7877 E Mississippi #504
Denver, CO 80247

PROPERTY PROFILE

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eXp REALTY

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Property Details

2 Beds • 2 Full Baths • 1,386 sq ft

Don’t miss out on this move in ready 2 bedroom 2 bath unit featuring beautifully coffered ceilings, granite countertops, wood & tile flooring, bronze fixtures, newer doors, and recessed lighting! Step out the double sliders and relax in the huge lanai with beautiful views to the east. This home is freshly painted and has plenty of storage inside and also within the building. Condo includes 3 parking spaces!: 2 coveted garage parking spaces, and 1 reserved parking space outdoors. The Candlewyck community is a gated and secure site that offers many HOA conveniences to the homeowner including heating & cooling, water, sewer, trash, recycling and hot water! Access to amenities from indoor heated pool, workout center, to outdoor tennis and pickle ball, and beautifully maintained grounds in a central convenient location.

Data Provided By:
First Integrity Title Company

FIRST INTEGRITY
TITLE COMPANY

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Table of Contents

Property Information 1
Comparables 4
Maps 8
Transaction History 10
Schools 13
Local Businesses 17
Neighbors 20
Statistics 25
Document Images 30
Additional Information 46

Property Information

Subject Property : **7877 E Mississippi Ave # 504 Denver CO 80247**

Owner Information

Owner Name :	**Neal Steven B / Neal Rita A**
Mailing Address :	**7877 E Mississippi Ave #504, Denver CO 80247-2035 C036**
Vesting Codes :	**/ / Joint Tenants**
Owner Occupied Indicator :	**O**

Location Information

Legal Description :	**Candlewyck Condos U-504 Bldg-b Prk-b23,b24,bb87**		
County :	**Denver, Co**	Subdivision :	**Candlewyck Condo Bldg B**
Census Tract / Block :	**70.88 / 3**	School District :	**Denver County 1**
Township-Range- Sect :	**04S-67W-16**	Munic/Township :	**Denver**
APN :	**6163-05-036**	Neighbor Code :	**WASHINGTON**

Last Market Sale Information

Recording/Sale Date :	**11/19/2020 / 11/18/2020**	Deed Type :	**Warranty Deed**
Sale Price :	**$285,000**	Price Per SqFt :	**$238.69**
Document # :	**193744**		
Title Company :	**Heritage Title Co.**		
Seller Name :	**Sopkin Victor**		

Prior Sale Information

Prior Rec/Sale Date :	**05/09/2017 / 05/08/2017**	Prior Deed Type :	**Warranty Deed**
Prior Sale Price :	**$195,000**	Prior Lender :	**New American Fndg**
Prior Doc Number :	**61790**	Prior 1st Mtg Amt/Type :	**$195,000 / Va**

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Property Characteristics

Gross Area :	**1,194**	Year Built / Eff :	**1975**	Porch Type :	**Enclosed/ unfinished Porch**
Living Area :	**1,194**	# of Stories :	**1**	Air Cond :	**Central**
Tot Adj Area :	**1,194**	Parking Type :	**Parking Avail**	Style :	**Row House**
Above Grade :	**1194**	Garage Capacity :	**2**	Quality :	**Average**
Total Rooms :	**4**	Heat Type :	**Hot Water**	Condition :	**Average**
Bedrooms :	**2**	Cooling Type :	**Hot Water**	Bath Fixtures :	**8**
Bath(F/H) :	**2**	Exterior wall :	**Frame/masonry**		

Property Information

Land Use :	**Condominium**	County Use :	**Condo Dwelling/ units**	Zoning :	**R-2-A**

Tax Information

Total Value :	**$257,400**	Improve % :	**97%**	Current Assessed Year :	**2022**
Land Value :	**$7,700**	Tax Year :	**2021**	Current Year Total Value :	**$17,890**
Improvement Value :	**$249,700**	Property Tax :	**$1,372.98**	Current Year Improvement Value :	**$17,350**
Total Taxable Value :	**$18,400**	Tax Rate Area :	**DENV**	Current Year Land Value :	**$540**
Assessed Year :	**2021**	Market Value :	**$257,400**		

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Comparables

Sales Analysis

Criteria	Subject Property	Low	High	Average
Sale Price	$285,000	$300,000	$430,000	$368,625
Bldg/Living Area	1194	1142	1373	1190
Price Per Square Foot	$238.69	$263	$360	$309.54
Year Built	1975	1972	1975	1974
Lot Size		151,671	324,542	238,107
Bedrooms	2	2	2	2
Bathrooms	2	2	2	2
Stories	1	1	2	1
Total Assessed Value	$257,400	$217,200	$348,600	$252,310
Distance From Subject	0	0	0.12	0.03

Summary of Comparables

#	Address	Sale Price	Total Assessed Value	Sale Date	Bed	Bath	Living Area	Lot Size	Year Built	Dist (Miles)	Zoning
S	7877 E Mississippi Ave # 504	285,000	257,400	11/19/2020	2	2	1,194		1975		R-2-A
1	7865 E Mississippi Ave # 605	328,000	228,800	01/27/2022	2	2	1,194	151,671	1974	0	R-2-A
2	7865 E Mississippi Ave # 1404	406,500	235,400	12/01/2022	2	2	1,194		1974	0	R-2-A
3	7865 E Mississippi Ave # 906	397,000	339,100	08/11/2022	2	2	1,194		1974	0	R-2-A
4	7877 E Mississippi Ave # 805	430,000	268,200	06/28/2022	2	2	1,194		1975	0	R-2-A
5	7877 E Mississippi Ave # 803	375,000	230,500	11/29/2022	2	2	1,194		1975	0	R-2-A
6	7865 E Mississippi Ave # 506	348,000	224,300	02/24/2022	2	2	1,194		1974	0	R-2-A
7	7865 E Mississippi Ave # 603	400,000	228,800	06/22/2022	2	2	1,194		1974	0	R-2-A
8	7877 E Mississippi Ave # 1504	395,000	248,200	05/13/2022	2	2	1,194		1975	0	R-2-A

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9	7877 E Mississippi Ave # 1105	380,000	245,000	03/24/2022	2	2	1,194		1975	0	R-2-A
10	7877 E Mississippi Ave # 1404	385,000	286,600	04/06/2022	2	2	1,194		1975	0	R-2-A
11	7877 E Mississippi Ave # 1106	350,000	223,400	10/10/2022	2	2	1,194		1975	0	R-2-A
12	7877 E Mississippi Ave # 1506	375,000	348,600	04/13/2022	2	2	1,194		1975	0	R-2-A
13	7865 E Mississippi Ave # 1105	420,000	264,500	09/02/2022	2	2	1,373	324,542	1974	0	R-2-A
14	7877 E Mississippi Ave # 503	365,000	257,400	01/14/2022	2	2	1,194		1975	0	R-2-A
15	7877 E Mississippi Ave # 404	390,000	217,200	12/15/2022	2	2	1,194		1975	0	R-2-A
16	7995 E Mississippi Ave # A24	366,000	252,200	05/27/2022	2	2	1,142		1973	0.12	R-2-A
17	7995 E Mississippi Ave # H9	300,000	237,200	07/12/2022	2	2	1,142		1973	0.12	R-2-A
18	7995 E Mississippi Ave # B10	330,000	236,400	02/01/2022	2	2	1,142		1972	0.12	R-2-A
19	7995 E Mississippi Ave # F8	320,000	237,200	04/25/2022	2	2	1,142		1973	0.12	R-2-A
20	7995 E Mississippi Ave # D9	312,000	237,200	02/07/2022	2	2	1,142		1973	0.12	R-2-A

Distressed Sales =

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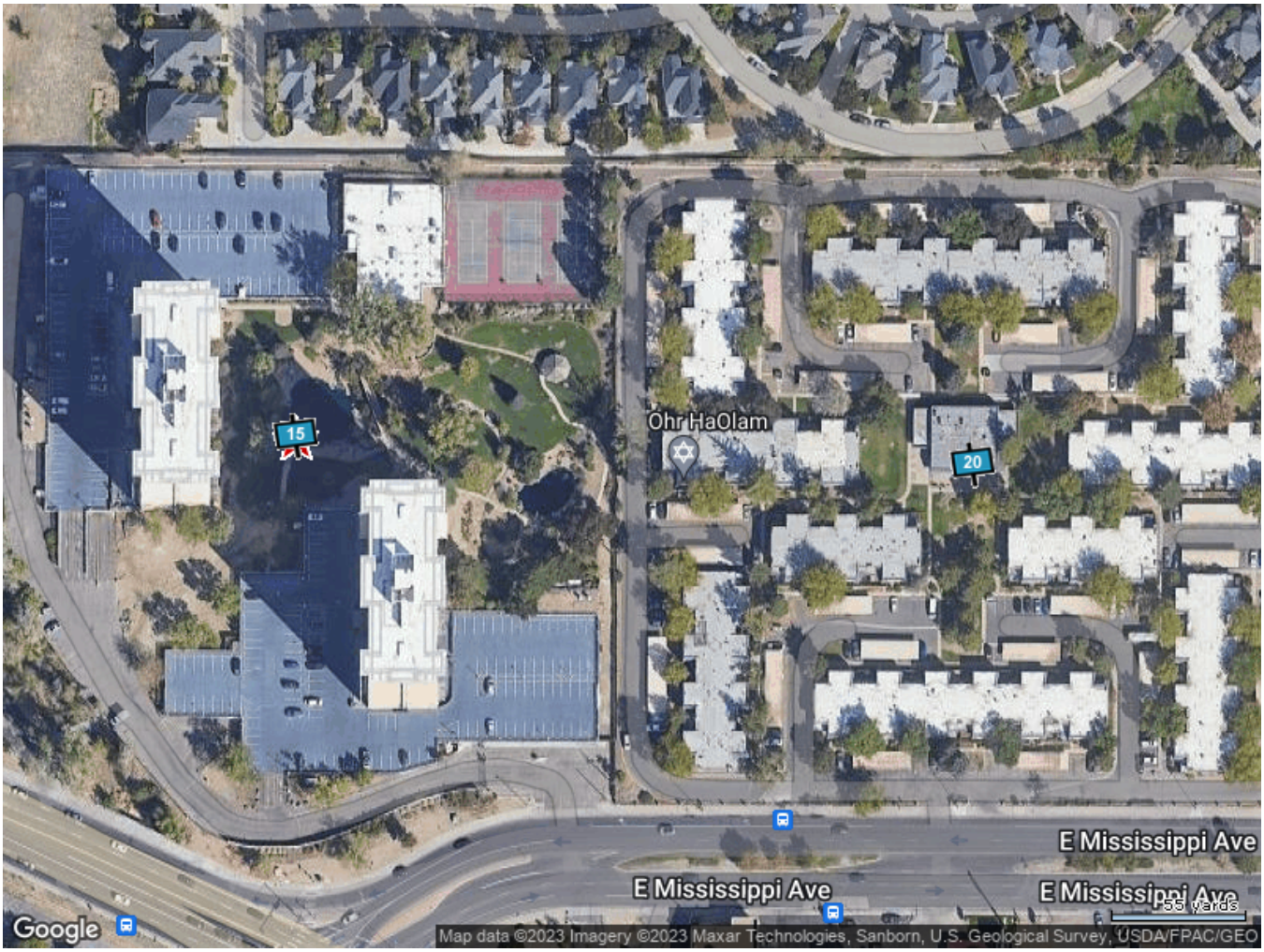
Map



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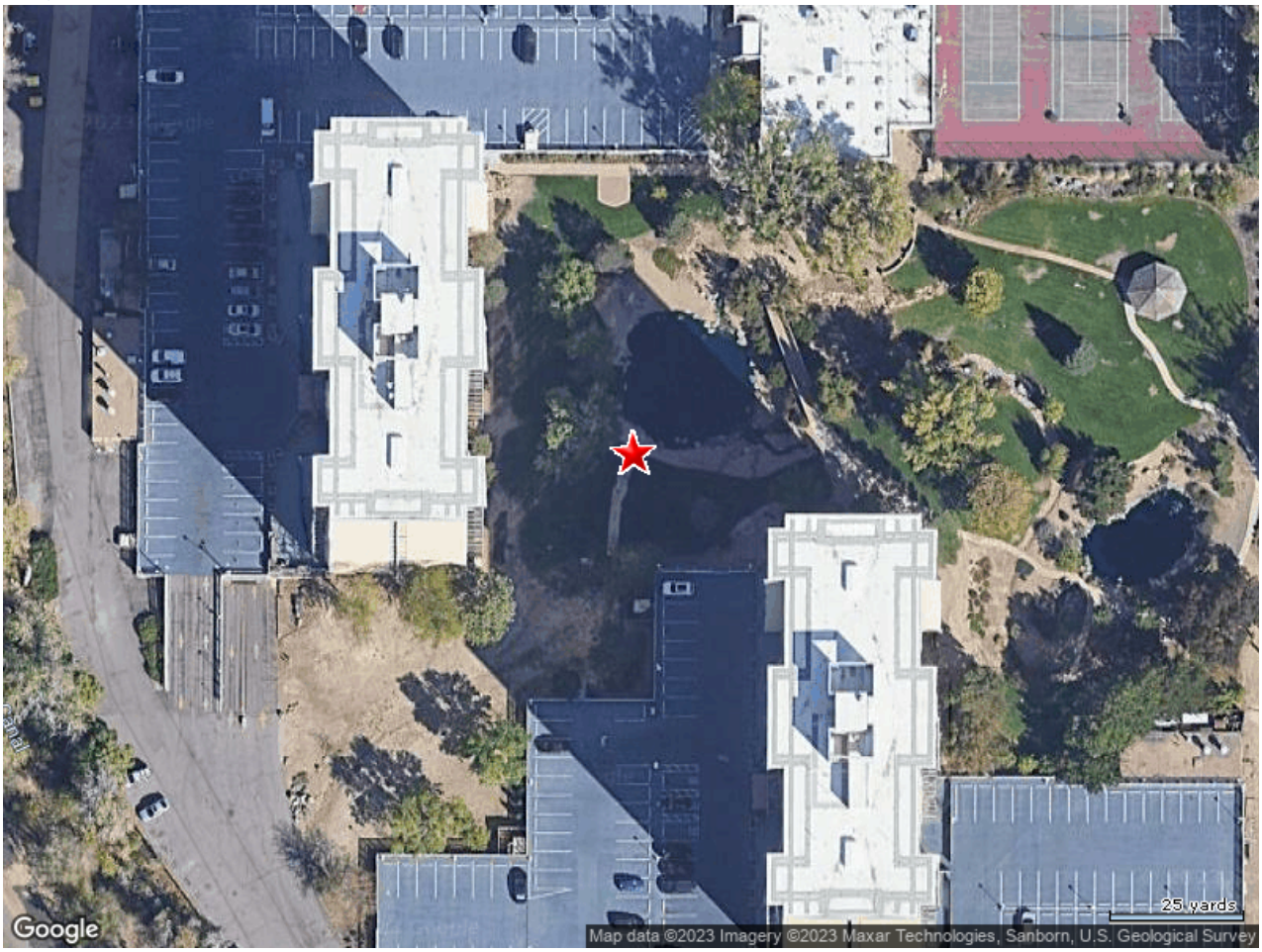
Maps

Subject Property : **7877 E Mississippi Ave # 504 Denver CO 80247**



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Transaction History

Sales History

Rec. Date :	**11/19/2020**	**08/02/2018**	**05/09/2017**	**10/27/2011**
Sale Date :	**11/18/2020**	**08/02/2018**	**05/08/2017**	**10/27/2011**
Sale Price :	**$285,000**	**$209,193**	**$195,000**	**$117,000**
Rec.Doc.No :	**193744**	**95656**	**61790**	**121910**
Doc. Type :	**WARRANTY DEED**	**PUBLIC TRUSTEES DEED**	**WARRANTY DEED**	**WARRANTY DEED**
Sale Price Type :				
Buyer :	**Neal Steven B & Rita A**	**Sopkin Victor**	**Putnam Joseph**	**Slater Daniel J & Frank M**
Seller :	**Sopkin Victor**	**Public Te Of Denver County**	**Slater Frank M & Daniel J**	**Walker Katherine S Trust**
Title Company :	**Heritage Title Co.**		**Prestige Title & Escrow**	**Stewart Title Guaranty Co**
Other Doc No :				

Rec. Date :	**06/09/1994**
Sale Date :	**06/15/1990**
Sale Price :	
Rec.Doc.No :	**94978**
Doc. Type :	**DEED (REG)**
Sale Price Type :	
Buyer :	**Walker Katherine S Trust**
Seller :	**Walker Katherine S**
Title Company :	
Other Doc No :	

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Note: Refer to the property reports recorded documents

Mortgage History

1st Mortgage Details

Mtg. Date :	**05/09/2017**
Mtg. Amt :	**$195,000**
Mtg. Doc. No :	**61791**
Doc. Type :	**DEED OF TRUST**
Loan Type :	**VA**
Mtg. Rate Type :	
Mtg. Term :	**30 Years**
Mtg. Rate :	
Lender :	**New American Fndg**
Borrower 1 :	**Putnam Joseph**
Borrower 2 :	
Borrower 3 :	
Borrower 4 :	

Foreclosure History

Doc Type :	**NOTICE OF SALE**	**NOTICE OF SALE**	**NOTICE OF TRUSTEE'S SALE**
Recording Date :	**04/11/2018**	**03/05/2018**	**02/28/2018**
Fore. Doc. No :			**24208**
Orig Mtg Amt :			**$195,000**
Orig Doc Date :			**05/09/2017**
Lender Name :	**No Lender On Document**	**No Lender On Document**	**New American Fndg**

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Schools

Public Schools :

Elementary Schools

Place Bridge Academy — Distance **0.78 Miles**

7125 Cherry Creek Drive North Denver CO 80224

Telephone : **(720) 424-0960**
School District : **School District No. 1**
Lowest Grade : **Pre-K**
Highest Grade : **8th**
Kindergarten : **Yes**
School Enrollment :
Enrollment : **851**
Total Expenditure/Student : **110**

Denver Green School Southeast — Distance **0.91 Miles**

6700 East Virginia Avenue Denver CO 80224

Telephone : **(720) 424-7480**
School District : **School District No. 1**
Lowest Grade : **K**
Highest Grade : **8th**
Kindergarten : **Yes**
School Enrollment :
Enrollment : **573**
Total Expenditure/Student : **110**

Lowry Elementary School — Distance **1.05 Miles**

8001 East Cedar Avenue Denver CO 80230

Telephone : **(720) 424-5910**
School District : **School District No. 1**
Lowest Grade : **Pre-K**
Highest Grade : **5th**
Kindergarten : **Yes**
School Enrollment :
Enrollment : **525**
Total Expenditure/Student : **110**

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Challenge School Distance **1.11 Miles**

9659 East Mississippi Avenue Denver CO 80231

Telephone : **(720) 747-2100**
School District : **Cherry Creek School District No. 5**
Lowest Grade : **Pre-K**
Highest Grade : **8th**
Kindergarten : **Yes**
School Enrollment :
Enrollment : **528**
Total Expenditure/Student :

Middle Schools

Colorado Skies Academy Distance **1.62 Miles**

13015 Wings Way Englewood CO 80112

Telephone : **(303) 900-4086**
School District : **Cherry Creek School District No. 5**
Lowest Grade : **6th**
Highest Grade : **8th**
Kindergarten : **No**
School Enrollment :
Enrollment : **118**
Total Expenditure/Student :

High Schools

Delta High School Distance **0.98 Miles**

655 South Monaco Parkway Denver CO 80224

Telephone : **(720) 423-8740**
School District : **School District No. 1**
Lowest Grade : **9th**
Highest Grade : **12th**
School Enrollment :
Enrollment : **101**
Total Expenditure/Student : **110**
Advanced Placement : **No**

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George Washington High School Distance **1.08 Miles**

655 South Monaco Pkwy Denver CO 80224

Telephone : **(720) 423-8600**
School District : **School District No. 1**
Lowest Grade : **9th**
Highest Grade : **12th**
School Enrollment :
Enrollment : **1188**
Total Expenditure/Student : **110**
Advanced Placement : **No**

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Local Businesses

Local Business

Attractions / Recreation

Name	Address	Telephone	Distance (Miles)
Ken Morton Golf Connection	1090 S Parker Rd Apt A510 Denver Co	(303) 503-6897	0.1
Thomas Dance Project Llc	7995 E Miss Ave Apt B10 Denver Co	(832) 433-5663	0.24
Bucking Bolsheviks	1306 S Parker Rd Denver Co	(720) 938-9336	0.37
Fast Arm Care, Llc	1338 S Valentia St # 175 Denver Co	(818) 679-3659	0.4

Banks / Financial

Name	Address	Telephone	Distance (Miles)
Advance America, Cash Advance Centers, Inc.	15051 E Mississippi Ave Aurora Co	(303) 393-8329	0.42
Western State Mortgage Company, Llc	9029 E Miss Ave Apt K204 Denver Co	(303) 521-4684	0.49
Atm Funding Specialists	7476 E Arkansas Ave Denver Co	(720) 468-9682	0.49
Aspen Equity And Mortgage, Inc.	6795 E Tennessee Ave Denver Co	(303) 320-0048	0.66

Eating / Drinking

Name	Address	Telephone	Distance (Miles)
Meta Burger, Llc.	7950 E Mississippi Ave Denver Co	(708) 308-1288	0.12
Mugsy's Bar	7950 E Mississippi Ave Denver Co	(303) 755-4335	0.12
Pho 89	1180 S Parker Rd Denver Co	(720) 484-4696	0.18
Mountain Hooka Bar Llc	1039 S Parker Rd Apt I07 Denver Co	(303) 931-7217	0.19

Health Care Services

Name	Address	Telephone	Distance (Miles)
Denver Naturopathic Clinic, Inc.	1181 S Parker Rd Ste 101 Denver Co	(303) 337-4884	0.14
Loizeaux Andrew Psyd Pc	1191 S Parker Rd Ste 100 Denver Co	(303) 752-1117	0.19
Karen Fleming-katz	1191 S Parker Rd Ste 100 Denver Co	(303) 755-5686	0.19
Kathy M Bowers Ma Lpc	1191 S Parker Rd Ste 100 Denver Co	(303) 981-0377	0.19

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Hospitality

Name	Address	Telephone	Distance (Miles)
The Courtyards At Mountain View	8101 E Mississippi Ave Denver Co	(303) 337-3400	0.34
Loveland Courtyard, Inc.	925 S Niagara St Ste 340 Denver Co	(970) 667-3342	0.71
Heron Hospitality, Llc	675 S Newport St Denver Co	(360) 399-1074	0.75

Organizations / Associations

Name	Address	Telephone	Distance (Miles)
Bethel Eritrean Church	1091 S Parker Rd Denver Co	(303) 750-0578	0.11
The Galilee Baptist Church Of Denver Colorado	1091 S Parker Rd Denver Co	(303) 750-2277	0.11
Parish Housing Ventures, Llc	7674 E Arizona Dr Denver Co	(303) 671-6154	0.23
New Wine Ministry	1240 S Parker Rd Denver Co	(720) 541-6128	0.23

Personal Services

Name	Address	Telephone	Distance (Miles)
Fasano's Fitness Llc	7677 E Arizona Dr Denver Co	(720) 939-2406	0.22
Level 3 Fitness	6795 E Tennessee Ave # 10 Denver Co	(303) 357-2541	0.66
Kolble & Co., Llc	1302 S Akron Ct Denver Co	(303) 641-6627	0.85
Americana Fitness Llc	1771 S Quebec Way W103 Denver Co	(303) 564-6547	0.92

Shopping

Name	Address	Telephone	Distance (Miles)
Mile High Halal Market	7950 E Mississippi Ave Denver Co	(303) 974-2188	0.12
7-eleven, Inc.	1120 S Parker Rd Denver Co	(303) 750-9684	0.12
Four Seasons Outdoor Equipment Inc	1330 S Parker Rd Unit A Denver Co	(303) 755-6585	0.42
Savealot Leetsdale	7150 Leetsdale Dr # 350 Denver Co	(303) 321-2821	0.42

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Neighbors

7865 E MISSISSIPPI AVE # 306

Distance **0 Miles**

Owner Name :	**Han Iksoo**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**12/04/2020**	Recording Date :	**12/08/2020**
Total Value :	**$250,800**	Sale Price :	**$234,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,337.90**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-022**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 307

Distance **0 Miles**

Owner Name :	**Swartz Erma**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**07/08/2022**	Recording Date :	**07/08/2022**
Total Value :	**$251,800**	Sale Price :	**$380,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$809.62**
Land Use :	**Condominium**	Living Area :	**1,428**
Stories :	**1**	APN :	**6163-04-023**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 502

Distance **0 Miles**

Owner Name :	**Darigo Susan G**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**05/10/2010**	Recording Date :	**05/10/2010**
Total Value :	**$303,300**	Sale Price :	**$164,900**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,618.48**
Land Use :	**Condominium**	Living Area :	**1,428**
Stories :	**1**	APN :	**6163-04-034**
Yr Blt / Eff Yr Blt :	**1974 /**		

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7865 E MISSISSIPPI AVE # 503 Distance **0 Miles**

Owner Name :	**Blackwood Rita**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**12/30/2015**	Recording Date :	**01/06/2016**
Total Value :	**$224,300**	Sale Price :	**$220,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,196.88**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-035**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 702 Distance **0 Miles**

Owner Name :	**Hinson F Anne**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**04/27/2004**	Recording Date :	**05/13/2004**
Total Value :	**$283,700**	Sale Price :	**$179,500**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,513.26**
Land Use :	**Condominium**	Living Area :	**1,428**
Stories :	**1**	APN :	**6163-04-050**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 703 Distance **0 Miles**

Owner Name :	**Thomson Alexander**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**12/16/2021**	Recording Date :	**12/17/2021**
Total Value :	**$230,500**	Sale Price :	**$379,900**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,229.70**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-051**
Yr Blt / Eff Yr Blt :	**1974 /**		

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7865 E MISSISSIPPI AVE # 704 Distance **0 Miles**

Owner Name :	**Fleming Kathleen L**	Subdivision :	**Candlewyck**
Sale Date :	**06/15/2018**	Recording Date :	**06/19/2018**
Total Value :	**$306,600**	Sale Price :	**$304,900**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,635.64**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-052**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 705 Distance **0 Miles**

Owner Name :	**Patterson Darlene E**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**06/25/2002**	Recording Date :	**07/08/2002**
Total Value :	**$230,500**	Sale Price :	**$160,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$696.20**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-053**
Yr Blt / Eff Yr Blt :	**1974 /**		

7865 E MISSISSIPPI AVE # 706 Distance **0 Miles**

Owner Name :	**Fradkin Lynn S**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**12/16/1991**	Recording Date :	**12/23/1991**
Total Value :	**$242,400**	Sale Price :	**$75,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,293.14**
Land Use :	**Condominium**	Living Area :	**1,194**
Stories :	**1**	APN :	**6163-04-054**
Yr Blt / Eff Yr Blt :	**1974 /**		

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7865 E MISSISSIPPI AVE # 707 Distance **0 Miles**

Owner Name :	**Hughes Nancy J Trust**	Subdivision :	**Candlewyck Condo Bldg A**
Sale Date :	**06/25/2019**	Recording Date :	**06/27/2019**
Total Value :	**$323,600**	Sale Price :	**$335,000**
Bed / Bath :	**2 / 2**	Property Tax :	**$1,726.66**
Land Use :	**Condominium**	Living Area :	**1,428**
Stories :	**1**	APN :	**6163-04-055**
Yr Blt / Eff Yr Blt :	**1974 /**		

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Statistics

Census Tract / block: 70.88 / 3 Year: 2018

Household

Population		Population by Age	
Count:	5,162	0 - 11	
Estimate Current Year:	5,434	12 - 17	
Estimate in 5 Years:	6,670	18 - 24	12.42%
Growth Last 5 Years:	20.07%	25 - 64	56.04%
Growth Last 10 Years:	-59.7%	65 - 74	10.03%
		75+	
Household Size		**Household Income**	
Current Year:	2,469	0 - $25,000	20.13%
Average Current Year:	2.07	$25,000 - $35,000	6.48%
Estimate in 5 Years:	2,679	$35,000 - $50,000	12.52%
Growth Last 5 Years:	2.67%	$50,000 - $75,000	15.15%
Growth Last 10 Years:	23.61%	$75,000 - $100,000	25.27%
Male Population:	49.55%	Above $100,000	20.45%
Female Population:	50.45%	Average Household Income:	$64,450
Married People:	36.55%		
Unmarried People:	63.45%		

Housing

Median Mortgage Payments		Home Values	
Under $300:	0%	Below $100,000:	8.66%
$300 - $799:	58.21%	$100,000 - $150,000:	17.46%
$800 - $1,999:	33.58%	$150,000 - $200,000:	7.01%
Over $2,000:	8.21%	$200,000 - $300,000:	36.42%
Median Home Value:	$239,800	$300,000 - $500,000:	17.91%
Unit Occupied Owner:	27.14%	Above $500,000:	12.54%
Median Mortgage:	$957		

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Rent Payments		Year Built	
Unit Occupied Renter:	72.86%	1999 - 2000	
Median Gross Rent:	$1,437	1995 - 1998	
Less Than $499	0%	1990 - 1994	
$500 - $749	0%	1980 - 1989	19.31%
$750 - $999	6.87%	1970 - 1979	34.53%
$1000 and Over	93.13%	1900 - 1969	6.74%

Education

Enrollment			
Public Pre-Primary School:	0%	Not Enrolled in School:	82.11%
Private Pre-Primary School:	0.75%	Not A High School Graduate:	7.05%
Public School:	15.36%	Graduate Of High School:	23.47%
Private School:	2.53%	Attended Some College:	13.7%
Public College:	7.07%	College Graduate:	39.09%
Private College:	1.36%	Graduate Degree:	16.68%

Workforce

Occupation:			
Manager/Prof:	42.34%	Private Worker:	73.39%
Technical:		Government Worker:	11.34%
Sales:	20.82%	Self Employed Worker:	2.51%
Administrative:		Unpaid Family Worker:	6.35%
Private House Hold:		Farming:	5.44%
Service:	24.03%	Skilled:	
Protective Services:		Blue-Collar:	12.8%

Commute Time	
Less Than 15 Min:	15.21%
15 min - 28 min:	51.41%
30 min - 57 min:	26.26%
Over 60 min:	7.13%

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County: DENVER

Violent Crime (Ratio)

Assault

	County	State	Nation
Total:	1:117	1:133	1:87
Gun:	1:1,039	1:2,017	1:2,070
Knife:	1:1,220	1:2,045	1:2,402

Homicide

	County	State	Nation
Total:	1:16,117	1:34,074	1:20,935
Manslaughter:	1:null	1:735,016	1:522,140

Robbery

	County	State	Nation
Total:	1:538	1:1,527	1:878
Gun:	1:1,384	1:3,767	1:2,429
Knife:	1:6,984	1:17,208	1:12,854

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Non Violent Crime (Ratio)

Burglary

	County	State	Nation
Total:	1:122	1:201	1:149
Forced Entry:	1:238	1:412	1:263
Non-Forcible:	1:299	1:463	1:463
Attempted:	1:1,624	1:2,521	1:2,450

Motor Vehicle Theft

	County	State	Nation
Total:	1:171	1:431	1:408
Auto:	1:176	1:497	1:618
Truck/Bus:	1:12,827	1:6,639	1:3,019

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Document Images

Sales Document

2020193744
Page: 1 of 1

11/19/2020 09:26 AM R $13.00 D $28.50
City & County of Denver WD
Electronically Recorded

Doc Fee: $28.50

GENERAL WARRANTY DEED

This Deed, made **November 18, 2020**
Between **Victor Sopkin** of the County **Denver**, State of **Colorado**, grantor(s) and **Steven B. Neal and Rita A. Neal**, **as Joint Tenants** whose legal address is **7877 E Mississippi Avenue #504, Denver, CO 80247-2035** County of **Denver**, and State of **Colorado**, grantee.
WITNESS, That the grantor, for and in the consideration of the sum of **TWO HUNDRED EIGHTY-FIVE THOUSAND DOLLARS AND NO/100'S ($285,000.00)** the receipt and sufficiency of which is hereby acknowledged, has granted, bargained, sold and conveyed, and by these presents does grant, bargain, sell, convey and confirm, unto the grantee, their heirs and assigns forever, all the real property together with improvements, if any, situate, lying and being in the County of **Denver**, State of **Colorado** described as follows:

Condominium Unit 504, Building B, Candlewyck, according to the Map thereof recorded in Condominium Plat
Book 4 at Page 36 and First Supplement thereto recorded in Book 4 at Page 150 and the Condominium Declaration thereof recorded in Book 1033 at Page 173, Together with the exclusive right to use Parking Space(s) Numbered B23, B24, and BB87,
City and County of Denver, State of Colorado.

also known by street and number as **7877 E Mississippi Avenue #504, Denver, CO 80247-2035**
TOGETHER with all and singular hereditaments and appurtenances, thereunto belonging, or in anywise appertaining, and the reversion and reversions, remainder and remainders, rents issues and profits thereof, and all the estate, right, title, interest, claim and demand whatsoever of the grantor, either in law or equity, of, in and to the above bargained premises, with the hereditaments and appurtenances.
TO HAVE AND TO HOLD said premises above bargained and described, with the appurtenances, unto the grantee, his heirs and assigns forever. And the grantor, for himself, his heirs and personal representatives, does covenant, grant, bargain and agree to and with the grantee, his heirs and assigns, that at the time of the ensealing and delivery of these presents, he is well seized of the premises above conveyed, has good, sure, perfect, absolute and indefeasible estate of inheritance, in law, in fee simple, and has good right, full power and lawful authority to grant, bargain, sell and convey the same in manner and form as aforesaid, and that the same are free and clear from all former and other grants, bargains, sales, liens, taxes, assessments, encumbrances and restrictions of whatever kind of nature so ever, **except for taxes for the current year, a lien but not yet due and payable, subject to statutory exceptions as defined in CRS 38-30-113, revised.**
The grantor shall and will WARRANT AND FOREVER DEFEND the above-bargained premises in the quiet and peaceable possession of the grantee, his heirs and assigns, against all and every person or persons lawfully claiming the whole or any part thereof. The singular number shall include the plural, the plural the singular, and the use of any gender shall be applicable to all genders.
IN WITNESS WHEREOF, the grantor has executed this on the date set forth above.

SELLER:

Victor Sopkin

STATE OF COLORADO
COUNTY OF X Douglas } ss:

The foregoing instrument was acknowledged, subscribed and sworn to before me Nov 18 2020 by **Victor Sopkin**.
Witness my hand and official seal.

Notary Public
My Commission expires: Oct 22

CYNDI SCHOBINGER
Notary Public
State of Colorado
My Commission Expires: JUNE 01, 2022
LIC# 19984015019

HTC Warranty Deed - General Last Saved: 11/10/2020 6:39 PM by CY9

WD (DSI Rev. 07/09/19) Page 1 Escrow No.: H0624022-054-CY9

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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Loan Document

2017061791
Page: 1 of 14

05/09/2017 03:14 PM R $78.00 D $0.00
City & County of Denver DOT
Electronically Recorded

When recorded, return to:
Broker Solutions, Inc.dba New American Funding
ATTN: Final Document Department
14511 Myford Road, Suite 100
Tustin, CA 92780

Title Order No.: 105392 C2
Escrow No.: 105392 C2
LOAN #: 142317053531

[Space Above This Line For Recording Data]

DEED OF TRUST

CASE #: 39-39-6-1155318

MIN 1003763-0002786410-5
MERS PHONE #: 1-888-679-6377

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.
(A) "Security Instrument" means this document, which is dated **May 8, 2017,** together with all Riders to this document.
(B) "Borrower" is **JOSEPH PUTNAM.**

whose address is **1310 S Duquesne Cir, Aurora, CO 80018.**

Borrower is the trustor under this Security Instrument.
(C) "Lender" is **Broker Solutions, Inc.dba New American Funding.**

Lender is **a Corporation,** organized and existing under the laws of **California.**
Lender's address is **14511 Myford Road, Suite 100, Tustin, CA 92780.**

(D) "Trustee" is the Public Trustee of **Denver** County, Colorado.
(E) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the beneficiary under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
(F) "Note" means the promissory note signed by Borrower and dated **May 8, 2017.** The Note states that Borrower owes Lender **ONE HUNDRED NINETY FIVE THOUSAND AND NO/100*** Dollars (U.S. **$195,000.00**) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than **June 1, 2047.**
(G) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."
(H) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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LOAN #: 142317053531

(I) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

☐ Adjustable Rate Rider	☒ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ Biweekly Payment Rider	☒ V.A. Rider	
☐ Other(s) [specify]		

(J) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
(K) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
(L) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
(M) "Escrow Items" means those items that are described in Section 3.
(N) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
(O) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.
(P) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
(Q) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
(R) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY
The beneficiary of this Security Instrument is MERS (solely as nominee for Lender and Lender's successors and assigns) and the successors and assigns of MERS. This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower, in consideration of the debt and the trust herein created, irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the **County** of **Denver**
[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 06163-05-036-036

which currently has the address of **7877 East Mississippi Avenue, #504, Denver,**
[Street] [City]
Colorado **80247** ("Property Address"):
[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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LOAN #: 142317053531

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record and liens for taxes for the current year not yet due and payable.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage

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Prepared On : 01/13/2023

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Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand

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Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall give written notice to Trustee of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Lender shall mail a copy of the notice to

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Prepared On : 01/13/2023

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LOAN #: 142317053531

Borrower as provided in Section 15. Trustee shall record a copy of the notice in the county in which the Property is located. Trustee shall publish a notice of sale for the time and in the manner provided by Applicable Law and shall mail copies of the notice of sale in the manner prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder for cash at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's certificate describing the Property and the time the purchaser will be entitled to Trustee's deed. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Release. Upon payment of all sums secured by this Security Instrument, Lender shall request that Trustee release this Security Instrument and shall produce for Trustee, duly cancelled, all notes evidencing debts secured by this Security Instrument. Trustee shall release this Security Instrument without further inquiry or liability. Borrower shall pay any recordation costs and the statutory Trustee's fees.

24. Waiver of Homestead. Borrower waives all right of homestead exemption in the Property.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Joseph Putnam 8 May 17 (Seal)
JOSEPH PUTNAM DATE

STATE OF COLORADO
County ss: DENVER

The foregoing instrument was acknowledged before me this 8th **day of** May, 2017 **by JOSEPH PUTNAM.**

Witness my hand and official seal.

My Commission Expires: _____

HEATHER S SCHAEFER
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20024010507
MY COMMISSION EXPIRES JULY 18, 2020

Notary Public

Lender: Broker Solutions, Inc.dba New American Funding
NMLS ID: 6606
Broker:
NMLS ID: 6606
Loan Originator: Nacho Yogues
NMLS ID: 756016

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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DOCUMENT IMAGES

EXHIBIT "A"
LEGAL DESCRIPTION

File No.: 105392

Condominium Unit 504, Building B, Candlewyck, according to the Map thereof recorded in Condominium Plat Book 4 at Page 36 and First Supplement thereto recorded in Book 4 at Page 150 and the Condominium Declaration thereof recorded in Book 1033 at Page 173, together with the exclusive right to use parking space(s) numbered B23, B24, and BB87, City and County of Denver, State of Colorado

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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LOAN #: 142317053531
CASE #: 39-39-6-1155318
MIN: 1003763-0002786410-5

VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER

NOTICE: THIS LOAN IS NOT ASSUMABLE WITHOUT THE APPROVAL OF THE DEPARTMENT OF VETERANS AFFAIRS OR ITS AUTHORIZED AGENT.

THIS VA GUARANTEED LOAN AND ASSUMPTION POLICY RIDER is made this **8th** day of **May, 2017,** and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Deed to Secure Debt (herein "Security Instrument") dated of even date herewith, given by the undersigned (herein "Borrower") to secure Borrower's Note to **Broker Solutions, Inc.dba New American Funding, a Corporation**

(herein "Lender")
and covering the Property described in the Security Instrument and located at
7877 East Mississippi Avenue, #504
Denver, CO 80247

VA GUARANTEED LOAN COVENANT: In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

If the indebtedness secured hereby be guaranteed or insured under Title 38, United States Code, such Title and Regulations issued thereunder and in effect on the date hereof shall govern the rights, duties and liabilities of Borrower and Lender. Any provisions of the Security Instrument or other instruments executed in connection with said indebtedness which are inconsistent with said Title or Regulations, including, but not limited to, the provision for payment of any sum in connection with prepayment of the secured indebtedness and the provision that the Lender may accelerate payment of the secured indebtedness pursuant to Covenant 18 of the Security Instrument, are hereby amended or negated to the extent necessary to conform such instruments to said Title or Regulations.

LATE CHARGE: At Lender's option, and as allowed by applicable state law, Borrower will pay a "late charge" not exceeding four per centum (4%) of the overdue payment when paid more than fifteen (15) days after the due date thereof to cover the extra expense involved in handling delinquent payments, but such "late charge" shall not be payable out of the proceeds of any sale made to satisfy the indebtedness secured hereby, unless such proceeds are sufficient to discharge the entire indebtedness and all proper costs and expenses secured hereby.

GUARANTY: Should the Department of Veterans Affairs fail or refuse to issue its guaranty in full amount within 60 days from the date that this loan would normally become eligible for such guaranty committed upon by the Department of Veterans Affairs under the provisions of Title 38 of the U.S. Code "Veterans Benefits," the Mortgagee may declare the indebtedness hereby secured at once due and payable and may foreclose immediately or may exercise any other rights hereunder or take any other proper action as by law provided.

TRANSFER OF THE PROPERTY: This loan may be declared immediately due and payable upon transfer of the property securing such loan to any transferee, unless the acceptability of the assumption of the loan is established pursuant to Section 3714 of Chapter 37, Title 38, United States Code.

An authorized transfer ("assumption") of the property shall also be subject to additional covenants and agreements as set forth below:

(a) ASSUMPTION FUNDING FEE: A fee equal to one-half of 1 percent (.50%) of the balance of this loan as of the date of transfer of the property shall be payable at the time of transfer to the loan holder or its authorized agent, as trustee for the Department of Veterans

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Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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LOAN #: 142317053531

Affairs. If the assumer fails to pay this fee at the time of transfer, the fee shall constitute an additional debt to that already secured by this instrument, shall bear interest at the rate herein provided, and, at the option of the payee of the indebtedness hereby secured or any transferee thereof, shall be immediately due and payable. This fee is automatically waived if the assumer is exempt under the provisions of 38 U.S.C. 3729 (c).

(b) ASSUMPTION PROCESSING CHARGE: Upon application for approval to allow assumption of this loan, a processing fee may be charged by the loan holder or its authorized agent for determining the creditworthiness of the assumer and subsequently revising the holder's ownership records when an approved transfer is completed. The amount of this charge shall not exceed the maximum established by the Department of Veterans Affairs for a loan to which Section 3714 of Chapter 37, Title 38, United States Code applies.

(c) ASSUMPTION INDEMNITY LIABILITY: If this obligation is assumed, then the assumer hereby agrees to assume all of the obligations of the veteran under the terms of the instruments creating and securing the loan. The assumer further agrees to indemnify the Department of Veterans Affairs to the extent of any claim payment arising from the guaranty or insurance of the indebtedness created by this instrument.

IN WITNESS WHEREOF, Borrower(s) has executed this VA Guaranteed Loan and Assumption Policy Rider.

Joseph Putnam 5/May/17 (Seal)
JOSEPH PUTNAM DATE

Customer Name : First Integrity Title Company
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Prepared On : 01/13/2023

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LOAN #: 142317053531
MIN: 1003763-0002786410-5

CONDOMINIUM RIDER

CASE #: 39-39-6-1155318-203B

THIS CONDOMINIUM RIDER is made this 8th day of May, 2017 and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to Broker Solutions, Inc.dba New American Funding, a Corporation

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 7877 East Mississippi Avenue, #504, Denver, CO 80247.

The Property includes a unit in, together with an undivided interest in the common elements of, a condominium project known as: CANDLEWYCK CONDOS

(the "Condominium Project"). If the owners association or other entity which acts for the Condominium Project (the "Owners Association") holds title to property for the benefit or use of its members or shareholders, the Property also includes Borrower's interest in the Owners Association and the uses, proceeds and benefits of Borrower's interest.

CONDOMINIUM COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. Condominium Obligations. Borrower shall perform all of Borrower's obligations under the Condominium Project's Constituent Documents. The "Constituent Documents" are the: (i) Declaration or any other document which creates the Condominium Project; (ii) by-laws; (iii) code of regulations; and (iv) other equivalent documents. Borrower shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

B. Property Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy on the Condominium Project which is satisfactory to Lender and which provides insurance coverage in the amounts (including deductible levels), for the periods, and against loss by fire, hazards included within the term "extended coverage," and any other hazards, including, but not limited to, earthquakes and floods, from which Lender requires insurance, then: (i) Lender waives the provision in Section 3 for the Periodic Payment to Lender of the yearly premium installments for property insurance on the Property; and (ii) Borrower's obligation under Section 5 to maintain property insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

What Lender requires as a condition of this waiver can change during the term of the loan.

Borrower shall give Lender prompt notice of any lapse in required property insurance coverage provided by the master or blanket policy.

In the event of a distribution of property insurance proceeds in lieu of restoration or repair following a loss to the Property, whether to the unit or to common elements, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender for application to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

C. Public Liability Insurance. Borrower shall take such actions as may be reasonable to insure that the Owners Association maintains a public liability insurance policy acceptable in form, amount, and extent of coverage to Lender.

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property, whether of the unit or of the common elements, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Section 11.

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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LOAN #: 142317053531

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the Condominium Project, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents if the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

F. Remedies. If Borrower does not pay condominium dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph F shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from Lender to Borrower requesting payment.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Condominium Rider.

Joseph Putnam 5 May 17 (Seal)
JOSEPH PUTNAM DATE

Customer Name : First Integrity Title Company
Customer Company Name : First Integrity Title Company
Prepared On : 01/13/2023

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Additional Information

Moving Checklist

Organize your move with this step-by-step guide

One Month Before

Completed	Task	Notes
	Sort and purge. Go through every room of your house and decide what you'd like to keep and what you can get rid of. Think about whether any items will require special packing or extra insurance coverage.	
	Research. Start investigating moving company options. Do not rely on a quote over the phone; request an on-site estimate. Get an estimate in writing from each company, and make sure it has a USDOT (U.S. Department of Transportation) number on it.	
	Create a moving binder. Use this binder to keep track of everything – all your estimates, your receipts, and an inventory of all the items you're moving.	
	Organize school records. Go to your children's school and arrange for their records to be transferred to their new school district.	
	Order supplies. Order boxes and other supplies such as tape, Bubble Wrap, and permanent markers. Don't forget to order specialty containers, such as dish barrels or wardrobe boxes.	
	Use it or lose it. Start using up things that you don't want to move, like frozen or perishable foods and cleaning supplies.	
	Take measurements. Check room dimensions at your new home, if possible, and make sure larger pieces of furniture will fit through the door.	

Two Weeks Before

Completed	Task	Notes
	Choose your mover and confirm the arrangements. Select a company and get written confirmation of your moving date, costs, and other details.	
	Begin packing. Start packing the things that you use most infrequently, such as the waffle iron and croquet set. While packing, note items of special value that might require additional insurance from your moving company. Make sure to declare, in writing, any items valued over $100 per pound, such as a computer.	
	Label. Clearly label and number each box with its contents and the room it's destined for. This will help you to keep an inventory of your belongings. Pack and label "essentials" boxes of items you'll need right away.	
	Separate valuables. Add items such as jewelry and important files to a safe box that you'll personally transport to your new home. Make sure to put the mover's estimate in this box. You'll need it for reference on moving day.	
	Do a change of address. Go to your local post office and fill out a change-of-address form, or do it online at usps.gov. But in case there are stragglers, it's always wise to ask a close neighbor to look out for mail after you've moved. Check in with him or her two weeks after the move, and again two weeks after that.	
	Notify important parties. Alert the following of your move: banks, brokerage firms, your employer's human resources department, magazine and newspapers you subscribe to, and credit card, insurance, and utility companies.	
	Take measurements. Check room dimensions at your new home, if possible, and make sure larger pieces of furniture will fit through the door.	

Moving Checklist

Organize your move with this step-by-step guide

A Few Days Before

Completed	Task	Notes
	Defrost the freezer. If your refrigerator is moving with you, make sure to empty, clean, and defrost it at least 24 hours before moving day.	
	Double-check the details. Reconfirm the moving company's arrival time and other specifics and make sure you have prepared exact, written directions to your new home for the staff. Include contact information, such as your cell phone number.	
	Plan for the payment. If you haven't already arranged to pay your mover with a credit card, get a money order, cashier's check, or cash for payment and tip. If the staff has done a good job, 10 to 15 percent of the total fee is a good tip. If your move was especially difficult, you might tip each mover up to $100. Don't forget that refreshments are always appreciated.	

Moving Day

Completed	Task	Notes
	Verify. Make sure that the moving truck that shows up is from the company you hired: The USDOT number painted on its side should match the number on the estimate you were given. Scams are not unheard-of.	
	Take inventory. Before the movers leave, sign the bill of lading/inventory list and keep a copy.	

Helpful Contacts When Moving

Cable/Internet

CenturyLink
www.centurylink.com
Comcast
www.comcast.net

Satellite

Direct TV
www.directv.com | 1-888-777-2454
Dish Network
www.dishnetwork.com | 1-844-458-4581

Gas/Electric

Xcel Energy
www.xcelenergy.com | 1-800-895-4999
IREA
www.irea.coop | 1-800-332-9540
CO Springs Utilities
www.csu.org | 719-448-4800
Ft. Collins
www.fcgov.com/utilities | 970-212-2900

Trash

Alpine Waste
www.alpinewaste.com | 303-744-9881
Republic Services
www.republicservices.com | 303-286-1200
Waste Management
www.wm.com/us | 303-797-1600
Waste Connections
www.wcdenver.com | 303-288-2100

Denver City and County Trash Information:
https://www.denvergov.org/content/denvergov/en/trash-and-recycling/trash-collection.html
To call, contact: 720-913-1311.

Phone

Century Link
www.centurylink.com/home/phone | 866-963-6665
Vonage
www.vonage.com | 1-800-608-5590
Comcast
www.comcast.net

Drivers License

Aurora | 14391 E 4th Ave | 303-344-8400
Boulder | 2850 Iris Ave, Ste F | 303-442-3006
Castle Rock | 301 Wilcox St, Ste 124| 303-660-7400
Centennial | 6954 S Lima St | 303-795-4500
CO Springs | 2447 N Union Blvd | 719-594-8701
Denver Southwest | 3265 S Wadsworth Blvd | 303-937-9507
Denver NE | 4685 Peoria St, Ste 115 | 303-373-0161
Fort Collins | 3030 S College Ave #100 | 970-494-9806
Golden | 16950 W Colfax Ave, Ste 104 | 720-497-1182
Lakewood | 1881 Pierce St | 303-205-5609
S. Littleton | 311 E County Line Rd | 303-795-5954
Old Littleton | 5334 S Prince St | 303-795-4500
Loveland | 118 E 29th St | 970-667-7247
Northglenn | 11900 N Washington St | 720-929-8636
Parker | 17924 Cottonwood Dr | 303-627-0985

To Renew Your Driver's License Online:
www.mydmv.colorado.gov

Motor Vehicle Title & Registration:
www.colorado.gov/pacific/dmv/titling-vehicle
303-205-5600

Voter Registration

www.govotecolorado.com
Adams County | 720-523-6500
Arapahoe County | 303-795-4511
Boulder County | 303-413-7740
Broomfield County | 303-464-5857
Denver County | 720-913-8683
Douglas County | 303-660-7444
Elbert County | 303-621-3127
El Paso County | 719-575-8683
Jefferson County | 303-271-8111

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FIRST INTEGRITY
TITLE COMPANY

Why Title Insurance
Protecting Your Largest Investment

Title insurance is a charge which protects your investment against loss arising from flaws and defects already existing in the title for as long as you or your heirs own the property.

Title insuring begins with a search and examination of the public land records for matters affecting the title to your real estate. Over the years a home and the land that it sits on may go through several ownership changes. This history of ownership is referred to as the "chain of title."

Because people are involved in recording deed transfers and plotting land parcels, there are opportunities for mistakes. Problems with the title can limit your use and enjoyment of the property, as well as bring financial loss. Title searches help to uncover these errors before a piece of property changes hands. Title clearing and remediation is a large part of what title insurers do.

Common Title Defects

- Fraud and forgery
- Liens for unpaid taxes
- Outstanding mortgages
- Easements
- Incorrect notary and acknowledgements
- Improper vesting and incorrect names

Your title policy is an important document and should be kept in a safe location in case any issues arise later.

Questions? Contact your Closing Team or Account Manager today!

FIRST INTEGRITY
TITLE COMPANY

STRENGTH | SERVICE | STABILITY

Trust First Integrity Title Company

Financial Security Strong

It's important to know how your title company manages its escrow funds and that you feel confident in the company's financial controls. Below are key components to our financial security and why you can **TRUST First Integrity Title Company.**

Transaction Services

- ✓ Residential (Resale & Refinance)
- ✓ Commercial (Resale & Refinance)
- ✓ Builder
- ✓ REO
- ✓ Construction Disbursement

Key Security Procedures

- Errors and Ommissions insurance policy - $5,000,000
- Fidelity bond policy - $3,000,000
- Data breach policy - $1,000,000
- Social engineering/wire fraud policy - $500,000
- Dual authorization on all wire transactions
- Daily reconciliation of escrow accounts
- Confirmation procedures on all wires to ensure proper payoffs
- Financially secure underwriters with superior ratings
- Routine and successful audits by all underwriters

Proudly underwritten by
Chicago Title Insurance Company
and Westcor Land Title Insurance Company

Questions? Contact your account manager or email us at marketingsupport@firstintegritytitle.com.

FIRST INTEGRITY
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www.FirstIntegrityTitle.com

First Integrity Title Company
Office Locations

Cherry Creek North
100 Saint Paul Street, Suite 630
Denver, Colorado 80206
Phone: 720-351-4400 Fax: 866-801-3430
This office receives earnest money checks.

DTC
4610 South Ulster Street, Suite 100
Denver, Colorado 80237
Phone: 303-209-0312 Fax: 303-648-4238
This office receives earnest money checks.

Downtown/17th Street Plaza
1225 17th Street, Suite 2450
Denver, Colorado 80202
Phone: 720-542-6940 Fax: 720-542-6959
This office receives earnest money checks.

Glendale
950 South Cherry Street, Suite 1220
Denver, Colorado 80246
Phone: 303-837-9171 Fax: 303-265-9009
This office receives earnest money checks.

Lakewood
390 Union Blvd, Suite 100
Lakewood, Colorado 80228
Phone: 303-209-0346 Fax: 844-865-4314
This office receives earnest money checks.

Westminster
12050 North Pecos Street, Suite 305
Westminster, Colorado 80234
Phone: 303-854-9646
This office receives earnest money checks.

We are pleased to accommodate your closing needs
and earnest money drop-offs outside of our branch locations:

Aurora: Regus Office
3190 South Vaughn Way, Suite 560
Aurora, Colorado 80014
Phone: 303-837-9171
This office receives earnest money checks.

Boulder: Office Evolution
4845 Pearl E Circle, Suite 101
Boulder, Colorado 80301
Phone: 303-837-9171
This office receives earnest money checks.

Broomfield: Regus Office
390 Interlocken Crescent, Suite 350
Broomfield, Colorado 80021
Phone: 303-385-8049
This office receives earnest money checks.

Colorado Springs: Regus Office
102 South Tejon Street, Suite 1100
Colorado Springs, Colorado 80903
Phone: 719-694-1353
This office receives earnest money checks.

Fort Collins: Spaces Office
242 Linden Street, 1st and 2nd Floor
Fort Collins, Colorado 80524
Phone: 303-837-9171
This office receives earnest money checks.

Highlands Ranch: Regus Office
1745 Shea Center Drive, Suite 400
Highlands Ranch, Colorado 80129
Phone: 303-837-9171
This office receives earnest money checks.

Longmont: Office Evolution
1079 S Hover Street, Suite 200
Longmont, Colorado 80501
Phone: 303-827-2401
This office receives earnest money checks.

West Lakewood: Regus Office
200 Union Boulevard, Suite 200
Lakewood, Colorado 80228
Phone: 303-800-3655
Fax: 303-648-4312
This office receives earnest money checks.

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