

3505655

3505655
loanDepot
ATTN: COLLATERAL DEPARTMENT
25500 Commercentre Drive, Suite 100
Lake Forest, CA 92630



MORTGAGE
CONNECT

BORROWER NAME: GARY F REA ORDER NUMBER: <u>3505655</u>			
PROPERTY ADDRESS: 7131 WINDMILL CREEK RD, Charleston, SC 29414			
DOCUMENTS	YES	NO	COMMENTS
MORTGAGE	<input type="checkbox"/>	<input type="checkbox"/>	
DEED	<input type="checkbox"/>	<input type="checkbox"/>	
SUBORDINATION	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER RECORDABLES	<input type="checkbox"/>	<input type="checkbox"/>	
BORROWER FUNDS	<input type="checkbox"/>	<input type="checkbox"/>	
CFPB SURVEY	<input type="checkbox"/>	<input type="checkbox"/>	
ACCOUNT CLOSURE LETTER/PAYOFF	<input type="checkbox"/>	<input type="checkbox"/>	
NOTE	<input type="checkbox"/>	<input type="checkbox"/>	
HUD (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
CDF - Closing Disclosure Form (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
ALTA Settlement Statement (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
** Texas T-64 (TX only)	<input type="checkbox"/>	<input type="checkbox"/>	
** Florida Settlement Cert (FL only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Instructions (CA Only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Amendment (CA) if applicable	<input type="checkbox"/>	<input type="checkbox"/>	
TIL (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
RTC	<input type="checkbox"/>	<input type="checkbox"/>	
1003	<input type="checkbox"/>	<input type="checkbox"/>	
CLOSING INSTRUCTIONS ***Make sure ALL docs in the signed package are signed by the Closing/Escrow Agent***	<input type="checkbox"/>	<input type="checkbox"/>	
SIGNATURE NAME	<input type="checkbox"/>	<input type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input type="checkbox"/>	
MC AFFIDAVITS	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input type="checkbox"/>	

AUDITOR: _____

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

REA
 Loan #: 105696090
 MIN: 100853701056960908

BORROWER(S): **GARY F REA**

PROPERTY ADDRESS: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

LENDER: **LOANDEPOT.COM, LLC**

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

DATED this **20TH** day of **MAY, 2025**.

 - BORROWER - **GARY F REA** - DATE -

State of **SOUTH CAROLINA**
 County of **CHARLESTON**

The foregoing instrument was acknowledged before me this _____ day of _____ by **GARY F REA**.

 Notary Public

 My Commission Expires: _____



OCCUPANCY STATEMENT

REA
Loan #: 105696090
MIN: 100853701056960908

Date: MAY 20, 2025
Lender: LOANDEPOT.COM, LLC
Borrower(s): GARY F REA
Property Address: 7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

Borrower hereby declares, under penalty of perjury, as follows:

- ☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- ☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- ☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

- BORROWER - GARY F REA - DATE -

State of SOUTH CAROLINA

County of CHARLESTON

Sworn and subscribed before me on this _____ day of _____.

Notary Public for South Carolina

My commission expires: _____



FIRST PAYMENT LETTER

REA
Loan #: 105696090
MIN: 100853701056960908

DATE: MAY 20, 2025

LOAN NUMBER: 105696090

PROPERTY ADDRESS: 7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

TO: GARY F REA
7131 WINDMILL CREEK RD
CHARLESTON, SC 29414

The first regular monthly payment on the above mortgage loan is due on JULY 1, 2025, and will continue monthly until JUNE 1, 2055. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ 2,160.05
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
TOTAL PAYMENT:	\$ 2,160.05

The undersigned further acknowledges that monthly statements will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - GARY F REA - DATE -

PAYMENT MUST BE SENT TO:
LOANDEPOT.COM, LLC.
PO BOX 5710
CHICAGO, IL 60680-5681

Please reference your loan number, shown above, on all correspondence, payments, or when calling in to speak with a representative.
Visit servicing.loandepot.com to register to make a payment online. You may also refer to the Welcome to Servicing letter included in this package for additional payment options.
For additional questions, contact Customer Service at (866) 258-6572, Monday - Friday between the hours of 7:00 a.m. - 7:00 p.m. and Saturday from 8:00 a.m. - 5:00 p.m. CST.

Notifications of Error, Requests for Information, or Qualified Written Requests concerning your loan must be directed to:

loanDepot
P.O. Box 251027
Plano, TX 75025



Loan No: 105696090

Initial Amortization Schedule

General Loan Parameters:
Appraised Value: \$516,500.00
Original Principal Balance: \$325,000.00
Amortization Term: 360
Interest Rate: 6.990%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	07/01/2025	\$2,160.05	\$1,893.13	\$266.92	\$1,893.13	\$324,733.08	62.87
2	08/01/2025	\$2,160.05	\$1,891.57	\$268.48	\$3,784.70	\$324,464.60	62.82
3	09/01/2025	\$2,160.05	\$1,890.01	\$270.04	\$5,674.71	\$324,194.56	62.77
4	10/01/2025	\$2,160.05	\$1,888.43	\$271.62	\$7,563.14	\$323,922.94	62.71
5	11/01/2025	\$2,160.05	\$1,886.85	\$273.20	\$9,449.99	\$323,649.74	62.66
6	12/01/2025	\$2,160.05	\$1,885.26	\$274.79	\$11,335.25	\$323,374.95	62.61
7	01/01/2026	\$2,160.05	\$1,883.66	\$276.39	\$13,218.91	\$323,098.56	62.56
8	02/01/2026	\$2,160.05	\$1,882.05	\$278.00	\$15,100.96	\$322,820.56	62.50
9	03/01/2026	\$2,160.05	\$1,880.43	\$279.62	\$16,981.39	\$322,540.94	62.45
10	04/01/2026	\$2,160.05	\$1,878.80	\$281.25	\$18,860.19	\$322,259.69	62.39
11	05/01/2026	\$2,160.05	\$1,877.16	\$282.89	\$20,737.35	\$321,976.80	62.34
12	06/01/2026	\$2,160.05	\$1,875.51	\$284.54	\$22,612.86	\$321,692.26	62.28
13	07/01/2026	\$2,160.05	\$1,873.86	\$286.19	\$24,486.72	\$321,406.07	62.23
14	08/01/2026	\$2,160.05	\$1,872.19	\$287.86	\$26,358.91	\$321,118.21	62.17
15	09/01/2026	\$2,160.05	\$1,870.51	\$289.54	\$28,229.42	\$320,828.67	62.12
16	10/01/2026	\$2,160.05	\$1,868.83	\$291.22	\$30,098.25	\$320,537.45	62.06
17	11/01/2026	\$2,160.05	\$1,867.13	\$292.92	\$31,965.38	\$320,244.53	62.00
18	12/01/2026	\$2,160.05	\$1,865.42	\$294.63	\$33,830.80	\$319,949.90	61.95
19	01/01/2027	\$2,160.05	\$1,863.71	\$296.34	\$35,694.51	\$319,653.56	61.89
20	02/01/2027	\$2,160.05	\$1,861.98	\$298.07	\$37,556.49	\$319,355.49	61.83
21	03/01/2027	\$2,160.05	\$1,860.25	\$299.80	\$39,416.74	\$319,055.69	61.77
22	04/01/2027	\$2,160.05	\$1,858.50	\$301.55	\$41,275.24	\$318,754.14	61.71
23	05/01/2027	\$2,160.05	\$1,856.74	\$303.31	\$43,131.98	\$318,450.83	61.66
24	06/01/2027	\$2,160.05	\$1,854.98	\$305.07	\$44,986.96	\$318,145.76	61.60
25	07/01/2027	\$2,160.05	\$1,853.20	\$306.85	\$46,840.16	\$317,838.91	61.54
26	08/01/2027	\$2,160.05	\$1,851.41	\$308.64	\$48,691.57	\$317,530.27	61.48
27	09/01/2027	\$2,160.05	\$1,849.61	\$310.44	\$50,541.18	\$317,219.83	61.42
28	10/01/2027	\$2,160.05	\$1,847.81	\$312.24	\$52,388.99	\$316,907.59	61.36
29	11/01/2027	\$2,160.05	\$1,845.99	\$314.06	\$54,234.98	\$316,593.53	61.30
30	12/01/2027	\$2,160.05	\$1,844.16	\$315.89	\$56,079.14	\$316,277.64	61.23
31	01/01/2028	\$2,160.05	\$1,842.32	\$317.73	\$57,921.46	\$315,959.91	61.17
32	02/01/2028	\$2,160.05	\$1,840.47	\$319.58	\$59,761.93	\$315,640.33	61.11
33	03/01/2028	\$2,160.05	\$1,838.60	\$321.45	\$61,600.53	\$315,318.88	61.05
34	04/01/2028	\$2,160.05	\$1,836.73	\$323.32	\$63,437.26	\$314,995.56	60.99
35	05/01/2028	\$2,160.05	\$1,834.85	\$325.20	\$65,272.11	\$314,670.36	60.92
36	06/01/2028	\$2,160.05	\$1,832.95	\$327.10	\$67,105.06	\$314,343.26	60.86
37	07/01/2028	\$2,160.05	\$1,831.05	\$329.00	\$68,936.11	\$314,014.26	60.80
38	08/01/2028	\$2,160.05	\$1,829.13	\$330.92	\$70,765.24	\$313,683.34	60.73
39	09/01/2028	\$2,160.05	\$1,827.21	\$332.84	\$72,592.45	\$313,350.50	60.67
40	10/01/2028	\$2,160.05	\$1,825.27	\$334.78	\$74,417.72	\$313,015.72	60.60
41	11/01/2028	\$2,160.05	\$1,823.32	\$336.73	\$76,241.04	\$312,678.99	60.54
42	12/01/2028	\$2,160.05	\$1,821.36	\$338.69	\$78,062.40	\$312,340.30	60.47
43	01/01/2029	\$2,160.05	\$1,819.38	\$340.67	\$79,881.78	\$311,999.63	60.41
44	02/01/2029	\$2,160.05	\$1,817.40	\$342.65	\$81,699.18	\$311,656.98	60.34
45	03/01/2029	\$2,160.05	\$1,815.40	\$344.65	\$83,514.58	\$311,312.33	60.27
46	04/01/2029	\$2,160.05	\$1,813.39	\$346.66	\$85,327.97	\$310,965.67	60.21
47	05/01/2029	\$2,160.05	\$1,811.38	\$348.67	\$87,139.35	\$310,617.00	60.14
48	06/01/2029	\$2,160.05	\$1,809.34	\$350.71	\$88,948.69	\$310,266.29	60.07
49	07/01/2029	\$2,160.05	\$1,807.30	\$352.75	\$90,755.99	\$309,913.54	60.00
50	08/01/2029	\$2,160.05	\$1,805.25	\$354.80	\$92,561.24	\$309,558.74	59.93
51	09/01/2029	\$2,160.05	\$1,803.18	\$356.87	\$94,364.42	\$309,201.87	59.86
52	10/01/2029	\$2,160.05	\$1,801.10	\$358.95	\$96,165.52	\$308,842.92	59.80
53	11/01/2029	\$2,160.05	\$1,799.01	\$361.04	\$97,964.53	\$308,481.88	59.73
54	12/01/2029	\$2,160.05	\$1,796.91	\$363.14	\$99,761.44	\$308,118.74	59.66



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
55	01/01/2030	\$2,160.05	\$1,794.79	\$365.26	\$101,556.23	\$307,753.48	59.58
56	02/01/2030	\$2,160.05	\$1,792.66	\$367.39	\$103,348.89	\$307,386.09	59.51
57	03/01/2030	\$2,160.05	\$1,790.52	\$369.53	\$105,139.41	\$307,016.56	59.44
58	04/01/2030	\$2,160.05	\$1,788.37	\$371.68	\$106,927.78	\$306,644.88	59.37
59	05/01/2030	\$2,160.05	\$1,786.21	\$373.84	\$108,713.99	\$306,271.04	59.30
60	06/01/2030	\$2,160.05	\$1,784.03	\$376.02	\$110,498.02	\$305,895.02	59.22
61	07/01/2030	\$2,160.05	\$1,781.84	\$378.21	\$112,279.86	\$305,516.81	59.15
62	08/01/2030	\$2,160.05	\$1,779.64	\$380.41	\$114,059.50	\$305,136.40	59.08
63	09/01/2030	\$2,160.05	\$1,777.42	\$382.63	\$115,836.92	\$304,753.77	59.00
64	10/01/2030	\$2,160.05	\$1,775.19	\$384.86	\$117,612.11	\$304,368.91	58.93
65	11/01/2030	\$2,160.05	\$1,772.95	\$387.10	\$119,385.06	\$303,981.81	58.85
66	12/01/2030	\$2,160.05	\$1,770.69	\$389.36	\$121,155.75	\$303,592.45	58.78
67	01/01/2031	\$2,160.05	\$1,768.43	\$391.62	\$122,924.18	\$303,200.83	58.70
68	02/01/2031	\$2,160.05	\$1,766.14	\$393.91	\$124,690.32	\$302,806.92	58.63
69	03/01/2031	\$2,160.05	\$1,763.85	\$396.20	\$126,454.17	\$302,410.72	58.55
70	04/01/2031	\$2,160.05	\$1,761.54	\$398.51	\$128,215.71	\$302,012.21	58.47
71	05/01/2031	\$2,160.05	\$1,759.22	\$400.83	\$129,974.93	\$301,611.38	58.40
72	06/01/2031	\$2,160.05	\$1,756.89	\$403.16	\$131,731.82	\$301,208.22	58.32
73	07/01/2031	\$2,160.05	\$1,754.54	\$405.51	\$133,486.36	\$300,802.71	58.24
74	08/01/2031	\$2,160.05	\$1,752.18	\$407.87	\$135,238.54	\$300,394.84	58.16
75	09/01/2031	\$2,160.05	\$1,749.80	\$410.25	\$136,988.34	\$299,984.59	58.08
76	10/01/2031	\$2,160.05	\$1,747.41	\$412.64	\$138,735.75	\$299,571.95	58.00
77	11/01/2031	\$2,160.05	\$1,745.01	\$415.04	\$140,480.76	\$299,156.91	57.92
78	12/01/2031	\$2,160.05	\$1,742.59	\$417.46	\$142,223.35	\$298,739.45	57.84
79	01/01/2032	\$2,160.05	\$1,740.16	\$419.89	\$143,963.51	\$298,319.56	57.76
80	02/01/2032	\$2,160.05	\$1,737.71	\$422.34	\$145,701.22	\$297,897.22	57.68
81	03/01/2032	\$2,160.05	\$1,735.25	\$424.80	\$147,436.47	\$297,472.42	57.59
82	04/01/2032	\$2,160.05	\$1,732.78	\$427.27	\$149,169.25	\$297,045.15	57.51
83	05/01/2032	\$2,160.05	\$1,730.29	\$429.76	\$150,899.54	\$296,615.39	57.43
84	06/01/2032	\$2,160.05	\$1,727.78	\$432.27	\$152,627.32	\$296,183.12	57.34
85	07/01/2032	\$2,160.05	\$1,725.27	\$434.78	\$154,352.59	\$295,748.34	57.26
86	08/01/2032	\$2,160.05	\$1,722.73	\$437.32	\$156,075.32	\$295,311.02	57.18
87	09/01/2032	\$2,160.05	\$1,720.19	\$439.86	\$157,795.51	\$294,871.16	57.09
88	10/01/2032	\$2,160.05	\$1,717.62	\$442.43	\$159,513.13	\$294,428.73	57.00
89	11/01/2032	\$2,160.05	\$1,715.05	\$445.00	\$161,228.18	\$293,983.73	56.92
90	12/01/2032	\$2,160.05	\$1,712.46	\$447.59	\$162,940.64	\$293,536.14	56.83
91	01/01/2033	\$2,160.05	\$1,709.85	\$450.20	\$164,650.49	\$293,085.94	56.74
92	02/01/2033	\$2,160.05	\$1,707.23	\$452.82	\$166,357.72	\$292,633.12	56.66
93	03/01/2033	\$2,160.05	\$1,704.59	\$455.46	\$168,062.31	\$292,177.66	56.57
94	04/01/2033	\$2,160.05	\$1,701.93	\$458.12	\$169,764.24	\$291,719.54	56.48
95	05/01/2033	\$2,160.05	\$1,699.27	\$460.78	\$171,463.51	\$291,258.76	56.39
96	06/01/2033	\$2,160.05	\$1,696.58	\$463.47	\$173,160.09	\$290,795.29	56.30
97	07/01/2033	\$2,160.05	\$1,693.88	\$466.17	\$174,853.97	\$290,329.12	56.21
98	08/01/2033	\$2,160.05	\$1,691.17	\$468.88	\$176,545.14	\$289,860.24	56.12
99	09/01/2033	\$2,160.05	\$1,688.44	\$471.61	\$178,233.58	\$289,388.63	56.03
100	10/01/2033	\$2,160.05	\$1,685.69	\$474.36	\$179,919.27	\$288,914.27	55.94
101	11/01/2033	\$2,160.05	\$1,682.93	\$477.12	\$181,602.20	\$288,437.15	55.84
102	12/01/2033	\$2,160.05	\$1,680.15	\$479.90	\$183,282.35	\$287,957.25	55.75
103	01/01/2034	\$2,160.05	\$1,677.35	\$482.70	\$184,959.70	\$287,474.55	55.66
104	02/01/2034	\$2,160.05	\$1,674.54	\$485.51	\$186,634.24	\$286,989.04	55.56
105	03/01/2034	\$2,160.05	\$1,671.71	\$488.34	\$188,305.95	\$286,500.70	55.47
106	04/01/2034	\$2,160.05	\$1,668.87	\$491.18	\$189,974.82	\$286,009.52	55.37
107	05/01/2034	\$2,160.05	\$1,666.01	\$494.04	\$191,640.83	\$285,515.48	55.28
108	06/01/2034	\$2,160.05	\$1,663.13	\$496.92	\$193,303.96	\$285,018.56	55.18
109	07/01/2034	\$2,160.05	\$1,660.23	\$499.82	\$194,964.19	\$284,518.74	55.09
110	08/01/2034	\$2,160.05	\$1,657.32	\$502.73	\$196,621.51	\$284,016.01	54.99
111	09/01/2034	\$2,160.05	\$1,654.39	\$505.66	\$198,275.90	\$283,510.35	54.89
112	10/01/2034	\$2,160.05	\$1,651.45	\$508.60	\$199,927.35	\$283,001.75	54.79
113	11/01/2034	\$2,160.05	\$1,648.49	\$511.56	\$201,575.84	\$282,490.19	54.69
114	12/01/2034	\$2,160.05	\$1,645.51	\$514.54	\$203,221.35	\$281,975.65	54.59
115	01/01/2035	\$2,160.05	\$1,642.51	\$517.54	\$204,863.86	\$281,458.11	54.49
116	02/01/2035	\$2,160.05	\$1,639.49	\$520.56	\$206,503.35	\$280,937.55	54.39
117	03/01/2035	\$2,160.05	\$1,636.46	\$523.59	\$208,139.81	\$280,413.96	54.29
118	04/01/2035	\$2,160.05	\$1,633.41	\$526.64	\$209,773.22	\$279,887.32	54.19
119	05/01/2035	\$2,160.05	\$1,630.34	\$529.71	\$211,403.56	\$279,357.61	54.09
120	06/01/2035	\$2,160.05	\$1,627.26	\$532.79	\$213,030.82	\$278,824.82	53.98
121	07/01/2035	\$2,160.05	\$1,624.15	\$535.90	\$214,654.97	\$278,288.92	53.88
122	08/01/2035	\$2,160.05	\$1,621.03	\$539.02	\$216,276.00	\$277,749.90	53.78



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
123	09/01/2035	\$2,160.05	\$1,617.89	\$542.16	\$217,893.89	\$277,207.74	53.67
124	10/01/2035	\$2,160.05	\$1,614.74	\$545.31	\$219,508.63	\$276,662.43	53.56
125	11/01/2035	\$2,160.05	\$1,611.56	\$548.49	\$221,120.19	\$276,113.94	53.46
126	12/01/2035	\$2,160.05	\$1,608.36	\$551.69	\$222,728.55	\$275,562.25	53.35
127	01/01/2036	\$2,160.05	\$1,605.15	\$554.90	\$224,333.70	\$275,007.35	53.24
128	02/01/2036	\$2,160.05	\$1,601.92	\$558.13	\$225,935.62	\$274,449.22	53.14
129	03/01/2036	\$2,160.05	\$1,598.67	\$561.38	\$227,534.29	\$273,887.84	53.03
130	04/01/2036	\$2,160.05	\$1,595.40	\$564.65	\$229,129.69	\$273,323.19	52.92
131	05/01/2036	\$2,160.05	\$1,592.11	\$567.94	\$230,721.80	\$272,755.25	52.81
132	06/01/2036	\$2,160.05	\$1,588.80	\$571.25	\$232,310.60	\$272,184.00	52.70
133	07/01/2036	\$2,160.05	\$1,585.47	\$574.58	\$233,896.07	\$271,609.42	52.59
134	08/01/2036	\$2,160.05	\$1,582.12	\$577.93	\$235,478.19	\$271,031.49	52.47
135	09/01/2036	\$2,160.05	\$1,578.76	\$581.29	\$237,056.95	\$270,450.20	52.36
136	10/01/2036	\$2,160.05	\$1,575.37	\$584.68	\$238,632.32	\$269,865.52	52.25
137	11/01/2036	\$2,160.05	\$1,571.97	\$588.08	\$240,204.29	\$269,277.44	52.14
138	12/01/2036	\$2,160.05	\$1,568.54	\$591.51	\$241,772.83	\$268,685.93	52.02
139	01/01/2037	\$2,160.05	\$1,565.10	\$594.95	\$243,337.93	\$268,090.98	51.91
140	02/01/2037	\$2,160.05	\$1,561.63	\$598.42	\$244,899.56	\$267,492.56	51.79
141	03/01/2037	\$2,160.05	\$1,558.14	\$601.91	\$246,457.70	\$266,890.65	51.67
142	04/01/2037	\$2,160.05	\$1,554.64	\$605.41	\$248,012.34	\$266,285.24	51.56
143	05/01/2037	\$2,160.05	\$1,551.11	\$608.94	\$249,563.45	\$265,676.30	51.44
144	06/01/2037	\$2,160.05	\$1,547.56	\$612.49	\$251,111.01	\$265,063.81	51.32
145	07/01/2037	\$2,160.05	\$1,544.00	\$616.05	\$252,655.01	\$264,447.76	51.20
146	08/01/2037	\$2,160.05	\$1,540.41	\$619.64	\$254,195.42	\$263,828.12	51.08
147	09/01/2037	\$2,160.05	\$1,536.80	\$623.25	\$255,732.22	\$263,204.87	50.96
148	10/01/2037	\$2,160.05	\$1,533.17	\$626.88	\$257,265.39	\$262,577.99	50.84
149	11/01/2037	\$2,160.05	\$1,529.52	\$630.53	\$258,794.91	\$261,947.46	50.72
150	12/01/2037	\$2,160.05	\$1,525.84	\$634.21	\$260,320.75	\$261,313.25	50.59
151	01/01/2038	\$2,160.05	\$1,522.15	\$637.90	\$261,842.90	\$260,675.35	50.47
152	02/01/2038	\$2,160.05	\$1,518.43	\$641.62	\$263,361.33	\$260,033.73	50.35
153	03/01/2038	\$2,160.05	\$1,514.70	\$645.35	\$264,876.03	\$259,388.38	50.22
154	04/01/2038	\$2,160.05	\$1,510.94	\$649.11	\$266,386.97	\$258,739.27	50.09
155	05/01/2038	\$2,160.05	\$1,507.16	\$652.89	\$267,894.13	\$258,086.38	49.97
156	06/01/2038	\$2,160.05	\$1,503.35	\$656.70	\$269,397.48	\$257,429.68	49.84
157	07/01/2038	\$2,160.05	\$1,499.53	\$660.52	\$270,897.01	\$256,769.16	49.71
158	08/01/2038	\$2,160.05	\$1,495.68	\$664.37	\$272,392.69	\$256,104.79	49.58
159	09/01/2038	\$2,160.05	\$1,491.81	\$668.24	\$273,884.50	\$255,436.55	49.46
160	10/01/2038	\$2,160.05	\$1,487.92	\$672.13	\$275,372.42	\$254,764.42	49.33
161	11/01/2038	\$2,160.05	\$1,484.00	\$676.05	\$276,856.42	\$254,088.37	49.19
162	12/01/2038	\$2,160.05	\$1,480.06	\$679.99	\$278,336.48	\$253,408.38	49.06
163	01/01/2039	\$2,160.05	\$1,476.10	\$683.95	\$279,812.58	\$252,724.43	48.93
164	02/01/2039	\$2,160.05	\$1,472.12	\$687.93	\$281,284.70	\$252,036.50	48.80
165	03/01/2039	\$2,160.05	\$1,468.11	\$691.94	\$282,752.81	\$251,344.56	48.66
166	04/01/2039	\$2,160.05	\$1,464.08	\$695.97	\$284,216.89	\$250,648.59	48.53
167	05/01/2039	\$2,160.05	\$1,460.03	\$700.02	\$285,676.92	\$249,948.57	48.39
168	06/01/2039	\$2,160.05	\$1,455.95	\$704.10	\$287,132.87	\$249,244.47	48.26
169	07/01/2039	\$2,160.05	\$1,451.85	\$708.20	\$288,584.72	\$248,536.27	48.12
170	08/01/2039	\$2,160.05	\$1,447.72	\$712.33	\$290,032.44	\$247,823.94	47.98
171	09/01/2039	\$2,160.05	\$1,443.57	\$716.48	\$291,476.01	\$247,107.46	47.84
172	10/01/2039	\$2,160.05	\$1,439.40	\$720.65	\$292,915.41	\$246,386.81	47.70
173	11/01/2039	\$2,160.05	\$1,435.20	\$724.85	\$294,350.61	\$245,661.96	47.56
174	12/01/2039	\$2,160.05	\$1,430.98	\$729.07	\$295,781.59	\$244,932.89	47.42
175	01/01/2040	\$2,160.05	\$1,426.73	\$733.32	\$297,208.32	\$244,199.57	47.28
176	02/01/2040	\$2,160.05	\$1,422.46	\$737.59	\$298,630.78	\$243,461.98	47.14
177	03/01/2040	\$2,160.05	\$1,418.17	\$741.88	\$300,048.95	\$242,720.10	46.99
178	04/01/2040	\$2,160.05	\$1,413.84	\$746.21	\$301,462.79	\$241,973.89	46.85
179	05/01/2040	\$2,160.05	\$1,409.50	\$750.55	\$302,872.29	\$241,223.34	46.70
180	06/01/2040	\$2,160.05	\$1,405.13	\$754.92	\$304,277.42	\$240,468.42	46.56
181	07/01/2040	\$2,160.05	\$1,400.73	\$759.32	\$305,678.15	\$239,709.10	46.41
182	08/01/2040	\$2,160.05	\$1,396.31	\$763.74	\$307,074.46	\$238,945.36	46.26
183	09/01/2040	\$2,160.05	\$1,391.86	\$768.19	\$308,466.32	\$238,177.17	46.11
184	10/01/2040	\$2,160.05	\$1,387.38	\$772.67	\$309,853.70	\$237,404.50	45.96
185	11/01/2040	\$2,160.05	\$1,382.88	\$777.17	\$311,236.58	\$236,627.33	45.81
186	12/01/2040	\$2,160.05	\$1,378.35	\$781.70	\$312,614.93	\$235,845.63	45.66
187	01/01/2041	\$2,160.05	\$1,373.80	\$786.25	\$313,988.73	\$235,059.38	45.51
188	02/01/2041	\$2,160.05	\$1,369.22	\$790.83	\$315,357.95	\$234,268.55	45.36
189	03/01/2041	\$2,160.05	\$1,364.61	\$795.44	\$316,722.56	\$233,473.11	45.20



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
190	04/01/2041	\$2,160.05	\$1,359.98	\$800.07	\$318,082.54	\$232,673.04	45.05
191	05/01/2041	\$2,160.05	\$1,355.32	\$804.73	\$319,437.86	\$231,868.31	44.89
192	06/01/2041	\$2,160.05	\$1,350.63	\$809.42	\$320,788.49	\$231,058.89	44.74
193	07/01/2041	\$2,160.05	\$1,345.92	\$814.13	\$322,134.41	\$230,244.76	44.58
194	08/01/2041	\$2,160.05	\$1,341.18	\$818.87	\$323,475.59	\$229,425.89	44.42
195	09/01/2041	\$2,160.05	\$1,336.41	\$823.64	\$324,812.00	\$228,602.25	44.26
196	10/01/2041	\$2,160.05	\$1,331.61	\$828.44	\$326,143.61	\$227,773.81	44.10
197	11/01/2041	\$2,160.05	\$1,326.78	\$833.27	\$327,470.39	\$226,940.54	43.94
198	12/01/2041	\$2,160.05	\$1,321.93	\$838.12	\$328,792.32	\$226,102.42	43.78
199	01/01/2042	\$2,160.05	\$1,317.05	\$843.00	\$330,109.37	\$225,259.42	43.61
200	02/01/2042	\$2,160.05	\$1,312.14	\$847.91	\$331,421.51	\$224,411.51	43.45
201	03/01/2042	\$2,160.05	\$1,307.20	\$852.85	\$332,728.71	\$223,558.66	43.28
202	04/01/2042	\$2,160.05	\$1,302.23	\$857.82	\$334,030.94	\$222,700.84	43.12
203	05/01/2042	\$2,160.05	\$1,297.23	\$862.82	\$335,328.17	\$221,838.02	42.95
204	06/01/2042	\$2,160.05	\$1,292.21	\$867.84	\$336,620.38	\$220,970.18	42.78
205	07/01/2042	\$2,160.05	\$1,287.15	\$872.90	\$337,907.53	\$220,097.28	42.61
206	08/01/2042	\$2,160.05	\$1,282.07	\$877.98	\$339,189.60	\$219,219.30	42.44
207	09/01/2042	\$2,160.05	\$1,276.95	\$883.10	\$340,466.55	\$218,336.20	42.27
208	10/01/2042	\$2,160.05	\$1,271.81	\$888.24	\$341,738.36	\$217,447.96	42.10
209	11/01/2042	\$2,160.05	\$1,266.63	\$893.42	\$343,004.99	\$216,554.54	41.93
210	12/01/2042	\$2,160.05	\$1,261.43	\$898.62	\$344,266.42	\$215,655.92	41.75
211	01/01/2043	\$2,160.05	\$1,256.20	\$903.85	\$345,522.62	\$214,752.07	41.58
212	02/01/2043	\$2,160.05	\$1,250.93	\$909.12	\$346,773.55	\$213,842.95	41.40
213	03/01/2043	\$2,160.05	\$1,245.64	\$914.41	\$348,019.19	\$212,928.54	41.23
214	04/01/2043	\$2,160.05	\$1,240.31	\$919.74	\$349,259.50	\$212,008.80	41.05
215	05/01/2043	\$2,160.05	\$1,234.95	\$925.10	\$350,494.45	\$211,083.70	40.87
216	06/01/2043	\$2,160.05	\$1,229.56	\$930.49	\$351,724.01	\$210,153.21	40.69
217	07/01/2043	\$2,160.05	\$1,224.14	\$935.91	\$352,948.15	\$209,217.30	40.51
218	08/01/2043	\$2,160.05	\$1,218.69	\$941.36	\$354,166.84	\$208,275.94	40.32
219	09/01/2043	\$2,160.05	\$1,213.21	\$946.84	\$355,380.05	\$207,329.10	40.14
220	10/01/2043	\$2,160.05	\$1,207.69	\$952.36	\$356,587.74	\$206,376.74	39.96
221	11/01/2043	\$2,160.05	\$1,202.14	\$957.91	\$357,789.88	\$205,418.83	39.77
222	12/01/2043	\$2,160.05	\$1,196.56	\$963.49	\$358,986.44	\$204,455.34	39.58
223	01/01/2044	\$2,160.05	\$1,190.95	\$969.10	\$360,177.39	\$203,486.24	39.40
224	02/01/2044	\$2,160.05	\$1,185.31	\$974.74	\$361,362.70	\$202,511.50	39.21
225	03/01/2044	\$2,160.05	\$1,179.63	\$980.42	\$362,542.33	\$201,531.08	39.02
226	04/01/2044	\$2,160.05	\$1,173.92	\$986.13	\$363,716.25	\$200,544.95	38.83
227	05/01/2044	\$2,160.05	\$1,168.17	\$991.88	\$364,884.42	\$199,553.07	38.64
228	06/01/2044	\$2,160.05	\$1,162.40	\$997.65	\$366,046.82	\$198,555.42	38.44
229	07/01/2044	\$2,160.05	\$1,156.59	\$1,003.46	\$367,203.41	\$197,551.96	38.25
230	08/01/2044	\$2,160.05	\$1,150.74	\$1,009.31	\$368,354.15	\$196,542.65	38.05
231	09/01/2044	\$2,160.05	\$1,144.86	\$1,015.19	\$369,499.01	\$195,527.46	37.86
232	10/01/2044	\$2,160.05	\$1,138.95	\$1,021.10	\$370,637.96	\$194,506.36	37.66
233	11/01/2044	\$2,160.05	\$1,133.00	\$1,027.05	\$371,770.96	\$193,479.31	37.46
234	12/01/2044	\$2,160.05	\$1,127.02	\$1,033.03	\$372,897.98	\$192,446.28	37.26
235	01/01/2045	\$2,160.05	\$1,121.00	\$1,039.05	\$374,018.98	\$191,407.23	37.06
236	02/01/2045	\$2,160.05	\$1,114.95	\$1,045.10	\$375,133.93	\$190,362.13	36.86
237	03/01/2045	\$2,160.05	\$1,108.86	\$1,051.19	\$376,242.79	\$189,310.94	36.65
238	04/01/2045	\$2,160.05	\$1,102.74	\$1,057.31	\$377,345.53	\$188,253.63	36.45
239	05/01/2045	\$2,160.05	\$1,096.58	\$1,063.47	\$378,442.11	\$187,190.16	36.24
240	06/01/2045	\$2,160.05	\$1,090.38	\$1,069.67	\$379,532.49	\$186,120.49	36.03
241	07/01/2045	\$2,160.05	\$1,084.15	\$1,075.90	\$380,616.64	\$185,044.59	35.83
242	08/01/2045	\$2,160.05	\$1,077.88	\$1,082.17	\$381,694.52	\$183,962.42	35.62
243	09/01/2045	\$2,160.05	\$1,071.58	\$1,088.47	\$382,766.10	\$182,873.95	35.41
244	10/01/2045	\$2,160.05	\$1,065.24	\$1,094.81	\$383,831.34	\$181,779.14	35.19
245	11/01/2045	\$2,160.05	\$1,058.86	\$1,101.19	\$384,890.20	\$180,677.95	34.98
246	12/01/2045	\$2,160.05	\$1,052.45	\$1,107.60	\$385,942.65	\$179,570.35	34.77
247	01/01/2046	\$2,160.05	\$1,046.00	\$1,114.05	\$386,988.65	\$178,456.30	34.55
248	02/01/2046	\$2,160.05	\$1,039.51	\$1,120.54	\$388,028.16	\$177,335.76	34.33
249	03/01/2046	\$2,160.05	\$1,032.98	\$1,127.07	\$389,061.14	\$176,208.69	34.12
250	04/01/2046	\$2,160.05	\$1,026.42	\$1,133.63	\$390,087.56	\$175,075.06	33.90
251	05/01/2046	\$2,160.05	\$1,019.81	\$1,140.24	\$391,107.37	\$173,934.82	33.68
252	06/01/2046	\$2,160.05	\$1,013.17	\$1,146.88	\$392,120.54	\$172,787.94	33.45
253	07/01/2046	\$2,160.05	\$1,006.49	\$1,153.56	\$393,127.03	\$171,634.38	33.23
254	08/01/2046	\$2,160.05	\$999.77	\$1,160.28	\$394,126.80	\$170,474.10	33.01
255	09/01/2046	\$2,160.05	\$993.01	\$1,167.04	\$395,119.81	\$169,307.06	32.78
256	10/01/2046	\$2,160.05	\$986.21	\$1,173.84	\$396,106.02	\$168,133.22	32.55



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
257	11/01/2046	\$2,160.05	\$979.38	\$1,180.67	\$397,085.40	\$166,952.55	32.32
258	12/01/2046	\$2,160.05	\$972.50	\$1,187.55	\$398,057.90	\$165,765.00	32.09
259	01/01/2047	\$2,160.05	\$965.58	\$1,194.47	\$399,023.48	\$164,570.53	31.86
260	02/01/2047	\$2,160.05	\$958.62	\$1,201.43	\$399,982.10	\$163,369.10	31.63
261	03/01/2047	\$2,160.05	\$951.63	\$1,208.42	\$400,933.73	\$162,160.68	31.40
262	04/01/2047	\$2,160.05	\$944.59	\$1,215.46	\$401,878.32	\$160,945.22	31.16
263	05/01/2047	\$2,160.05	\$937.51	\$1,222.54	\$402,815.83	\$159,722.68	30.92
264	06/01/2047	\$2,160.05	\$930.38	\$1,229.67	\$403,746.21	\$158,493.01	30.69
265	07/01/2047	\$2,160.05	\$923.22	\$1,236.83	\$404,669.43	\$157,256.18	30.45
266	08/01/2047	\$2,160.05	\$916.02	\$1,244.03	\$405,585.45	\$156,012.15	30.21
267	09/01/2047	\$2,160.05	\$908.77	\$1,251.28	\$406,494.22	\$154,760.87	29.96
268	10/01/2047	\$2,160.05	\$901.48	\$1,258.57	\$407,395.70	\$153,502.30	29.72
269	11/01/2047	\$2,160.05	\$894.15	\$1,265.90	\$408,289.85	\$152,236.40	29.47
270	12/01/2047	\$2,160.05	\$886.78	\$1,273.27	\$409,176.63	\$150,963.13	29.23
271	01/01/2048	\$2,160.05	\$879.36	\$1,280.69	\$410,055.99	\$149,682.44	28.98
272	02/01/2048	\$2,160.05	\$871.90	\$1,288.15	\$410,927.89	\$148,394.29	28.73
273	03/01/2048	\$2,160.05	\$864.40	\$1,295.65	\$411,792.29	\$147,098.64	28.48
274	04/01/2048	\$2,160.05	\$856.85	\$1,303.20	\$412,649.14	\$145,795.44	28.23
275	05/01/2048	\$2,160.05	\$849.26	\$1,310.79	\$413,498.40	\$144,484.65	27.97
276	06/01/2048	\$2,160.05	\$841.62	\$1,318.43	\$414,340.02	\$143,166.22	27.72
277	07/01/2048	\$2,160.05	\$833.94	\$1,326.11	\$415,173.96	\$141,840.11	27.46
278	08/01/2048	\$2,160.05	\$826.22	\$1,333.83	\$416,000.18	\$140,506.28	27.20
279	09/01/2048	\$2,160.05	\$818.45	\$1,341.60	\$416,818.63	\$139,164.68	26.94
280	10/01/2048	\$2,160.05	\$810.63	\$1,349.42	\$417,629.26	\$137,815.26	26.68
281	11/01/2048	\$2,160.05	\$802.77	\$1,357.28	\$418,432.03	\$136,457.98	26.42
282	12/01/2048	\$2,160.05	\$794.87	\$1,365.18	\$419,226.90	\$135,092.80	26.16
283	01/01/2049	\$2,160.05	\$786.92	\$1,373.13	\$420,013.82	\$133,719.67	25.89
284	02/01/2049	\$2,160.05	\$778.92	\$1,381.13	\$420,792.74	\$132,338.54	25.62
285	03/01/2049	\$2,160.05	\$770.87	\$1,389.18	\$421,563.61	\$130,949.36	25.35
286	04/01/2049	\$2,160.05	\$762.78	\$1,397.27	\$422,326.39	\$129,552.09	25.08
287	05/01/2049	\$2,160.05	\$754.64	\$1,405.41	\$423,081.03	\$128,146.68	24.81
288	06/01/2049	\$2,160.05	\$746.45	\$1,413.60	\$423,827.48	\$126,733.08	24.54
289	07/01/2049	\$2,160.05	\$738.22	\$1,421.83	\$424,565.70	\$125,311.25	24.26
290	08/01/2049	\$2,160.05	\$729.94	\$1,430.11	\$425,295.64	\$123,881.14	23.98
291	09/01/2049	\$2,160.05	\$721.61	\$1,438.44	\$426,017.25	\$122,442.70	23.71
292	10/01/2049	\$2,160.05	\$713.23	\$1,446.82	\$426,730.48	\$120,995.88	23.43
293	11/01/2049	\$2,160.05	\$704.80	\$1,455.25	\$427,435.28	\$119,540.63	23.14
294	12/01/2049	\$2,160.05	\$696.32	\$1,463.73	\$428,131.60	\$118,076.90	22.86
295	01/01/2050	\$2,160.05	\$687.80	\$1,472.25	\$428,819.40	\$116,604.65	22.58
296	02/01/2050	\$2,160.05	\$679.22	\$1,480.83	\$429,498.62	\$115,123.82	22.29
297	03/01/2050	\$2,160.05	\$670.60	\$1,489.45	\$430,169.22	\$113,634.37	22.00
298	04/01/2050	\$2,160.05	\$661.92	\$1,498.13	\$430,831.14	\$112,136.24	21.71
299	05/01/2050	\$2,160.05	\$653.19	\$1,506.86	\$431,484.33	\$110,629.38	21.42
300	06/01/2050	\$2,160.05	\$644.42	\$1,515.63	\$432,128.75	\$109,113.75	21.13
301	07/01/2050	\$2,160.05	\$635.59	\$1,524.46	\$432,764.34	\$107,589.29	20.83
302	08/01/2050	\$2,160.05	\$626.71	\$1,533.34	\$433,391.05	\$106,055.95	20.53
303	09/01/2050	\$2,160.05	\$617.78	\$1,542.27	\$434,008.83	\$104,513.68	20.23
304	10/01/2050	\$2,160.05	\$608.79	\$1,551.26	\$434,617.62	\$102,962.42	19.93
305	11/01/2050	\$2,160.05	\$599.76	\$1,560.29	\$435,217.38	\$101,402.13	19.63
306	12/01/2050	\$2,160.05	\$590.67	\$1,569.38	\$435,808.05	\$99,832.75	19.33
307	01/01/2051	\$2,160.05	\$581.53	\$1,578.52	\$436,389.58	\$98,254.23	19.02
308	02/01/2051	\$2,160.05	\$572.33	\$1,587.72	\$436,961.91	\$96,666.51	18.72
309	03/01/2051	\$2,160.05	\$563.08	\$1,596.97	\$437,524.99	\$95,069.54	18.41
310	04/01/2051	\$2,160.05	\$553.78	\$1,606.27	\$438,078.77	\$93,463.27	18.10
311	05/01/2051	\$2,160.05	\$544.42	\$1,615.63	\$438,623.19	\$91,847.64	17.78
312	06/01/2051	\$2,160.05	\$535.01	\$1,625.04	\$439,158.20	\$90,222.60	17.47
313	07/01/2051	\$2,160.05	\$525.55	\$1,634.50	\$439,683.75	\$88,588.10	17.15
314	08/01/2051	\$2,160.05	\$516.03	\$1,644.02	\$440,199.78	\$86,944.08	16.83
315	09/01/2051	\$2,160.05	\$506.45	\$1,653.60	\$440,706.23	\$85,290.48	16.51
316	10/01/2051	\$2,160.05	\$496.82	\$1,663.23	\$441,203.05	\$83,627.25	16.19
317	11/01/2051	\$2,160.05	\$487.13	\$1,672.92	\$441,690.18	\$81,954.33	15.87
318	12/01/2051	\$2,160.05	\$477.38	\$1,682.67	\$442,167.56	\$80,271.66	15.54
319	01/01/2052	\$2,160.05	\$467.58	\$1,692.47	\$442,635.14	\$78,579.19	15.21
320	02/01/2052	\$2,160.05	\$457.72	\$1,702.33	\$443,092.86	\$76,876.86	14.88
321	03/01/2052	\$2,160.05	\$447.81	\$1,712.24	\$443,540.67	\$75,164.62	14.55
322	04/01/2052	\$2,160.05	\$437.83	\$1,722.22	\$443,978.50	\$73,442.40	14.22
323	05/01/2052	\$2,160.05	\$427.80	\$1,732.25	\$444,406.30	\$71,710.15	13.88



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
324	06/01/2052	\$2,160.05	\$417.71	\$1,742.34	\$444,824.01	\$69,967.81	13.55
325	07/01/2052	\$2,160.05	\$407.56	\$1,752.49	\$445,231.57	\$68,215.32	13.21
326	08/01/2052	\$2,160.05	\$397.35	\$1,762.70	\$445,628.92	\$66,452.62	12.87
327	09/01/2052	\$2,160.05	\$387.09	\$1,772.96	\$446,016.01	\$64,679.66	12.52
328	10/01/2052	\$2,160.05	\$376.76	\$1,783.29	\$446,392.77	\$62,896.37	12.18
329	11/01/2052	\$2,160.05	\$366.37	\$1,793.68	\$446,759.14	\$61,102.69	11.83
330	12/01/2052	\$2,160.05	\$355.92	\$1,804.13	\$447,115.06	\$59,298.56	11.48
331	01/01/2053	\$2,160.05	\$345.41	\$1,814.64	\$447,460.47	\$57,483.92	11.13
332	02/01/2053	\$2,160.05	\$334.84	\$1,825.21	\$447,795.31	\$55,658.71	10.78
333	03/01/2053	\$2,160.05	\$324.21	\$1,835.84	\$448,119.52	\$53,822.87	10.42
334	04/01/2053	\$2,160.05	\$313.52	\$1,846.53	\$448,433.04	\$51,976.34	10.06
335	05/01/2053	\$2,160.05	\$302.76	\$1,857.29	\$448,735.80	\$50,119.05	09.70
336	06/01/2053	\$2,160.05	\$291.94	\$1,868.11	\$449,027.74	\$48,250.94	09.34
337	07/01/2053	\$2,160.05	\$281.06	\$1,878.99	\$449,308.80	\$46,371.95	08.98
338	08/01/2053	\$2,160.05	\$270.12	\$1,889.93	\$449,578.92	\$44,482.02	08.61
339	09/01/2053	\$2,160.05	\$259.11	\$1,900.94	\$449,838.03	\$42,581.08	08.24
340	10/01/2053	\$2,160.05	\$248.03	\$1,912.02	\$450,086.06	\$40,669.06	07.87
341	11/01/2053	\$2,160.05	\$236.90	\$1,923.15	\$450,322.96	\$38,745.91	07.50
342	12/01/2053	\$2,160.05	\$225.69	\$1,934.36	\$450,548.65	\$36,811.55	07.13
343	01/01/2054	\$2,160.05	\$214.43	\$1,945.62	\$450,763.08	\$34,865.93	06.75
344	02/01/2054	\$2,160.05	\$203.09	\$1,956.96	\$450,966.17	\$32,908.97	06.37
345	03/01/2054	\$2,160.05	\$191.69	\$1,968.36	\$451,157.86	\$30,940.61	05.99
346	04/01/2054	\$2,160.05	\$180.23	\$1,979.82	\$451,338.09	\$28,960.79	05.61
347	05/01/2054	\$2,160.05	\$168.70	\$1,991.35	\$451,506.79	\$26,969.44	05.22
348	06/01/2054	\$2,160.05	\$157.10	\$2,002.95	\$451,663.89	\$24,966.49	04.83
349	07/01/2054	\$2,160.05	\$145.43	\$2,014.62	\$451,809.32	\$22,951.87	04.44
350	08/01/2054	\$2,160.05	\$133.69	\$2,026.36	\$451,943.01	\$20,925.51	04.05
351	09/01/2054	\$2,160.05	\$121.89	\$2,038.16	\$452,064.90	\$18,887.35	03.66
352	10/01/2054	\$2,160.05	\$110.02	\$2,050.03	\$452,174.92	\$16,837.32	03.26
353	11/01/2054	\$2,160.05	\$98.08	\$2,061.97	\$452,273.00	\$14,775.35	02.86
354	12/01/2054	\$2,160.05	\$86.07	\$2,073.98	\$452,359.07	\$12,701.37	02.46
355	01/01/2055	\$2,160.05	\$73.99	\$2,086.06	\$452,433.06	\$10,615.31	02.06
356	02/01/2055	\$2,160.05	\$61.83	\$2,098.22	\$452,494.89	\$8,517.09	01.65
357	03/01/2055	\$2,160.05	\$49.61	\$2,110.44	\$452,544.50	\$6,406.65	01.24
358	04/01/2055	\$2,160.05	\$37.32	\$2,122.73	\$452,581.82	\$4,283.92	00.83
359	05/01/2055	\$2,160.05	\$24.95	\$2,135.10	\$452,606.77	\$2,148.82	00.42
360	06/01/2055	\$2,161.34	\$12.52	\$2,148.82	\$452,619.29	\$0.00	00.00

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES.

- BORROWER - GARY F REA - DATE -



YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE (3) BUSINESS DAYS from whichever of the following events occurs last:

(1) the date of the transaction, which is MAY 20, 2025;

(2) the date you received your Truth-in-Lending disclosures; or

(3) the date you received this notice of your right to cancel.

; or

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

LOANDEPOT.COM, LLC
ATTN: RESCISSION DEPARTMENT
6561 IRVINE CENTER DRIVE
IRVINE, CA 92618
FAX# to: (949)470-6596 and email to: RTC@loanDepot.com

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of MAY 23, 2025 or (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

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- BORROWER - GARY F REA - DATE -

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

LENDER: LOANDEPOT.COM, LLC

ESCROW CO: MORTGAGE CONNECT, LP - SOUTH CAROLINA

BORROWER'S NAME(S) GARY F REA

PROPERTY ADDRESS: 7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

Listed below are your Lender's policies and procedures, and minimum requirements, for the Hazard Insurance which must be provided covering the subject property.

- Coverage must be in an amount at least equal to the sum of this loan plus any existing prior liens, not to exceed the maximum amount allowed by state law. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
- The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in this transaction.
- Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
- Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
- Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable.
- If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
- All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
- New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
- Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
- Lender's Loss Payable Endorsement 438 BFU to be affixed in favor of:
LOANDEPOT.COM, LLC, ISAOA/ATIMA
PO BOX 7114
TROY, MI 48007-7114
- Property address and insured's names must be designated on the policy as on the ALTA Title Policy.
- The Lender's loan number must appear on the policy and any subsequent endorsements.
- The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
- Please notify your agent to forward future premium notices directly to you.
- If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the master policy must be submitted to the Lender prior to funding.

AN ACCEPTABLE POLICY, WITH ENDORSEMENTS AND/OR ASSIGNMENTS, MUST BE FORWARDED TO AND RECEIVED BY LENDER BEFORE THIS LOAN CAN BE FUNDED: OTHERWISE, LENDER MAY BE FORCED TO PLACE INTERIM COVERAGE ON THE PROPERTY AT AN ADDITIONAL COST TO THE BORROWER(S).

Each of the undersigned acknowledges that he or she has read and understands the foregoing provisions and insurance requirements. This authorization will remain irrevocable for the undersigned as owner(s) of the subject property, and for any assignees, for as long as this loan remains on subject property.

- BORROWER - GARY F REA - DATE -



Tax and Insurance Information Sheet

CLOSING DATE: MAY 20, 2025

BORROWER(S): GARY F REA

PROPERTY ADDRESS: 7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

SHORT LEGAL:

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

REA
Loan #: 105696090
PIN: 3591400170
MIN: 100853701056960908

1. TITLE COMPANY NAME: MORTGAGE CONNECT, LP
Attn: APRIL BOUTERSE
Address: 600 CLUBHOUSE DRIVE, MOON TOWNSHIP, PA 15108-
Phone #: (844) 283-7114
Escrow #: 3505655
2. COUNTY TAXES: CHARLESTON
Address:
Phone #:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due: \$1,532.04

Parcel #: 3591400170
Date Paid:
Next Due Date: DECEMBER 1, 2025
Date Taxes Delinquent:
3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
4. SCHOOL TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
5. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:
6. HAZARD INSURANCE: USAA INSURANCE
Address: 9800 FREDERICKSBURG ROAD, SAN ANTONIO, TX 78288
Phone #:
Coverage Amount: \$450,000.00
Renewal Date:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐

Agent: PRELIMINARY
Premium: \$4,842.27
Policy No: 01874 74 49-92A
7. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:

