

File No./Escrow No: 2003633468  
 Print Date & Time: June 09 2025 06:58 PM  
 Officer/Escrow Officer: Stacey Stanton  
 Settlement Location: 1355 Cherrington Pkwy  
 Moon Twp., PA 15108

ServiceLink Title Company, LLC

1355 Cherrington Pkwy  
 Moon Twp., PA 15108



Property Address: 201 Trestlewood Dr , Summerville, SC 29486  
 Buyer: Raymond G Williams  
 201 Trestlewood Dr  
 Summerville, SC 29486

Lender: loanDepot.com, LLC

Settlement Date: June 11, 2025  
 Disbursement Date: June 16, 2025

Description	Borrower/Buyer	
	Debit	Credit
<b>Financial</b>		
New Loan to loanDepot.com, LLC		\$52,000.00
<b>Other Loan Charges</b>		
ORIGINATION FEE	\$995.00	
0.8440% of Loan Amount (Points)	\$438.88	
CREDIT REPORT FEE to XACTUS - Borrower Paid Before \$35.00	\$190.00	
FLOOD CERTIFICATE FEE to FLOOD CERTIFICATE FEE	\$8.00	
MERS REGISTRATION FEE to MERS	\$23.70	
PROPERTY CONDITION REPORT to PROXYPICS, INC - Borrower Paid Before \$28.00		
Prepaid Interest ( \$11.58/day 06/16/2025 to 07/01/2025)	\$173.70	
<b>Title Charges &amp; Escrow/ Settlement Charges</b>		
Lien Search Fee to ServiceLink Title Company, LLC	\$170.00	
Settlement/Closing Fee to ServiceLink Title Company, LLC	\$375.00	
<b>Government Recording and Transfer Charges</b>		
Mortgage to BERKELEY COUNTY REGISTER OF DEEDS	\$25.00	

	Debit	Credit
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<b>Subtotals</b>	\$2,399.28	\$52,000.00
To/From Borrower	\$49,600.72	
<b>Totals</b>	\$52,000.00	\$52,000.00

**Acknowledgement**

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize ServiceLink Title Company, LLC to cause the funds to be disbursed in accordance with this statement.

**BORROWERS:**

\_\_\_\_\_  
Raymond G Williams

**SETTLEMENT AGENT:**

\_\_\_\_\_  
Stacey Stanton

Order No.: 2003633468

**LEGAL DESCRIPTION  
EXHIBIT "A"**

The following described property:

SITUATED IN THE COUNTY OF BERKELEY AND STATE OF SOUTH CAROLINA.

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND WITH THE BUILDINGS AND IMPROVEMENTS THEREON, SITUATE, LYING AND BEING IN THE COUNTY OF BERKELEY, STATE OF SOUTH CAROLINA, KNOWN AND DESIGNATED AS LOT #28, WOODBRIDGE VILLAGE SUBDIVISION, PHASE I, EXTENSION II, AS SHOWN ON A PLAT ENTITLED "PLAT SHOWING LOTS 1-15 AND LOTS 27-33, WOODBRIDGE VILLAGE SUBDIVISION, PHASE I, EXTENSION II, OWNED BY THE BERKELEY COMPANY", PREPARED BY SIRRINE ENVIRONMENTAL CONSULTANTS DATED DECEMBER 2, 1988 AND RECORDED IN THE R.M.C. OFFICE FOR BERKELEY COUNTY, S.C., IN PLAT BOOK H, AT PAGE 281; SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS AND BOUNDINGS AS REFERENCE TO THE AFORESAID PLAT WILL MORE FULLY AND AT LARGE APPEAR.

BEING THE SAME PROPERTY CONVEYED TO RAYMOND G. WILLIAMS FROM JACK KEMP, SECRETARY OF HOUSING AND URBAN DEVELOPMENT, OF WASHINGTON, D.C., DATED 11/16/1992, RECORDED 11/18/1992, DEED, BOOK 195, PAGE 079, COUNTY OF BERKELEY, STATE OF SOUTH CAROLINA.

Assessor's Parcel No: 233-09-03-033



## LOAN PROCEEDS DELIVERY INSTRUCTIONS

Congratulations on your new loanDepot.com, LLCloan. Upon receipt of funds from the lender and approval to disburse, ServiceLink Title Company, LLC will be disbursing the proceeds of your loan. Should you be receiving cash back from your closing and those funds are in excess of \$2,500.00 you may elect to receive either a check which will be sent via overnight express delivery, or a wire directly into your bank account. Funds between \$500.01 and \$2,500.00 will be sent via overnight express delivery. Any funds up to and including \$500.00 will be sent regular mail.

If you're expecting funds in excess of \$2,500.00 from your closing, choose the disbursement option below that best suits your needs.

### **Cash Out Options:**

\_\_\_\_ Proceeds over \$2,500.00 to be sent via overnight courier (UPS or FedEx) to the property address. (Checks will arrive the day after funds are received from the lender).

If you prefer to receive the checks at an address different than the address of the property being mortgaged, please provide the address. Please note that we cannot overnight checks to a P.O. Box:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_ Proceeds over \$2,500.00 to be wired to your financial institution. Please be aware that your financial institution may assess a fee to the account holder for any incoming wire. Please provide the account information for which the wire is to be sent below or you may attach a voided check.

**Note: In order for the funds to be wired, all parties shown on the Settlement Statement must also be listed on the account to which the funds will be wired.**

Bank Name: \_\_\_\_\_

Name(s) on the Account: \_\_\_\_\_

Bank Routing Number: \_\_\_\_\_

Bank Account Number: \_\_\_\_\_

Type of Account: \_\_\_\_\_

If funds are to be wired to a Credit Union, please contact the Credit Union to confirm the wiring instructions. Often times Credit Unions will utilize a larger financial institution to process the wire. Thus confirmation of the wiring information will prevent any delay to the funds being credited to the actual account.

### **Payment of Non-Secured Debts:**

Unless otherwise directed by your lender, ServiceLink Title Company, LLC will make all checks for non-secured debts, i.e. credit cards, car loans, payable to the creditor and sent directly to you for delivery to the creditor. All checks should be sent immediately, along with a copy of the most recent statement, to the creditor.

Signature: \_\_\_\_\_ Signature: \_\_\_\_\_

Date: \_\_\_\_\_ Date: \_\_\_\_\_

## Real Estate Closing Disclosure Form

Raymond G Williams, whose signature(s) appears below, acknowledges that the law firm which is closing the instant real estate closing transaction also represents the lender in this transaction, and Raymond G Williams expressly consents to joint representation for this purpose. It is understood and agreed that law firm's representation is limited to reviewing and approving the content of the legal documents, supervising execution of the documents related to the transaction, supervising the disbursement of applicable loan proceeds from this transaction, and supervising the recording of certain documents from the closing to complete the transaction and secure the lender's interest in the mortgage.

I/we understand that the law firm's representation is limited to the matters stated, and the law firm has not represented me/us in connection with the decision to enter the loan transaction. I/we understand that law firm also represents the lender in this transaction.

I/We understand that an attorney from the law firm will be present at the time of the execution of the closing documents and that s/he will explain the legal effect of the documents and answer any questions that I/we have regarding the matter. The lawyer will identify her/himself to me/us and will speak directly to me/us regarding the documents and any questions that arise.

I/We understand that I/We have the right to choose my/our own attorney to represent me/us throughout the transaction regardless of any preference a seller, lender, title company, real estate agent, broker, or other person may have.

This \_\_\_\_ day of \_\_\_\_\_, 20\_\_

Raymond G Williams:

\_\_\_\_\_  
\_\_\_\_\_



## **WIRING INSTRUCTIONS**

Please wire your funds with the following instructions

<b>Receiving Bank :</b>	Wells Fargo Bank, N.A. 420 Montgomery St.. San Francisco, CA 94104
<b>ABA# :</b>	121000248
<b>Account Name :</b>	SERVICELINK NLS, LLC
<b>Account # :</b>	4943647834
<b>Reference ServiceLink Order:</b>	Order ID: 2003633468 Loan Number: 105706137

ServiceLink Title Company, LLC  
1355 Cherrington Pkwy  
Moon Twp., PA, 15108  
3049147511

Raymond G Williams

Note: ServiceLink is not able to process any ACH Debits/ACH Credits.

## **FIDELITY NATIONAL FINANCIAL PRIVACY NOTICE**

Effective August 1, 2021

Fidelity National Financial, Inc. and its majority-owned subsidiary companies (collectively, “FNF,” “our,” or “we”) respect and are committed to protecting your privacy. This Privacy Notice explains how we collect, use, and protect personal information, when and to whom we disclose such information, and the choices you have about the use and disclosure of that information.

A limited number of FNF subsidiaries have their own privacy notices. If a subsidiary has its own privacy notice, the privacy notice will be available on the subsidiary’s website and this Privacy Notice does not apply.

### **Collection of Personal Information**

FNF may collect the following categories of Personal Information:

- contact information (e.g., name, address, phone number, email address);
- demographic information (e.g., date of birth, gender, marital status);
- identity information (e.g. Social Security Number, driver’s license, passport, or other government ID number);
- financial account information (e.g. loan or bank account information); and
- other personal information necessary to provide products or services to you.

We may collect Personal Information about you from:

- information we receive from you or your agent;
- information about your transactions with FNF, our affiliates, or others; and
- information we receive from consumer reporting agencies and/or governmental entities, either directly from these entities or through others.

### **Collection of Browsing Information**

FNF automatically collects the following types of Browsing Information when you access an FNF website, online service, or application (each an “FNF Website”) from your Internet browser, computer, and/or device:

- Internet Protocol (IP) address and operating system;
- browser version, language, and type;
- domain name system requests; and
- browsing history on the FNF Website, such as date and time of your visit to the FNF Website and visits to the pages within the FNF Website.

Like most websites, our servers automatically log each visitor to the FNF Website and may collect the Browsing Information described above. We use Browsing Information for system administration, troubleshooting, fraud investigation, and to improve our websites. Browsing Information generally does not reveal anything personal about you, though if you have created a user account for an FNF Website and are logged into that account, the FNF Website may be able to link certain browsing activity to your user account.

### **Other Online Specifics**

**Cookies.** When you visit an FNF Website, a “cookie” may be sent to your computer. A cookie is a small piece of data that is sent to your Internet browser from a web server and stored on your computer’s hard drive. Information gathered using cookies helps us improve your user experience. For example, a cookie can help the website load properly or can customize the display page based on your browser type and user preferences. You can choose whether or not to accept cookies by changing your Internet browser settings. Be aware that doing so may impair or limit some functionality of the FNF Website.

**Web Beacons.** We use web beacons to determine when and how many times a page has been viewed. This information is used to improve our websites.

**Do Not Track.** Currently our FNF Websites do not respond to “Do Not Track” features enabled through your browser.

**Links to Other Sites.** FNF Websites may contain links to unaffiliated third-party websites. FNF is not responsible for the privacy practices or content of those websites. We recommend that you read the privacy policy of every website you visit.

### **Use of Personal Information**

FNF uses Personal Information for three main purposes:

- To provide products and services to you or in connection with a transaction involving you.
- To improve our products and services.
- To communicate with you about our, our affiliates', and others' products and services, jointly or independently.

### **When Information Is Disclosed**

We may disclose your Personal Information and Browsing Information in the following circumstances:

- to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure;
- to nonaffiliated service providers who provide or perform services or functions on our behalf and who agree to use the information only to provide such services or functions;
- to nonaffiliated third party service providers with whom we perform joint marketing, pursuant to an agreement with them to jointly market financial products or services to you;
- to law enforcement or authorities in connection with an investigation, or in response to a subpoena or court order; or
- in the good-faith belief that such disclosure is necessary to comply with legal process or applicable laws, or to protect the rights, property, or safety of FNF, its customers, or the public.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Additionally, we may disclose your information to third parties for whom you have given us authorization or consent to make such disclosure. We do not otherwise share your Personal Information or Browsing Information with nonaffiliated third parties, except as required or permitted by law. We may share your Personal Information with affiliates (other companies owned by FNF) to directly market to you. Please see "Choices with Your Information" to learn how to restrict that sharing.

We reserve the right to transfer your Personal Information, Browsing Information, and any other information, in connection with the sale or other disposition of all or part of the FNF business and/or assets, or in the event of bankruptcy, reorganization, insolvency, receivership, or an assignment for the benefit of creditors. By submitting Personal Information and/or Browsing Information to FNF, you expressly agree and consent to the use and/or transfer of the foregoing information in connection with any of the above described proceedings.

### **Security of Your Information**

We maintain physical, electronic, and procedural safeguards to protect your Personal Information.

### **Choices With Your Information**

If you do not want FNF to share your information among our affiliates to directly market to you, you may send an "opt out" request as directed at the end of this Privacy Notice. We do not share your Personal Information with nonaffiliates for their use to direct market to you without your consent.

Whether you submit Personal Information or Browsing Information to FNF is entirely up to you. If you decide not to submit Personal Information or Browsing Information, FNF may not be able to provide certain services or products to you.

**For California Residents:** We will not share your Personal Information or Browsing Information with nonaffiliated third parties, except as permitted by California law. For additional information about your California privacy rights, please visit the "California Privacy" link on our website (<https://fnf.com/pages/californiaprivacy.aspx>) or call (888) 413-1748.

**For Nevada Residents:** You may be placed on our internal Do Not Call List by calling (888) 714-2710 or by contacting us via the information set forth at the end of this Privacy Notice. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

**For Oregon Residents:** We will not share your Personal Information or Browsing Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.



For Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

### **Information From Children**

The FNF Websites are not intended or designed to attract persons under the age of eighteen (18). We do not collect Personal Information from any person that we know to be under the age of thirteen (13) without permission from a parent or guardian.

### **International Users**

FNF's headquarters is located within the United States. If you reside outside the United States and choose to provide Personal Information or Browsing Information to us, please note that we may transfer that information outside of your country of residence. By providing FNF with your Personal Information and/or Browsing Information, you consent to our collection, transfer, and use of such information in accordance with this Privacy Notice.

### **FNF Website Services for Mortgage Loans**

Certain FNF companies provide services to mortgage loan servicers, including hosting websites that collect customer information on behalf of mortgage loan servicers (the "Service Websites"). The Service Websites may contain links to both this Privacy Notice and the mortgage loan servicer or lender's privacy notice. The sections of this Privacy Notice titled When Information is Disclosed, Choices with Your Information, and Accessing and Correcting Information do not apply to the Service Websites. The mortgage loan servicer or lender's privacy notice governs use, disclosure, and access to your Personal Information. FNF does not share Personal Information collected through the Service Websites, except as required or authorized by contract with the mortgage loan servicer or lender, or as required by law or in the good-faith belief that such disclosure is necessary: to comply with a legal process or applicable law, to enforce this Privacy Notice, or to protect the rights, property, or safety of FNF or the public.

### **Your Consent To This Privacy Notice; Notice Changes**

By submitting Personal Information and/or Browsing Information to FNF, you consent to the collection and use of the information in accordance with this Privacy Notice. We may change this Privacy Notice at any time. The Privacy Notice's effective date will show the last date changes were made. If you provide information to us following any change of the Privacy Notice, that signifies your assent to and acceptance of the changes to the Privacy Notice.

### **Accessing and Correcting Information; Contact Us**

If you have questions, would like to correct your Personal Information, or want to opt-out of information sharing for affiliate marketing, visit FNF's [Opt Out Page](#) or contact us by phone at (888) 714-2710 or by mail to:

Fidelity National Financial, Inc.  
601 Riverside Avenue,  
Jacksonville, Florida 32204  
Attn: Chief Privacy Officer

## ACKNOWLEDGEMENT

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_, 20\_\_\_\_ before me, \_\_\_\_\_, a notary public, personally appeared

\_\_\_\_\_,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature \_\_\_\_\_ (Seal)

Printed Name \_\_\_\_\_

Commission Expires \_\_\_\_\_

## ACKNOWLEDGEMENT

State of \_\_\_\_\_

County of \_\_\_\_\_

On \_\_\_\_\_, 20\_\_\_\_ before me, \_\_\_\_\_, a notary public, personally appeared

\_\_\_\_\_,  
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

Signature \_\_\_\_\_ (Seal)

Printed Name \_\_\_\_\_

Commission Expires \_\_\_\_\_

2025-06-11

Borrower Name: Raymond G Williams  
Borrower Address: 201 Trestlewood Dr, Summerville, SC 29486-1825  
Loan Number: 105706137  
Order Number: 2003633468  
Closing Date: 06/11/2025

**Re: Unsecured Third-Party Creditor Checks**

Thank you for using ServiceLink for the closing of your transaction with loanDepot. Enclosed please find your creditor check(s) that your lender has required be used to pay off certain accounts. **Please note: Creditor check(s) expire after 90 days and therefore it is important that you take action as soon as possible.**

To ensure your payment is applied properly and in a timely manner, please write your creditor's account number on each creditor's check and include a copy of your statement when mailing to the creditor. The enclosed check(s) do not require your endorsement and **cannot** be processed electronically. We recommend mailing these funds certified mail to the payment address provided on your statement so you will have tracking if the creditor advises they didn't receive the funds however, this is not necessary only a suggestion.

**Please DO NOT try to process this/these checks electronically**

**Any delay in forwarding the enclosed check(s) to the creditor(s) may result in additional interest charges and/or cause the account to become past due.**

All creditor checks are issued according to the parties listed on your lender's closing instructions. If you believe the check was issued incorrectly and prevents you from making the payment please contact us immediately.

If you have any questions or concerns, please contact us at 877.848.8147

Thank you,

ServiceLink  
Ldfunding@svclnk.com



***Do not collect copies of photo IDs for loanDepot.  
The client does not allow ID copies to be obtained.***

***Thank you***





LENDER: loanDepot Second Mortgage

BORROWER(S): Raymond G Williams

PROPERTY ADDRESS: 201 Trestlewood Dr, Summerville, SC 29486-1825

LOAN NO: 105706137

#### **ERROR AND OMISSIONS / COMPLIANCE AGREEMENT**

STATE OF SC

COUNTY OF BERKELEY

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

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

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

DATED: \_\_\_\_\_

\_\_\_\_\_  
Raymond G Williams

Sworn and subscribed to before me, by the above-named Mortgagor(s)/Trustor(s)/Borrower(s), on \_\_\_\_\_  
DATE

Notary Signature: \_\_\_\_\_

(Notary Seal)



**Signing Instructions to Agent**  
ServiceLink Title and Closing Services

Thank you for accepting this assignment. Please follow these instructions carefully as a quality control check of this transaction will impact your ability to receive future assignments.

**loanDepot Service Team Contact Information:**

8:00 AM to 9:00 PM EST	loanDepot Service Team	Phone: (877) 848-8147 Email: <a href="mailto:loandepot@svclnk.com">loandepot@svclnk.com</a>	Fax: (866) 532-3808
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**Special Instructions for this Transaction**

**Top Issues:**

- **NOTE MUST BE SIGNED AND DATED NO EXCEPTIONS**
- **ALL INVESTMENT PROPERTIES REQUIRE FAXBACKS TO 866-532-3808**
- **ATTENTION CA SIGNING AGENTS – CA PER DIEM MUST HAVE ONE OF THE BOXES CHECKED**
- **All parties signing the recordable documents must be listed in the notary acknowledgment – if missing add manually**
- **Borrower funds must be collected at the closing table, if borrower states a wire will be sent please include note in package**

With the exception of transactions for property located in the state of Indiana and Ohio, personal checks are acceptable for amounts up to \$1,500.00. ServiceLink requires certified funds for any amount in excess of \$1,500.00. Funds may be in the form of a cashier's check or wire transfer. All payments must be made payable to ServiceLink, unless otherwise noted in special instructions.

**Cash is not accepted.**

**\*NOTE: For transactions on properties in the State of Indiana, the maximum personal check amount is \$500.00.** Funds exceeding \$500.00 must be in the form of a cashier's check or wire.

**For transactions on properties in the state of Ohio, borrower funds in excess of \$1,000 must be in the form of a wire.**

Additionally, any funds for an amount less than \$1,000 must be drawn on a federally insured bank, savings and loan, savings bank or credit union account. Thus no money order obtained from a convenience store will be accepted. This change is a result of HB 463.

- Witness Requirements
- **Applicable when the property is located in one of the following states, regardless of where the signing takes place:**

Witness State	Witness Requirements	Notary Can Witness
CT	2 – all Deeds/Mortgage	Yes
FL	2 – all Deeds	Yes
GA	2 – all recordable documents	One must be a notary
LA	2 – all recordable documents	No
SC	2 – all recordable documents	Yes

If you are unable to reach the loan office during the closing please email  
[ASSISTANCENEED@LOANDEPOT.COM](mailto:ASSISTANCENEED@LOANDEPOT.COM)



- FAX BACK Requirements **Prior to** Overnight Delivery of Documents

**REQUIRED ON INVESTMENT PROPERTY SIGNINGS**

(Refer to special instructions for any potential exceptions.)

- ONLY applies to Non Rescission Refinance, Purchase & Investment Property loans

○ Note (all pages) ○ All riders (note, mortgage, deeds)	○ Closing Disclosure / ALTA statement	○ Itemization of Amount Financed	○ USA Patriot Act Form	○ CA Per Diem Form
○ If borrower was required to bring funds to closing, include copy of check	○ 1003 Loan Application	○ Same Name Affidavit	○ Mortgage Deed (and if applicable) Warranty Deed or Quit Claim Deed	○ 4506-T Request for Transcript or Tax Return
○ ServiceLink Quality Control Confirmation signature page	○ Property Condition Cert (if required)	○ Affiliated Business Disclosure	○ Trust Certificate or Power of Attorney (if applicable)	○ Delivery Instructions for Borrower's Proceeds

- Name Affidavit
  - The borrower must sign as indicated on each signature line. If the borrower has never been known by one of these names, draw a line through (strike through) noting, "I have never been known by this name," and initial the change.
- Power of Attorney and/or Trust Closings
  - POA: If this closing requires a Power of Attorney, please follow the State requirements for signature:
  - Documents are signed with "attorney in fact". Example: "John Smith by Jane Smith as Attorney in Fact."
  - In PA only: Documents are signed "as agent". Example: "Jane Smith as agent for John Smith":
  - No abbreviation can be used when signing. Example: "Jane Smith by John Smith as AIF"
  - Please return the original Power of Attorney with all other signed documents.
- TRUST: If the transaction is in a Trust, all members must sign the Note with their name only (no additional verbiage).
  - **If the property is held in a trust, the borrower is to execute all documents individually, not as Trustee**
  - Ensure all signature pages of the CD are signed Individual signature line

By signing, you confirm you have completed the quality control (QC) review and followed these instructions, including any special instructions for this transaction.

Signed: \_\_\_\_\_

Printed Name Here: \_\_\_\_\_ Date: \_\_\_\_\_

ServiceLink discourages the use of a "drop box" to return packages when a FedEx or UPS store location is available.

<b>ServiceLink</b>  1355 Cherrington Parkway Mail Stop CS400 Moon Township, All, 15108	<b>Overnight Delivery Account Information:</b>  UPS: T7T823 FedEx: 128694528
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## HOW TO CORRECT THE RTC IF DOCUMENT DATES ARE DIFFERENT THAN ACTUAL SIGNING DATE

Please note that loan documents do not have an expiration date. If your loan documents are dated on or before your actual signing date you are ok to proceed with signing. Your signature and date signed will be the actual day you sign your documents. Loan documents can't be signed prior to loan document date for example: docs are dated 10/20/20 but signing is 10/19/20 this is not acceptable. Docs must be dated on or before actual signing date to be valid and recordable.

If RTC transaction date #1 does not match signing date, the borrower is to cross out incorrect signing date, handwrite the correct signing date and initial.

Example:

**NOTICE OF RIGHT TO CANCEL**

Borrower(s): \_\_\_\_\_  
Property Address: \_\_\_\_\_

Loan # \_\_\_\_\_  
MIN 100853701039430912

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**YOUR RIGHT TO CANCEL**

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

(1) the date of the transaction, which is OCTOBER 28, 2020; 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 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 within this transaction.

*Handwritten: October 31, 2020 SE*

**1**

The Transaction date near the bottom #2 will also need to be crossed out, correct date handwritten and initialed by the borrower. The rescinded date must be **three (3) BUSINESS days after the new signing date**.

Example:

**HOW TO CANCEL**

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

LOANDEPOT.COM, LLC  
ATTN: RESCISSION DEPARTMENT  
26642 TOWNE CENTRE DRIVE  
FOOTHILL RANCH, CALIFORNIA 92610  
FAX# to: (949) 470-6596 and email to: [RTC@loanDepot.com](mailto:RTC@loanDepot.com)

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

**I WISH TO CANCEL**

*Handwritten: OCTOBER 31, 2020 or NOV. 4, 2020 SE*

**2**

**CLOSING INSTRUCTIONS FOR LOAN 105706137**  
**ATTENTION: CLOSING/ESCROW AGENT**

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

The Closing Agent, which includes the person and company responsible for conducting the mortgage loan closing for the loan referenced above, must follow the Closing Instructions below and attached herein.

By conducting the closing and accepting payment for such services, Closing Agent confirms that it has complied with all Closing Instructions set for below and herein. In the event the Closing Agent fails to close this mortgage loan transaction in accordance with the Closing Instructions, including the Important Information below, Closing Agent will reimburse loanDepot.com, LLC (the "Lender") for any out of pocket costs resulting from such failure.

**IMPORTANT INFORMATION: Expectations Within 48 hours**

**Wet Signed Closing Documents** with the exception of those to be recorded (Deed of Trust/Mortgage/Security Instrument/Riders/POA, etc) must be returned to our offices within **48 hours** of signing or receiving documents from consumer. Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor Delivery deadline, requiring financial reimbursement to Lender for any expense or penalties. Send to:

**LOANDEPOT.COM, LLC**  
**ATTN: COLLATERAL DEPARTMENT**  
**6531 IRVINE CENTER DRIVE, SUITE 100**  
**IRVINE, CA 92618**

Prior to placing the loan documents in the mail, email a complete copy of the loan documents to [m4docs@loandepot.com](mailto:m4docs@loandepot.com). Scanned images of the documents should be received by loanDepot no later than 48 hours of closing.

Email lender with loan number and tracking information for return of closing package. Please also include PDF of the label for reference. Email to: [DocsBackTracking@loandepot.com](mailto:DocsBackTracking@loandepot.com)

**E-Recorded Security Instrument Delivery Instructions:** If recorded via SimpliFile please use SimpliFile Post Closing to record ALL Documents within e-recording eligible counties. If ALL documents are recorded via SimpliFile, NO FURTHER ACTION IS REQUIRED. PLEASE DO NOT SHIP ORIGINAL SECURITY INSTRUMENT TO loanDepot ONCE CONFIRMED RECORDING.

- If recording was done via any other E-Recording Platform other than SimpliFile, then please:
  - Email image of ALL e-Recorded Documents to [LD\\_TrailingDocuments@loandepot.com](mailto:LD_TrailingDocuments@loandepot.com)
  - If Electronic delivery is not an option, please ship to

**loanDepot.com, LLC**  
**Attn: Document Control**  
**6531 Irvine Center Drive, Suite 100**  
**Irvine, CA 92618**

**Final Settlement Requirements and Delivery Instructions: Within 48 hours of disbursement**

Creditor payoff checks issued through the settlement agent shall be delivered to the borrower for final delivery to the creditor(s). Settlement agent shall not be responsible for borrowers delivery or creditor(s)' final receipt of the payoff checks.



A final Settlement Statement (ALTA) and/or Disbursement Ledger must show a chronological history of all checks/payments disbursed from escrow.

- Email to: [m4docs@loandepot.com](mailto:m4docs@loandepot.com)
- ALTA must list each fee as un-bundled line items with a payee listed for each item disbursed at closing based on the Lender's Closing Disclosure OR Disbursement Ledger must show a chronological history of all checks/payments disbursed from escrow.
- The disbursement date on the ALTA Settlement Statement must reflect the date on which the majority of the loan proceeds are disbursed to the existing lender and/or the borrower. The majority of the loan proceeds is defined when more than 50% of the loan proceeds have been disbursed on the borrower's behalf. If the check/wire representing the majority of the funds is returned/rejected resulting in a new check/wire, the disbursement date on the revised ALTA must reflect the date in which the new check/wire was sent.



**IMPORTANT NOTE FOR DOCUMENT DELIVERY!  
PLEASE READ!**

The shipping label for returning signed documents must read:

LOANDEPOT.COM, LLC  
ATTN: COLLATERAL DEPARTMENT  
6531 IRVINE CENTER DRIVE, SUITE 100  
IRVINE, CA 92618

*Note: Failure to deliver the closed loan package within 48 hours may result in Lender's inability to meet an Investor's delivery deadline, requiring your financial reimbursement (to Lender) for any expenses or penalties.*

Thank you for your attention and cooperation in making this closing a successful one.



## NOTARY ATTESTATION TO QUALITY

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

Check each box to confirm the following has been reviewed and completed. Sign and date the bottom of this form.

**Notary to validate that the following practices have been executed in the doc package:**

- ☐ Confirm address and borrower name(s) on documents
  - Borrower names must match their vesting on title
- ☐ Have all parties sign consistently throughout the package
  - Be sure signature affidavit matches signature throughout
- ☐ Confirm all borrowers sign and date where Date field is indicated
  - Confirm the date is written on all documents that have "Date" fields
  - For loans closing in a trust, ensure the borrower **dates** the Deed of Trust/Mortgage/Riders and RTC (if applicable)
- ☐ Pay close attention to Right-to-Cancel dates - Incorrect dates will re-open rescission and delay funding
  - Borrower may correct dates only with borrower initials, when applicable
- ☐ Complete notary acknowledgment sections, including stamp
  - Confirm or correct and initial closing county, if applicable
- ☐ Instruct the borrower to "check boxes" when choices exist
  - Examples include Appraisal Notification and state specific forms, such as the CA Per Diem Form
- ☐ If signature line includes POA verbiage, signor must execute exactly as signature line indicates (no abbreviations).
  - If documents do not reflect POA verbiage, and borrower wants to sign via POA, LD must be notified immediately for updated documents to be provided. No alterations to documents will be accepted.

**Notary to validate that the following mistakes are not present in doc package:**

- ☐ Do not add signatures or dates on documents where not indicated
- ☐ Do not permit Borrowers to "under-sign" a different name than currently printed in doc package.
- ☐ Do not allow a "non-borrower" to sign the NOTE
  - Unless NOTE specifically has a signature block for them
- ☐ Please confirm the Borrower does not sign the Notice of Right-to-Cancel under "I wish to cancel".
  - Unless they intend to rescind the transaction - **\*This action results in a complete cancelation of the loan\***
- ☐ Do not allow anyone to write-on or mark-up documents
- ☐ Do not change numbers or terms on the documents - Please reach out to loanDepot instead to rectify.
- ☐ For loans closing in a trust, do not permit borrowers to write the word "trustee" in their signature, the borrower should only sign their name on all signature lines.
  - If signed incorrectly, loan will require a complete redraw.

**NOTARY/ATTORNEY SIGNATURE:**

I hereby certify with my signature that I have complied with all aforementioned loanDepot Notary policies and procedures that assist loanDepot in providing an excellent customer service experience.

Sign: \_\_\_\_\_ Date: \_\_\_\_\_



## CLOSING WORKSHEET

Loan #: 105706137

Investor: <b>LOANDEPOT.COM, LLC</b>			Lender: <b>LOANDEPOT.COM, LLC</b>			
Loan Program: <b>81995</b> <b>CES FIXED 20 YEAR</b>		Type of Loan: <input checked="" type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> RD	Purpose of Loan: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Cash-Out Refi. <input type="checkbox"/> No Cash-Out Refi. <input type="checkbox"/> Construction Only <input type="checkbox"/> Construction/ Perm <input type="checkbox"/> HELOC		Program Type: <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming	
Amort: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM		Repayment Options: <input type="checkbox"/> Interest Only <input type="checkbox"/> Balloon <input type="checkbox"/> Buydown		MERS #: <b>100853701057061375</b>		
New Construction: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Second Home <input type="checkbox"/> Investment		Lien Position: <input type="checkbox"/> First <input checked="" type="checkbox"/> Second		
Document Package Type: <b>Closing</b>			Alt Doc Package:			
<b>BORROWER/SELLER INFORMATION</b>						
<b>Borrower</b>	First Name	Middle Name	Last Name	Suffix	SS #	Gender
Ist	<b>RAYMOND</b>	<b>G.</b>	<b>WILLIAMS</b>		<b>170-48-5518</b>	<b>HE</b>
Phone: <b>(843) 708-0865</b>		Vesting: <b>RAYMOND G. WILLIAMS</b>				
Street Address		City	County	State	Zip	
Mailing: <b>201 TRESTLEWOOD DR</b>		<b>SUMMERVILLE</b>		<b>SC</b>	<b>29486</b>	
Property: <b>201 TRESTLEWOOD DR</b>		<b>SUMMERVILLE</b>	<b>BERKELEY</b>	<b>SC</b>	<b>29486</b>	
B1 AKA: <b>GEORGE WILLIAMS R</b> <b>WILLIAMS RAYMOND</b> <b>GEORGE WILLIAMS</b> <b>GEORGE R WILLIAMS</b> <b>RAYMOND G WILLIAMS</b>						
VA Relative Name:		Address:				
<b>Seller</b>	First Name	Middle Name	Last Name			
Ist						
Builder:		Loan Processor: <b>OMAR OCHOA</b>				
Loan Closer: <b>MIKE PALACIOS</b>		Loan Officer: <b>BRAD BOLOURCHIAN</b>				
Closer Phone: <b>(949) 380-3291</b>		Closer Fax:		Closer Email: <b>MPALACIOS@LOANDEPOT.COM</b>		
<input type="checkbox"/> PUD <input type="checkbox"/> CONDO		Name:				
PUD Declaration:						
<b>RIDERS</b>						
<input type="checkbox"/> Adjustable Rate <input type="checkbox"/> Balloon <input type="checkbox"/> VA <input type="checkbox"/> Condo <input type="checkbox"/> PUD <input type="checkbox"/> Second Home <input type="checkbox"/> 1-4 Family <input type="checkbox"/> Biweekly						
<input type="checkbox"/> Other(s):						
<b>TITLE/ESCROW INFORMATION</b>						
Title Company: <b>SERVICELINK, LLC (TITLE)</b>						
Address: <b>1355 CHERRINGTON PARKWAY</b>		City: <b>MOON TOWNSHIP</b>		State: <b>PA</b>	Zip: <b>15108-</b>	
Title Officer Name: <b>KIMBERLY ARNDT</b>		Phone: <b>(724) 512-4960</b>		Fax:		
Escrow Co.: <b>SERVICELINK, LLC (SETTLEMENT)</b>						
Address: <b>1355 CHERRINGTON PARKWAY</b>		City: <b>MOON TOWNSHIP</b>		State: <b>PA</b>	Zip: <b>15108</b>	
Escrow Officer: <b>KIMBERLY ARNDT</b>		Phone: <b>(724) 512-4960</b>		Fax:		
Trustee: <b>SERVICELINK, LLC (TITLE)</b>						
Address: <b>1355 CHERRINGTON PARKWAY</b>		City: <b>MOON TOWNSHIP</b>		State: <b>PA</b>	Zip: <b>15108-</b>	
Title Policy	<input type="checkbox"/> 3R and 5	<input type="checkbox"/> 6 (ARMS)	<input type="checkbox"/> 4 (Condo)	<input type="checkbox"/> 6.2 (Neg Amort)	<input type="checkbox"/> 5 (PUD)	
Endorsements	<input type="checkbox"/> 8.1 (Environ)	<input type="checkbox"/> Location	<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Other:		
Prelim Date:		Escrow #: <b>2003633468</b>		Tax Message:		Schedule B Items:
Parcel ID(s): <b>233-09-03-033</b>						
<b>ASSIGNMENT/PAYMENT INFORMATION</b>						
Assignee Name: <b>LOANDEPOT.COM, LLC.</b>						
Address: <b>PO BOX 5710</b>		City: <b>CHICAGO</b>		State: <b>IL</b>	Zip: <b>60680-5681</b>	
Assignment Date: <b>06/11/25</b>		Assign. Loan #:		Phone:		
Assign. Officer:				Assign. Title:		
Corp. Officer:				Title: <b>CORPORATE OFFICER</b>		
Corp. Officer:				Title: <b>CORPORATE OFFICER</b>		
Pymt To: <b>LOANDEPOT.COM, LLC.</b>						
Address: <b>PO BOX 5710</b>		City: <b>CHICAGO</b>		State: <b>IL</b>	Zip: <b>60680-5681</b>	Phone:
<b>LOAN INFORMATION</b>						
Loan Amount: <b>\$52,000.00</b>		Late Charge Percent: <b>5.000%</b>		Est Closing Date: <b>06/11/25</b>		
Sales Price:		Late Charge Days: <b>15</b>		Rescission Date: <b>06/14/25</b>		
Appraised Value: <b>\$314,784.00</b>		Late Charge Min: <b>N/A</b>		Disbursement Date: <b>06/16/25</b>		
Interest Rate: <b>8.125%</b>		Late Charge Max: <b>\$25.50</b>		1st Payment Date: <b>08/01/25</b>		
Loan Term Months: <b>240</b>		Loan Number: <b>105706137</b>		Balloon Maturity Date:		
Loan To Value: <b>16.520%</b>		VA/FHA Case #:		Document Date: <b>06/11/25</b>		
Base Loan Amount <b>\$52,000.00</b>		FHA Suffix:		Lock Date: <b>05/23/25</b>		
Interest Only Months: <b>0</b>		FHA Section:		Lock Expiration Date: <b>06/23/25</b>		
HELOC Initial Advance:		PMI Certificate #:		Application Date: <b>05/23/25</b>		
Monthly Principal and Interest: <b>\$439.00</b>						
<b>SECONDARY MORTGAGE INFORMATION</b>						
Loan Amount: <b>\$111,931.00</b>		Term Months:		Interest Rate: %		
Payment:		Lien Holder:		Lien Trustee:		

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)

EX 19349.227

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19349-1-4-105706137



ADJUSTABLE INFORMATION			
Margin: <b>0.000%</b>	1st Change Min Int Rate: %	1st Change Max Int Rate: %	Periodic Cap: %
Max Int Rate: <b>0.000%</b>	Adj. Period Months:	1st Rate Change:	Index: <b>0.000%</b>
ARM Index:	Initial Fixed Period Months:	Fully Indexed Rate: <b>0.000%</b>	Life Floor: <b>0.000%</b>
Negative Amortization: NO	Fixed Rate Negative Amortization: NO	Pymt. Periodic Cap: <b>0.000%</b>	Pymt. Periodic Floor: <b>0.000%</b>
Principal Life Cap: <b>0.000%</b>	Pymt. Adj. Period Months: <b>0</b>	1st Pymt. Change Date:	
Buydown: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No _____ % for _____ Months _____ % for _____ Months _____ % for _____ Months			
Buydown Federal Disclosure Behavior: <b>Nothing</b>			
Depositor: <b>NONE</b>			

CONSTRUCTION PERIOD INFORMATION		
Construction Term Months: <b>0</b>	Construction Rate: <b>N/A</b>	Construction Rate Type: <b>N/A</b>
Construction 1st Payment:	Construction Maturity:	Construction Max Rate: <b>N/A</b>
Construction Interest Charged On: <b>N/A</b>		Construction Min Rate (Prime Rate Plus): <b>N/A</b>

CLOSING FEES										
<b>Aff</b> = Paid to Affiliate Type <b>B</b> = Borrower, <b>S</b> = Seller, <b>L</b> = Lender, <b>R</b> = Branch, <b>K</b> = Broker, <b>O</b> = Other <b>N</b> = Not Using Lender Identified <b>LF</b> = Lender Financed <b>RF</b> = Required Fee <b>TC</b> = Tolerance Classification (0 = No Increase Allowed, 10 = Ten Percent in Total, GF = Good Faith/Can Rise)										

Sec.	Fee	Aff	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer	APR	N	LF	RF	TC
A	0.844% OF LOAN AMOUNT (POINTS)	-	\$438.88			APR				0
A	ORIGINATION FEE	-	\$995.00			APR				0
B	CREDIT REPORT FEE to XACTUS	-	\$225.00	\$35.00 (B)						0
B	FLOOD CERTIFICATE FEE to FLOOD CERTIFICATE FEE	-	\$8.00			APR				0
B	LIEN SEARCH to SERVICELINK, LLC (TITLE)	-	\$170.00							0
B	MERS REGISTRATION FEE to MERS	-	\$23.70			APR				0
B	MORTGAGE INSURANCE PREMIUM	-				APR				0
B	PROPERTY CONDITION REPORT to PROXYPICS, INC	-	\$28.00	\$28.00 (B)						0
B	TITLE-SETTLEMENT/CLOSING FEE to SERVICELINK, LLC (SETTLEMENT)	-	\$375.00			APR				10
E	GOV'T RECORDING FEE	-	\$25.00							10
F	PER DIEM INTEREST (\$11.58 per day from 6/16/25 to 7/1/25)	-	\$173.70			APR			RF	GF
G	HAZARD INSURANCE \$153.75 per month for 0 mo.									GF
G	COUNTY PROPERTY TAXES \$83.33 per month for 0 mo.									GF
G	PROPERTY TAXES - OTHER \$36.75 per month for 0 mo.									GF
G	AGGREGATE ADJUSTMENT									GF

CREDITS	
Total Lender Paid Fees:	Lump Sum Lender Credit Amount Included in APR: <b>N/A</b> + Lump Sum Lender Credit Amount Excluded from APR: <b>N/A</b> Lump Sum Lender Credit Total (APR plus non-APR): <b>N/A</b>
Total Seller Paid Fees:	Lump Sum Seller Credit:
Total Third Party Paid Fees:	Lump Sum Third Party Credit:

LE DISCLOSURE			
Early LE Sent on Date: <b>06/11/25</b>	Rediscovered LE Mailed on Date:	Latest Disclosed APR: <b>8.615%</b>	Current APR: <b>8.615%</b>
Rediscovered LE Accepted by Borrower Date:	Latest Disclosed Finance Charge: <b>\$55,375.79</b>	Current Finance Charge: <b>\$55,375.79</b>	
Number of Payments	Total Payment (P&I @ Rate + MI)	Due Beginning	Included in APR Calculation
239	\$439.00 (\$439.00 @ 8.125% + \$0.00)	08/01/25	0.844% OF LOAN AMOUNT (POINTS) \$438.88
1	\$440.51 (\$440.51 @ 8.125% + \$0.00)	07/01/45	ORIGINATION FEE \$995.00
			FLOOD CERTIFICATE FEE \$8.00
			MERS REGISTRATION FEE \$23.70
			TITLE-SETTLEMENT/CLOSING FEE \$375.00
			PER DIEM INTEREST (15 days) \$173.70
Total of Monthly Payments: <b>\$105,361.51</b>		CD Total of Payments: <b>\$107,798.79</b>	Total Prepaid Finance Charge: <b>\$2,014.28</b>
Demand Feature: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Assumption: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Amount Financed: <b>\$49,985.72</b>	D. Total Loan Costs: <b>\$2,263.58</b>
Refund of Finance Charge: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Security: You are giving a security interest in the property located at <b>201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486</b> . (Property Address)		

MORTGAGE INSURANCE	
Premium Percent: <b>0.00000%</b> <b>0</b> Months	Collected/Paid at Closing:
1 <sup>st</sup> Renewal Percent: <b>0.00000%</b> _____ Months	Financed Premium: <b>0.00000%</b>
2 <sup>nd</sup> Renewal Percent: <b>0.00000%</b> _____ Months	Monthly MI: <b>0.00000%</b> <b>0</b> Months
LTV Cutoff: <b>0.000%</b>	





ESCROW							
Purpose	Escrowed	Description and Payee	Date(s) of Disbursement	Cushion	Months Collected	Annual Amount	Monthly Amount
Hazard		HAZARD INSURANCE to STATE FARM INS	11/16/25		0	\$1,845.00	\$153.75
County		COUNTY PROPERTY TAXES	01/15/26		0	\$999.98	\$83.33
Other		PROPERTY TAXES - OTHER	05/28/26		0	\$441.00	\$36.75
Agg Adjust		AGGREGATE ADJUSTMENT					
<b>Total Est. Monthly Payment: \$439.00</b>					<b>Total Est. Monthly Escrow:</b>		
TAX INFORMATION							
County Tax Payee: <b>BERKELEY</b>							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input checked="" type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
City Tax Payee:							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
School Tax Payee:							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Town Property Tax Payee:							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Village Tax Payee:							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Other Tax ( ) Payee:							
Address:		City:		State:		Zip:	
Delinq:		Taxes Last Pd:		\$			
Taxes Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
INSURANCE INFORMATION							
Hazard Insurance Payee: <b>STATE FARM INS</b>							
Address: <b>PO BOX 88049</b>		City: <b>ATLANTA</b>		State: <b>GA</b>		Zip: <b>30356</b>	
Agent: <b>PRELIMINARY</b>		Phone:		Fax:			
Amount of Coverage: <b>\$322,200.00</b>		Policy #: <b>40-CU-N386-3</b>		Effective Date:		Expiration Date:	
Insurance Paid:		<input checked="" type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Flood Insurance Payee:							
Address:		City:		State:		Zip:	
Agent:		Phone:		Fax:			
Amount of Coverage: \$		Policy #:		Effective Date:		Expiration Date:	
Insurance Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Mortgage Insurance Payee:							
Address:		City:		State:		Zip:	
Agent:		Phone:		Fax:			
Amount of Coverage: \$		Policy #:		Effective Date:		Expiration Date:	
Insurance Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Wind/Storm/Hail Insurance Payee:							
Address:		City:		State:		Zip:	
Agent:		Phone:		Fax:			
Amount of Coverage: \$		Policy #:		Effective Date:		Expiration Date:	
Insurance Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Earthquake Insurance Payee:							
Address:		City:		State:		Zip:	
Agent:		Phone:		Fax:			
Amount of Coverage: \$		Policy #:		Effective Date:		Expiration Date:	
Insurance Paid:		<input type="checkbox"/> Annual <input type="checkbox"/> Semi-Annual <input type="checkbox"/> Quarterly					
Loss Payee: <b>LOANDEPOT.COM, LLC, ISAOA/ATIMA</b>							
Address: <b>PO BOX 7114</b>		City: <b>TROY</b>		State: <b>MI</b>		Zip: <b>48007-7114</b>	
Flood Community: <b>BERKELEY COUNTY *</b>						<input type="checkbox"/> Flood Insurance Required	



CLOSING CONDITIONS			
* CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.			
* LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 25 JUNE 2025.			
* CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$0. RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.			
* SOUTH CAROLINA ATTORNEY TELEPHONE CLOSING AFFIDAVIT COMPLETED AND SIGNED BY CLOSING ATTORNEY AT CLOSING			
* THE AUTOMATED VALUATION MODEL (AVM) EXPIRES ON 25 JUNE 2025. IF THE NOTE DATE IS NOT ON OR BEFORE THIS DATE, RETURN TO UNDERWRITER FOR REVIEW.			

LEGAL DESCRIPTION			
SEE ATTACHED LEGAL DESCRIPTION , EXHIBIT A			
PREPAYMENT			
Prepayment Penalty: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Percent Penalty: 0.000%	Months Penalty:	Prepay Type: NONE
Months in Effect:	When Exceeds: 0.000%	Tiered: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Hard Prepay Months:
Tiered: _____ % for Months 1-12    _____ % for Months 13-24    _____ % for Months 25-36    _____ % for Months 37-48    _____ % for Months 49-60			

ESCROW HOLDBACK						
Item	Contractor	Completion	Cost	Pct %	Borr. Cost	Seller Cost



## CLOSING INSTRUCTIONS

LOANDEPOT.COM, LLC  
6561 IRVINE CENTER DRIVE  
IRVINE, CA 92618

P&I: \$439.00

Loan Type: **Conventional**

Funder Name: LOANDEPOT.COM, LLC

Closing Date/Doc Date: **JUNE 11, 2025**

Funder Phone: (949) 575-5245

Disbursement Date: **JUNE 16, 2025**

Funder Fax:

1st Payment Date: **AUGUST 1, 2025**

Funder Email: JLIEU@LOANDEPOT.COM

Last Payment Date: **JULY 1, 2045**

Loan Closer: MIKE PALACIOS

Sales Price:

Closer Phone: (949) 380-3291

Loan Amount: **\$52,000.00**

Closer Fax:

Interest Rate: **8.125%**

Closer Email: MPALACIOS@LOANDEPOT.COM

Term: **240**

SERVICELINK, LLC (SETTLEMENT)  
1355 CHERRINGTON PARKWAY  
MOON TOWNSHIP, PA 15108

Loan No.: **105706137**

Case No.:

Closing/Escrow Agent: KIMBERLY ARNDT

MIN: **100853701057061375**

Escrow Phone: (724) 512-4960

This loan must fund by: \_\_\_\_\_

Escrow No.: 2003633468

Escrow Fax:

Lender/Broker Name: LOANDEPOT.COM, LLC

Borrower(s)/Vesting: **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR**  
**SUMMERVILLE, SC 29486**

Seller(s):

Borrower's Mailing Address: **201 TRESTLEWOOD DR**  
**SUMMERVILLE, SC 29486**

**Please date all undated documents on the day borrowers sign.**



Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
0.844% OF LOAN AMOUNT (POINTS)	A	\$438.88		
ORIGINATION FEE	A	\$995.00		
CREDIT REPORT FEE to XACTUS	B	\$225.00	\$35.00 by Borrower	
FLOOD CERTIFICATE FEE to FLOOD CERTIFICATE FEE	B	\$8.00		
LIEN SEARCH to SERVICELINK, LLC (TITLE)	B	\$170.00		
MERS REGISTRATION FEE to MERS	B	\$23.70		
PROPERTY CONDITION REPORT to PROXYPICS, INC	B	\$28.00	\$28.00 by Borrower	
TITLE-SETTLEMENT/CLOSING FEE to SERVICELINK, LLC (SETTLEMENT)	B	\$375.00		
GOV'T RECORDING FEE	E	\$25.00		
PER DIEM INTEREST (\$11.58 per day from 6/16/25 to 7/1/25)	F	\$173.70		
HAZARD INSURANCE \$153.75 per month for 0 mo.	G			
COUNTY PROPERTY TAXES \$83.33 per month for 0 mo.	G			
PROPERTY TAXES - OTHER \$36.75 per month for 0 mo.	G			
AGGREGATE ADJUSTMENT	G			



SPECIAL INSTRUCTIONS TO CLOSER:

- \* CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.
- \* LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 25 JUNE 2025.
- \* CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$0. RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.
- \* SOUTH CAROLINA ATTORNEY TELEPHONE CLOSING AFFIDAVIT COMPLETED AND SIGNED BY CLOSING ATTORNEY AT CLOSING
- \* THE AUTOMATED VALUATION MODEL (AVM) EXPIRES ON 25 JUNE 2025. IF THE NOTE DATE IS NOT ON OR BEFORE THIS DATE, RETURN TO UNDERWRITER FOR REVIEW.

\*\*\* ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or SELLER TO BORROWER. DO NOT ADD FEES, DO NOT DELETE FEES, DO NOT CHANGE THE AMOUNT OF FEES IN ANY WAY), DOCUMENTS, INSTRUCTIONS OR CONDITIONS UNLESS IN WRITING FROM LOANDEPOT.COM, LLC CLOSING DEPARTMENT. NO OTHER PERSON, OFFICE OR DEPARTMENT HAS AUTHORITY TO MAKE ANY CHANGES \*\*\*

\*\*\* SEE CLOSING DISCLOSURE INCLUDED IN PACKAGE. PLEASE CONTACT LOANDEPOT.COM, LLC IMMEDIATELY IF ANY OF THE FEES ARE OUTSIDE OF TOLERANCE. \*\*\*

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
0.844% OF LOAN AMOUNT (POINTS)	\$438.88	\$438.88	
ORIGINATION FEE	\$995.00	\$995.00	
CREDIT REPORT FEE	\$225.00	\$225.00	
FLOOD CERTIFICATE FEE	\$8.00	\$8.00	
LIEN SEARCH	\$170.00	\$170.00	
MERS REGISTRATION FEE	\$23.70	\$23.70	
PROPERTY CONDITION REPORT	\$28.00	\$28.00	
Total Zero Tolerance Cure:			\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
TITLE-SETTLEMENT/CLOSING FEE	\$375.00	\$375.00	
GOV'T RECORDING FEE	\$25.00	\$25.00	
10% of the LE/Last Disclosed Total: \$440.00	\$400.00	\$400.00	
10% Cumulative Tolerance Cure:			\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
PER DIEM INTEREST	\$173.70	\$173.70
TOTAL:	\$173.70	\$173.70

AFTER THE CLOSING (IF ESCROW STATE, AFTER SIGNING) HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:  
LOANDEPOT.COM, LLC  
ATTN: COLLATERAL DEPARTMENT  
6531 IRVINE CENTER DRIVE, SUITE 100  
IRVINE, CA 92618

AS SOON AS POSSIBLE BEFORE RECORDING. YOU MUST NOTARIZE WHERE APPLICABLE.

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF  
LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)



DRAFT." \$52,000.00

## Issue Endorsements:

☐ 3R and 5      ☐ 6 (ARMs)      ☐ 4 (Condo)      ☐ 6.2 (Neg. Amort.)      ☐ 5 (PUD)  
☐ 8.1 (Environ.)      ☐ Location      ☐ Comprehensive      ☐ Other

Additional Endorsements required:

**YOUR RECORDING OF THE ENCLOSED DOCUMENTS AND/OR THE DISBURSEMENT OF THE ABOVE MENTIONED FUNDS SHALL CONSTITUTE YOUR ACCEPTANCE TO BE BOUND BY THESE INSTRUCTIONS.**

**If the Final ALTA or Disbursement Ledger, and the Recorded Security Instrument (Deed of Trust/Mortgage/Security Deed/Security Instrument/Etc.) are not delivered in a timely manner, and free of errors, it could prevent the purchase of such loan, or cause monetary penalties to loanDepot.com, LLC. Late charges will be charged to title companies, who fail to deliver the Security Instrument, in correct form, to loanDepot.com, LLC within 30 days of recordation of said Security Instrument. Late Fees are \$200 monthly, starting 30 days after recordation, and will be cumulative month over month.**

**If the Security Instrument fails to record, inside of 60 days of disbursing funds (other than due to County recording delays), for any reason, you MUST notify loanDepot.com, LLC of its rejection, including the reason for the rejection, as well as plan of action for curing rejection defects. Failure to notify loanDepot.com, LLC within this 60-day period, can also result in monetary penalty for the Title Company. Penalties will start at \$200 monthly, after the 60-day mark from disbursement, and will be charged cumulatively month over month.**

For Recording Rejection notifications to loanDepot.com, LLC please email the below email inbox, and a loanDepot team member, will assist in rejection cures. Email to: LD\_RecordingRejections@loandepot.com

**PLEASE SEE ADDENDUM TO CLOSING INSTRUCTIONS, FOR ADDITIONAL EXPECTATIONS AND REQUIREMENTS RELATING TO THIS CLOSING.**

**LOANDEPOT.COM, LLC** reserves the right to cancel or amend the terms of these instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

The undersigned escrow agent agrees to comply with all instructions contained herein. Documents will be executed and returned to **OMAR OCHOA (949) 652-4967** for review and approval PRIOR TO RECORDATION. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by **OMAR OCHOA (949) 652-4967**. These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: \_\_\_\_\_

Company: **SERVICELINK, LLC (SETTLEMENT)**

By: \_\_\_\_\_  
 Licensed Escrow Officer



# Addendum to Closing Instructions

Please follow the additional instructions below:

1. Closing Documents
  - a. Borrowers CANNOT sign their closing documents prior to the note date
  - b. If you have any questions during the loan signing, please email [AssistanceNeeded@loandepot.com](mailto:AssistanceNeeded@loandepot.com) or call our toll-free number at (888) 337-6888 ext. 6789.
2. Closing Disclosure
  - a. Borrower to only sign LOANDEPOT.COM, LLC provided Closing Disclosure, no copies of escrow produced Closing Disclosures can be presented to or signed by borrowers.
  - b. LOANDEPOT.COM, LLC requires that the final copy of the Closing Disclosure (CD) be signed by all borrowers at closing. The final Closing Disclosure will be delivered by your funder the day prior or day of signing.
  - c. Any changes to the Closing Disclosure must be communicated to and revised by the LOANDEPOT.COM, LLC Closing/Funding Departments only.
3. Prior to having the consumer execute the Note and Security Instrument, the Closing Agent will have the borrower execute the **Borrower's Declaration** (Form 23858) **or Borrower Acknowledgment and Certification** (Form 23879). If the borrower refuses or is unable to attest to these documents, the Closing Agent will suspend the closing and immediately contact the Lender.
4. For purchase transactions, the Closing Agent must provide the Lender with:
  - a. The escrow prepared Seller's copy of the Closing Disclosure must be returned to loanDepot.COM, LLC.
  - b. A copy of the buyer executed final Closing Disclosure and note prior to disbursement
5. If disclosed on the final Closing Disclosures, the Closing Agent must refund the overcharge to the borrower(s) and provide loanDepot with evidence of the refund and a final Settlement/Disbursement Statement within five (5) business days of the recording date. If the recording office does not stamp the recorded documents, the Closing Agent must provide loanDepot with an invoice of the actual recording charges within five (5) business days of the recording date.
6. For all Land Recordings, that are NOT E-recording eligible please send the original to:
 

**LOANDEPOT.COM, LLC**  
**ATTN: DOCUMENT CONTROL**  
**6531 IRVINE CENTER DRIVE, SUITE 100**  
**IRVINE, CA 92618**
7. Funding
  - a. If you have any questions regarding expected funds or wire, please contact the Funder identified in the Closing Instructions or call our toll free number at 877-431-0100.
8. Disbursement
 

The disbursement date on the ALTA Settlement Statement must reflect the date on which the majority of the loan proceeds are disbursed to the existing lender and/or the borrower. The majority of the loan proceeds is defined when more than 50% of the loan proceeds have been disbursed on the borrower's behalf. If the check/wire representing the majority of the funds is returned/rejected resulting in a new check/wire, the disbursement date on the revised ALTA must reflect the date in which the new check/wire was sent.







## CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

On **JUNE 11, 2025**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **105706137**), hereby grant **SERVICELINK, LLC (SETTLEMENT)** as settlement agent and/or **LOANDEPOT.COM, LLC** as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS.** Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced.

\_\_\_\_\_  
- BORROWER - RAYMOND G. WILLIAMS - DATE -

State of **SOUTH CAROLINA** )  
County of **BERKELEY** ) SS

This instrument was acknowledged before me on \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



# NOTE

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

**JUNE 11, 2025**  
[Date]

**IRVINE,**  
[City]

**CALIFORNIA**  
[State]

**201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**  
[Property Address]

## 1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$52,000.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **LOANDEPOT.COM, LLC**. I will make all payments under this Note in the form of cash, check or money order.

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 is called the "Note Holder."

## 2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **8.125%**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

## 3. PAYMENTS

### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payment on the **1ST** day of each month beginning on **AUGUST 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. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **JULY 1, 2045**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **PO BOX 5710, CHICAGO, IL 60680-5681** or at a different place if required by the Note Holder.

### (B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$439.00.

## 4. BORROWER'S RIGHT TO PREPAY

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 writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.


I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

## 5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)

**SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16**

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Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## **6. 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 monthly payment 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 overdue payment of principal and interest, but not more than U.S. **\$25.50**. I will pay this late charge promptly but only once on each late payment.

### **(B) Default**

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

### **(C) Notice of Default**

If I am in default, 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 30 days after the date on which the notice is mailed to me or delivered by other means.

### **(D) No Waiver By Note Holder**

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

### **(E) 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 by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

## **7. GIVING OF NOTICES**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or 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 delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

## **8. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person 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.

## **9. WAIVERS**

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

## **10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I



do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

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

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 12 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

#### **NOTICE TO BORROWER**

**Do not sign this Note if it contains blank spaces.  
All spaces should be completed before you sign.**

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

---

**- BORROWER - RAYMOND G. WILLIAMS**

*[Sign Original Only]*

Individual Loan Originator: **BRAD BOLOURCHIAN**, NMLSR ID: **1924634**  
Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**



After Recording Return To:  
**LOANDEPOT.COM, LLC**  
**ATTN: DOC CONTROL**  
**6531 IRVINE CENTER DRIVE,**  
**SUITE 100**  
**IRVINE, CA 92618**  
**(888) 337-6888**

Prepared By:  
**MIKE PALACIOS**  
**LOANDEPOT.COM, LLC**  
**6561 IRVINE CENTER DRIVE**  
**IRVINE, CA 92618**  
**(888) 337-6888**

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[Space Above This Line For Recording Data]

## **MORTGAGE**

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375  
MERS Phone: 1-888-679-6377  
PIN: 233-09-03-033

THIS MORTGAGE is made this **11TH** day of **JUNE, 2025**, between the Mortgagor, **RAYMOND G. WILLIAMS** (herein "Borrower"), and the Mortgagee, Mortgage Electronic Registration Systems, INC ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. **LOANDEPOT.COM, LLC** ("Lender") is organized and existing under the laws of **DE** and has an address of **6561 IRVINE CENTER DRIVE, IRVINE, CA 92618**.

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$52,000.00**, which indebtedness is evidenced by Borrower's note dated **JUNE 11, 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 on **JULY 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, 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 of **BERKELEY**, State of South Carolina:


**SEE ATTACHED LEGAL DESCRIPTION , EXHIBIT A**

which has the address of **201 TRESTLEWOOD DR, SUMMERVILLE**, South Carolina, **29486** (herein "Property Address");

TO HAVE AND TO HOLD unto MERS (solely as nominee for Lender and Lender's successors and

**LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)**

**SOUTH CAROLINA- SECOND MORTGAGE - 03/18**

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assigns) and to the successors and assigns of MERS, and assigns, 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 interest granted by Borrower in this Mortgage; 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 Mortgage.

Borrower covenants that Borrower is lawfully seised 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

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18



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 for interest payable on the Note, then to the principal of the Note, and then to amounts under paragraph 2 hereof, if any.

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

Any application of payments, insurance proceeds, or miscellaneous proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the periodic payments.

**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 and shall comply with the provisions of any lease if this Mortgage is on a leasehold. 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

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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 first class 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 first class





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 30 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

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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. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

**21. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

**22. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.

**23. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

The Following Rider(s) are to be executed by Borrower and are attached hereto and made a part thereof [check box as applicable]:

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- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider      |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Other(s) [specify]             |   |

**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.

\_\_\_\_\_  
- BORROWER - RAYMOND G. WILLIAMS

Signed, sealed and delivered in the presence of:

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Witness

State of **SOUTH CAROLINA**

County of **BERKELEY**

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_ by **RAYMOND G. WILLIAMS.**

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



**BERKELEY** County, South Carolina

I certify that \_\_\_\_\_ personally appeared before me this day and certified to me under oath or by affirmation that he or she is not a grantee or beneficiary of the transaction, signed the foregoing document as a subscribing witness, and witnessed **RAYMOND G. WILLIAMS** sign the foregoing document.

Date: \_\_\_\_\_

\_\_\_\_\_  
Printed Name  
Notary Public

My Commission Expires: \_\_\_\_\_

**BERKELEY** County, South Carolina

I certify that \_\_\_\_\_ personally appeared before me this day and certified to me under oath or by affirmation that he or she is not a grantee or beneficiary of the transaction, signed the foregoing document as a subscribing witness, and witnessed **RAYMOND G. WILLIAMS** sign the foregoing document.

Date: \_\_\_\_\_

\_\_\_\_\_  
Printed Name  
Notary Public

My Commission Expires: \_\_\_\_\_




105706137

Individual Loan Originator: **BRAD BOLOURCHIAN**, NMLSR ID: **1924634**  
Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**

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Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information. This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

<b>Name</b> <i>(First, Middle, Last, Suffix)</i> RAYMOND G. WILLIAMS  <b>Alternate Names</b> - List any names by which you are known or any names under which credit was previously received <i>(First, Middle, Last, Suffix)</i> GEORGE WILLIAMS R WILLIAMS RAYMOND GEORGE WILLIAMS GEORGE R WILLIAMS RAYMOND G WILLIAMS	<b>Social Security Number</b> 170-48-5518 <i>(or Individual Taxpayer Identification Number)</i>  <b>Date of Birth</b> <i>(mm/dd/yyyy)</i> 06/18/1956  <b>Citizenship</b> <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
<b>Type of Credit</b> <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	<b>List Name(s) of Other Borrower(s) Applying for this Loan</b> <i>(First, Middle, Last, Suffix) - Use a separator between names</i>
<b>Marital Status</b> <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried  <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	<b>Dependents</b> <i>(not listed by another Borrower)</i> Number 0 Ages _____  <b>Contact Information</b> <b>Home Phone</b> (843) 708-0865 <b>Cell Phone</b> (843) 708-0865 <b>Work Phone</b> _____ <b>Ext.</b> _____ <b>Email</b> GEEEWILL@YAHOO.COM
<b>Current Address</b> Street 201 TRESTLEWOOD DR Unit # _____ City SUMMERVILLE State SC ZIP 29486 Country UNITED STATES How Long at Current Address? 3 Years 3 Months <b>Housing</b> <input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month) If at Current Address for LESS than 2 years, list Former Address <input checked="" type="checkbox"/> Does not apply Mailing Address - if different from Current Address <input checked="" type="checkbox"/> Does not apply	

1b. Current Employment/Self-Employment and Income ☐ Does not apply

<b>Employer or Business Name</b> RETIRED Phone _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country UNITED STATES	<b>Gross Monthly Income</b> Base \$ _____ /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month <b>TOTAL</b> \$ _____ /month
<b>Position or Title</b> _____ <b>Start Date</b> 06/15/2022 <i>(mm/dd/yyyy)</i> How long in this line of work? _____ Years _____ Months	<b>Check if this statement applies:</b> <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.  <input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b> <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more. <b>Monthly Income (or Loss)</b> \$ _____

1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income ☒ Does not apply



**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☒ **Does not apply**

Provide at least 2 years of current and previous employment and income.

**1e. Income from Other Sources**☐ **Does not apply**

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Automobile Allowance
- Boarder Income
- Capital Gains
- Child Support
- Disability
- Foster Care
- Housing or Parsonage
- Interest and Dividends
- Mortgage Credit Certificate
- Mortgage Differential Payments
- Notes Receivable
- Public Assistance
- Retirement (e.g., Pension, IRA)
- Royalty Payments
- Separate Maintenance
- Social Security
- Trust
- Unemployment Benefits
- VA Compensation
- Other

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY if you want it considered in determining your qualification for this loan.

Income Source - use list above	Monthly Income
Social Security	\$ 2,670.70
Retirement	\$ 780.00
Provide TOTAL Amount Here	\$ 3,450.70

**Section 2: Financial Information - Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Stock Options
- Bonds
- Retirement (e.g., 401k, IRA)
- Bridge Loan Proceeds
- Individual Development Account
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
			\$
Provide TOTAL Amount Here			\$

**2b. Other Assets and Credits You Have**☐ **Does not apply**

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

- Assets**
- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other
- Credits**
- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type - use list above	Cash or Market Value
Other BORROWER PAID FEES	\$ 63.00
Provide TOTAL Amount Here	\$ 63.00

**2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe**☐ **Does not apply**

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	JPMCB CARD	4147400366263539	\$ 107.00	<input type="checkbox"/>	\$ 35.00

**2d. Other Liabilities and Expenses**☒ **Does not apply**

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Borrower Name: **RAYMOND G. WILLIAMS**

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**Section 3: Financial Information - Real Estate.** This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate

**3a. Property You Own**

If you are refinancing, list the property you are refinancing FIRST.

Address Street 201 TRESTLEWOOD DR Unit # \_\_\_\_\_  
City SUMMERVILLE State SC ZIP 29486 Country UNITED STATES

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$314,784.00	Retained	Primary Residence	\$273.83	\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
TRUISTMRTG	9426310000945	(\$493.90)	\$111,931.00	<input type="checkbox"/>	Conventional	\$

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

Loan Amount \$ 52,000.00 Loan Purpose ☐ Purchase ☒ Refinance ☐ Other (specify) \_\_\_\_\_

Property Address Street 201 TRESTLEWOOD DR Unit # \_\_\_\_\_  
City SUMMERVILLE State SC ZIP 29486 County BERKELEY

Number of Units 1 Property Value \$ 314,784.00

Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property FHA Secondary Residence ☐

- Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) ☒ NO ☐ YES
- Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**

☒ Does not apply

**4c. Rental Income on the Property You Want to Purchase**

For Purchase Only ☒ Does not apply

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**

☒ Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

• Community Nonprofit • Federal Agency • Relative • State Agency • Lender  
• Employer • Local Agency • Religious Nonprofit • Unmarried Partner • Other

Borrower Name: RAYMOND G. WILLIAMS

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**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history.

**5a. About this Property and Your Money for this Loan**

<b>A.</b> Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES    
<b>B.</b> If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>C.</b> Are you borrowing any money for this real estate transaction ( <i>e.g., money for your closing costs or down payment</i> ) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
<b>D.</b> 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit ( <i>e.g., installment loan, credit card, etc.</i> ) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
<b>E.</b> Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes ( <i>e.g., the Property Assessed Clean Energy Program</i> )?	<input checked="" type="radio"/> NO <input type="radio"/> YES

**5b. About Your Finances**

<b>F.</b> Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>G.</b> Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>H.</b> Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>I.</b> Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>J.</b> Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>K.</b> Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>L.</b> Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
<b>M.</b> Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="radio"/> NO <input type="radio"/> YES

**Borrower Name:** RAYMOND G. WILLIAMS

 Uniform Residential Loan Application  
 Freddie Mac Form 65 • Fannie Mae Form 1003  
 Effective 1/2021

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)

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## Section 6: Acknowledgments and Agreements. This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
  - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
  - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

##### (2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

##### (3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

##### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

##### (6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Borrower Name: **RAYMOND G. WILLIAMS**

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## Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

### Military Service of Borrower

**Military Service** - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☐ NO ☒ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)

☒ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

## Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

### Demographic Information of Borrower

**The purpose of collecting this information** is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican

☐ Puerto Rican

☐ Cuban

☐ Other Hispanic or Latino - Print origin:

*For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex**

☐ Female

☒ Male

☐ I do not wish to provide this information

**Race:** Check one or more

☐ American Indian or Alaska Native - Print name of enrolled or principal tribe:

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian - Print race:

*For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian

☐ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander - Print race:

*For example: Fijian, Tongan, and so on.*

☒ White

☐ I do not wish to provide this information

### To Be Completed by Financial Institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

### The Demographic Information was provided through:

☐ Face-to-Face Interview (includes Electronic Media w/ Video Component)

☒ Telephone Interview

☐ Fax or Mail

☐ Email or Internet

**Borrower Name:** RAYMOND G. WILLIAMS

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**Section 9: Loan Originator Information.** To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name LOANDEPOT.COM, LLCAddress 6561 IRVINE CENTER DRIVE, IRVINE, CA 92618Loan Originator Organization NMLSR ID# 174457

State License ID# \_\_\_\_\_

Loan Originator Name BRAD BOLOURCHIANLoan Originator NMLSR ID# 1924634

State License ID# \_\_\_\_\_

Email BBOLOURCHIAN@LOANDEPOT.COMPhone (888) 337-6888Signature BRAD BOLOURCHIANDate (mm/dd/yyyy) 06/11/2025**Borrower Name:** RAYMOND G. WILLIAMS

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To be completed by the Lender:

105706137 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP05000000000000010570613730

Agency Case No. \_\_\_\_\_

**Uniform Residential Loan Application - Lender Loan Information**

This section is completed by your Lender.

**L1. Property and Loan Information****Community Property State**

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

**Transaction Detail**

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
     ☐ Single-Closing   ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- ☐ No Cash Out  
☐ Limited Cash Out  
☒ Cash Out

**Refinance Program**

- ☒ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

**Energy Improvement**

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through property taxes (e.g., the Property Assessed Clean Energy program).

**Project Type**☐ Condominium☐ Cooperative☐ Planned Unit Development (PUD)☒ Property is not located in a project**L2. Title Information**

Title to the Property Will be Held in What Name(s):

RAYMOND G. WILLIAMS

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

RAYMOND G WILLIAMS

**Estate Will be Held in**

- ☒ Fee Simple  
☐ Leasehold Expiration Date \_\_\_\_\_ (mm/dd/yyyy)

**Manner in Which Title Will be Held**

- ☒ Sole Ownership      ☐ Joint Tenancy with Right of Survivorship  
☐ Life Estate          ☐ Tenancy by the Entirety  
☐ Tenancy in Common    ☐ Other

**Trust Information**

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

**Indian Country Land Tenure**

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

**Borrower Name:** RAYMOND G. WILLIAMS

Uniform Residential Loan Application - Lender Loan Information

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**L3. Mortgage Loan Information****Mortgage Type Applied For**

☒ Conventional      ☐ USDA-RD  
☐ FHA      ☐ VA      ☐ Other: \_\_\_\_\_

**Terms of Loan**

Note Rate 8.1250 %  
 Loan Term 240 (months)

**Mortgage Lien Type**

☐ First Lien  
☒ Subordinate Lien

**Amortization Type**

☒ Fixed Rate      ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)

Subsequent Adjustment Period \_\_\_\_\_ (months)

**Loan Features**

☐ Balloon / Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☒ Other (explain): CES FIXED 20 YEAR

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$	<u>493.90</u>
Subordinate Lien(s) (P & I)	\$	<u>439.00</u>
Homeowner's Insurance	\$	<u>153.75</u>
Supplemental Property Insurance	\$	_____
Property Taxes	\$	<u>120.08</u>
Mortgage Insurance	\$	_____
Association/Project Dues (Condo, Co-Op, PUD)	\$	_____
Other	\$	_____
<b>TOTAL</b>	\$	<u>1,206.73</u>


**Borrower Name:** RAYMOND G. WILLIAMS

Uniform Residential Loan Application - Lender Loan Information

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**L4. Qualifying the Borrower - Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

<b>A.</b> Sales Contract Price	\$	
<b>B.</b> Improvements, Renovations, and Repairs	\$	
<b>C.</b> Land <i>(if acquired separately)</i>	\$	
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$	
<b>E.</b> Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$	
<b>F.</b> Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$	2,023.40
<b>G.</b> Discount Points	\$	438.88
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	\$	2,462.28

**TOTAL MORTGAGE LOANS**

<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 52,000.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$	52,000.00
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$	
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	\$	52,000.00

**TOTAL CREDITS**

<b>L.</b> Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$	
<b>M.</b> Other Credits <i>(Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$	63.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	\$	63.00

**CALCULATION**

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$	2,462.28
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$	52,063.00
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	\$	-49,600.72

Borrower Name: **RAYMOND G. WILLIAMS**

Uniform Residential Loan Application - Lender Loan Information

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## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) RAYMOND G. WILLIAMS

**Homeownership Education and Housing Counseling**

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: \_\_\_\_\_

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency: \_\_\_\_\_

(3) Date of Completion \_\_\_\_\_ mm/dd/yyyy

**Language Preference**



## SIGNATURE/NAME AFFIDAVIT

Date: **JUNE 11, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **RAYMOND G. WILLIAMS**

**WILLIAMS**

Loan #: **105706137**

MIN: **100853701057061375**

I, the undersigned Borrower, state that I am one and the same person named in the Note and Security Instrument. I also swear and affirm that the signature below is my true and exact signature for execution of the loan documentation.

I hereby certify that:

**GEORGE WILLIAMS R**

**WILLIAMS RAYMOND**

**GEORGE WILLIAMS**

**GEORGE R WILLIAMS**

**RAYMOND G WILLIAMS**

are one and the same person.

**RAYMOND G. WILLIAMS**

(Print or Type Name)

Signature

**RAYMOND G. WILLIAMS**

Date

State of **SOUTH CAROLINA**

)

County of **BERKELEY**

)

On this \_\_\_\_\_ day of \_\_\_\_\_, before me, the undersigned, a Notary Public in and for said State, personally appeared **RAYMOND G. WILLIAMS** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature

Notary Public for **SOUTH CAROLINA**

My Commission Expires: \_\_\_\_\_



# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 06/09/2025  
Closing Date 06/11/2025  
Disbursement Date 06/16/2025  
Settlement Agent  
SERVICELINK, LLC  
(SETTLEMENT)  
File # 2003633468  
Property 201 TRESTLEWOOD DR  
SUMMERVILLE, SC 29486  
Estimated Prop. Value \$314,784

## Transaction Information

Borrower RAYMOND G. WILLIAMS  
201 TRESTLEWOOD DR  
SUMMERVILLE, SC 29486  
Lender LOANDEPOT.COM, LLC

## Loan Information

Loan Term 20 years  
Purpose Home Equity Loan  
Product FIXED RATE  
Loan Type ☒ Conventional ☐ FHA  
☐ VA ☐ \_\_\_\_\_  
Loan ID # 105706137  
MIC #

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$52,000	NO	
Interest Rate	8.125%	NO	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$439.00	NO	
Prepayment Penalty		Does the loan have these features? NO	
Balloon Payment		NO	
Projected Payments			
Payment Calculation	Years 1-20		
Principal & Interest		\$439.00	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment		\$439.00	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$273.83 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO
Costs at Closing			
Closing Costs	\$2,462.28	Includes \$2,263.58 in Loan Costs + \$198.70 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>	
Cash to Close	\$49,600.72	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

# Closing Cost Details

Loan Costs				Borrower-Paid		Paid By Others
				At Closing	Before Closing	
A. Origination Charges				\$1,433.88		
01	0.844% of Loan Amount (Points)			\$438.88		
02	ORIGINATION FEE			\$995.00		
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For				\$829.70		
01	CREDIT REPORT FEE	to XACTUS		\$190.00	\$35.00	
02	FLOOD CERTIFICATE FEE	to FLOOD CERTIFICATE FEE		\$8.00		
03	LIEN SEARCH	to SERVICELINK, LLC (TITLE)		\$170.00		
04	MERS REGISTRATION FEE	to MERS		\$23.70		
05	PROPERTY CONDITION REPORT	to PROXYPICS, INC			\$28.00	
06	TITLE-SETTLEMENT/CLOSING FEE	to SERVICELINK, LLC (SETTLEMENT)		\$375.00		
07						
08						
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)				\$2,263.58		
Loan Costs Subtotals (A + B + C)				\$2,200.58	\$63.00	

Other Costs						
E. Taxes and Other Government Fees				\$25.00		
01	Recording Fees	Deed:	Mortgage: \$25.00	\$25.00		
02						
F. Prepays				\$173.70		
01	Homeowner's Insurance Premium (    mo.)					
02	Mortgage Insurance Premium (    mo.)					
03	Prepaid Interest (\$11.58 per day from 6/16/25 to 7/1/25)			\$173.70		
04	Property Taxes (    mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06						
07						
08	Aggregate Adjustment			\$0.00		
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)				\$198.70		
Other Costs Subtotals (E + F + G + H)				\$198.70		
J. TOTAL CLOSING COSTS (Borrower-Paid)				\$2,462.28		
Closing Costs Subtotals (D + I)				\$2,399.28	\$63.00	
Lender Credits						

## Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	

## Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Loan Amount	\$52,000.00	\$52,000.00	NO
Total Closing Costs (J)	-\$2,393.00	-\$2,462.28	YES • See <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	\$63.00	YES • You paid these Closing Costs <b>before closing</b>
Total Payoffs and Payments (K)	\$0	\$0	NO
<b>Cash to Close</b>	\$49,607.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$49,600.72 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$2,399.28

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

- ☐ will allow, under certain conditions, this person to assume this loan on the original terms.
- ☒ will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

- ☐ has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
- ☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the overdue monthly principal and interest payment, but not more than \$25.50.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

- ☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
- ☒ do not have a negative amortization feature.

Partial Payments

Your lender

- ☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
- ☐ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
- ☒ does not accept any partial payments.

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

Security Interest

You are granting a security interest in  
201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

**For now,** your loan

- ☐ will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow		
Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs.
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

☒ will not have an escrow account because ☐ you declined it ☒ your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$3,285.96	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$107,798.79
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$55,375.79
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$49,985.72
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.615%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	102.952%



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

	Lender	Settlement Agent
<b>Name</b>	LOANDEPOT.COM, LLC	SERVICELINK, LLC (SETTLEMENT)
<b>Address</b>	6561 IRVINE CENTER DRIVE IRVINE, CA 92618	1355 CHERRINGTON PARKWAY MOON TOWNSHIP, PA 15108
<b>NMLS ID</b>	174457	
<b>SC License ID</b>		122
<b>Contact</b>	BRAD BOLOURCHIAN	KIMBERLY ARNDT
<b>Contact NMLS ID</b>	1924634	
<b>Contact ____ License ID</b>		
<b>Email</b>	BBOLOURCHIAN@LOANDEPOT.COM	KIMBERLY.ARNDT@SVCLNK.COM
<b>Phone</b>	(888)337-6888	(724)512-4960

## Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.

RAYMOND G. WILLIAMS

Date



Date: **JUNE 9, 2025**

Loan Number: **105706137**

Borrower Name(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**

## **South Carolina Attorney Telephone Closing Affidavit**

The undersigned hereby CERTIFIES AND REPRESENTS as follows:

1. I am the borrower(s) selected legal counsel and employed to represent the borrower(s) in all matters of the transaction relating to the closing of the above-referenced loan pursuant to SC Code § 37-10-102.
2. In closing the above-referenced loan (*check one of the following*):
  - ☐ I personally appeared and closed the loan *in person* with the borrower(s) as the undersigned closing attorney, **OR**
  - ☐ I personally appeared and closed the loan from a *remote site* by telephone as the undersigned closing attorney.

I affirm under penalties and perjury and upon personal knowledge that the contents of this Affidavit are true.

\_\_\_\_\_  
Attorney Signature

\_\_\_\_\_  
Date

Attorney (print): \_\_\_\_\_

Law Firm (print): \_\_\_\_\_







## WELCOME TO SERVICING

Thank you for choosing loanDepot as your home loan provider! Our goal is to ensure a smooth transition from Loan Origination to Servicing and to always provide best in class customer service. Important information to effectively manage your new loanDepot loan is listed below.

**Origination Loan Number: 105706137**

Your loan number will change after closing.

- Your Closing Package contains your First Payment Letter and Origination loan number.
- Your new Servicing Loan Number will be provided on your first billing statement which will be mailed approximately two weeks after your loan is funded.
- Your first statement will also be available on the loanDepot Servicing website approximately two weeks after your loan has been funded in the Statements and Documents folder.
- It is very important to include your new Servicing loan number on all correspondence and payments.

**Servicing Website:**

You will receive an email titled 'Welcome to loanDepot Servicing'. This email will contain a link to the loanDepot Servicing website ([servicing.loanDepot.com](http://servicing.loanDepot.com)) where you can set up your customer profile using your new 10-digit Servicing Loan Number. You may need to check your SPAM/JUNK folder as it may have gone there in error.

The loanDepot website offers many benefits including:

- Access to mortgage statements and other correspondence associated with your account,
- One-time payment options,
- Your customer profile will indicate when and if your loan is eligible for monthly or bi-weekly ACH payments. You will see the 'Manage Autopay' option when this is available to you.
- Secure communication capability with our Servicing team including our live chat feature, and
- Enrollment in paperless billing

**Payment Options:**

loanDepot does not have a fee for any of the payment options listed below.

Important notes about payment processing:

- Payments may take 2-3 business days to post to your checking/savings account
- If your selected date falls on a weekend or holiday, the debit entry will occur on the following business day
- If the monthly contractual payment changes, the amount drafted will change accordingly
- We do not reattempt drafts for any payment methods, except mailed in checks which will be reattempted one time two days after the initial payment attempt.





## WELCOME TO SERVICING

### Online

- Your first mortgage payment is due **AUGUST 1, 2025**. If you'd like to make your payment online, please visit the servicing website at [servicing.loanDepot.com](http://servicing.loanDepot.com) to register your account and to schedule a one-time payment.
- Monthly and Biweekly ACH - Once you have registered on the Servicing website, your customer profile will indicate when and if your loan is eligible for monthly or bi-weekly ACH payments. You will see the 'Manage Autopay' option when this is available to you.
- We encourage you to check back periodically if the "Manage Autopay" option is not available as it may take up to 90 days to become available after your loan funds.
  - Monthly Auto Draft allows loanDepot to draft your monthly mortgage payment from your financial institution between the 1st and 15th of the month.
  - Important notes regarding Biweekly Auto Draft:
    - Mortgage payments must be a minimum of one month ahead to be eligible
    - Bi-weekly payments will be drafted every two weeks, not twice a month. In the event there is a third withdrawal in a calendar month, the third withdrawal will be allocated directly to your principal balance.
    - A fee may be assessed if a withdrawal is returned unpaid from your financial institution.
    - To make changes to a Bi-weekly payment plan, you must cancel the existing plan and wait until the next business day to create a new plan.
    - To cancel this authorization, please contact us by phone three (3) business days (or by mail 15 business days) or in your loanDepot Customer Portal at [servicing.loanDepot.com](http://servicing.loanDepot.com) prior to the next scheduled payment date to allow for sufficient processing time.
    - To help ensure on-time payments, please consider any additional processing time that may be necessary when scheduling payments through the online bill pay service you select.

### Phone

- To make a payment using our automated phone system please call (866) 258-6572 and follow the prompts. Our automated phone system is available 24 hours a day, 7 days a week. For your convenience you may authenticate using your 9 digit Origination OR the 10 digit Servicing Loan Number.
- If you do not have your loan number, call us at (866) 258-6572. Our representatives are available Monday - Friday from 7:00 a.m. - 7:00 p.m. and Saturday from 8:00 a.m. - 5:00 p.m. CT.

### Mail

- If you choose to make your first mortgage payment using a bill pay service through your financial institution, please confirm that the payment amount and payment address provided are accurate. If you refinanced a prior loanDepot loan, please ensure that you provide the new payment amount and Servicing Loan Number to your financial institution. This ensures that payments will continue to be processed in a timely manner.





## WELCOME TO SERVICING

- Please consider any additional mail and processing time that may be necessary when scheduling payments through a bill pay service you select.
- Mail your payment along with the payment coupon included in your most recent billing statement to P.O. Box 5710 Chicago, IL 60680-5681. Be sure to include the 10-digit Servicing Loan Number on your check.
- If you need to make an overnight payment, mail your payment along with the payment coupon included in your most recent billing statement to 6531 Irvine Center Drive, Suite 100 Irvine, CA 92618-2145.

**Trouble Making Payments:** If you are experiencing financial difficulties, please contact us at (866) 258-6572, Monday - Friday from 7:00 a.m. - 7:00 p.m. and Saturday from 8:00 a.m. - 5:00 p.m. CT. There may be loss mitigation options available to you. We are here to assist.

### Escrowed Loans:

Escrowed loans include an additional payment on top of the principal and interest (P&I) as part of their monthly payment. The funds are held in your escrow balance and drawn from when taxes and/or insurance payments are due.

Loans that are escrowed will have an annual analysis performed to determine if sufficient funds are being collected to cover the property taxes and/or homeowners' insurance.

### Property Taxes:

- It is possible that a supplemental, interim, per capita, or personal property tax bill may be generated.
  - This bill will be sent to you directly from the taxing authority.
  - Payment of this bill is **your** responsibility, even if your taxes are escrowed.
  - We may need to adjust your monthly payment to cover any increase in your tax assessment after we have completed the annual escrow analysis on your loan.
- If your state allows a homestead exemption, **YOU** must file for the exemption. To determine if your taxing authority allows homestead exemption for which you may qualify, please contact your taxing authority directly.
- You may receive a courtesy copy of your property tax bill even though your loan is escrowed. You are not required to provide this to loanDepot as we will work directly with your tax collector to pay your taxes on time. If you receive a delinquent tax bill, please contact the loanDepot Tax Department at (833) 372-0325.

Hours of operation for our Tax Department are Monday-Friday 7:00 a.m. - 7:00 p.m. CT.





## WELCOME TO SERVICING

**Homeowner's Insurance:**

If we pay your homeowner's insurance premiums from your escrow account and you receive an invoice from your insurance provider or have changed insurance providers, please send a copy of the invoice or the declaration page to us at:

<https://expressinsuranceinfo.com> - Enter Code 2917832

loanDepot

Mail to: ISAOA/ATIMA  
P.O. Box 7114 Troy, MI 48007-7114

Phone: (877) 477-2089

Fax to: (248) 710-1660

Hours of operation for our Insurance Department are Monday-Friday 7:00 a.m. - 7:00 p.m. CT.

**Loan Transfers:**

Please note that your loan may be transferred to a different servicer as it is a common mortgage business practice. In the event that this occurs, you will receive a Goodbye/Transfer letter at least 15 calendar days prior to your loan transferring. This letter will provide your new servicer name, contact information, and payment address.

Sincerely,

Servicing Customer Service Department  
loanDepot.com, LLC

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

loanDepot  
P.O. Box 251027  
Plano, TX 75025





## WELCOME TO SERVICING

**For New York Residents:**

loanDepot is registered with the New York State Department of Financial Services Superintendent. You may file a complaint or obtain further information about your servicer by contacting the New York State Department of Financial Services Consumer Assistance Unit at (800) 342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov).

**For North Carolina Residents:**

loanDepot.com, LLC is licensed by the North Carolina Commissioner of Banks. You may call (919) 733-3016 to contact the North Carolina Commissioner of Banks or to file a complaint about Mortgage Servicing, go to North Carolina Commissioner of Banks's website: <http://www.nccob.org/public/ConsumerInformation/Complaints/CIFileComplaint.aspx>.

Please utilize the QR Codes below to access the loanDepot.com website or Mobile App:

Website:



For Apple Users:



For Android Users:





# HARDSHIP

WILLIAMS  
Loan #: 105706137  
MIN: 100853701057061375

Loan Number: 105706137  
RE: Borrower(s): RAYMOND G. WILLIAMS  
Property Address: 201 TRESTLEWOOD DR  
SUMMERVILLE, SC 29486

**I/We, the undersigned Borrower(s) understand and acknowledge that my/our mortgage payment for this loan on the above referenced property may be due within thirty (30) days of loan closing. This will not create any financial hardship to me/us.**

---

- BORROWER - RAYMOND G. WILLIAMS - DATE -





USA Patriot Act Disclosure  
Borrower Identification

WILLIAMS  
Loan #: 105706137  
MIN: 100853701057061375

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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 each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Please provide the following information. We require one primary form of identification for each borrower to comply with section 326 of the Act.

Borrower's Name:  
**RAYMOND G. WILLIAMS**

Address:  
**201 TRESTLEWOOD DR  
SUMMERVILLE, SC 29486**

Loan Number: **105706137**

Date of Birth: **JUNE 18, 1956**

Social Security # / Tax ID #<sup>1</sup>: **170-48-5518**

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

Document	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"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

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 applicant.

Certifier's Signature \_\_\_\_\_

Date \_\_\_\_\_

Certifier's Printed Name and Title \_\_\_\_\_

## Borrower's Declaration

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

Date: **JUNE 11, 2025**

Lender: **LOANDEPOT.COM, LLC**


Borrower(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**

The Borrower(s) hereby declares the following:

- That all of the information outlined in the "Uniform Residential Loan Application" (FNMA Form 1003/ FHLMC Form 65) accompanying this document, as well as all other information and documentation provided by the Borrower(s), is current, correct, and true, particularly information concerning the employment, income, liabilities, and assets of the Borrower(s);
- That the income and employment of the Borrower(s) has not been impaired due to the effects of COVID-19, including governmental regulations made to address this virus;
- The Borrower(s) has not made (and is unaware of) any material omissions, misrepresentations, and misstatements of fact throughout the loan process;
- The Borrower(s):
  - Is unaware of any changes (pending or otherwise) to the employment, income, liabilities, and assets of the Borrower(s) which would negatively affect the ability to repay the loan referenced above; and
  - Does not reasonably anticipate that any such changes will occur in the near future; and
- That the Borrower(s) understands each of the following points:
  - That the Federal CARES Act (specifically 15 U.S.C.A. § 9056) may permit the Borrower(s) to request a forbearance on a "federally backed mortgage loan" if the Borrower(s) is experiencing a financial hardship due to the COVID-19 emergency.
  - A "federally backed mortgage loan" is a loan which is:
    - Insured by the Federal Housing Administration (FHA);
    - Guaranteed under the Department of Housing and Urban' Developments (HUD) Native American or Native Hawaiian Home Loan Guarantee programs;
    - Guaranteed or insured by either the Department of Veterans Affairs (VA) or the Department of Agriculture (USDA); or
    - Purchased or securitized by Fannie Mae or Freddie Mac.
  - The current loan being extended to the Borrower(s) may or may not be a "federally backed mortgage loan".
  - If the current loan is a "federally backed mortgage loan", it may not be purchased or insured/guaranteed immediately after closing. In such case, a forbearance pursuant to the Federal CARES Act may not be possible for, at least, a couple of months after closing. Regardless, the Borrower(s) should not delay in contacting the Lender if the Borrower(s) is experiencing a financial hardship related to COVID-19.

**LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)**

 23858.38

Page 1 of 2



23858-1-2-105706137

- If the current loan is not a "federally backed mortgage loan", a forbearance under and pursuant to the Federal CARES Act is not possible.
- **A forbearance is not a substitute for the Borrower(s) ability to repay the loan.** The Borrower(s) are still required to eventually repay the amount of the forbearance.

**Execution**

I/We, the Borrower(s), declare that the foregoing is true and correct.

\_\_\_\_\_  
- BORROWER - RAYMOND G. WILLIAMS - DATE -





## NOTICE OF RIGHT TO CANCEL

Borrower(s):

Loan #:

Property Address:

### YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is \_\_\_\_\_; 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 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 within this transaction.

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

### HOW TO CANCEL

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

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

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

**I WISH TO CANCEL**

**STOP! DO NOT SIGN ON THIS LINE UNLESS YOU WISH TO CANCEL THE TRANSACTION. IF YOU ACCIDENTALLY START SIGNING HERE, PLEASE RE-EXECUTE ONE OF THE OTHER UNSIGNED NOTICE OF RIGHT TO CANCEL FORMS AND SEND BACK WITH LOAN DOCUMENTS.**

### RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms. The above real estate loan cannot be funded until THREE (3) BUSINESS DAYS\* have elapsed since the date of this acknowledgment of receipt of the **Notice of Right to Cancel**.

\*Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

**SIGN HERE**

**DATE HERE**

- BORROWER -

- DATE -



## SOUTH CAROLINA AGENCY TO RECEIVE BORROWER COMPLAINTS

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

Date: **JUNE 11, 2025**

Broker/Originator: **LOANDEPOT.COM, LLC**

Borrower(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**

The S.C. Board of Financial Institutions is designated to receive complaints or inquiries about the origination and brokering of your mortgage loan pursuant to South Carolina Code Section 37-23-70(D). You may make a complaint to the agency by mail, telephone, or online.

Address: **S.C. Board of Financial Institutions**  
1205 Pendleton Street, Suite 306  
Columbia, SC 29201

Mailing Address: **S.C. Board of Financial Institutions**  
Consumer Finance Division  
1205 Pendleton Street, Suite 306  
Columbia, SC 29201

Phone Number: 803-734-2020

Website: <http://www.consumerfinance.sc.gov/complaints/>

S.C. Code Ann. §37-23-70(D)

I acknowledge by my signature that I have received a fully executed copy of this disclosure at the time of my application for a mortgage, it has been explained to me and I understand it, I understand that a copy of this disclosure will be maintained in my file with my mortgage broker or originator and further, I voluntarily enter into this mortgage transaction.

### SIGNATURES

- BORROWER - RAYMOND G. WILLIAMS - 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 3.

<b>1</b> 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.) <b>RAYMOND G. WILLIAMS</b>			
<b>2</b> Business name/disregarded entity name, if different from above.			
<b>3a</b> Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only <b>one</b> 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) . . . . <b>Note:</b> 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)	<b>4</b> 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) _____ <i>(Applies to accounts maintained outside the United States.)</i>		
<b>3b</b> 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"/>			
<b>5</b> Address (number, street, and apt. or suite no.). See instructions. <b>201 TRETTLEWOOD DR</b>	Requester's name and address (optional) <b>LOANDEPOT.COM, LLC</b>		
<b>6</b> City, state, and ZIP code <b>SUMMERVILLE, SC 29486</b>	<b>6561 IRVINE CENTER DRIVE</b> <b>IRVINE, CA 92618</b>		
<b>7</b> List account number(s) here (optional) <b>105706137</b>			

## 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  
**170-48-5518**

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 **JUNE 11, 2025**

## 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](http://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:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. 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 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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](http://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](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://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](http://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 nonemployee 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), ABLÉ 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 <sup>1</sup>
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 <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
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 <sup>4</sup>
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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

<sup>4</sup> 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](mailto: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](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://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.





### loanDepot 4506-C Cover Letter

The 4506-C is an IRS tax form that allows loanDepot to request past tax returns, W-2, and 1099 transcripts. Please see below for steps on how to complete the form.

- **Line 4:** Please complete if the address shown on your last filed tax return is different than the address populated on line 3.

3. Current name, address (including apt., room, or suite no.), city, state, and ZIP code (*see instructions*)

4. Previous address shown on the last return filed if different from line 3 (*see instructions*)

- **Attestation Checkbox:** Check the attestation box above the signature line.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

☐ Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C See instructions.

- **Sign and Date**

<b>Sign Here</b>	Signature ( <i>see instructions</i> )	Date	Phone number of taxpayer on line 1a or 2a
	Print/Type name		
	Title ( <i>if line 1a above is a corporation, partnership, estate, or trust</i> )		
	Spouse's signature	Date	
	Print/Type name		

Thank you!

# NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION AND RELATED NOTICE INFORMATION

**WILLIAMS**

Loan #: 105706137

MIN: 100853701057061375

Borrower(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards.

If it is determined that your property is located in a Special Flood Hazard Area (SFHA), either before the closing of your loan or during the term of your loan, you will be notified of the fact and provided with pertinent, related information, including whether the community that your home is located in participates in the National Flood Insurance Program (NFIP).

If flood insurance is required and your home is located in a community that participates in the NFIP:

- You will be required to purchase and maintain flood insurance for the life of the loan either through the NFIP or the company of your choice; (At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP);
- You may be required to pay your flood insurance premiums into an escrow account established for that purpose; and
- If you fail to purchase or renew flood insurance on the property, we are required to purchase flood insurance for you at your expense.

If flood insurance is required and your home is located in a community that does **not** participate in the NFIP:

- Flood insurance coverage under the NFIP is not available; and
- You may not be able to obtain certain types of loans or any loan at all on the property.

**You understand and agree that** if at any time before the closing of your loan or during the term of your loan it is determined that the above property is located in a Special Flood Hazard Area:

- **You must purchase and maintain flood insurance for the term of the loan;**
- **We may require flood insurance premiums to be escrowed under certain circumstances; and**
- **If you fail to purchase and maintain such insurance, we are required to purchase flood insurance for you at your expense.**

Borrower(s) understand and agree to these terms on the **11TH** day of **JUNE, 2025**.

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- BORROWER - **RAYMOND G. WILLIAMS** - DATE -





# TAXPAYER CONSENT FORM

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

Date: **JUNE 11, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486**

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share personal tax return information and as applicable business tax return information from every business tax return for which my Lender has obtained a form 4506-C for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) 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 my/our 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.

**26 U.S.C.A. § 6103(c)**

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- BORROWER - RAYMOND G. WILLIAMS - DATE -





# Borrower's Certification & Authorization

WILLIAMS

Loan #: 105706137

MIN: 100853701057061375

Date: JUNE 11, 2025

## Certification

In this document, "I," "me," and other first person pronouns refer to the borrower(s), whether singularly or collectively, who applied for the loan referenced above. I, the undersigned, hereby certify the following:

1. I have applied for a mortgage loan from **LOANDEPOT.COM, LLC**. In applying for the loan, I have 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 certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand that most loans require a full review of information provided on the application, including possible verification of the information. I agree that if my loan program does not require full documentation, **LOANDEPOT.COM, LLC** reserves the right to change the mortgage loan review process to a full documentation review. This may include verifying the information provided on the application with any employer and/or any financial institution.
3. I fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage, as applicable under the provisions of 18 USCA §1014.
4. I provided a verbal and/or written authorization to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **LOANDEPOT.COM, LLC**.
5. I further authorize **LOANDEPOT.COM, LLC** to order a consumer credit report and verify other credit related information in connection with my loan application, including but not limited to any mortgage or landlord reference and any other source of credit as determined by **LOANDEPOT.COM, LLC**. I understand that the purpose for this order is for **LOANDEPOT.COM, LLC** to determine my eligibility and creditworthiness for the loan being applied for, as well as for other legitimate purposes associated with my account.

## Authorization to Release Information

To Whom It May Concern:

1. I have applied for a mortgage loan from **LOANDEPOT.COM, LLC**. As part of the application process, **LOANDEPOT.COM, LLC** and the mortgage guaranty insurer (if any), may verify information contained in my loan application and in other documents required in connection with the loan, including accessing a new credit report, either before the loan is closed or as part of its quality control program.
2. I authorize you to provide to **LOANDEPOT.COM, LLC**, and to any investor to whom **LOANDEPOT.COM, LLC** 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. **LOANDEPOT.COM, LLC** 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 **LOANDEPOT.COM, LLC**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

## Execution

By signing below, I hereby certify and authorize (as applicable) the foregoing items of information.

- BORROWER - RAYMOND G. WILLIAMS - DATE -



## FACT Act Notice

Notice Regarding Furnishing Negative Information

WILLIAMS  
Loan #: 105706137  
MIN: 100853701057061375

Date: JUNE 11, 2025

Lender: LOANDEPOT.COM, LLC

Borrower(s): RAYMOND G. WILLIAMS

Property Address: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

**We (Lender) may report information about your (Borrower[s]) account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.**

**15 USCA § 1681s-2(a)(7); 12 CFR § 1022.1(b)(2)(ii) & 12 CFR Pt. 1022, App. B**

By signing below, you acknowledge receipt of this Notice.

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- BORROWER - RAYMOND G. WILLIAMS - DATE -



**NOTICE REGARDING LENDER & SELLER CONTRIBUTIONS**

Date: **JUNE 11, 2025**

Loan Number: **105706137**

Borrower(s): **RAYMOND G. WILLIAMS**

Property Address: **201 TRESTLEWOOD DR  
SUMMERVILLE, SC 29486**

Our policy is to apply any credits provided to you-including lender credits based on the interest rate you choose and seller credits-to offset the costs that you are required to pay at closing.

Seller contributions will be applied first, followed by lender credits, in the following order:

1. Amounts that are considered "finance charges" under Regulation Z;
2. Other amounts that are considered "points and fees" under Regulation Z; and
3. Any other closing costs.

If any seller contributions are left over, the amount of the remaining contribution will be retained by the seller.

If any lender credits are left over, we may apply them to reduce your principal balance to the extent allowable under the selected loan program.

Please contact your Mortgage Professional with any questions.

Licensed Lending Officer: **BRAD BOLOURCHIAN**

NMLS: **1924634**

Direct Phone Number: **(949) 330-4962**

We look forward to helping facilitate this transaction.

loanDepot.com, LLC

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- BORROWER - RAYMOND G. WILLIAMS - DATE -



**LOANDEPOT.COM, LLC**

**6561 IRVINE CENTER DRIVE, IRVINE, CA 92618**

## **QUALITY CONTROL RELEASE**

**WILLIAMS**

Loan #: 105706137

MIN: 100853701057061375

We, the undersigned applicants, understand that our mortgage application may be selected by the Lender and/or its Assigns or Agent for a Quality Control Review. This review is designed to produce and maintain quality service for our borrowers and to comply with agency and investor guidelines. The quality control review will involve verification of all of the credit information (including employment history, income, bank accounts, and credit references) as well as the property valuation.

We agree to cooperate with the Lender and/or its Agent to the extent necessary to accomplish this review. It is understood that the information may be verified with third parties such as our employers, depository institutions or a credit reporting agency.

We therefore have signed below authorizing the release of employment and/or financial information to assist in the Quality Control Review process.

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- BORROWER - RAYMOND G. WILLIAMS - DATE -



## PAYOFF SCHEDULE

**WILLIAMS**  
Loan #: 105706137  
MIN: 100853701057061375

The following accounts must be paid off through escrow as a condition of the attached loan approval:

TOTAL: \$



Form <b>4506-C</b> (October 2022)	Department of the Treasury - Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>	OMB Number 1545-1872
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Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers)		
<b>i. First name</b> RAYMOND	<b>ii. Middle initial</b> G	<b>iii. Last name/BMF company name</b> WILLIAMS	<b>i. Spouse's first name</b>	<b>ii. Middle initial</b>	<b>iii. Spouse's last name</b>
<b>1b. First taxpayer identification number</b> (see instructions)  170-48-5518			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
<b>i. First name</b>	<b>ii. Middle initial</b>	<b>iii. Last name</b>	<b>i. First name</b>	<b>ii. Middle initial</b>	<b>iii. Last name</b>
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.) 201 TRESTLEWOOD DR			<b>b. City</b> SUMMERVILLE	<b>c. State</b> SC	<b>d. ZIP code</b> 29486
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions)					
<b>a. Street address</b> (including apt., room, or suite no.)			<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b>			<b>ii. IVES participant ID number</b> 0000304771	<b>iii. SOR mailbox ID</b>	
<b>iv. Street address</b> (including apt., room, or suite no.)			<b>v. City</b>	<b>vi. State</b>	<b>vii. ZIP code</b>
<b>5b. Customer file number</b> (if applicable) (see instructions)			<b>5c. Unique identifier</b> (if applicable) (see instructions)		
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA))					
<b>i. Client name</b> LOANDEPOT.COM, LLC				<b>ii. Telephone number</b> (888)337-6888	
<b>iii. Street address</b> (including apt., room, or suite no.) 6561 IRVINE CENTER DRIVE			<b>iv. City</b> IRVINE	<b>v. State</b> CA	<b>vi. ZIP code</b> 92618
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
<b>a. Return Transcript</b> <input checked="" type="checkbox"/> <b>b. Account Transcript</b> <input type="checkbox"/> <b>c. Record of Account</b> <input type="checkbox"/>					
<b>7. Wage and Income transcript</b> (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
<b>a.</b> Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
<b>b.</b> Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>					
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12 / 31 / 2024 12 / 31 / 2023 12 / 31 / 2022 / /					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
<b>Sign Here</b>	<b>Signature for Line 1a</b> (see instructions)			<b>Date</b>	<b>Phone number of taxpayer on line 1a or 2a</b> (843) 708-0865
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b> RAYMOND G. WILLIAMS				
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)				
	<b>Spouse's signature</b> (required if listed on Line 2a)				<b>Date</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



**You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.**

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form** . . . . . 10 min.  
**Preparing the form** . . . . . 12 min.  
**Copying, assembling, and sending the form to the IRS** . . . . . 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.