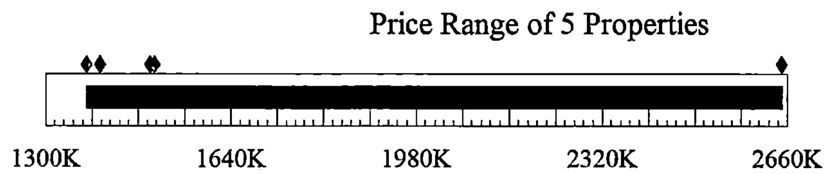


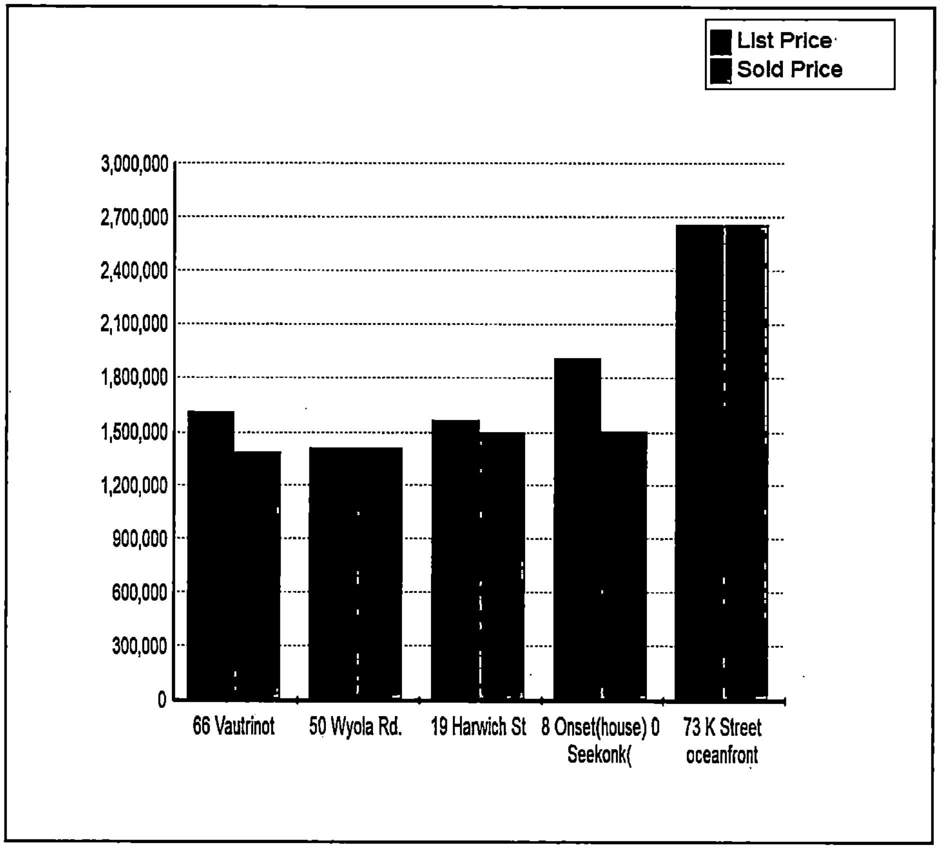

Comparative Market Analysis Graphed by Status

Recently Sold



Comparative Market Analysis Statistics

Graphic Analysis of Recently Sold Properties



Summary Statistics of 5 Properties:

Average Price:	$1,683,500
High Price:	$2,650,000
Low Price:	$1,375,000
Median Price:	$1,492,500
Average $ per SqFt:	$598.40
Average Year Built:	1963
Average Sale Price % List Price:	92.52
Average Days On Market:	62

Pricing Your Property To Sell

Pricing your property correctly is crucial. You want to sell your property in a timely manner at the highest price possible. Current market conditions determine the value.

Pricing too high or too low can cost you time and money. Realistic pricing will achieve a maximum sale price in a reasonable amount of time.

Analysis of the comparable properties suggests a list price range of:

$1,633,000 to $1,734,100

Exhibit X

THE INVESTOR'S SOURCE LLC
PRIVATE FUNDING SOLUTIONS

Construction Loan Commitment Letter to Ch.11 Trustee

Date: October 9, 2023

Borrower/Entity:	**Nantasket Management, LLC**	
Personal Guarantors:	**Michael Kim**	
Property Address:	**1161 Nantasket Ave. Hull, MA 02025 (1st Tranche)**	
	1157 Nantasket Ave. Hull, MA 02025 (2nd Tranche upon sale of 1161)	
	1165 Nantasket Ave. Hull, MA 02025 (2nd Tranche upon sale of 1161)	
	1155 Nantasket Ave. Hull, MA 02025 (3rd Tranche upon sale of 1157 & 1165)	
	1167 Nantasket Ave. Hull, MA 02025 (3rd Tranche upon sale of 1157 & 1165)	
	1153 Nantasket Ave. Hull, MA 02025 (3rd Tranche upon sale of 1157 & 1165)	
Additional Collateral:	**None**	
Projected Prop Value / house:	**$1,300,000**	**Minimum "As Improved" Value (pending updated BPO)**
Approx. Loan Amount:	**$850,000**	**(payoff to current lender up to $420K at closing)**
Closing Date:	**Subject to Bankruptcy Court Approval**	
Loan Position:	**First Deed of Trust**	
Interest Rate:	**12%**	**(Will decrease by 1% upon a verified sales contract of $1.4M+)**
Origination Pts:	**3%**	**(1st property. Potential decrease to 2.5% on remaining 5 properties)**
Loan Term (mos.):	**9**	
Extension Period (mos.):	**3**	
Extension Cost (monthly)	**$2,805**	**(.0033 x Loan amount)**
Rehab Admin Fee	**$505**	**(based on new loan amount)**
Escrowed Construct/Rehab:	**$356,475**	**(Paid out as work is completed)**
Escrowed Payments ($):	**$76,500**	**(9 Months)**
Monthly Payments	**Interest-Only**	
Monthly Payment Amt.	**$8,500.00**	
Prepay Penalty	**None**	
Origination Deposit	**$1,000**	
Partial Release Amt.	**N/A**	
Loan Default Fee	**$10,000**	**(with a 20-day right to cure)**

Lender and borrower hereby confirm that Lender will now become a "Debtor-In-Possession (DIP) Lender" for Case #: 23-11272, under the following conditions, starting with the first house (1161 Nantasket Ave.):

1. Current creditor for 1161 Nantasket Ave. shall provide a Payoff Letter for said property and its loan at least 14 days prior to the closing date of the construction loan by the Lender.
2. Upon the closing of the loan, the title company shall provide 1st lien position and clear title on 1161 Nantasket Ave.

The following items are expected before closing, after this terms sheet is signed:

1. Updated Construction Budget
2. A Broker Price Opinion (BPO) report of $1.3M+ valuation
3. The demo & building permits.
4. Property Insurance. Builders Risk & Liability coverage to be bound prior to closing.
5. Proof of Funds from Florida closing by Guarantor

Addendum:

- The Rehab Admin fee will be 1% of the budget, excluding the cost of the modular home, minimum $500.
- Provided all terms of the Promissory Note & Mortgage are executed as agreed upon by both parties, the Lender agrees that the interest rate on subsequent Nantasket Ave. loans (5 total) shall be decreased by 0.5%. All other terms shall remain the same unless agreed upon by both parties.

Acceptance Confirmation of Loan Terms & BPO Authorization

The borrower has accepted the above terms and conditions and authorizes the ordering of the BPO by The Investor's Source LLC at a cost of $500 payable directly to the broker or to The Investor's Source.

The borrower understood that the signing of this terms sheet and making the deposit will reserve the funds that will be used for the construction loan.

Nantasket Management, LLC
Borrower

10/10/2023

Michael Kim, Managing Member — Date

THE INVESTOR'S SOURCE
a Colorado Limited Liability Company

David Goldberg

Oct 10 2023 14:25 MDT

David Goldberg, President — Date

Exhibit XI

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

Loan Number	Seq Number	Transaction Type Code
646643023	268	62
646643023	267	62
646643023	266	62
646643023	265	62
646643023	264	62
646643023	262	62
646643023	261	62
646643023	259	62
646643023	255	62
646643023	254	62
646643023	248	62
646643023	246	62
646643023	245	62
646643023	244	62
646643023	239	62
646643023	229	62
646643023	228	62
646643023	227	62
646643023	226	62
646643023	225	62
646643023	224	62
646643023	214	62
646643023	213	62
646643023	212	62
646643023	208	62
646643023	202	62
646643023	188	62
646643023	122	62
646643023	121	62
646643023	104	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

646643023	103	62
646643023	98	62
646643023	96	62
646643023	86	62

[redacted]

Override Code	Transaction Date	Transaction Effective Date
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/20/2023	6/20/2023
26	6/19/2023	6/19/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	1/24/2023	1/24/2023
26	1/17/2023	1/17/2023
26	1/13/2023	1/13/2023
26	1/5/2023	1/5/2023
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	5/26/2022	5/26/2022
26	5/17/2022	5/17/2022
26	5/5/2022	5/5/2022
26	2/2/2022	2/2/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021
26	6/11/2021	6/11/2021
26	5/13/2021	5/13/2021

[redacted]

26	5/13/2021	5/13/2021
26	3/5/2021	3/5/2021
26	2/9/2021	2/9/2021
26	11/19/2020	11/19/2020

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LNDR PAID EXP DISB
LNDR PAID EXP DISB
LNDR PAID EXP DISB

mr. cooper

Report User: CHEC\sstrait

[redacted]

Susp amt	Payee Name
($1,982.50)	UPDIKE KELLY & SPELLACY P.C.
($1,920.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($30.00)	CYPREXX SERVICES, LLC
($1,600.00)	UPDIKE KELLY & SPELLACY P.C.
($82.21)	UPDIKE KELLY & SPELLACY P.C.
($1,057.00)	UPDIKE KELLY & SPELLACY P.C.
($1,280.00)	UPDIKE KELLY & SPELLACY P.C.
($25.00)	UPDIKE KELLY & SPELLACY P.C.
($1,120.00)	UPDIKE KELLY & SPELLACY P.C.
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($975.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($600.00)	SPECIAL ASSET TEAM
($1,480.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,200.00)	UPDIKE KELLY & SPELLACY P.C.
($1,920.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($500.00)	SPECIAL ASSET TEAM
($320.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($25.00)	UPDIKE KELLY & SPELLACY P C
($125.00)	CLEAR CAPITAL COM INC
($590.00)	UPDIKE KELLY & SPELLACY P C

mr. cooper

Report User: CHEC\sstrait

($50.00)	UPDIKE KELLY & SPELLACY P C
($120.00)	UPDIKE KELLY & SPELLACY P C
($520.00)	UPDIKE KELLY & SPELLACY P C
($100.00)	CLEAR CAPITAL COM INC

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

Loan Number	Seq Number	Transaction Type Code
646643007	250	62
646643007	249	62
646643007	248	62
646643007	247	62
646643007	246	62
646643007	244	62
646643007	243	62
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646643007	216	62
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646643007	213	62
646643007	212	62
646643007	210	62
646643007	205	62
646643007	203	62
646643007	202	62
646643007	196	62
646643007	193	62
646643007	182	62
646643007	118	62
646643007	117	62
646643007	99	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]		
646643007	98	62
646643007	93	62
646643007	91	62
646643007	81	62

[redacted]

Override Code	Transaction Date	Transaction Effective Date
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26	6/23/2023	6/23/2023
26	6/23/2023	6/23/2023
26	6/20/2023	6/20/2023
26	6/19/2023	6/19/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	1/26/2023	1/26/2023
26	1/17/2023	1/17/2023
26	1/13/2023	1/13/2023
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26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	10/28/2022	10/28/2022
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26	5/26/2022	5/26/2022
26	5/5/2022	5/5/2022
26	1/31/2022	1/31/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021
26	6/11/2021	6/11/2021
26	5/17/2021	5/17/2021

[redacted]		
26	5/17/2021	5/17/2021
26	3/8/2021	3/8/2021
26	2/9/2021	2/9/2021
26	11/19/2020	11/19/2020

Descriptions
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Susp amt	Payee Name
($2,102.50)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($30.00)	CYPREXX SERVICES, LLC
($1,680.00)	UPDIKE KELLY & SPELLACY P.C.
($82.82)	UPDIKE KELLY & SPELLACY P.C.
($1,068.50)	UPDIKE KELLY & SPELLACY P.C.
($1,400.00)	UPDIKE KELLY & SPELLACY P.C.
($1,560.00)	UPDIKE KELLY & SPELLACY P.C.
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($1,015.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($600.00)	SPECIAL ASSET TEAM
($1,560.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($1,200.00)	UPDIKE KELLY & SPELLACY P.C.
($400.00)	UPDIKE KELLY & SPELLACY P.C.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($600.00)	SPECIAL ASSET TEAM
($400.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($105.00)	UPDIKE KELLY & SPELLACY P C
($125.00)	CLEAR CAPITAL COM INC
($525.00)	UPDIKE KELLY & SPELLACY P C

mr. cooper

Report User: CHEC\sstrait

[redacted]	[redacted]
($50.00)	UPDIKE KELLY & SPELLACY P C
($480.00)	UPDIKE KELLY & SPELLACY P C
($280.00)	UPDIKE KELLY & SPELLACY P C
($100.00)	CLEAR CAPITAL COM INC

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

Loan Number	Seq Number	Transaction Type Code
646642959	262	62
646642959	261	62
646642959	260	62
646642959	259	62
646642959	258	62
646642959	257	62
646642959	255	62
646642959	254	62
646642959	252	62
646642959	248	62
646642959	247	62
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646642959	229	62
646642959	228	62
646642959	227	62
646642959	225	62
646642959	224	62
646642959	223	62
646642959	217	62
646642959	215	62
646642959	214	62
646642959	209	62
646642959	204	62
646642959	192	62
646642959	122	62
646642959	103	62
646642959	102	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

646642959	101	62
646642959	96	62
646642959	94	62
646642959	84	62

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Override Code	Transaction Date	Transaction Effective Date
26	6/23/2023	6/23/2023
26	6/23/2023	6/23/2023
26	6/23/2023	6/23/2023
26	6/20/2023	6/20/2023
26	6/19/2023	6/19/2023
26	6/19/2023	6/19/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	1/17/2023	1/17/2023
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26	12/9/2022	12/9/2022
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26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	6/6/2022	6/6/2022
26	5/26/2022	5/26/2022
26	5/5/2022	5/5/2022
26	1/26/2022	1/26/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021
26	5/20/2021	5/20/2021
26	5/17/2021	5/17/2021

[redacted]

26	5/17/2021	5/17/2021
26	3/8/2021	3/8/2021
26	2/9/2021	2/9/2021
26	11/19/2020	11/19/2020

Descriptions
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mr. cooper

Report User: CHEC\sstrait

[redacted]

Susp.amt	Payee Name
($2,371.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($30.00)	CYPREXX SERVICES, LLC
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($2,160.00)	UPDIKE KELLY & SPELLACY P.C.
($82.21)	UPDIKE KELLY & SPELLACY P.C.
($1,148.50)	UPDIKE KELLY & SPELLACY P.C.
($1,920.00)	UPDIKE KELLY & SPELLACY P.C.
($25.00)	UPDIKE KELLY & SPELLACY P.C.
($2,560.00)	UPDIKE KELLY & SPELLACY P.C.
($1,695.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($1,560.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,800.00)	UPDIKE KELLY & SPELLACY P.C.
($550.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($600.00)	SPECIAL ASSET TEAM
($360.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($120.00)	UPDIKE KELLY & SPELLACY P C
($125.00)	CLEAR CAPITAL COM INC
($525.00)	UPDIKE KELLY & SPELLACY P C

mr. cooper

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[redacted]	[redacted]
($50.00)	UPDIKE KELLY & SPELLACY P C
($240.00)	UPDIKE KELLY & SPELLACY P C
($280.00)	UPDIKE KELLY & SPELLACY P C
($100.00)	CLEAR CAPITAL COM INC

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

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Loan Number	Seq Number	Transaction Type Code
646642983	260	62
646642983	259	62
646642983	258	62
646642983	257	62
646642983	256	62
646642983	254	62
646642983	253	62
646642983	251	62
646642983	249	62
646642983	248	62
646642983	246	62
646642983	245	62
646642983	243	62
646642983	242	62
646642983	241	62
646642983	238	62
646642983	232	62
646642983	231	62
646642983	230	62
646642983	229	62
646642983	227	62
646642983	226	62
646642983	224	62
646642983	219	62
646642983	217	62
646642983	216	62
646642983	208	62
646642983	205	62
646642983	189	62
646642983	125	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

646642983	124	62
646642983	105	62
646642983	104	62
646642983	99	62
646642983	97	62
646642983	91	62
646642983	86	62

[redacted]

Override Code	Transaction Date	Transaction Effective Date
26	6/23/2023	6/23/2023
26	6/23/2023	6/23/2023
26	6/23/2023	6/23/2023
26	6/20/2023	6/20/2023
26	6/19/2023	6/19/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	2/17/2023	2/17/2023
26	1/24/2023	1/24/2023
26	1/17/2023	1/17/2023
26	1/13/2023	1/13/2023
26	1/5/2023	1/5/2023
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	10/28/2022	10/28/2022
26	6/6/2022	6/6/2022
26	5/26/2022	5/26/2022
26	5/5/2022	5/5/2022
26	1/26/2022	1/26/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021

[redacted]

26	6/11/2021	6/11/2021
26	5/13/2021	5/13/2021
26	5/13/2021	5/13/2021
26	3/8/2021	3/8/2021
26	2/9/2021	2/9/2021
26	1/7/2021	1/7/2021
26	11/19/2020	11/19/2020

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Descriptions
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mr. cooper

Report User: CHEC\sstrait

[redacted]

Susp amt	Payee Name
($2,222.50)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($30.00)	CYPREXX SERVICES, LLC
($1,680.00)	UPDIKE KELLY & SPELLACY P.C.
($82.21)	UPDIKE KELLY & SPELLACY P.C.
($1,028.50)	UPDIKE KELLY & SPELLACY P.C.
($1,320.00)	UPDIKE KELLY & SPELLACY P.C.
($25.00)	UPDIKE KELLY & SPELLACY P.C.
($1,320.00)	UPDIKE KELLY & SPELLACY P.C.
($16.30)	UPDIKE KELLY & SPELLACY P.C.
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($1,095.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($600.00)	SPECIAL ASSET TEAM
($1,400.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,240.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($280.00)	UPDIKE KELLY & SPELLACY P.C.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($500.00)	SPECIAL ASSET TEAM
($360.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($105.00)	UPDIKE KELLY & SPELLACY P C

mr. cooper

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[redacted]	[redacted]
($125.00)	CLEAR CAPITAL COM INC
($590.00)	UPDIKE KELLY & SPELLACY P C
($50.00)	UPDIKE KELLY & SPELLACY P C
($520.00)	UPDIKE KELLY & SPELLACY P C
($320.00)	UPDIKE KELLY & SPELLACY P C
($18.90)	CORELOGIC INC
($100.00)	CLEAR CAPITAL COM INC

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

Loan Number	Seq Number	Transaction Type Code
646642967	268	62
646642967	267	62
646642967	266	62
646642967	265	62
646642967	264	62
646642967	262	62
646642967	261	62
646642967	259	62
646642967	255	62
646642967	253	62
646642967	251	62
646642967	250	62
646642967	249	62
646642967	246	62
646642967	238	62
646642967	237	62
646642967	236	62
646642967	235	62
646642967	233	62
646642967	232	62
646642967	226	62
646642967	224	62
646642967	223	62
646642967	218	62
646642967	213	62
646642967	202	62
646642967	140	62
646642967	124	62
646642967	123	62
646642967	122	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

646642967	117	62
646642967	115	62
646642967	83	62

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Override Code	Transaction Date	Transaction Effective Date
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/20/2023	6/20/2023
26	6/19/2023	6/19/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	1/26/2023	1/26/2023
26	1/17/2023	1/17/2023
26	1/13/2023	1/13/2023
26	1/5/2023	1/5/2023
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	6/6/2022	6/6/2022
26	5/26/2022	5/26/2022
26	5/5/2022	5/5/2022
26	1/26/2022	1/26/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021
26	5/20/2021	5/20/2021
26	5/13/2021	5/13/2021
26	5/13/2021	5/13/2021

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26	3/8/2021	3/8/2021
26	2/9/2021	2/9/2021
26	11/19/2020	11/19/2020

Descriptions
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Susp amt	Payee Name
($2,348.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($30.00)	CYPREXX SERVICES, LLC
($1,640.00)	UPDIKE KELLY & SPELLACY P.C.
($82.21)	UPDIKE KELLY & SPELLACY P.C.
($1,148.50)	UPDIKE KELLY & SPELLACY P.C.
($1,440.00)	UPDIKE KELLY & SPELLACY P.C.
($1,280.00)	UPDIKE KELLY & SPELLACY P.C.
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($1,095.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($600.00)	SPECIAL ASSET TEAM
($1,400.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,280.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($600.00)	SPECIAL ASSET TEAM
($360.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($105.00)	UPDIKE KELLY & SPELLACY P C
($125.00)	CLEAR CAPITAL COM INC
($550.00)	UPDIKE KELLY & SPELLACY P C
($50.00)	UPDIKE KELLY & SPELLACY P C

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($120.00)	UPDIKE KELLY & SPELLACY P C
($320.00)	UPDIKE KELLY & SPELLACY P C
($100.00)	CLEAR CAPITAL COM INC

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

Loan Number	Seq Number	Transaction Type Code
646642942	298	62
646642942	297	62
646642942	296	62
646642942	295	62
646642942	293	62
646642942	292	62
646642942	290	62
646642942	288	62
646642942	282	62
646642942	278	62
646642942	277	62
646642942	276	62
646642942	273	62
646642942	265	62
646642942	264	62
646642942	263	62
646642942	262	62
646642942	258	62
646642942	257	62
646642942	250	62
646642942	249	62
646642942	248	62
646642942	245	62
646642942	237	62
646642942	222	62
646642942	152	62
646642942	151	62
646642942	126	62
646642942	125	62
646642942	120	62

Velocity Fee Breakdown

Account Services

Report Date: 7/3/2023

[redacted]

646642942	118	62
646642942	86	62

[redacted]

Override Code	Transaction Date	Transaction Effective Date
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/22/2023	6/22/2023
26	6/20/2023	6/20/2023
26	5/25/2023	5/25/2023
26	5/25/2023	5/25/2023
26	4/25/2023	4/25/2023
26	3/27/2023	3/27/2023
26	2/17/2023	2/17/2023
26	1/26/2023	1/26/2023
26	1/17/2023	1/17/2023
26	1/13/2023	1/13/2023
26	1/5/2023	1/5/2023
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	12/9/2022	12/9/2022
26	11/16/2022	11/16/2022
26	11/16/2022	11/16/2022
26	5/26/2022	5/26/2022
26	5/17/2022	5/17/2022
26	5/5/2022	5/5/2022
26	3/3/2022	3/3/2022
26	1/14/2022	1/14/2022
26	11/22/2021	11/22/2021
26	6/21/2021	6/21/2021
26	6/11/2021	6/11/2021
26	5/13/2021	5/13/2021
26	5/13/2021	5/13/2021
26	3/8/2021	3/8/2021

[redacted]

26	2/9/2021	2/9/2021
26	11/19/2020	11/19/2020

Descriptions
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Susp amt	Payee Name
($2,022.50)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($6.50)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($1,600.00)	UPDIKE KELLY & SPELLACY P.C.
($82.21)	UPDIKE KELLY & SPELLACY P.C.
($1,097.00)	UPDIKE KELLY & SPELLACY P.C.
($1,280.00)	UPDIKE KELLY & SPELLACY P.C.
($1,160.00)	UPDIKE KELLY & SPELLACY P.C.
($874.00)	SULLIVAN & SULLIVAN AUCTIONEER
($975.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($600.00)	SPECIAL ASSET TEAM
($1,560.00)	UPDIKE KELLY & SPELLACY P.C.
($105.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	UPDIKE KELLY & SPELLACY P.C.
($107.00)	UPDIKE KELLY & SPELLACY P.C.
($1,200.00)	UPDIKE KELLY & SPELLACY P.C.
($1,830.00)	UPDIKE KELLY & SPELLACY P.C.
($150.00)	CLEAR CAPITAL.COM, INC.
($80.00)	UPDIKE KELLY & SPELLACY P.C.
($40.00)	UPDIKE KELLY & SPELLACY P.C.
($500.00)	SPECIAL ASSET TEAM
($320.00)	UPDIKE KELLY & SPELLACY P.C.
($100.00)	CLEAR CAPITAL.COM, INC.
($25.00)	UPDIKE KELLY & SPELLACY P C
($125.00)	CLEAR CAPITAL COM INC
($590.00)	UPDIKE KELLY & SPELLACY P C
($50.00)	UPDIKE KELLY & SPELLACY P C
($120.00)	UPDIKE KELLY & SPELLACY P C

[redacted]	
($320.00)	UPDIKE KELLY & SPELLACY P C
($100.00)	CLEAR CAPITAL COM INC