



ATTENTION

AGENT ACKNOWLEDGEMENT REQUIRED



Below are common mistakes found in our completed closing documents. Please read this information carefully. Provide your signature below to confirm you will ensure these errors are avoided.

ILLEGIBLE/INCONSISTENT DATES

- **Clear and Legible Dates:** Ensure all dates on documents are written clearly and legibly to avoid the need for corrections.
- **Date Verification:** Verify that all dates provided are correct and consistent throughout the entire package.

PATRIOT ACT INFORMATION FORM

- **Legible Handwriting:** Ensure the form is completed entirely with legible handwriting for each person signing.
- **Identification Requirements:** Each signer must provide 2 forms of identification.
- **Valid Identification:** Any ID documented on this form must be valid. If an ID is expired, the closing will be adjourned.
- **Acknowledgement Section:** The section labeled "Printed Name/Title" requires both the name and title. For example, "John Doe/Notary Public."

John Doe / Notary Public
Printed Name/Title

4506-C

- **Attestation Box and Signature:** The attestation box must be checked along with the signature portion below it. This area is commonly missed, and it's circled in the example below.
- **Spouse's Signature:** If applicable, the spouse's signature area must be completely filled out and not skipped. This section is highlighted in the example below.

<input type="checkbox"/> 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.			
Sign Here	Signature for Line 1a (see instructions)	Date	Phone number of taxpayer on line 1a or 2a 123-456-7891
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name John Doe		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature (required if listed on Line 2a)		Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed
Print/Type name			

AGENT SIGNATURE: _____



[_tconnect.local_Production_Filesweeper_AccountClosureLetter_255317.pdf](#)

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER

DOCUMENT TYPE ID: 82

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_WiringInstructions_255317.pdf](#)

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

DOCUMENT TYPE ID: 100

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_MCAffadavits_255317.pdf](#)

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_SignedClosingPackages_255317.pdf](#)

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_RecordableDocuments_255317.pdf](#)

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635

eRECORD: YES

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: DORCHESTER

PROPERTY ADDRESS: 1055 Blockade Runner Pkwy
Summerville, SC 29485

Post Closing Doc List

Client: PENNYMAC - CES

Disbursement Date: 05/22/2025

Property State: SOUTH CAROLINA

Borrower: LEON SCALES

Order Number: 255317

Check:

On-line: X

Doc Auditor:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Scan/Ship:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Fee Validation:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Recording:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Is the Note with the signed closing package?

Rejected Doc:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Reject Team:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Exhibit A
Legal Description

All that certain parcel of land situate in the City of Summerville, Town of Summerville, County of Dorchester and State of South Carolina bounded and described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in River Birch Subdivision, near the Town of Summerville, Dorchester County, South Carolina, and being shown and designated as Lot 69, Phase II, River Birch Subdivision, as shown on a plat entitled, "Final Plat River Birch Subdivision - Phase II owned by : River Birch, LLC located off Dorchester Road Dorchester County, South Carolina," prepared by Kemp C. Ahrens, PLS No. 16125, recorded on February 23, 2007, in the RMC Office for Dorchester County in Plat Cabinet L, Page 53. Said lot having such size, shape, buttins, boundings, dimensions, and location as will appear by reference to said plat which is incorporated herein by reference, be all the dimensions and measurements shown thereon a little more or less.

Being the same property as conveyed from Michael A. Jones and Leslie Jones to Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common as set forth in Deed Book 11688 Page 176 dated 12/21/2018, recorded 12/31/2018, DORCHESTER County, SOUTH CAROLINA.

Parcel ID: 151-11-02-042-000-C

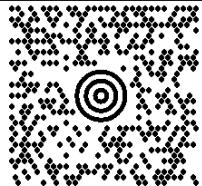
POST CLOSE
TOWNSGATE CLOSING SERVICES, LLC
600 CLUBHOUSE DRIVE SUITE 410
CORAOPOLIS PA 15108

LTR

1 OF 1

SHIP TO:

POST CLOSE
TOWNSGATE CLOSING SERVICES, LLC
600 CLUBHOUSE DRIVE SUITE 410
CORAOPOLIS PA 15108



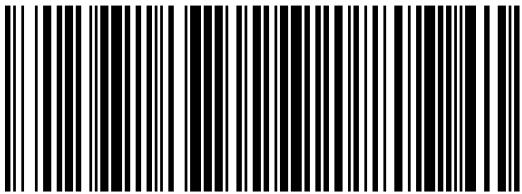
PA 151 9-50



UPS NEXT DAY AIR

TRACKING #: 1Z 026 3W0 01 2506 2691

1



BILLING: P/P

Dealer No.: 255317 5/22/2025 SC
Dept No.: 2635 - PENNYMAC - CES
XOL 25.05.01 NV-45 20.0A 05/2025*



TM

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS

SOUTH CAROLINA TRANSACTIONS

Date: 05/17/2025

Borrowers: LEON SCALES and ELWANDA SCALES

Address: 1055 Blockade Runner Pkwy, Summerville, SC 29485

MC File No.: 255317

Enclosed please find the completed loan documents package for the above – referenced order. Townsgate Closing Services is now authorized to process the recording of documents and disburse funds.

- Townsgate Closing Services must ensure that the applicable deeds are recorded prior to the mortgage.
- If there are two mortgages, Townsgate Closing Services must ensure that they are recorded in the proper order.
- If there are additional documents to record, e.g. subordination agreements, satisfactions, etc., Townsgate Closing Services must ensure that they are recorded in the proper order.

Lastly, upon the completion of the rescission period, Townsgate Closing Services may disburse the file as instructed with the executed settlement statement.

Please contact the undersigned immediately if there are any questions.

****A COPY OF THE DISBURSEMENT LEDGER AND RECORDED DOCUMENTS MUST BE EMAILED OR FAXED TO THE UNDERSIGNED, OR THEIR DESIGNEE, UPON COMPLETION****

Attorney Signature

Print Name



PRIVACY POLICY NOTICE

Effective Date: January 1, 2023

Townsgate Closing Services, LLC and its subsidiaries and affiliates ("Company" or "We") respect your privacy and are committed to protecting it through our compliance with this policy.

This policy describes the types of information we may collect from you or that you may provide when you interact with us, whether online or in person, and our practices for collecting, using, maintaining, protecting, and disclosing that information.

This policy applies to information we collect:

- In email, text, and other electronic messages between you and the Company.
- When you interact with our advertising and applications on third-party websites and services, if those applications or advertising include links to this policy.
- Offline or through any other means.

This policy does not apply to information collected by any third party, including through any application or content (including advertising) that may link to or be accessible from or on the Website. Further, this policy does not apply to any Personal Data collected from or about any of our employees or our subsidiaries' employee. Personal Data collected from any such employees will be protected by our employment policies and handbook.

Please read this policy carefully to understand our policies and practices regarding your information and how we will treat it. If you do not agree with our policies and practices, your choice is not to purchase our goods or services, provide us with your Personal Data, or otherwise interact with us. By providing us with Personal Data, purchasing our goods or services, or otherwise interacting with us, you agree to this privacy policy. This policy may change from time to time (see Changes to Our Privacy Policy Section within this document). Your continued use of our products or services, provision of your Personal Data, or other interactions with us after we make changes is deemed to be acceptance of those changes, so please check the policy periodically for updates.

Information We Collect About You and How We Collect It

We collect several types of information from and about users of our products and services and those individuals that interact with us. We collect information: (1) by which you may be personally identified, such as name, birthdate, age, postal address, e-mail address, telephone number, veteran status, personal preferences, credit card information, including billing address, or any other identifiers by which you may be contacted online or offline; (2) that is about you but individually does not identify you, such as IP address or other online identifiers; and/or (3) if you use our online closing software, about your internet connection, the equipment you use to access the closing software and usage details (collectively, "Personal Data").

We collect this information:

- Directly from you when you provide it to us.
- Automatically if you use our online closing software which may include information about your internet connection, the equipment you use to access the closing software and usage details.
- From third parties, for example, our business partners.

Information You Provide to Us

The information we collect or receive may include:

- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions with you and of the fulfillment of your orders.

How We Use Your Information

We use information that we collect about you or that you provide to us, including any Personal Data:

- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- If applicable, to create, maintain, customize, and secure your account with us.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your experience and to deliver content and product and service offerings relevant to your interests.
- To allow you to participate in interactive features on our services.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To help maintain the safety, security, and integrity of our services, products databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our products and services.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our users is among the assets transferred.
- In any other way we may describe when you provide the information.



- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- For any other purpose with your consent.



For more information, see Choices About How We Use and Disclose Your Information. There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special U.S. Privacy Information** Section below.

Disclosure of Your Information

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep Personal Data confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it. For example, if you give us an email address for an additional recipient or recipients, we will transmit the contents of that email and your email address to the additional recipient or recipients.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Data:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply the terms of any agreements applicable to the use and processing of your Personal Data.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special US Privacy Information** Section below.

Choices About How We Use and Disclose Your Information

We strive to provide you with choices regarding the Personal Data you provide to us. We have created mechanisms to provide you with the following control over your information:



There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special US Privacy Information** Section below.

Accessing and Correcting Your Information

You may send us an email to PrivacyRequests@MortgageConnectLP.com to request access to, correct or delete any Personal Data that you have provided to us. We may not be able to delete your Personal Data in certain circumstances, including if such information was provided for the purpose of providing a service we have already provided that required the disclosure of the Personal Data to perform the service but we will comply to the extent required by applicable law. We also may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect. There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the Special U.S. Privacy Information Section below.

Special US Privacy Information

If you are a California, Colorado, Virginia, Connecticut or Utah resident, state law may provide you with additional rights regarding our use of your Personal Data.

Some of the Personal Data we collect information constitutes “personal information” or “sensitive personal information” under the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 or “personal data” or “sensitive data” under the Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, Utah Consumer Privacy Act, or other similar state laws. Any such “sensitive personal information” or “sensitive data” is referred to as “Sensitive Data” herein.

In particular, within the last twelve (12) months, we collected (whether directly, indirectly (e.g., by observing your actions on the Site) or from third parties) the categories of Personal Data, which constitute “personal information” or “sensitive personal information” under the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 or “personal data” or “sensitive data” under the Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, Utah Consumer Privacy Act or other similar state laws, listed in the table below. Any such collection has been for of the purposes included in the appropriate section of the How We Use Your Information Section above.

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	7 years	Yes	No

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
California Customer Records personal information	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	7 years	Yes	No
Protected classification characteristics under state or federal law	Age (40 years or older), citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.	7 years	Yes	No
Commercial information	Records of personal property to the extent necessary for Uniform Commercial Code security interest filings	7 years	Yes	No
Geolocation data	Physical location Does not include precise geolocation, which is Sensitive Data.	7 years	Yes	No

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information as necessary for accommodating the needs of the individual.	7 years	Yes	No

Sensitive Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Government identifiers	Social security, driver's license, state identification card, or passport number	7 years	Yes	No
Precise geolocation	N/A	7 years	Yes	No

For the purposes of this Section, Personal Data does not include publicly available information from government records, lawfully obtained, truthful information that is a matter of public concern, deidentified or aggregated consumer information or information specifically excluded from the scope of applicable data protection laws, such as the Fair Credit Reporting Act, the Gramm-Leach-Bliley Act or California Financial Information Privacy Act, the Federal Farm Credit Act of 1971, and the Driver's Privacy Protection Act of 1994.

We have not sold any Personal Data or Sensitive Data of consumers in the last 12 months, and we have not shared any Personal Data or Sensitive Data of consumers with third parties for cross-context behavioral advertising in the last 12 months.

We obtain the categories of Personal Data listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our Website.
- From our affiliates and subsidiaries. From third party sources, including information from commercially available sources, such as public databases and data aggregators.

- From our financial services clients that request services from us. We may disclose your Personal Data or Sensitive Data to a third party for a business purpose. When we disclose Personal Data or Sensitive Data for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Data and Sensitive Data confidential and not use it for any purpose except performing the contract. We disclosed this Personal Data and Sensitive Data for a business purpose to the following categories of third parties:
 - consumer relations, including consumer complaint response services;
 - employee recruitment, career portal and job applicant services;
 - legal representation, including with regard to prevention harm to our company, its subsidiaries, our products or services or a person or property (eg, fraud prevention);
 - vendors that perform back office services that assist us in providing the product or service;
 - trade vendor such as notaries, abstractors, appraisers, closing agents, or other real estate professionals necessary for carrying out the services.

As applicable, certain state privacy laws, such as the California Consumer Privacy Act of 2018, California Privacy Rights Act of 2020, the Colorado Privacy Act, the Virginia Consumer Data Protection Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, and Utah Consumer Privacy Act provide their residents, respectively, with specific rights regarding their Personal Data.

A. Access to Specific Information and Data Portability Rights. You have the right to request that we disclose certain information to you about our collection and use of your Personal Data and Sensitive Data. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will disclose to you, as applicable:

- The categories of Personal Data and Sensitive Data we collected about you.
- The categories of sources for the Personal Data and Sensitive Data we collected about you.
- Our business or commercial purpose for collecting that Personal Data and Sensitive Data.
- The categories of third parties with whom we disclose that Personal Data and Sensitive Data.
- The specific pieces of Personal Data and Sensitive Data we collected about you (also called a data portability request).

B. Correct Specific Information. You may have the right to request that we correct inaccurate Personal Data about you. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will use commercially reasonable efforts to correct the information to comply with your request. This right is not afforded to residents of Utah.

C. Deletion Request Rights. You have the right to request that we delete any of your Personal Data or Sensitive Data that we collected from you and retained, subject to certain exceptions. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will delete (and direct our service providers to delete) your Personal Data or Sensitive Data from our records, unless an exception applies. In responding to your request, we will inform you whether or not we have complied with the request, and, if we have not complied, provide you with an explanation as to why.



A service provider shall not be required to comply with a deletion request submitted by the consumer directly to the service provider.

We may deny your deletion request if retaining the information is necessary for us, or our service provider or providers, to:

- Complete the transaction for which we collected the Personal Data, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Help to ensure security and integrity to the extent the use of your Personal Data is reasonably necessary and proportionate for those purposes.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise his or her free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.

D. Right to Limit Use and Disclosure of Sensitive Data. You may have the right, at any time, to direct us to limit our use and disclosure of your Sensitive Data to use which is necessary for certain purposes enumerated in applicable law ("Enumerated Purposes"). To the extent we use or disclose your Sensitive Data for purposes other than the Enumerated Purposes (described below), you have the right to limit such use or disclosure. Currently, we do not use Sensitive Data for purposes other than the Enumerated Purposes. To the extent applicable, you may also have the right to withdraw consent you provided for our use and disclosure of your Sensitive Data.

The Enumerated Purposes include the following:

- (1) To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.
- (2) To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Data, including Sensitive Data.
- (3) To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.

- (4) To ensure the physical safety of natural persons.
- (5) For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with us, provided that we will not disclose the Sensitive Personal Data, to another third party and will not use it to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us.
- (6) To perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of our business.
- (7) To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.
- (8) For purposes that do not infer characteristics about you.

E. Exercising Access, Data Portability, Correction and Deletion Rights. To exercise the access, data portability, correction, and deletion rights described above, please submit a consumer request to us through one of the following:

- Calling us at 1-866-789-1814.
- Visiting www.MortgageConnectLP.com
- Emailing us at PrivacyRequests@MortgageConnectLP.com

When you use a request method above, we will request certain information for verification purposes, such as your name, address, and e-mail address. We will use this information to verify this is a permitted request, such as by matching your name and address with information in our records. Depending on the type of request, we may require a certain number of data points to allow for verification.

Only you, or a person properly authorized to act on your behalf, may make a verifiable consumer request related to your Personal Data. You may also make a verifiable consumer request on behalf of your minor child.

An authorized agent may make a request on your behalf using the request methods designated above. Additionally, if you use an authorized agent to submit a consumer request, we may require the authorized agent to provide proof that you gave the agent signed permission to submit the request. We may also require you to verify your own identity directly with us or directly confirm with us that you provided the authorized agent permission to submit the request.



You may only make a consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Data or an authorized agent of such person.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Data if we cannot verify your identity or authority to make the request and confirm the Personal Data relates to you.

Making a consumer request does not require you to create an account with us.

We will only use Personal Data provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

If we deny your request, you may have the right to appeal our decision. Further, if you appeal and your appeal is denied, you may the right to complain to your state's attorney general. You may appeal your decision by contacting us at PrivacyRequests@MortgageConnectLP.com

F. Response Timing and Format. In accordance with applicable law, we endeavor to respond to consumer requests within forty-five (45) days of its receipt. If we require more time (up to 45 additional days), we will inform you of the reason and extension period in writing.

The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your Personal Data that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

G. Non-Discrimination. We will not discriminate against you for exercising any of your rights. Unless permitted by applicable laws, in connection with you exercising your rights, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.



However, we may offer you certain financial incentives permitted by applicable laws that can result in different prices, rates, or quality levels. Any legally permitted financial incentive we offer will reasonably relate to your Personal Data's value to us and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

H. Other California Privacy Rights. California Civil Code Section § 1798.83 permits California residents to request certain information regarding our disclosure of personal data to third parties for their direct marketing purposes. To make these requests, please send an email to PrivacyRequests@MortgageConnectLP.com or by mail to 600 Clubhouse Drive, Moon Township, PA 15108 Attention: Compliance-CA Privacy Request

Data Security

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our website. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

Changes to Our Privacy Policy

It is our policy to post any changes we make to our privacy policy on [this page](#) with a notice that the privacy policy has been updated on the [Website home page](#). The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our website and this privacy policy to check for any changes.

Contact Information

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

Phone: 1-866-789-1814

Email: PrivacyRequests@MortgageConnectLP.com

Postal Address:

Mortgage Connect, LP

Attention: Compliance- Privacy Request

600 Clubhouse Drive

Moon Township, PA 15108

OWNER'S AFFIDAVIT

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

ON THIS ____ DAY OF _____ 20_____, the undersigned Affiants after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiants knowledge and belief.

1. THAT the Owners of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantees named in the deed recitals set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned are** **single** **married**,
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owners or the Premises that are known to the Affiants and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:
 THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.
 THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature: _____.

6. THAT the property is currently used as: a single family residence;
7. THAT the Owners in this transaction is or are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiants must identify the party in possession and any applicable leases or agreements as follows: _____;
8. THAT the building and all improvements were completed more than _____ years ago;

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

9. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none") _____.

"There are no outstanding UCC financing statements, lease agreements, or other financing agreements for a solar energy system located on the Property, except for those matters disclosed on the Title Product."

10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiants and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponents in any court, or before any officer of any state;
12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owners;
13. THAT WE know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
14. THAT WE know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT WE have never had our access to and from a public street limited in any way.
16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;
Also, that the undersigned have not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment
17. THAT We have never had our access to and from a public street limited in any way.
18. THAT WE have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
20. THAT Affiants further states that he/she are familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiants further certify that he, she, or they have heard read to Affiants the full facts of this Affidavit, and understand its contents.

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

21. THAT neither Title Agent nor Underwriter can provide any estimate as to the time of recordation of the deed of trust or other title documents in the Land Records. Borrower or Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the Mortgage, deed of trust or title document is recorded in the land records.
22. THAT the Borrower or Borrowers represent and affirm that there are no matters pending that could give rise to a lien that would attach to the Land between the date hereof and the recording of the interest to be insured including during a period that the recording jurisdiction may not be open and available for recording and that the affiant or affiants have not and will not execute any instruments that would adversely affect the interest to be insured. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrower or Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and Underwriter against all expenses, costs and attorneys' fees that may arise out of Borrower or Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of the underwriter.

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.

LEON SCALES

ELWANDA SCALES

State of _____)
)SS
County of _____)

This instrument was acknowledged before me on _____, by _____

Notary Public
My Commission Expires: _____

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

The undersigned borrower or borrowers 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 or Closing Agent.

The undersigned borrower or borrowers agree 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 or Borrowers agree 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 or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or PENNYMAC - CES as lender, authorization to correct all minor typographical or clerical errors including initials and/or dates discovered in any or all of the closing documentation required to completed by the undersigned at settlement. In the event this Agreement is exercised, the undersigned will be notified and, if requested by lender or borrower, will receive a copy of the document corrected on their behalf.

This Agreement may not be used to modify any terms of the loan and/or security instrument.

This Agreement shall automatically terminate 180 days from the date of recording of the undersigned's mortgage loan.

DATED effective this _____ day of _____.

LEON SCALES

ELWANDA SCALES

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

OBLIGATION OF DEBTS ACKNOWLEDGEMENT

I and or we, the undersigned borrower or borrowers, fully understand and agree that any and all debts that are liabilities against the above referenced property, including, but not limited to mortgages, property taxes, liens, judgments, water and/or sewage charges or municipal fees or assessments, must be paid in full and satisfied in order to induce the Title Agent to issue a policy of insurance to borrower or borrowers Lender.

I and or we, the undersigned borrower or borrowers, fully understand and agree that if the payoff amounts quoted by the creditors, either orally or in written form, are insufficient to pay the debt, I and or we may be responsible for any and all remaining balances. To the extent that the Closing Agent was provided incorrect information from a creditor, the Closing Agent shall not be responsible for any shortage of funds owed.

I and or we understand that real property taxes due and payable for the current year and any subsequent delinquencies. I and or we further understand that if the Closing Agent was provided with an incorrect tax amount. I and or we will be responsible for the payment of the taxes and the Closing Agent shall not be liable for the payment of those taxes.

I and or we understand that to the extent I and or we have a loan that allows for draws or advances and that loan is to be paid off as part of this transaction, Closing Agent is only responsible for payment of the loan based on the payoff amount provided to it prior to closing. If I and or we make a request for an additional advance or draw, I and or we shall be responsible for that payment.

LEON SCALES

ELWANDA SCALES

LENDER:

SETTLEMENT DATE: May 17, 2025

LOAN #:

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

ACCOUNT CLOSURE LETTER

I or we, the undersigned, in order to induce Townsgate Closing Services, LLC (hereinafter referred to as the "Title Company") to issue its policy or policies of title insurance covering the above captioned property, hereby agree as follows:

1. I or we currently are the borrower or borrowers under a mortgage or deed of trust to the captioned lender, which deed of trust or mortgage allows me or us to make draws and/or receive advances of money by request.
2. I or we hereby agree that the loan payoff figures divulged to me or us by the captioned Lender and by the Title Company are correct to the best of my or our knowledge and that there are no draws or checks outstanding which will cause the payoff figure divulged to be insufficient for full and complete satisfaction of the loan.
3. I or we hereby understand that effective immediately the aforesaid loan will be paid off entirely and will be released of record in the appropriate land records office. I or we will no longer be able to receive any funds from this loan account and the loan account will be cancelled entirely. In order to receive further credit from the Lender involved, I or we will need to make application with said Lender for a new and separate loan. BY COPY OF THIS AFFIDAVIT TO THE CAPTIONED LENDER, I OR WE HEREBY REQUEST THAT THE CAPTIONED LOAN ACCOUNT BE CLOSED ENTIRELY AND THAT THE LIEN BE RELEASED OF PUBLIC RECORD.

LEON SCALES

ELWANDA SCALES

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT

GIVE THIS SHEET TO THE BORROWER

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Wire Transfer: Borrower funds over \$1000.00 may be sent by wire. You can expect a wire transfer within 24 hours after the disbursement of your loan.

- Townsgate Closing Services, LLC does not charge for wire transfers; however, your bank or credit union may charge you to receive the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

Bank Check: You can expect a check according to the following after the disbursement of your loan:

- USPS Mail: Funds less than \$250.00
- Overnight Courier (UPS): Funds between \$250.00 to \$999.99. Please note we cannot use a P.O. Box address for overnight courier service
- Depending on your financial institution, funds deposited by check may not be readily available.
PLEASE CONSULT YOUR BANK FOR DETAILS.

**BORROWER WIRING INFORMATION / AUTHORIZATION
CASH OUT PROCEEDS FROM CLOSING ONLY**

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Please complete the information below and provide to the agent at the closing.

Order # 255317

Borrower Name or Names: LEON SCALES and ELWANDA SCALES

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**

Account Type: Checking Savings Other _____

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

This may be different from your check. Please consult your lending institution.

Account #: _____

Name or Names on Account: _____

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

This may be different from your check. Please consult your lending institution.

Account #: _____

Name or Names on Account: _____

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Mail or Overnight Instructions:

Address: 1055 Blockade Runner Pkwy, Summerville, SC 29485

If the address listed above needs to be changed, please legibly print the correct address below. Please remember that we cannot overnight to a P.O. Box address.

PLEASE NOTE: Mortgage Connect requires funds over the amount of \$5K to be wired. If you require your proceeds in the form of a check, please note that a signature will be required. Mortgage Connect will not be responsible for lost or stolen checks, nor delayed delivery due to carrier problems of any type. You will be required to cooperate fully with any investigation of lost, stolen or cashed checks and re-issuance of funds due to any issue may be delayed up to 120 days.

Street number and name: _____

City, State and Zip Code: _____

LEON SCALES _____

Date _____

ELWANDA SCALES _____

Date _____

State of _____)
)SS
County of _____)

This instrument was acknowledged before me on _____, by _____

Notary Public

My Commission Expires: _____

File No./Escrow No.: 255317

Townsgate Closing
Services, LLC

Print Date & Time: 5/14/2025 12:28:11 PM

600 Clubhouse Dr, Suite
410Moon Township, PA
15108

Settlement Location: 1055 BLOCKADE RUNNER PKWY SUMMERTVILLE, SC 29485

Property Address: 1055 Blockade Runner Pkwy Summerville, SC 29485

Purpose: Home Equity

Buyer: LEON SCALES and ELWANDA SCALES

Loan Number: 7019193566

MIC Number:

License Number: 3000756288

Lender: PENNYMAC - CES
3043 TOWNSGATE ROAD SUITE 200 WESTLAKE VILLAGE, CA 91361

Settlement Date: 5/17/2025

Disbursement Date: 5/22/2025

Description		Borrower	
		Debit	Credit
Financial			
Loan Amount			\$67,500.00
Loan Charges to Lender			
3.018% of Loan Amount (Points)		LR \$2,037.15	
Application Fee	POCB (250.00) LR		
Underwriting Fee	LR	\$250.00	
Other Loan Charges			
Appraisal Fee to ServiceLink	LR	\$50.00	
Credit Report Fee to CoreLogic Credco	LR	\$83.70	
Flood Certification Fee to CoreLogic	POCO(5.00) LR		
MERS Registration Fee to Mortgage Electronic Registration	LR	\$23.70	

Description	Borrower	
	Debit	Credit
Title Charges & Escrow / Settlement Charges		
Settlement Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00	
Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00	
Title - Title Search to Townsgate Closing Services, LLC	\$75.00	
Title - Loan Policy to Townsgate Closing Services, LLC	\$15.00	
Agent's portion of the total title insurance \$5.00		
Underwriter's portion of the total title insurance \$10.00		
Government Recording and Transfer Charges		
Recording Fees	\$25.00	
Mortgage Recording to Dorchester County Register of Deeds \$25.00		
Payoff(s)		
credit card balance to NAVY FEDERAL CR UNION	\$47,685.00	
Miscellaneous		
Prepaid Interest (\$20.57 per day from 05/22/2025 to 06/01/2025)	LR	\$205.70
	Borrower	
	Debit	Credit
Subtotal(s)	\$50,875.25	\$67,500.00
Cash Due To Borrower		\$16,624.75
Cash Due From Seller		

Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Townsgate Closing Services, LLC. Townsgate Closing Services, LLC is solely responsible for the accuracy and completeness of the data on this form.

We or 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 I further certify that I have received a copy of the ALTA Settlement Statement. We or I authorize Townsgate Closing Services, LLC to cause the funds to be disbursed in accordance with this statement.

Borrower : LEON SCALES

Borrower : ELWANDA SCALES

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 5/14/2025
Closing Date 5/17/2025
Disbursement Date 5/22/2025
Settlement Agent CAROLINA ATTORNEY
File # 255317
Property 1055 Blockade Runner
Summerville, SC 29485

 Appraised Prop. Value \$541,707

Transaction Information

Borrower Leon Scales and Elwanda Scales
1055 Blockade Runner Pkwy
Summerville, SC 29485

Seller

Lender PennyMac Loan Services, LLC

Loan Information

Loan Term 20 years
Purpose Home Equity Loan
Product Fixed Rate

Loan Type Conventional FHA
 VA
Loan ID # 7019193566
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$67,500	NO
Interest Rate	11.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$702.48	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-20		
Principal & Interest		\$702.48	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment	\$702.48		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$419.41 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing

Closing Costs	\$3,440.25	Includes \$3,209.55 in Loan Costs + \$230.70 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$16,624.75	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid by Others
	At Closing	Before Closing	At Closing
A. Origination Charges	\$2,537.15		
01 3.018 % of Loan Amount (Points)	\$2,037.15		
02 Application Fees		\$250.00	
03 Underwriting Fees	\$250.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$672.40		
01 Appraisal Fee to ServiceLink	\$50.00		
02 Credit Report to CoreLogic Credco	\$83.70		
03 Flood Certification to CoreLogic Flood Services			(L) \$5.00
04 MERS(R) Registration Fee to Mortgage Electronic Registration	\$23.70		
05 Title - Closing Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00		
06 Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00		
07 Title - Lender's Title Insurance to Townsgate Closing Services, LLC	\$15.00		
08 Title - Title Search to Townsgate Closing Services, LLC	\$75.00		
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,209.55		
Loan Costs Subtotals (A + B + C)	\$2,959.55	\$250.00	

Other Costs				
E. Taxes and Other Government Fees		\$25.00		
01 Recording Fees Deed: Mortgage: \$25.00		\$25.00		
02				
F. Prepaids		\$205.70		
01 Homeowner's Insurance Premium (mo.)				
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)		\$205.70		
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)		\$230.70		
Other Costs Subtotals (E + F + G + H)		\$230.70		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$3,440.25		
Closing Costs Subtotals (D + I)		\$3,190.25	\$250.00	\$5.00
Lender Credits				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$3,461.00	\$3,440.25	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing .
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$19,815.00	-\$19,815.00	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$16,354.00	-\$16,624.75	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing** \$50,875.25

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J) \$3,190.25
 04 NAVY FEDERAL CR UNION \$47,685.00

Adjustments

- 05
 06
 07
Adjustments for Items Paid by Seller in Advance
 08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to
 11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing \$67,500.00

- 01 Deposit
 02 Loan Amount \$67,500.00
 03 Existing Loan(s) Assumed or Taken Subject to
 04
 05 Seller Credit

Other Credits

- 06
 07
Adjustments
 08
 09
 10
 11

Adjustments for Items Unpaid by Seller

- 12 City/Town Taxes to
 13 County Taxes to
 14 Assessments to
 15
 16
 17

SELLER'S TRANSACTION**M. Due to Seller at Closing**

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03
 04
 05
 06
 07
 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes to
 10 County Taxes to
 11 Assessments to
 12
 13
 14
 15
 16

N. Due from Seller at Closing

- 01 Excess Deposit
 02 Closing Costs Paid at Closing (J)
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff of First Mortgage Loan
 05 Payoff of Second Mortgage Loan
 06
 07
 08 Seller Credit
 09
 10
 11
 12
 13

Adjustments for Items Unpaid by Seller

- 14 City/Town Taxes to
 15 County Taxes to
 16 Assessments to
 17
 18
 19

CALCULATION

Total Due from Borrower at Closing (K) \$50,875.25

Total Paid Already by or on Behalf of Borrower at Closing (L) \$67,500.00

Cash to Close **From** **To Borrower** \$16,624.75**Cash** **From** **To Seller** \$0

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 principal and interest overdue. The late fee will never exceed \$21.

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
1055 Blockade Runner Pkwy, Summerville, SC 29485

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	\$4,613.51	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

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$172,009.19
Finance Charge. The dollar amount the loan will cost you.	\$104,285.49
Amount Financed. The loan amount available after paying your upfront finance charge.	\$64,308.45
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	11.875 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	150.074 %



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

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

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 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	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				CAROLINA ATTORNEY NETWORK, LLC
Address	6840 Carothers Parkway Ste 500 NMLS 2168312 Franklin, TN 37067				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 2168312				3000756288
Contact	Truson Vorbeck				Lisa Perry
Contact NMLS ID	2299045				
Contact SC License ID					7458478
Email	truson.vorbeck@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	615-475-8381				844-740-0401

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.

Leon Scales

Date

Elwanda Scales

Date



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent CAROLINA ATTORNEY NETWORK, LLC

Property 1055 Blockade Runner Pkwy
Summerville, SC 29485



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 5/14/2025
Closing Date 5/17/2025
Disbursement Date 5/22/2025
Settlement Agent CAROLINA ATTORNEY
File # 255317
Property 1055 Blockade Runner
Summerville, SC 29485

 Appraised Prop. Value \$541,707

Transaction Information

Borrower Leon Scales and Elwanda Scales
1055 Blockade Runner Pkwy
Summerville, SC 29485

Seller

Lender PennyMac Loan Services, LLC

Loan Information

Loan Term 20 years
Purpose Home Equity Loan
Product Fixed Rate

Loan Type Conventional FHA
 VA _____
Loan ID # 7019193566
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$67,500	NO
Interest Rate	11.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$702.48	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-20		
Principal & Interest		\$702.48	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment	\$702.48		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$419.41 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing

Closing Costs	\$3,440.25	Includes \$3,209.55 in Loan Costs + \$230.70 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$16,624.75	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid by Others
	At Closing	Before Closing	At Closing
A. Origination Charges	\$2,537.15		
01 3.018 % of Loan Amount (Points)	\$2,037.15		
02 Application Fees		\$250.00	
03 Underwriting Fees	\$250.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$672.40		
01 Appraisal Fee to ServiceLink	\$50.00		
02 Credit Report to CoreLogic Credco	\$83.70		
03 Flood Certification to CoreLogic Flood Services			(L) \$5.00
04 MERS(R) Registration Fee to Mortgage Electronic Registration	\$23.70		
05 Title - Closing Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00		
06 Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00		
07 Title - Lender's Title Insurance to Townsgate Closing Services, LLC	\$15.00		
08 Title - Title Search to Townsgate Closing Services, LLC	\$75.00		
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,209.55		
Loan Costs Subtotals (A + B + C)	\$2,959.55	\$250.00	

Other Costs				
E. Taxes and Other Government Fees		\$25.00		
01 Recording Fees Deed: Mortgage: \$25.00		\$25.00		
02				
F. Prepaids		\$205.70		
01 Homeowner's Insurance Premium (mo.)				
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)		\$205.70		
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)		\$230.70		
Other Costs Subtotals (E + F + G + H)		\$230.70		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$3,440.25		
Closing Costs Subtotals (D + I)		\$3,190.25	\$250.00	\$5.00
Lender Credits				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$3,461.00	\$3,440.25	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing .
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$19,815.00	-\$19,815.00	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$16,354.00	-\$16,624.75	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing** \$50,875.25

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J) \$3,190.25
 04 NAVY FEDERAL CR UNION \$47,685.00

Adjustments

- 05
 06
 07
Adjustments for Items Paid by Seller in Advance
 08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to
 11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing \$67,500.00

- 01 Deposit
 02 Loan Amount \$67,500.00
 03 Existing Loan(s) Assumed or Taken Subject to
 04
 05 Seller Credit

Other Credits

- 06
 07
Adjustments
 08
 09
 10
 11

Adjustments for Items Unpaid by Seller

- 12 City/Town Taxes to
 13 County Taxes to
 14 Assessments to
 15
 16
 17

SELLER'S TRANSACTION**M. Due to Seller at Closing**

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03
 04
 05
 06
 07
 08

Adjustments for Items Paid by Seller in Advance

- 09 City/Town Taxes to
 10 County Taxes to
 11 Assessments to
 12
 13
 14
 15
 16

N. Due from Seller at Closing

- 01 Excess Deposit
 02 Closing Costs Paid at Closing (J)
 03 Existing Loan(s) Assumed or Taken Subject to
 04 Payoff of First Mortgage Loan
 05 Payoff of Second Mortgage Loan
 06
 07
 08 Seller Credit
 09
 10
 11
 12
 13

Adjustments for Items Unpaid by Seller

- 14 City/Town Taxes to
 15 County Taxes to
 16 Assessments to
 17
 18
 19

CALCULATION

Total Due from Borrower at Closing (K) \$50,875.25

Total Paid Already by or on Behalf of Borrower at Closing (L) \$67,500.00

Cash to Close **From** **To Borrower** \$16,624.75**Cash** **From** **To Seller** \$0

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 principal and interest overdue. The late fee will never exceed \$21.

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
1055 Blockade Runner Pkwy, Summerville, SC 29485

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	\$4,613.51	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.



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Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$172,009.19
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Amount Financed. The loan amount available after paying your upfront finance charge.	\$64,308.45
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Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	150.074 %



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

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If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
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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	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				CAROLINA ATTORNEY NETWORK, LLC
Address	6840 Carothers Parkway Ste 500 NMLS 2168312 Franklin, TN 37067				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 2168312				3000756288
Contact	Truson Vorbeck				Lisa Perry
Contact NMLS ID	2299045				
Contact SC License ID					7458478
Email	truson.vorbeck@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	615-475-8381				844-740-0401

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.

Leon Scales

Date

Elwanda Scales

Date



Addendum to Closing Disclosure

This form is a continued statement of final loan terms and closing costs.

Settlement Agent CAROLINA ATTORNEY NETWORK, LLC

Property 1055 Blockade Runner Pkwy
Summerville, SC 29485



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

Name (First, Middle, Last, Suffix) Leon Scales	Social Security Number <u>240-31-8116</u> (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) <u>02/14/1964</u> Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u>	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Elwanda Scales	
Each Borrower intends to apply for joint credit. Your initials:		
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>843-729-2824</u> Cell Phone _____ Work Phone _____ Ext. _____ Email <u>leonsc@aol.com</u>

Current Address

Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US
 How Long at Current Address? 6 Years 3 Months Housing No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name Retired Street <u>1055 Blockade Runner Pkwy</u> City <u>Summerville</u> State <u>SC</u> ZIP <u>29485</u> Country <u>US</u>	Phone <u>843-729-2824</u> Unit # _____	Gross Monthly Income Base <u>\$0.00</u> /month Overtime _____ /month Bonus _____ /month Commission _____ /month Military _____ /month Entitlements _____ /month Other _____ /month TOTAL _____ /month
Position or Title Retiree Start Date <u>04</u> / <u>01</u> / <u>2023</u> (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed Owner or Self-Employed	<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.	Monthly Income (or Loss)



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

Provide TOTAL Amount Here

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
Installment	NAVY FEDERAL CR UNION	430015XXXX0997	\$47,685.00	<input checked="" type="checkbox"/>	\$955.00
Revolving	NAVY FEDERAL CR UNION	403216XXXXXX3851	\$25,211.00	<input type="checkbox"/>	\$515.00
Revolving	SYNCB/LOWES	7981926410193887	\$795.00	<input type="checkbox"/>	\$41.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

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

Monthly Payment

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	1055 Blockade Runner Pkwy	Unit #
City	Summerville	State SC	ZIP 29485
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	For 2-4 Unit Primary or Investment Property
\$541,707.00	Retained	Primary Residence	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>

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)
PENNYMAC LOAN SERVICES	SSE0018200513226	\$1,706.01	\$365,533.00	<input type="checkbox"/>		\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

Borrower Name: Leon Scales

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID#: 35953



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 \$ 67,500.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 1055 Blockade Runner Pkwy Unit # _____	
City Summerville State SC ZIP 29485 County Dorchester	
Number of Units 1 Property Value \$ 541,707.00	
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>
1. 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) <input checked="" type="radio"/> NO <input type="radio"/> YES	
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> YES	

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

Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

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

For Purchase Only Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$



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

A. 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. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input checked="" type="radio"/> YES
C. 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 \$ _____
D. 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
E. 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

F. 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
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. 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
J. 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
K. 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
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. 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



Section 6: Acknowledgements 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

Leon Scales

Date (mm/dd/yyyy)



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



Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 6840 Carothers Parkway Ste 500 NMLS 2168312, Franklin, TN 37067

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 2168312

Loan Originator Name Truston Vorbeck

Loan Originator NMLSR ID# 2299045 State License ID# MLO - 2299045

Email truston.vorbeck@pnmac.com Phone 615-475-8381

Signature _____ Date (mm/dd/yyyy) _____



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

Name (First, Middle, Last, Suffix) Elwanda Scales	Social Security Number 238-19-1790 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 04/30/1963 Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Leon Scales	
Each Borrower intends to apply for joint credit. Your initials: _____		
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number 0 Ages _____ <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Contact Information Home Phone 843-864-4103 Cell Phone _____ Work Phone _____ Ext. _____ Email leonsc@aol.com

Current Address

Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US
 How Long at Current Address? 6 Years 3 Months Housing No primary housing expense Own Rent (\$ _____ /month)

If at Current Address for LESS than 2 years, list Former Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name Social Security Administration	Phone 800-772-1213	Gross Monthly Income
Street 1055 Blockade Runner Pkwy	Unit # _____	Base \$5,974.80 /month
City Summerville State SC ZIP 29485	Country US	Overtime _____ /month
Position or Title Legal Assistant	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus _____ /month
Start Date 01 / 01 / 1990 (mm/dd/yyyy)		Commission _____ /month
How long in this line of work? _____ Years _____ Months		Military _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%.	Entitlements _____ /month
	<input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month
		TOTAL \$5,974.80 /month



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
Provide TOTAL Amount Here	

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
Installment	NAVY FEDERAL CR UNION	430015XXXX0997	\$47,685.00	<input checked="" type="checkbox"/>	\$955.00
Installment	SOUTH CAROLINA FEDER	132323312	\$38,559.00	<input type="checkbox"/>	\$610.00
Installment	SOUTH CAROLINA FEDER	147038010	\$15,794.00	<input type="checkbox"/>	\$393.00
Revolving	NAVY FEDERAL CR UNION	542217XXXXXX2625	\$12,013.00	<input type="checkbox"/>	\$309.00
Revolving	CAPITAL ONE BANK USA	5178057827691093	\$3,914.00	<input type="checkbox"/>	\$39.00
Installment	LENDMARK FINANCIAL SER	12911460902	\$2,957.00	<input type="checkbox"/>	\$105.00
Revolving	S.C. FEDERAL CREDIT	5287727008156805	\$2,955.00	<input type="checkbox"/>	\$74.00
Revolving	BANK OF AMERICA	5524331677354313	\$1,197.00	<input type="checkbox"/>	\$35.00
Revolving	SYNCB/LOWES	7981926410193887	\$795.00	<input type="checkbox"/>	\$41.00
Revolving	JPMCB CARD SERVICES	4147400383440243	\$420.00	<input type="checkbox"/>	\$47.00
Revolving	SYNCB / CCSYCC		\$2,680.00	<input type="checkbox"/>	\$135.00

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

Monthly Payment



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 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$541,707.00	Retained	Primary Residence	\$419.41	\$	\$

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)
PENNYMAC LOAN SERVICES	SSE0018200513226	\$1,706.01	\$365,533.00	<input type="checkbox"/>		\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

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 \$ 67,500.00 Loan Purpose Purchase Refinance Other (specify) _____
 Property Address Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 County Dorchester
 Number of Units 1 Property Value \$ 541,707.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

1. 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
 2. 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

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$

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

For Purchase Only Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$



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
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Lender
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$ _____

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

A. 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. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. 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 \$ _____
D. 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
E. 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

F. 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
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. 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
J. 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
K. 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
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> YES
M. 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



Section 6: Acknowledgements 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.

Additional Borrower Signature

Elwanda Scales

Date (mm/dd/yyyy)



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



Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 6840 Carothers Parkway Ste 500 NMLS 2168312, Franklin, TN 37067

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 2168312

Loan Originator Name Triston Vorbeck

Loan Originator NMLSR ID# 2299045 State License ID# MLO - 2299045

Email triston.vorbeck@pnmac.com Phone 615-475-8381

Signature _____ Date (mm/dd/yyyy) _____



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

State of South Carolina Required Disclosure – Pursuant to the laws of South Carolina, Title 37, Chapter 10, Section 37-10-102(a), you are hereby notified that: (1) You have a right to select your own attorney to represent you in all matters related to this transaction. You can make this determination on your own or can work with the mortgage broker or lender to obtain assistance; and, (2) You have a right to select your own insurance agent(s) for homeowner's insurance and/or flood insurance (when required). You can make this determination on your own or you can work with the mortgage broker or lender to obtain assistance. YOU WILL BE REQUESTED TO PROVIDE THESE SELECTIONS PRIOR TO THE LOAN CLOSING ON A FORM THAT WILL BE PROVIDED SHORTLY ONCE YOU COMPLETE AND SUBMIT THIS APPLICATION FOR A MORTGAGE LOAN.

Borrower Name (*First, Middle, Last, Suffix*) Leon Scales

Additional Information

Additional Borrower Name (*First, Middle, Last, Suffix*) Elwanda Scales

Additional Information



Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature _____ Date (mm/dd/yyyy) _____
Leon Scales

Additional Borrower Signature _____ Date (mm/dd/yyyy) _____
Elwanda Scales



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 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 <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.	Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input checked="" type="radio"/> Cash Out	Refinance Program <input checked="" type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing	Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the <i>Property Assessed Clean Energy program</i>).	
Construction/Improvement Costs \$ _____ Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy) Original Cost of Lot \$ _____		
Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project		

L2. Title Information

Title to the Property Will be Held in What Name(s): Leon Scales and Elwanda Scales	For Refinance: Title to the Property is Currently Held in What Name(s):
Estate Will be Held in <input checked="" type="radio"/> Fee Simple <input type="checkbox"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)	Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust
Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input checked="" type="radio"/> Other	Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For <input checked="" type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate <u>11.125</u> % Loan Term <u>240</u> (months)	Mortgage Lien Type <input type="radio"/> First Lien <input checked="" type="radio"/> Subordinate Lien
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property First Mortgage (<i>P & I</i>) \$ <u>1,706.01</u> Subordinate Lien(s) (<i>P & I</i>) \$ <u>702.48</u> Homeowner's Insurance \$ <u>275.67</u> Supplemental Property Insurance \$ <u>85.83</u> Property Taxes \$ <u>12.08</u> Mortgage Insurance \$ _____ Association/Project Dues (<i>Condo, Co-Op, PUD</i>) \$ <u>45.83</u> Other \$ _____ Total \$ <u>2,827.90</u>	
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____		

Borrower Name(s): Leon Scales

Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID#: 35953



L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (<i>if acquired separately</i>)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 47,685.00
F. Borrower Closing Costs (<i>including Prepaid and Initial Escrow Payments</i>)	\$ 1,403.10
G. Discount Points	\$ 2,037.15
H. TOTAL DUE FROM BORROWER(s) (<i>Total of A thru G</i>)	\$ 51,125.25
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) \$ 67,500.00 Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) Amount \$	\$ 67,500.00
J. 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>	\$
K. TOTAL MORTGAGE LOANS (<i>Total of I and J</i>)	\$ 67,500.00
TOTAL CREDITS	
L. Seller Credits (<i>Enter the amount of Borrower(s) costs paid by the property seller</i>)	\$
M. 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>)	\$ 250.00
N. TOTAL CREDITS (<i>Total of L and M</i>)	\$ 250.00
CALCULATION	
TOTAL DUE FROM BORROWER(s) (<i>Line H</i>)	\$ 51,125.25
LESS TOTAL MORTGAGE LOANS (<i>Line K</i>) AND TOTAL CREDITS (<i>Line N</i>)	- \$ 67,750.00
Cash From/To the Borrower (<i>Line H minus Line K and Line N</i>) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	(\$ 16,624.75)



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 and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Leon	ii. Middle initial 	iii. Last name/BMF company name Scales	i. Spouse's first name Elwanda	ii. Middle initial 	iii. Spouse's last name Scales
1b. First taxpayer identification number (see instructions) 240-31-8116			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers) 238-19-1790		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name 	ii. Middle initial 	iii. Last name 	i. First name 	ii. Middle initial 	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 1055 Blockade Runner Pkwy			b. City Summerville	c. State SC	d. ZIP code 29485
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Corelogic Credco			ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T	
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900			v. City Irvine	vi. State CA	vii. ZIP code 92618
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name PennyMac Loan Services, LLC			ii. Telephone number 818-224-7442		
iii. Street address (including apt., room, or suite no.) 3043 Townsgate Rd, Suite 200			iv. City Westlake Village	v. State CA	vi. ZIP code 91361

Caution: 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)

6. Transcript requested. 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

a. Return Transcript b. Account Transcript c. Record of Account

7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

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 Line 2a

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

12 / 31 / 2023 **12 / 31 / 2024** / / / /

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

Signature of taxpayer(s). 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. **Note:** This form must be received by IRS within 120 days of the signature date.

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.

Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a 843-729-2824
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Leon Scales			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name Elwanda Scales				



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 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.



FACTS**WHAT DOES PENNYMAC LOAN SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • Account balances and payment history • Transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PennyMac Loan Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennyMac Loan Services, LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 866-601-3518 – our menu will prompt you through your choices or • Visit us online: PENNYMAC.COM/PRIVACY <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll-free 866-601-3518 or go to PENNYMAC.COM/CONTACT-US
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Page 2

What we do

How does PennyMac Loan Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does PennyMac Loan Services, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • apply for a loan or provide your mortgage information • give us your contact information or give us your income information • provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • Our affiliates include companies with a PennyMac or Townsgate name.
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • PennyMac Loan Services, LLC does not share with nonaffiliates so they can market to you.
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services.

Other important information

California Residents: We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes if you ask us not to by using the opt-out form or instructions called "Important Privacy Choices for Consumers" provided with this notice.

Nevada Residents: This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, sending a secure message through our website at PENNYMAC.COM, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: 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: aginfo@ag.nv.gov.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal 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. Additional information concerning our privacy policies can be found at PENNYMAC.COM/PRIVACY or by calling (866) 601-3518.

Texas Residents: For questions or complaints about this loan, contact PennyMac Loan Services, LLC at 800-777-4001. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

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) Leon Scales

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

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

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

(3) **Date of Completion** _____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

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) Elwanda Scales

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

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

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

(3) **Date of Completion** _____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.





Pennymac AutoPay Authorization for Closed End Second

This document is not applicable for this PennyMac loan

Borrower(s): Leon Scales
Elwanda Scales

Date: May 14, 2025

Closed End Second Loan Number: 7019193566

Pennymac offers AutoPay as a convenience to borrowers to ensure your mortgage is paid on time.

- I acknowledge that I am currently enrolled in monthly Pennymac AutoPay on a Pennymac 1st lien mortgage (8200513226)
- I consent and authorize Pennymac to automatically enroll the Closed End Second mortgage loan (7019193566) in AutoPay.
- I acknowledge the Pennymac AutoPay established for the Closed End Second mortgage will be withdrawn from the same bank account as the AutoPay provided to Pennymac for the 1st lien mortgage loan (8200513226).
- I acknowledge the Pennymac AutoPay for the Closed End Second mortgage will draft on the same date as established on the 1st lien mortgage. If the 1st lien mortgage has a bi-weekly AutoPay schedule, the AutoPay draft for the Closed End Second mortgage will occur on the 1st draft date within the month (8200513226).
- I understand if the 1st lien mortgage has a bi-weekly AutoPay, Pennymac will only be able to establish a monthly AutoPay draft for the Closed End Second mortgage at the time Pennymac sets up your loan. You can contact the customer service department to set up your bi-weekly AutoPay once your new loan is active.
- I acknowledge the Pennymac AutoPay for the Closed End Second mortgage will be for the amount of my contractual payment.
- I consent to a Pennymac AutoPay account for the Closed End Second mortgage 7019193566

Click Box

Yes

No

A confirmation email and/or letter will be sent with the details of the AutoPay enrollment on the Closed End Second mortgage loan number (7019193566)



BORROWER: Leon Scales

DATE

CO-BORROWER: Elwanda Scales

DATE





AutoPay

One less thing to do, more time for you

AutoPay is a free, secure, and easy way for you to ensure your mortgage is paid on time, every time.

Enroll to have your mortgage payments withdrawn from your checking or savings account on the day of your choice every month. You can also add extra principal to your payment, if you'd like.

You're eligible to sign up as long as your loan is current. Not sure of your loan's status? You can opt in for text reminders in your account settings to be notified once you're eligible.

Your Benefits With AutoPay



Protect your credit



Save your precious time and assets



Enjoy peace of mind

Set your payments on cruise control

- Log in to your account at **PENNYMAC.COM/LOGIN**.
- Select **Make a Payment** from the menu on the left.
- Choose **AutoPay**.
- Pick your payment day (from the first to the sixteenth of the month).
- Enter your bank information.
- Click save, and you're done.

Any questions, or need help?

We're here for you.

Call 800.777.4001

PENNYMAC.COM

Monday – Friday, 5 a.m. to 6 p.m. and Saturdays 7 a.m. to 11 a.m.





INI02062024



Loan Number: 7019193566

Date: 05/17/2025

Property Address: 1055 Blockade Runner Pkwy
Summerville, SC 29485

EXHIBIT "A"

LEGAL DESCRIPTION

All that certain parcel of land situate in the City of Summerville, Town of Summerville, County of Dorchester and State of South Carolina bounded and described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in River Birch Subdivision, near the Town of Summerville, Dorchester County, South Carolina, and being shown and designated as Lot 69, Phase II, River Birch Subdivision, as shown on a plat entitled, "Final Plat River Birch Subdivision - Phase II owned by : River Birch, LLC located off Dorchester Road Dorchester County, South Carolina," prepared by Kemp C. Ahrens, PLS No. 16125, recorded on February 23, 2007, in the RMC Office for Dorchester County in Plat Cabinet L, Page 53. Said lot having such size, shape, buttings, boundings, dimensions, and location as will appear by reference to said plat which is incorporated herein by reference, be all the dimensions and measurements shown thereon a little more or less.

Being the same property as conveyed from Michael A. Jones and Leslie Jones to Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common as set forth in Deed Book 11688 Page 176 dated 12/21/2018, recorded 12/31/2018, DORCHESTER County, SOUTH CAROLINA.

A.P.N. # : 151-11-02-042-000-C



ATTORNEY/INSURANCE PREFERENCE FORM

STATE OF SOUTH CAROLINA

Borrower(s): Leon Scales
Elwanda Scales

Date: May 14, 2025

Loan Number: 7019193566

Property Address: 1055 Blockade Runner Pkwy , Summerville, SC 29485

Lender/Broker: PennyMac Loan Services, LLC

Loan Originator: Truston Vorbeck

License #: MLB - 2168312

License #: MLO - 2299045

NMLS #: 35953

NMLS #: 2299045

1. I have been informed by the lender that I have a right to select legal counsel to represent me in all matters of this transaction relating to the closing of the loan.

(a) I select CAROLINA ATTORNEY NETWORK, LLC

Attorney's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date

- (b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of acceptable attorneys. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date



2. I have been informed by the mortgage broker/lender that I have a right to select a hazard insurance agent to furnish the required insurance in connection with this mortgage transaction.

(a) I select FRONTLINE INSURANCE

Agent's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date

(b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of qualified agents. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

3. I have been informed by the mortgage broker/lender that I have a right to select a Flood insurance agent to furnish the required insurance in connection with this mortgage transaction.

(a) I select _____
Agent's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date



(b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of qualified agents. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

