

258086

Townsgate Closing Services, LLC GENERAL CHECK LIST

BORROWER NAME: <u>GREGORY R. TYLER</u> ORDER NUMBER: <u>258086</u>			
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"/>	
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- DATES CORRECTED AND INITIALED	<input type="checkbox"/>	<input type="checkbox"/>	
1003	<input type="checkbox"/>	<input type="checkbox"/>	
VA ADDENDUM	<input type="checkbox"/>	<input type="checkbox"/>	
4506	<input type="checkbox"/>	<input type="checkbox"/>	
W9	<input type="checkbox"/>	<input type="checkbox"/>	
CLOSING INSTRUCTIONS	<input type="checkbox"/>	<input type="checkbox"/>	
SIGN. NAME AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
MC AFFIDAVITS	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input type="checkbox"/>	

AUDITOR: _____

***** ATTENTION CLOSING AGENTS *****
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING
DOCS!!!
ALL PDF CLOSING DOCUMENTS SHOULD BE OPENED AND PRINTED IN
ADOBE READER

Below are the printer settings you need to be certain to set when printing Encompass Closing Docs. **If you don't set these properly on every machine you print from, the page size, margins and font size may be distorted and therefore out of compliance for recording purposes!** (Please note: The instructions below may vary slightly for different printers.)

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:
 - For Adobe versions DC and higher:
 - a. Change "Page Size and Handling" to "Actual Size"
 - b. Check "Choose Paper Source by PDF page size"
 - For Adobe versions X and lower:
 - a. Change "Paper-Scaling" to "None"
 - b. Un-check "Auto-Rotate and Center"
 - c. Check "Choose Paper Source by PDF page size"
5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

Should you need any assistance with this, please contact the Closing Agent per the Instructions to Escrow/ Title/Closing Agent.



DATA ENTRY PROOF SHEET

LOAN DETAILS

Lender Name PennyMac Loan Services, LLC

Lender Rep
Lender Phone # (800) 777-4001
Alt Lender Name N/A

Client ID 3011118971

Processing Request GUID
70b81be4-807f-4c1c-9dd1-ab2b164758d1

Investor Generic
Investor Loan#

Loan Type Conventional
Plan Code # C.CES_FIXED_CLOSING
Plan ID 00000102
Program Code Description Alias Fixed Plan Code for Closed End Second Closing Disclosures

First-Lien NO
Purch/Refi HOME EQUITY
Refi with Original Lender: No

Loan Number 7019243757
FHA Section Number
Application Date May 2, 2025
Lock Expiration Date June 2, 2025
Doc Date May 20, 2025
Closing Date May 20, 2025

Mers Min Number 1007159-2001806144-3
Case Number
Rescission Date May 23, 2025
Disbursement Date May 27, 2025
Signing Date May 20, 2025
1st Pay Date July 1, 2025
Maturity Date June 1, 2045

Broker Company Name

Broker Contact
Broker Phone

TERMS

Appraised Value \$428,216.00
Sales Price N/A
Loan Amount \$50,000.00
Payment \$437.88
Subordinate Financing
Adjustable NO
1st Int Chg Months
Adj. Period Months
Initial Cap
Periodic Cap 0.000 %
Life Cap

Term 240
Due In 240
Interest Rate 8.625 %
Interest Only Months N/A
Total Payment (PITI) \$437.88

APR % 9.181 %
Margin %
Index %
Floor Rate
Floor Verbiage

Convertible: No

PREPAY: NO

BUYDOWN: NO

PROPERTY INFORMATION

Address 2742 Mona Ave

City CHARLESTON
State SC
Unincorporated Area
Property Type Single Family Residence
Condo/PUD Name

County Charleston
Zip 29414

Number of Units 1

Flood Required NO
Flood Cert Number 2505330125

Property will be Primary Residence



PROPERTY INFORMATION (Continued)

Legal Description: Option To Attach Separate Legal Description was selected.
APN #: 3581500014

ESCROW & TITLE INFORMATION

Escrow Co. Townsgate Closing Services, LLC

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number 7458478
Address 600 Clubhouse Dr, Suite 410
City/St/Zip Moon Township, PA 15108

Title Co. Townsgate Closing Services, LLC

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number 258086
Address 600 Clubhouse Dr, Suite 410
City/St/Zip Moon Township, PA 15108

Report Date May 5, 2025
Approved Items All necessary to provide full and complete coverage
Special Endorse 8.1, 9, 116 as necessary for full and completed coverage.
Tax Message All taxes must be paid current

BORROWER INFORMATION

Name: GREGORY R. TYLER
AKA: TYLER, GREG, R,
Borrower Type: Individual
SSN: 365-92-5277
DOB: 05/09/1979
Email: gregory.tyler@gel.com
POA:
Phone: 843-697-4382 Business Phone: 843-769-7379
Present Address: 2742 Mona Ave, Charleston, SC 29414
Mailing Address: 2742 Mona Ave, Charleston, SC 29414
Occupancy Status: Primary Residence Occupancy Intent:

Name: MINDY KAY TYLER (ADDED VIA NON-BORROWING OWNER IN "FILE CONTACTS")
AKA:
SSN:
DOB:
Email:
POA:
Phone: Business Phone:
Present Address:
Occupancy Status: Primary Residence Occupancy Intent:
Connected to Borrower pair: GREGORY R. TYLER

Vesting: Gregory R. Tyler and Mindy Kay Tyler, as joint tenants with rights of survivorship and not as tenants in common

INTER VIVOS TRUST INFORMATION

Corp/Trust 1 Name:
Trust Beneficiary:
Trust Date:
Org State: Org Type:
Tax ID/Trust No.:

Corp/Trust 2 Name:
Trust Beneficiary:
Trust Date:
Org State: Org Type:
Tax ID/Trust No.:

SELLER INFORMATION

Seller Name(s)

Address
City/St/Zip

MORTGAGE INSURANCE INFORMATION

1st Renew %
2nd Renew %
Upfront MI Premium %
Paid in Cash

1st Renewal Mos
2nd Renewal Mos
Cancel at **N/A**%
Financed
MI Due Date

CLOSING CONDITIONS

Closing County

CDL - CES:CDL- CES:

CLOSER INFORMATION:
Closer Name: Komal Dhingra
Closer Email:MFDClosing1@Pnmac.com

LOAN DOCUMENTS
Loan Documents will expire by the earliest of Lock Expiration Date, Document Expiration Date or five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Loan documents can NOT be signed or dated prior to the date listed on the documents.

THESE LOAN DOCUMENTS EXPIRE ON:
Disbursement date

ORIGINAL NOTE /MORTGAGE / DEED OF TRUST / FINAL Title Policy:
Overnight the Original Note to:
Deutsche Bank National Trust Company
Attn: Team Pennymac/Retail
1761 E. Saint Andrew Place
Santa Ana, CA 92705

Overnight the Mortgage/Deed of Trust and Final Title Policy using the Mortgage/Deed of Trust and Final Title Policy Cover Sheet located in the Closing Loan Package to :
Deutsche Bank National Trust Company
Attn: Team Pennymac/Pennymac Final Docs Team



CLOSING CONDITIONS (Continued)

1761 E. Saint Andrew Place
Santa Ana, CA 92705

Only one (1) Note and Deed of Trust / Mortgage is allowed to be executed by all parties at Closing (no duplicate or corrected copies permitted). If a Borrower/Non-Borrowing Spouse or Owner will be absent from the Closing, the Power of Attorney or a Mail Away Closing will be the only alternatives.

STATE REQUIREMENTS:

1) Ohio - The Disclosure of Right Not to Close must be signed before any other document at Closing. The Settlement Agent must provide a copy of the signed Disclosure of Right Not to Close to the Borrower(s) at the closing. In the event there is more than one Borrower who is a party of the Residential Mortgage Loan Transaction, the Settlement Agent must obtain the signature of and provide a copy of the signed disclosure to each consumer.

2) Massachusetts - The Settlement Agent is responsible for adding the name of the Closing Attorney in the field provided on the disclosure concerning the Massachusetts Homestead Act Form.

3) Illinois - Counties of Cook, Will, Peoria, & Kane - A Certificate of Compliance for owner occupied or a Certificate of Exemption for non-owner occupied must be provided for the IL Anti-Predatory Lending Database prior to funding.

4) Maine - The Assignment of Mortgage is required to be recorded after recording the Mortgage and within seven (7) days of closing. Settlement Agent to include recording fee with ALTA statement.

5) South Carolina - Hand write the name of the Closing Attorney on the SC Attorney/Insurance Preference Form and return the form signed by all Borrowers.

6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the executed Closed Loan Package that is uploaded through Pennymac's secure document portal for Pennymac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to Pennymac by uploading them through Pennymac's secure document portal.

7) New York: The Seller's Certification with Smoke Alarm Language OR Smoke Alarm Affidavit must be fully executed by all parties including the Seller and returned in the Closed Loan Documents Package.

The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

8) Louisiana: The city of New Orleans, Louisiana Section 150-391(1)(c) requires for a "mortgage" of a single-family residence or residential double (Duplex) that exceeds 25 pages, the signed, dated, and notarized "Louisiana Documentary Transaction Tax Affidavit" by all parties stating that the property is a single-family residence or a residential double (Duplex). This document must be returned in the Closed Loan Documents Package.

9) South Carolina - Type or hand write the name of the Closing Attorney and the name of the Insurance Agent/ Company on the SC Attorney/Insurance Preference Form and return the form signed and dated by all Borrowers. The form must list Pennymac's NMLS Number.

OUTSTANDING CONDITIONS:

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on Pennymac's Closing Instructions to Pennymac prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.
- 3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.
- 4) The Loan Officer must sign and date the Initial and Final 1003 on all VA Loans and the Final 1003 on all loan types in the following states: Louisiana, Nevada, Oregon, Utah, Virginia, and Washington.
- 5) The Non-Borrowing Owner has to sign regulatory compliance documents due to State requirements including but not limited to Closing Disclosure, Deed of Trust/Mortgage, Riders; if applicable, NORTC, USA Patriot Act, Signature Name Affidavit, Compliance Agreement, and Borrower Consent to the Use of Tax Return Info.

<IMPORT OUTSTANDING CONDITIONS HERE>

BORROWER(S) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:

- 1) Final 1003 (All signature pages)
- 2) Termite Inspection, if applicable



CLOSING CONDITIONS (Continued)**REQUIRED VALIDATION OF SIGNERS:**

US Patriot Act - Requires one (1) valid form of ID from the following list only: a valid State Issued Driver License, State Issued Identification Card, Military ID Card, US Passport, US Alien Registration Card, or Canadian Driver License.

SELLER(S) TO FULLY EXECUTE THE FOLLOWING BEFORE OR CLOSING & RETURN IN THE CLOSED LOAN PACKAGE:

1) Certification of Seller in an FHA-Insured loan transaction

CLOSING DISCLOSURE:

1) The Closing Disclosure will be prepared and approved by Pennymac (Pennymac). **Only the Closing Disclosure prepared by Pennymac is permitted to be sent to the Borrower(s). **Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by Pennymac.

2) The Settlement Agent may provide Seller's Closing Disclosure only.

3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, Pennymac must approve it. No changes to fees are permitted after approval, unless specifically approved by Pennymac.

4) Hazard Insurance Premium must be paid at closing or evidence that it has been paid must be provided.

5) Tax Message: <INSERT TAX MESSAGE>

6) Cash to Close must come from Borrower(s) <IF FUNDS ARE COMING FROM GIFT SOURCE INSERT DETAILS HERE OR DELETE>: \$<INSERT AMOUNT>

7) Borrower's minimum down payment must be no less than \$<INSERT AMOUNT>. If minimum down payment is less than required, Settlement Agent must reduce credits or apply a Principal Reduction.

8) Credit(s) given to the Borrower(s) for \$<INSERT AMOUNT>. All credit(s), i.e. Pennymac, Seller, Interested Third Parties, may not exceed the actual closing costs.

9) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.

10) Payoff all liens on Title, if applicable.

11) Provide the Final ALTA Settlement Statement with Seller's Fees.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

- 1) Closing Conditions, executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Executed Purchase Contract and all addendums, as applicable
- 3) Copy of executed Note
- 4) Copy of executed Deed of Trust, all Riders, and Legal Description
- 5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)

6) Manufactured Home: Affidavit of Affixation Rider to be executed by Pennymac and overnighted to the Settlement Agent's office. The Borrower must fully execute this document and it must be recorded with the Deed, when applicable.

Note: Pennymac reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

FINAL TITLE POLICY REQUIREMENTS:

- 1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all Endorsements to provide full coverage
- 4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)
 - FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.
 - FannieMae:Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.
 - FreddieMac:Manufactured Housing: Title endorsements required including but not limited to:
 - o ALTA Form 7.1, where applicable, OR
 - o ALTA Form 7 Endorsement OR
 - o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.
- 5) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding Endorsements are required.
- 6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 7) In lieu of a survey, Pennymac will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign an affidavit.



CLOSING CONDITIONS (Continued)

8) Final Title Policy must cover the gap from the Effective Date through Wire Disbursement/Recording of the Deed or Mortgage.

FUNDING REQUIREMENTS

A Funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to (844) 252-6128.

Below are Pennymac's Funding Requirements that must be met before the Settlement Agent is authorized to record and disburse funds.

1) Fully signed and executed Closed Loan Package with all required pages, signatures, dates and Notary seals must be uploaded through WestVM and all Prior to Disbursement Funding Conditions must be satisfied. The fully scanned executed Closed Loan Package must be legible with no omissions, pages missing, or pages cut off.

2) Receipt of Funds to Close as listed on the 1003.

3) Verification of Employment (Verbal or Written) to verify employment matching the loan application for borrower(s) as required.

4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable Security Instrument.

5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.

6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.

7) For Dual Signings, overseas signing and signings required at a different time and place, all of the above requirements **MUST** be met to enable a recordable Security Instrument.

Note: Pennymac reserves the right to prevent this loan from funding where all of the applicable closing conditions are not met. Loan is subject to satisfactory quality control review to determine if these conditions have been met prior to funding.

All checks payable to Pennymac and/or any returned checks excluding Payoffs, and Principal Reductions must reference the loan number and reason for the overage on the check and be sent to:

Pennymac Loan Services, LLC
 ? : MFD Post Closing Checks
 6101 Condor Drive
 Moorpark, CA 93021

For Post Consummation Closing Disclosure Adjustments, send requests to mfdpostclosing@pnmac.com. Include the loan number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).



Data Proof Sheet – Fees

PAYMENT CATEGORIES:

- **FINANCED** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- **PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- **PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- **POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

CALCULATION METHODOLOGY:

- **Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid**
- **Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- **Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(*) = Impacts APR

Origination Charges					Total Amount
1.898 % of Loan Amount (Points)	Paid To: Pennymac Loan Services, LLC				\$949.00
	Financed	PTC	PAC	POC	
Borrower		* \$949.00	* \$949.00		
Application Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower				* \$250.00	
Underwriting Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower		* \$250.00	* \$250.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: ServiceLink				\$50.00
	Financed	PTC	PAC	POC	
Borrower		\$50.00	\$50.00		
Credit Report	Paid To: CoreLogic Credco				\$83.70
	Financed	PTC	PAC	POC	
Borrower		\$83.70	\$83.70		
Flood Certification	Paid To: CoreLogic Flood Services				\$5.00
	Financed	PTC	PAC	POC	
Lender			\$5.00		
MERS(R) Registration Fee	Paid To: Mortgage Electronic Registration System (MERS) registration fee				\$23.70
	Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70		
Title - Closing Fee	Paid To: CAROLINA ATTORNEY NETWORK, LLC				\$200.00
	Financed	PTC	PAC	POC	
Borrower		* \$200.00	* \$200.00		
Title - Coordination Fee	Paid To: Townsgate Closing Services, LLC.				\$225.00
	Financed	PTC	PAC	POC	
Borrower		* \$225.00	* \$225.00		
Title - Lender's Title Insurance	Paid To: Townsgate Closing Services, LLC.				\$15.00
	Financed	PTC	PAC	POC	
Borrower		\$15.00	\$15.00		
Title - Title Search	Paid To: Townsgate Closing Services, LLC.				\$75.00
	Financed	PTC	PAC	POC	
Borrower		\$75.00	\$75.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$0.00;Mortgage \$25.00;Releases \$0.00)					\$25.00
	Financed	PTC	PAC	POC	
Borrower		\$25.00	\$25.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$11.82 per day from 5/27/25 to 6/1/25)					\$59.10
	Financed	PTC	PAC	POC	
Borrower		* \$59.10	* \$59.10		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$2,205.50
CD Section	Fee Description	Total Amount
A.01	1.898 % of Loan Amount (Points)	* \$949.00
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$50.00
B.02	Credit Report	\$83.70
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$11.82 per day from 5/27/25 to 6/1/25)	* \$59.10
E.01	Recording Fees (Deed \$0.00;Mortgage \$25.00;Releases \$0.00)	\$25.00
B.05	Title - Closing Fee	* \$200.00
B.06	Title - Coordination Fee	* \$225.00
B.07	Title - Lender's Title Insurance	\$15.00
B.08	Title - Title Search	\$75.00
A.03	Underwriting Fees	* \$250.00

Total Lender Paid		\$5.00
CD Section	Fee Description	Total Amount
B.03	Flood Certification	\$5.00



Funding Steps for Settlement Agents

For immediate assistance or Funding related questions, please direct them to (844) 252-6128.

1	<p>Closing Loan Documents</p> <ul style="list-style-type: none">Retrieve the Closing Loan Documents from PennyMac’s secure document portalUpload the Critical Documents listed below through PennyMac’s secure document portal immediately after the Borrower(s) signs them: <p>All Loans:</p> <ul style="list-style-type: none">Funds to Close per Settlement Agent’s requirementsClosing Disclosure, signed and dated by all Title HoldersNotarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title HoldersNote, signed by Borrower(s)Notice of Right to Cancel, signed and dated by all Title HoldersInitial Escrow Account Disclosure1003 signed by Borrower(s)All outstanding Prior to Funding Conditions <p>FHA Loans (if applicable):</p> <ul style="list-style-type: none">HUD 92900-A – HUD/VA Addendum to URLAFHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only) <p>VA Loans (if applicable):</p> <ul style="list-style-type: none">Final VA Rate Reduction Certification (IRRRL only)VA 26-1802a – HUD/VA Addendum to URLAVA Form 26-1820 – Report and Certification of Loan DisbursementVA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only)Termite Report signed by Borrower(s) or paid receiptVA Amendatory/Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)
2	<p>Disbursement and Recording</p> <p>Purchases:</p> <p>After the critical documents have been uploaded to PennyMac’s secure document portal, disburse and record the loan in accordance with state law. <u>No further authorization from PennyMac will be sent or is required.</u></p> <p>Rescission Refinances:</p> <p>To request the Funder to order the wire, upload the critical documents listed above into PennyMac’s secure document portal immediately after the Borrower(s) signs the documents. Failing to provide these critical documents will delay the request for the wire. Once the documents are reviewed, the Funder will either request corrections/additional documentation via email or will order the wire. Funds can be disbursed upon receipt of wire and the loan can be recorded according to state law.</p> <p>Non-Rescission Refinances:</p> <p>If the wire has already been received for a Non-rescission Refinance, funds can be disbursed and the loan can be recorded according to state law immediately following the signing and uploading of all critical documents listed above to the PennyMac’s secure, password protected document portal. <u>No further authorization from PennyMac will be sent or is required.</u></p>
3	<p>Closed Loan Package</p> <ul style="list-style-type: none">All remaining non-critical signed closing documents must be uploaded into PennyMac’s secure document portal by end of business day (local time)DO NOT overnight a hard copy of the signed closed loan package to any PennyMac or Deutsche Bank officePennyMac requests the Settlement Agent to retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded into PennyMac’s Secure Documents Portal
4	<p>Original Note</p> <p>Overnight the Original Note ONLY to:</p> <p>Deutsche Bank National Trust Company Attn: Team PennyMac/Retail 1761 E. Saint Andrews Place, Santa Ana, CA 92705</p>
5	<p>Checks Payable to PennyMac</p> <p>All checks payable to PennyMac, excluding Payoffs, must reference the loan number and reason for the overage on the check and be sent to:</p> <p>Cash Management Department PennyMac Loan Services, LLC C/O – Carmen Martinez 6101 Condor Drive Moorpark, CA 93021</p>



Original Note Cover Sheet



What Do I Do With The Closed Loan Package?

DO NOT overnight the hard copy of the signed Closed Loan Package to any Deutsche Bank or Pennypac office.

Upload the full package into Pennypac's Secure Documents Portal.

Retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded.

What Do I Do With The Original Note?

Overnight the **Original Note ONLY** to:
Deutsche Bank National Trust Company
Attn: Team Pennypac/Retail
1761 E. Saint Andrews Place
Santa Ana, CA 92705

Important: The word "**Retail**" must be identified in the Attention Line.

For immediate assistance or questions, please direct them to **(844) 252-6128**.



Instructions to Escrow/Title/Closing Agent

Transaction Details	
From	Loan Details
PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361 PHONE: 800-777-4001 Komal Dhingra, MFDCLOSING1@pnmac.com	LOAN #: 7019243757 MIN #: 1007159-2001806144-3 Borrower Name(s): GREGORY R. TYLER Loan Type: Conventional
To	To
ESCROW #: 7458478 ATTN: Lisa Perry Townsgate Closing Services, LLC 600 Clubhouse Dr, Suite 410 Moon Township, PA 15108 PHONE: 844-740-0401 FAX:	TITLE #: 258086 ATTN: Lisa Perry Townsgate Closing Services, LLC 600 Clubhouse Dr, Suite 410 Moon Township, PA 15108 PHONE: 844-740-0401 FAX:

Last Loan Estimate Received: 05/05/2025	Loan Amount: \$50,000.00	Principal and Interest: \$437.88
Initial Closing Disclosure Received: 05/16/2025	Appraised Value: \$428,216.00	Estimated Taxes:
Document Date: 05/20/2025	Sales Price:	Hazard Insurance:
Closing Date: 05/20/2025	Interest Rate %: 8.625 %	Flood Insurance:
Signing Date: 05/20/2025	Loan Term: 20 years	Mortgage Insurance:
Disbursement/Settlement Date: 05/27/2025	Loan Purpose: Cash-Out Refinance	City Property Tax:
Rescission Date: 05/23/2025	Occupancy: OWNER	
Consummation Date: 05/20/2025	Lien Position: SecondLien	
Interest Rate Expiration Date: 06/02/2025	First Payment Date: 07/01/2025	
	Maturity Date: 06/01/2045	Total: \$437.88

Property	Vesting
Property details should read as follows:	The vesting details should read as follows:
2742 Mona Ave CHARLESTON, SC 29414	Gregory R. Tyler and Mindy Kay Tyler, as joint tenants with rights of survivorship and not as tenants in common

Questions	All questions concerning these instructions, conditions and funding procedures should be...
Directed to: Komal Dhingra	At: PennyMac Loan Services, LLC
Phone: 800-777-4001 E-MAIL: MFDCLOSING1@pnmac.com ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS. This Loan MUST CLOSE BY 05/20/2025. Failure to comply with these instructions may delay funding.	Fax:

In the event this loan does not close on the date indicated in these closing instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE CREDITOR.



Title Policy

A(n) ALTA Policy with Endorsement(s) should be issued within 30 days of closing.

Final title policy when issued must reflect the following:

- Creditor's Title Policy is to be in the amount of \$50,000.00.
- Secondary financing in the amount of N/A has been approved.
- ALTA Policy must contain endorsements 8.1, 9, 116 as necessary for full and completed coverage.
- Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
- Any and all encroachments must be insured over.
- Issue said form of Policy free from encumbrances except items All necessary to provide full and complete coverage of preliminary Title Report dated 05/05/2025.
- The vesting should read as referenced above.
- Lien Position: ☐ We must be in First Lien Position. ☒ We must be in Second Lien Position.
- Final Title Policy and Recorded Documents to be sent to:
PennyMac Loan Services, LLC C/O Deutsche Bank National Trust Company
Attn: Team PennyMac/Correspondent Final Documents, 1761 E. Saint Andrews Place
Santa Ana, CA 92705

Hazard Insurance The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:
PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618
LOAN NO.: 7019243757

- Hazard Insurance coverage must equal the lesser of the following:
- 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.
- Additionally, the coverage must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions, or Two (2) Month(s) after the closing date for refinance transactions.

☐ California Civil Code 2955.5(a) provides: No creditor shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

Flood Insurance The Creditor will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.

☒ Flood Insurance is not required. ☐ Flood Insurance is required.

Taxes and Assessments All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: All taxes must be paid current

Right to Cancel On all refinance loans, second lien loans, and/or any transaction subject to rescission, the Notice of Right to Cancel must be given at closing. The Notice of Right To Cancel must be properly completed, including all dates. **EACH** Borrower, obligor and/or person holding an ownership interest in the property must be given **two (2)** copies. The signed originals acknowledging receipt of the completed Right To Cancel by each Borrower, obligor, and/or person given copies of the Notices must be returned with the closing package. Should the transaction be rescinded by any of the obligors, immediately notify our office. RIGHT OF RESCISSION MAY NOT BE WAIVED WITHOUT OUR PRIOR WRITTEN CONSENT.

Signatures

BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S). Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.

Corrections

Any correction to loan documents must be approved in writing by us in advance. **NO WHITE-OUT PERMITTED.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.

Closing Disclosure

The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, If Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation.

The Closing Disclosure is prepared by the Creditor. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.

Power of Attorney

Prior written approval must be obtained from the Creditor when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Creditor must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.

FHA or VA

No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.

Occupancy

This loan is approved as an:

☒ Owner-occupant

☐ Non-owner occupant loan

☐ Second Home.

Do not close if circumstances of Borrower(s) are different.

Executed Closing Documents to be delivered to:
"See attached cover sheets for shipping information"



**Additional
Items**

Please furnish the following:

CDL - CES:CDL- CES:

CLOSER INFORMATION:

Closer Name: Komal Dhingra

Closer Email:MFDClosing1@Pnmac.com

LOAN DOCUMENTS

Loan Documents will expire by the earliest of Lock Expiration Date, Document Expiration Date or five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Loan documents can NOT be signed or dated prior to the date listed on the documents.

THESE LOAN DOCUMENTS EXPIRE ON:

Disbursement date

ORIGINAL NOTE /MORTGAGE / DEED OF TRUST / FINAL Title Policy:

Overnight the Original Note to:

Deutsche Bank National Trust Company

Attn: Team Pennymac/Retail

1761 E. Saint Andrew Place

Santa Ana, CA 92705

Overnight the Mortgage/Deed of Trust and Final Title Policy using the Mortgage/Deed of Trust and Final Title Policy Cover Sheet located in the Closing Loan Package to :

Deutsche Bank National Trust Company

Attn: Team Pennymac/Pennymac Final Docs Team

1761 E. Saint Andrew Place

Santa Ana, CA 92705

Only one (1) Note and Deed of Trust / Mortgage is allowed to be executed by all parties at Closing (no duplicate or corrected copies permitted). If a Borrower/Non-Borrowing Spouse or Owner will be absent from the Closing, the Power of Attorney or a Mail Away Closing will be the only alternatives.

STATE REQUIREMENTS:

- 1) Ohio - The Disclosure of Right Not to Close must be signed before any other document at Closing. The Settlement Agent must provide a copy of the signed Disclosure of Right Not to Close to the Borrower(s) at the closing. In the event there is more than one Borrower who is a party of the Residential Mortgage Loan Transaction, the Settlement Agent must obtain the signature of and provide a copy of the signed disclosure to each consumer.
- 2) Massachusetts - The Settlement Agent is responsible for adding the name of the Closing Attorney in the field provided on the disclosure concerning the Massachusetts Homestead Act Form.
- 3) Illinois - Counties of Cook, Will, Peoria, & Kane - A Certificate of Compliance for owner occupied or a Certificate of Exemption for non-owner occupied must be provided for the IL Anti-Predatory Lending Database prior to funding.
- 4) Maine - The Assignment of Mortgage is required to be recorded after recording the Mortgage and within seven (7) days of closing. Settlement Agent to include recording fee with ALTA statement.
- 5) South Carolina - Hand write the name of the Closing Attorney on the SC Attorney/Insurance Preference Form and return the form signed by all Borrowers.
- 6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the executed Closed Loan Package that is uploaded through Pennymac's secure document portal for Pennymac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to Pennymac by uploading them through Pennymac's secure document portal.

7)New York: The Seller's Certification with Smoke Alarm Language OR Smoke Alarm Affidavit must be fully executed by all parties including the Seller and returned in the Closed Loan Documents Package.



**Additional
Items**

Please furnish the following:

The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

8) Louisiana: The city of New Orleans, Louisiana Section 150-391(1)(c) requires for a "mortgage" of a single-family residence or residential double (Duplex) that exceeds 25 pages, the signed, dated, and notarized "Louisiana Documentary Transaction Tax Affidavit" by all parties stating that the property is a single-family residence or a residential double (Duplex). This document must be returned in the Closed Loan Documents Package.

9) South Carolina - Type or hand write the name of the Closing Attorney and the name of the Insurance Agent/Company on the SC Attorney/Insurance Preference Form and return the form signed and dated by all Borrowers. The form must list Pennymac's NMLS Number.

OUTSTANDING CONDITIONS:

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on Pennymac's Closing Instructions to Pennymac prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.
- 3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.
- 4) The Loan Officer must sign and date the Initial and Final 1003 on all VA Loans and the Final 1003 on all loan types in the following states: Louisiana, Nevada, Oregon, Utah, Virginia, and Washington.
- 5) The Non-Borrowing Owner has to sign regulatory compliance documents due to State requirements including but not limited to Closing Disclosure, Deed of Trust/Mortgage, Riders; if applicable, NORTC, USA Patriot Act, Signature Name Affidavit, Compliance Agreement, and Borrower Consent to the Use of Tax Return Info.

<IMPORT OUTSTANDING CONDITIONS HERE>

BORROWER(S) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:

- 1) Final 1003 (All signature pages)
- 2) Termite Inspection, if applicable

REQUIRED VALIDATION OF SIGNERS:

US Patriot Act - Requires one (1) valid form of ID from the following list only: a valid State Issued Driver License, State Issued Identification Card, Military ID Card, US Passport, US Alien Registration Card, or Canadian Driver License.

SELLER(S) TO FULLY EXECUTE THE FOLLOWING BEFORE OR CLOSING & RETURN IN THE CLOSED LOAN PACKAGE:

- 1) Certification of Seller in an FHA-Insured loan transaction

CLOSING DISCLOSURE:

- 1) The Closing Disclosure will be prepared and approved by Pennymac (Pennymac). **Only the Closing Disclosure prepared by Pennymac is permitted to be sent to the Borrower(s). **Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by Pennymac.
- 2) The Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, Pennymac must approve it. No changes to fees are permitted after approval, unless specifically approved by Pennymac.
- 4) Hazard Insurance Premium must be paid at closing or evidence that it has been paid must be provided.
- 5) Tax Message: <INSERT TAX MESSAGE>
- 6) Cash to Close must come from Borrower(s) <IF FUNDS ARE COMING FROM GIFT SOURCE INSERT DETAILS HERE OR DELETE>: \$<INSERT AMOUNT>
- 7) Borrower's minimum down payment must be no less than \$<INSERT AMOUNT>. If minimum down payment is less than required, Settlement Agent must reduce credits or apply a Principal Reduction.
- 8) Credit(s) given to the Borrower(s) for \$<INSERT AMOUNT>. All credit(s), i.e. Pennymac, Seller, Interested Third Parties, may not exceed the actual closing costs.
- 9) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.



**Additional
Items**

Please furnish the following:

- 10) Payoff all liens on Title, if applicable.
- 11) Provide the Final ALTA Settlement Statement with Seller's Fees.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

- 1) Closing Conditions, executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Executed Purchase Contract and all addendums, as applicable
- 3) Copy of executed Note
- 4) Copy of executed Deed of Trust, all Riders, and Legal Description
- 5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)
- 6) Manufactured Home: Affidavit of Affixation Rider to be executed by Pennymac and overnighted to the Settlement Agent's office. The Borrower must fully execute this document and it must be recorded with the Deed, when applicable.

Note: Pennymac reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

FINAL TITLE POLICY REQUIREMENTS:

- 1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all Endorsements to provide full coverage
- 4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)
 - FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.
 - FannieMae:Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.
 - FreddieMac:Manufactured Housing: Title endorsements required including but not limited to:
 - o ALTA Form 7.1, where applicable, OR
 - o ALTA Form 7 Endorsement OR
 - o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.
- 5) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding Endorsements are required.
- 6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 7) In lieu of a survey, Pennymac will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign an affidavit.
- 8) Final Title Policy must cover the gap from the Effective Date through Wire Disbursement/Recording of the Deed or Mortgage.

FUNDING REQUIREMENTS

A Funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to (844) 252-6128.

Below are Pennymac's Funding Requirements that must be met before the Settlement Agent is authorized to record and disburse funds.

- 1) Fully signed and executed Closed Loan Package with all required pages, signatures, dates and Notary seals must be uploaded through WestVM and all Prior to Disbursement Funding Conditions must be satisfied. The fully scanned executed Closed Loan Package must be legible with no omissions, pages missing, or pages cut off.
- 2) Receipt of Funds to Close as listed on the 1003.
- 3) Verification of Employment (Verbal or Written) to verify employment matching the loan application for borrower(s) as



**Additional
Items**

Please furnish the following:

required.

- 4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable Security Instrument.
- 5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.
- 6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.
- 7) For Dual Signings, overseas signing and signings required at a different time and place, all of the above requirements MUST be met to enable a recordable Security Instrument.

Note: Pennymac reserves the right to prevent this loan from funding where all of the applicable closing conditions are not met. Loan is subject to satisfactory quality control review to determine if these conditions have been met prior to funding.

All checks payable to Pennymac and/or any returned checks excluding Payoffs, and Principal Reductions must reference the loan number and reason for the overage on the check and be sent to:

Pennymac Loan Services, LLC

?: MFD Post Closing Checks

6101 Condor Drive

Moorpark, CA 93021

For Post Consummation Closing Disclosure Adjustments, send requests to mfdpostclosing@pnmac.com. Include the loan number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Creditor. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 24 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.

Settlement Officer

Date



Loan Disbursement Instructions

Lender: PennyMac Loan Services, LLC

Date: 05/20/2025

Loan #: 7019243757

Borrower Name(s): GREGORY R. TYLER

MIN #: 1007159-2001806144-3

Loan Amount: \$50,000.00

Property Address: 2742 Mona Ave
CHARLESTON, SC 29414

PAYMENT CATEGORIES:

- Financed** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

CALCULATION METHODOLOGY:

- Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid**
- Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

(*) = Impacts APR

PLEASE COLLECT/DISBURSE THE FOLLOWING:

Origination Charges					Total Amount
1.898 % of Loan Amount (Points)	Paid To: Pennymac Loan Services, LLC				\$949.00
	Financed	PTC	PAC	POC	
Borrower		* \$949.00	* \$949.00		
Application Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower				* \$250.00	
Underwriting Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower		* \$250.00	* \$250.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: ServiceLink				\$50.00
	Financed	PTC	PAC	POC	
Borrower		\$50.00	\$50.00		
Credit Report	Paid To: CoreLogic Credco				\$83.70
	Financed	PTC	PAC	POC	
Borrower		\$83.70	\$83.70		
Flood Certification	Paid To: CoreLogic Flood Services				\$5.00
	Financed	PTC	PAC	POC	
Lender			\$5.00		
MERS(R) Registration Fee	Paid To: Mortgage Electronic Registration System (MERS) registration fee				\$23.70
	Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70		
Title - Closing Fee	Paid To: CAROLINA ATTORNEY NETWORK, LLC				\$200.00
	Financed	PTC	PAC	POC	
Borrower		* \$200.00	* \$200.00		
Title - Coordination Fee	Paid To: Townsgate Closing Services, LLC.				\$225.00
	Financed	PTC	PAC	POC	
Borrower		* \$225.00	* \$225.00		
Title - Lender's Title Insurance	Paid To: Townsgate Closing Services, LLC.				\$15.00
	Financed	PTC	PAC	POC	
Borrower		\$15.00	\$15.00		
Title - Title Search	Paid To: Townsgate Closing Services, LLC.				\$75.00
	Financed	PTC	PAC	POC	
Borrower		\$75.00	\$75.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$0.00;Mortgage \$25.00;Releases \$0.00)					\$25.00
	Financed	PTC	PAC	POC	
Borrower		\$25.00	\$25.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$11.82 per day from 5/27/25 to 6/1/25)					\$59.10
	Financed	PTC	PAC	POC	
Borrower		* \$59.10	* \$59.10		
Wire Breakdown					
Loan Amount					\$50,000.00
Over Wire Amount					
Total Deductions					
Lender Credits					
Wire Transfer Amount					\$50,005.00



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$2,205.50
CD Section	Fee Description	Total Amount
A.01	1.898 % of Loan Amount (Points)	* \$949.00
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$50.00
B.02	Credit Report	\$83.70
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$11.82 per day from 5/27/25 to 6/1/25)	* \$59.10
E.01	Recording Fees (Deed \$0.00;Mortgage \$25.00;Releases \$0.00)	\$25.00
B.05	Title - Closing Fee	* \$200.00
B.06	Title - Coordination Fee	* \$225.00
B.07	Title - Lender's Title Insurance	\$15.00
B.08	Title - Title Search	\$75.00
A.03	Underwriting Fees	* \$250.00

Total Lender Paid		\$5.00
CD Section	Fee Description	Total Amount
B.03	Flood Certification	\$5.00



NOTE

May 20, 2025
[Date]

Moorpark,
[City]

California
[State]

2742 Mona Ave, CHARLESTON, SC 29414
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. **\$50,000.00** (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is **PennyMac Loan Services, LLC.**

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST

I will pay interest at a yearly rate of **8.625 %**.
Interest will be charged on unpaid principal until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S. **\$437.88**.
I will make my payments on the **1st** day of each month beginning on **July 1, 2025**.
I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on **June 1, 2045**, I still owe amounts under this Note,
I will pay all those amounts, in full, on that date.
I will make my monthly payments at **P.O. Box 30597**
Los Angeles, CA 90030

or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any of my monthly payments by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000 %** of my unpaid installment, but not less than U.S. **\$21.00** and not more than U.S. **\$21.00**.
I will pay this late charge only once on any late payment.

(B) Default

If I do not pay the full amount of each monthly payment by the date stated in Section 3 above, I will be in default. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described below, the Note Holder will still have the right to do so if I am in default at a later time.

(C) Notice from Note Holder

If I am in default for 10 days, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 20 days after the date on which the notice is mailed to me or, if it is not mailed, 20 days after the date on which it is delivered to me.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Note Holder under this Note, a Mortgage, dated **May 20, 2025**, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment,



the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER’S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as “presentment”); (B) to give notice that amounts due have not been paid (known as “notice of dishonor”); (C) to obtain an official certification of nonpayment (known as a “protest”). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as “guarantors, sureties and endorsers.”

8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

GREGORY R. TYLER (Seal)

Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: John-Paul Pettus
NMLS ID: 2069920



When recorded, return to:
PennyMac Loan Services, LLC C/O Deutsche Bank National Trust Company
Attn: Team PennyMac/Correspondent Final Documents
1761 E. Saint Andrews Place
Santa Ana, CA 92705

This document was prepared by:
Komal Dhingra
PennyMac Loan Services, LLC
3043 Townsgate Road, Suite 200
Westlake Village, CA 91361
800-777-4001

MORTGAGE

MIN 1007159-2001806144-3

MERS PHONE #: 1-888-679-6377

THIS MORTGAGE is made this 20th day of May, 2025, between the Mortgagor,
Gregory R. Tyler and Mindy Kay Tyler, as joint tenants with rights of survivorship and not as tenants in common

(herein "Borrower") and the Mortgagee.
This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of PO Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
PennyMac Loan Services, LLC, a Delaware Limited Liability Company,

organized and existing under the laws of Delaware, whose address is
3043 Townsgate Road, Suite 200, Westlake Village, CA 91361

(herein "Lender").
WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. \$50,000.00, which indebtedness is evidenced by Borrower's note dated May 20, 2025 and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on June 1, 2045.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the County [Type of Recording Jurisdiction] of Charleston
[Name of Recording Jurisdiction]:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 3581500014

which has the address of 2742 Mona Ave, CHARLESTON, [Street] [City]
South Carolina 29414 (herein "Property Address");
[ZIP Code]



TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to 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 or canceling this Security Instrument.

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

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

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and interest indebtedness evidenced by the Note and late charges as provided in the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments of principal and interest are payable under the Note, until the Note is paid in full, a sum (herein "Funds") equal to one-twelfth of the yearly taxes and assessments (including condominium and planned unit development assessments, if any) which may attain priority over this Mortgage and ground rents on the Property, if any, plus one-twelfth of yearly premium installments for hazard insurance, plus one-twelfth of yearly premium installments for mortgage insurance, if any, all as reasonably estimated initially and from time to time by Lender on the basis of assessments and bills and reasonable estimates thereof. Borrower shall not be obligated to make such payments of Funds to Lender to the extent that Borrower makes such payments to the holder of a prior mortgage or deed of trust if such holder is an institutional lender.

If Borrower pays Funds to Lender, the Funds shall be held in an institution the deposits or accounts of which are insured or guaranteed by a federal or state agency (including Lender if Lender is such an institution). Lender shall apply the Funds to pay said taxes, assessments, insurance premiums and ground rents. Lender may not charge for so holding and applying the Funds, analyzing said account or verifying and compiling said assessments and bills, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Borrower and Lender may agree in writing at the time of execution of this Mortgage that interest on the Funds shall be paid to Borrower, and unless such agreement is made or applicable law requires such interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for the sums secured by this Mortgage.

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

Upon payment in full of all sums secured by this Mortgage, Lender shall promptly refund to Borrower any Funds held by Lender. If under paragraph 17 hereof the Property is sold or the Property is otherwise acquired by Lender, Lender shall apply, no later than immediately prior to the sale of the Property or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under the Note and paragraphs 1 and 2 hereof shall be applied by Lender first in payment of amounts payable to Lender by Borrower under paragraph 2 hereof, then to interest payable on the Note, and then to the principal of the Note.

4. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage, including Borrower's covenants to make payments when due. Borrower shall pay or cause to be paid all taxes, assessments and other charges, fines and impositions attributable to the Property which may attain a priority over this Mortgage, and leasehold payments or ground rents, if any.

5. Hazard 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 such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

The insurance carrier providing the insurance shall be chosen by Borrower subject to approval by Lender; provided that such approval shall not be unreasonably withheld. All insurance policies and renewals thereof shall be in a form acceptable to Lender and shall include a standard mortgage clause in favor of and in a form acceptable to Lender. Lender shall have the right to hold the policies and renewals thereof, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

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.

If the Property is abandoned by Borrower, or if Borrower fails to respond to Lender within 30 days from the date notice is mailed by Lender to Borrower that the insurance carrier offers to settle a claim for insurance benefits, Lender is authorized to collect and apply the insurance proceeds at Lender's option either to restoration or repair of the Property or to the sums secured by this Mortgage.

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage 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. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under



the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

Any amounts disbursed by Lender pursuant to this paragraph 7, with interest thereon, at the Note rate, shall become additional indebtedness of Borrower secured by this Mortgage. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof. Nothing contained in this paragraph 7 shall require Lender to incur any expense or take any action hereunder.

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any such inspection specifying reasonable cause therefor related to Lender's interest in the Property.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property, or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender, subject to the terms of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage.

10. 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 Mortgage granted by Lender to any successor in interest of Borrower shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against such successor or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Mortgage by reason of any demand made by the original Borrower and Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of or preclude the exercise of any such right or remedy.

11. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements herein contained shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Lender and Borrower, subject to the provisions of paragraph 16 hereof. All covenants and agreements of Borrower shall be joint and several. Any Borrower who co-signs this Mortgage, but does not execute the Note, (a) is co-signing this Mortgage only to mortgage, grant and convey that Borrower's interest in the Property to Lender under the terms of this Mortgage, (b) is not personally liable on the Note or under this Mortgage, and (c) agrees that Lender and any other Borrower hereunder may agree to extend, modify, forbear, or make any other accommodations with regard to the terms of this Mortgage or the Note without that Borrower's consent and without releasing that Borrower or modifying this Mortgage as to that Borrower's interest in the Property.

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

13. Governing Law; Severability. The state and local laws applicable to this Mortgage shall be the laws of the jurisdiction in which the Property is located. The foregoing sentence shall not limit the applicability of federal law to this Mortgage. In the event that any provision or clause of this Mortgage or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Mortgage or the Note which can be given effect without the conflicting provision, and to this end the provisions of this Mortgage and the Note are declared to be severable. As used herein, "costs," "expenses" and "attorneys' fees" include all sums to the extent not prohibited by applicable law or limited herein.

14. Borrower's Copy. Borrower shall be furnished a conformed copy of the Note and of this Mortgage at the time of execution or after recordation hereof.

15. Rehabilitation Loan Agreement. Borrower shall fulfill all of Borrower's obligations under any home rehabilitation, improvement, repair, or other loan agreement which Borrower enters into with Lender. Lender, at Lender's option, may require Borrower to execute and deliver to Lender, in a form acceptable to Lender, an assignment of any rights, claims or defenses which Borrower may have against parties who supply labor, materials or services in connection with improvements made to the Property.

16. Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Mortgage.

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 delivered or mailed within which Borrower must pay all sums secured by this Mortgage. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Mortgage without further notice or demand on Borrower.

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 20 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, 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 nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this



Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by this Mortgage due to Borrower's breach, Borrower shall have the right to have any proceedings begun by Lender to enforce this Mortgage discontinued at any time prior to entry of a judgment enforcing this Mortgage if: (a) Borrower pays Lender all sums which would be then due under this Mortgage and the Note had no acceleration occurred; (b) Borrower cures all breaches of any other covenants or agreements of Borrower contained in this Mortgage; (c) Borrower pays all reasonable expenses incurred by Lender in enforcing the covenants and agreements of Borrower contained in this Mortgage, and in enforcing Lender's remedies as provided in paragraph 17 hereof, including, but not limited to, reasonable attorneys' fees; and (d) Borrower takes such action as Lender may reasonably require to assure that the lien of this Mortgage, Lender's interest in the Property and Borrower's obligation to pay the sums secured by this Mortgage shall continue unimpaired. Upon such payment and cure by Borrower, this Mortgage and the obligations secured hereby shall remain in full force and effect as if no acceleration had occurred.

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

Upon acceleration under paragraph 17 hereof or abandonment of the Property, Lender shall be entitled to have a receiver appointed by a court to enter upon, take possession of and manage the Property and to collect the rents of the Property including those past due. All rents collected by the receiver shall be applied first to payment of the costs of management of the Property and collection of rents, including, but not limited to, receiver's fees, premiums on receiver's bonds and reasonable attorneys' fees, and then to the sums secured by this Mortgage. The receiver shall be liable to account only for those rents actually received.

20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Riders. All Riders to this document are executed by Borrower. The following Riders are to be executed by the Borrower [check box as applicable]:

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

REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.
Signed, sealed and delivered in the presence of:

Witness

Witness

GREGORY R. TYLER

(Seal)
DATE

MINDY KAY TYLER

(Seal)
DATE



State of _____
County of _____

The foregoing instrument was acknowledged before me this _____ (date) by
GREGORY R. TYLER and MINDY KAY TYLER.

(Signature of Person Taking Acknowledgement)

(Official Seal)

(Title or Rank)

(Serial Number, if any)

Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: John-Paul Pettus
NMLS ID: 2069920



NOTICE OF RIGHT TO CANCEL

Borrower(s): GREGORY R. TYLER

Mailing Address: 2742 Mona Ave, Charleston, SC 29414

Security interest in property described as: 2742 Mona Ave
CHARLESTON, SC 29414

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is
May 20, 2025; or
- (2) the date you received your Truth-In-Lending disclosures;
or
- (3) the date you received this notice of your right to cancel.

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/in 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
PennyMac Loan Services, LLC
6101 Condor Dr, Suite 200
Moorpark, CA 93021
FAX: 805-426-8419

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 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.

I WISH TO CANCEL

DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

GREGORY R. TYLER

DATE



NOTICE OF RIGHT TO CANCEL

Borrower(s): MINDY KAY TYLER

Mailing Address: 2742 Mona Ave, Charleston, SC 29414

Security interest in property described as: 2742 Mona Ave
CHARLESTON, SC 29414

YOUR RIGHT TO CANCEL

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May 20, 2025 ; or
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or
- (3) the date you received this notice of your right to cancel.

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/in 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.

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DATE

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MINDY KAY TYLER

DATE



NOTICE OF RIGHT TO CANCEL

Borrower(s): GREGORY R. TYLER

Mailing Address: 2742 Mona Ave, Charleston, SC 29414

Security interest in property described as: 2742 Mona Ave
CHARLESTON, SC 29414

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May 20, 2025 ; or
- (2) the date you received your Truth-In-Lending disclosures;
or
- (3) the date you received this notice of your right to cancel.

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/in 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.

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If you decide to cancel this transaction, you may do so by notifying us in writing, at
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Moorpark, CA 93021
FAX: 805-426-8419

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 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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I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

GREGORY R. TYLER

DATE



NOTICE OF RIGHT TO CANCEL

Borrower(s): MINDY KAY TYLER

Mailing Address: 2742 Mona Ave, Charleston, SC 29414

Security interest in property described as: 2742 Mona Ave
CHARLESTON, SC 29414

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- (2) the date you received your Truth-In-Lending disclosures;
or
- (3) the date you received this notice of your right to cancel.

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/in 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
PennyMac Loan Services, LLC
6101 Condor Dr, Suite 200
Moorpark, CA 93021
FAX: 805-426-8419

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 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.

I WISH TO CANCEL

DATE

Each of the borrowers in this transaction has the right to cancel. The exercise of this right by one borrower shall be effective as to all borrowers.

I/We acknowledge receipt of two copies of NOTICE OF RIGHT TO CANCEL.

MINDY KAY TYLER

DATE



THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Date of Birth: **May 9, 1979**

Tax Identification Number (SSN): **365-92-5277**

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments: _____

Signature

Printed Name/Title

Date

USA PATRIOT ACT INFORMATION FORM
Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: MINDY KAY TYLER

Date of Birth:

Residential Address:

Tax Identification Number (SSN):

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the Borrower.

Signature

Printed Name/Title

Date

AFFIDAVIT OF OCCUPANCY

STATE OF SOUTH CAROLINA }
COUNTY OF Charleston } SS.
2742 Mona Ave
CHARLESTON, SC 29414

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: GREGORY R. TYLER

(“Affiants”) who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
- [x]

1.1

Primary Residence: At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall 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.
- []

1.2

Second Home: At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
- []

1.3

Investment Property: Not owner occupied. Purchased as an investment to be held or rented.
- [x]

1.4

REFINANCES ONLY 2742 Mona Ave, CHARLESTON, SC 29414
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on August 24, 2017.

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause: PennyMac Loan Services, LLC

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant’s obligation to: PennyMac Loan Services, LLC

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
“Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both.”
4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

GREGORY R. TYLER

DATE



State of SOUTH CAROLINA
County of _____

Signed and sworn to (or affirmed) before me on _____ (date) by GREGORY
R. TYLER.

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



FIRST PAYMENT LETTER

PennyMac Loan Services, LLC

LOAN NO.: 7019243757
DATE: May 20, 2025
BORROWER(S): GREGORY R. TYLER

ADDRESS: 2742 Mona Ave, Charleston, SC 29414

We are pleased to have you as a mortgage loan customer. The following is a breakdown of your initial monthly payment:

Principal and Interest	\$ 437.88
Estimated Taxes	\$
Hazard Insurance	\$
Flood Insurance	\$
Mortgage Insurance	\$
City Property Tax	\$
	\$
	\$
	\$
	\$
TOTAL MONTHLY PAYMENT	\$ 437.88

Your first regular payment is due July 1, 2025.

Partial Payments:

- ☒ Your lender may accept partial payments you make and apply such payments to your loan.
- ☒ Your lender may hold partial payments in a separate account until you pay the remainder of the payment, and then apply the full periodic payment to your loan.
- ☐ Your lender will not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

The outstanding principal balance at the time of this letter is \$50,000.00.

The current interest rate is 8.625 %.

Your loan DOES NOT have a prepayment penalty.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

For additional information regarding your loan please contact: PennyMac Loan Services, LLC
at (800) 777-4001.

We hereby acknowledge receiving a copy of this letter.

We are aware that the total monthly payment may be subject to change each year due to increases or decreases in annual taxes and/or insurance premiums and when applicable, adjustments in accordance with the adjustable rate mortgage provisions of the Note.

GREGORY R. TYLERDATE



DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019243757	PAYMENT DUE DATE 08/01/2025	IF NOT RECEIVED BY 08/16/2025
		AMOUNT DUE \$437.88	a late fee of \$21.00 will be charged.
	GREGORY R. TYLER		
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030		

USE FOR ADDL. AMOUNTS		
PRINCIPAL		
OTHER		
ESCROW		
TOTAL		

PROPERTY ADDRESS:
2742 Mona Ave, CHARLESTON, SC 29414

COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019243757	PAYMENT DUE DATE 07/01/2025	IF NOT RECEIVED BY 07/16/2025
		AMOUNT DUE \$437.88	a late fee of \$21.00 will be charged.
	GREGORY R. TYLER		
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030		

USE FOR ADDL. AMOUNTS		
PRINCIPAL		
OTHER		
ESCROW		
TOTAL		

PROPERTY ADDRESS:
2742 Mona Ave, CHARLESTON, SC 29414

COUPON MUST ACCOMPANY PAYMENT



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019243757	2742 Mona Ave, CHARLESTON, SC 29414

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, GREGORY R. TYLER

who, after being by me first duly sworn, upon oath does depose and say:

THAT, GREGORY R. TYLER

as the name is signed on the note and/or security instrument is one and the same person as;

TYLER, GREG, R,

as the name appears in various loan documents.

GREGORY R. TYLER DATE

State of _____

County of _____

Signed and sworn to (or affirmed) before me on this _____ (date) by GREGORY R. TYLER.

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019243757	2742 Mona Ave, CHARLESTON, SC 29414

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, MINDY KAY TYLER

who, after being by me first duly sworn, upon oath does depose and say:

THAT, MINDY KAY TYLER

as the name is signed on the note and/or security instrument is one and the same person as;

as the name appears in various loan documents.

MINDY KAY TYLER DATE

State of _____

County of _____

Signed and sworn to (or affirmed) before me on this _____ (date) by MINDY KAY TYLER.

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s)**GREGORY R. TYLER**

Date: **May 20, 2025**

Loan Number: **7019243757**

Property Address: **2742 Mona Ave
CHARLESTON, SC 29414**

Lender: **PennyMac Loan Services, LLC**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

GREGORY R. TYLER

DATE



COMPLIANCE AGREEMENT

Borrower(s): GREGORY R. TYLER

Date: May 20, 2025

Loan Number: 7019243757

Property Address: 2742 Mona Ave
CHARLESTON, SC 29414

Lender: PennyMac Loan Services, LLC

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation 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, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

The undersigned borrower(s) do hereby so agree and covenant as aforesaid in order to assure that the 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.

Dated effective this _____ day of _____, _____.

GREGORY R. TYLERDATE

MINDY KAY TYLERDATE

State of SOUTH CAROLINA

County of _____

The foregoing instrument was acknowledged before me this _____ (date)
by GREGORY R. TYLER AND MINDY KAY TYLER.

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



FLOOD HAZARD DETERMINATION

Date: May 20, 2025

Borrower(s) Name(s): GREGORY R. TYLER

Property Address: 2742 Mona Ave, CHARLESTON, SC 29414

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the “Property”) which will secure your loan is located in an area designated by the Federal Emergency Management Agency (“FEMA”) as a “Special Flood Hazard Area.” The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.

GREGORY R. TYLER

DATE



BORROWER’S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

- 1. I/We have applied for a mortgage loan from PennyMac Loan Services, LLC (“Lender”).
In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
- 2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
- 3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

- 1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
- 2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
- 3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
- 4. A copy of this authorization may be accepted as an original.
- 5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
- 6. Mortgage guaranty insurer (if any):

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

N/A	Department of Veterans Affairs (VA)
N/A	Department of Housing and Urban Development
N/A	Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

GREGORY R. TYLER

DATE



PennyMac Loan Services, LLC

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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

Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
877-382-4357

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

GREGORY R. TYLER

DATE



HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **GREGORY R. TYLER**

Date: **05/20/2025**

Loan Number: **7019243757**

Property Address: **2742 Mona Ave, CHARLESTON, SC 29414**

Lender: **PennyMac Loan Services, LLC**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The property insurance policy must provide for claims to be settled on a replacement cost basis. Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable. Policies that limit, depreciate, reduce or otherwise settle losses at anything other than a replacement cost basis are also not acceptable.
3. The insurance company providing coverage must have a(n) **"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 the transaction.
4. 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.
5. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
6. Policy must provide coverage for a term of at least **One (1) Year(s).** 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, unless otherwise mandated by state law.
7. If any existing policy is provided which will expire within **Two (2) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #6 above.
8. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
9. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
10. 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.
11. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618
12. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
13. The Lender's loan number must appear on the policy and any subsequent endorsements.
14. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



15. 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 as well as “walls-in” coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. 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.

GREGORY R. TYLER

DATE



Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type.
See Specific Instructions on page 2.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) GREGORY R. TYLER	
2 Business name/disregarded entity name, if different from above.	
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
5 Address (number, street, and apt. or suite no.). See instructions. 2742 Mona Ave	Requester's name and address (optional) PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361
6 City, state, and ZIP code Charleston, SC 29414	
7 List account number(s) here (optional)	

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number	
365	925277
or	
Employer identification number	

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
-----------	--------------------------	------

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN),

or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
- Certify that you are not subject to backup withholding; or



3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called “backup withholding.” Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;
2. You do not certify your TIN when required (see the instructions for Part II for details);
3. The IRS tells the requester that you furnished an incorrect TIN;
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or
5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under “*By signing the filled-out form*” above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate Instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or “doing business as” (DBA) name on line 2.



• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 is a(n)...	THEN check the box for...
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation; or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5 – A corporation.
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission.
- 8 – A real estate investment trust.
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.
- 10 – A common trust fund operated by a bank under section 584(a).
- 11 – A financial institution as defined under section 581.
- 12 – A middleman known in the investment community as a nominee or custodian.
- 13 – A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5. ²
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

¹ See Form 1099-MISC, Miscellaneous Information, and its instructions.

² However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.



Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/EIN. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

- 1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983.** You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a non-employee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program

payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

***Note:** The grantor must also provide a Form W-9 to the trustee of the trust.

******For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.



Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Go to www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **GREGORY R. TYLER AND MINDY KAY TYLER** Date: **May 20, 2025**
Loan Number: **7019243757**

Property Address: **2742 Mona Ave**
CHARLESTON, SC 29414

Lender: **PennyMac Loan Services, LLC**

I/We, **GREGORY R. TYLER AND MINDY KAY TYLER**

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender’s affiliates, agents, service providers and any of aforementioned parties’ successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties’ successors and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

GREGORY R. TYLER	DATE
MINDY KAY TYLER	DATE