

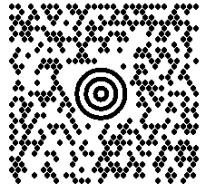
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
600 CLUBHOUSE DR  
CORAOPOLIS PA 15108

LTR

1 OF 1

**SHIP TO:**

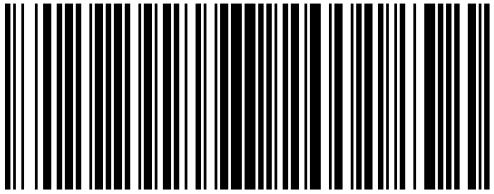
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
3RD FLOOR  
600 CLUBHOUSE DR  
**CORAOPOLIS PA 15108**



**PA 151 9-50**



**UPS NEXT DAY AIR SAVER 1P**  
TRACKING #: 1Z 7R0 E91 13 9656 2836



BILLING: P/P

Dealer No.: 3505655 SC  
Dept No.: 1943 - LOANDEPOT  
XOL 25.05.01

NV45 20.0A 05/2025\*



TM

**\*\*NOTARY ATTENTION REQUIRED\*\***



**THIS ORDER REQUIRES FULL FAXBACKS OF THE SIGNED DOCS FOR REVIEW.**

**PLEASE UPLOAD THE COMPLETE SIGNED PACKAGE TO OUR WEBSITE.**

**PLEASE WAIT FOR APPROVAL TO SHIP THE DOCUMENTS.**





\_mcpitfs02\_Global Share\_Scans\_AccountClosureLetter\_3505655.pdf

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER

DOCUMENT TYPE ID: 82

ORDER NUMBER: 3505655

BORROWER NAME: GARY F REA

CLIENT NAME: LOANDEPOT

CLIENT NUMBER: 1943



\_\_mcpitfs02\_Global Share\_Scans\_WiringInstructions\_3505655.pdf

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

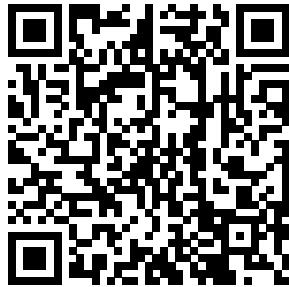
DOCUMENT TYPE ID: 100

ORDER NUMBER: 3505655

BORROWER NAME: GARY F REA

CLIENT NAME: LOANDEPOT

CLIENT NUMBER: 1943



\_mcpitfs02\_Global Share\_Scans\_MCAffadavits\_3505655.pdf

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 3505655

BORROWER NAME: GARY F REA

CLIENT NAME: LOANDEPOT

CLIENT NUMBER: 1943



\_mcpitfs02\_Global Share\_Scans\_SignedClosingPackages\_3505655.pdf

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 3505655

BORROWER NAME: GARY F REA

CLIENT NAME: LOANDEPOT

CLIENT NUMBER: 1943



\_mcpitfs02\_Global Share\_Scans\_RecordableDocuments\_3505655.pdf

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 3505655

BORROWER NAME: GARY F REA

CLIENT NAME: LOANDEPOT

CLIENT NUMBER: 1943

eRECORD: NO

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: Charleston

PROPERTY ADDRESS: 7131 WINDMILL CREEK RD

Charleston, SC 29414

# Post Closing Doc List

Client: LOANDEPOT

Disbursement Date: 05/27/2025

Property State: SOUTH CAROLINA

Borrower: GARY F REA

Order Number: 3505655

Check:

On-line:

<b>Doc Auditor:</b>	<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"/>

<b>Scan/Ship:</b>	<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"/>

<b>Fee Validation:</b>	<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"/>

<b>Recording:</b>	<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?

<b>Rejected Doc:</b>	<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"/>

<b>Reject Team:</b>	<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 piece, parcel or lot of land, situate, lying and being in Village Green Subdivision, County of Charleston, City of Charleston, State of South Carolina, shown and designated as Lot 120, on a Plat entitled: "Subdivision Plat showing Oakleaf Phase 4, a 12.855 acre Tract of Land, Property of Centex Homes, A Nevada General Partnership, located at Village Green, In The City Of Charleston, Charleston County, South Carolina" made by Trico Engineering Consultants, Inc., Dated June 29, 1999, and recorded August 6, 1999, in the RMC Office for Charleston County, South Carolina, in Plat Book ED, Page 351. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Together with all and singular, the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or in anywise incident or appertaining.

Being the same property as conveyed from Centex Homes, a Nevada General Partnership to Gary G. Rea and Faye L. Rea as set forth in Deed Book N 366 Page 495 dated 03/15/2001, recorded 03/16/2001, Charleston County, SOUTH CAROLINA.

Parcel ID: 3591400170

## **AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS**

### **SOUTH CAROLINA TRANSACTIONS**

Date: May 20, 2025

Borrowers: GARY F REA and FAYE L. REA

Address: 7131 WINDMILL CREEK RD, Charleston, SC 29414

MC File No.: 3505655

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

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

Lastly, upon the completion of the rescission period, Mortgage Connect 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

Carolina Attorney Network, LLC

Law Firm

## U.S. Income Tax Return for an S Corporation

OMB No. 1545-0123

Do not file this form unless the corporation has filed or  
is attaching Form 2553 to elect to be an S corporation.  
Go to [www.irs.gov/Form1120S](http://www.irs.gov/Form1120S) for instructions and the latest information.

2023

For calendar year 2023 or tax year beginning

, 2023, ending

, 20

A S election effective date 05/02/2016	Name On the Go Designer Deliveries, Inc.	D Employer identification number 81-2586215
B Business activity code number (see instructions) 484200	Number, street, and room or suite no. If a P.O. box, see instructions. 4301 Dorchester Road Bldg 500	E Date incorporated 05/02/2016
C Check if Sch. M-3 attached <input type="checkbox"/>	City or town, state or province, country, and ZIP or foreign postal code North Charleston SC 29405	F Total assets (see instructions) \$ 304,024.

G Is the corporation electing to be an S corporation beginning with this tax year? See instructions.  Yes  NoH Check if: (1)  Final return (2)  Name change (3)  Address change (4)  Amended return (5)  S election termination

I Enter the number of shareholders who were shareholders during any part of the tax year . . . . . 2

J Check if corporation: (1)  Aggregated activities for section 465 at-risk purposes (2)  Grouped activities for section 469 passive activity purposes**Caution:** Include **only** trade or business income and expenses on lines 1a through 22. See the instructions for more information.

<b>Income</b>	1a Gross receipts or sales 1,562,670. b Less returns and allowances . . . . .	c Balance 1,562,670.
	2 Cost of goods sold (attach Form 1125-A) . . . . .	2 186,314.
	3 Gross profit. Subtract line 2 from line 1c . . . . .	3 1,376,356.
	4 Net gain (loss) from Form 4797, line 17 (attach Form 4797) . . . . .	4
	5 Other income (loss) (see instructions—attach statement) . . . . .	5 120.
	<b>Total income (loss).</b> Add lines 3 through 5 . . . . .	6 1,376,476.
<b>Deductions (see instructions for limitations)</b>	7 Compensation of officers (see instructions—attach Form 1125-E) . . . . .	7 196,010.
	8 Salaries and wages (less employment credits) . . . . .	8 408,442.
	9 Repairs and maintenance . . . . .	9 14,444.
	10 Bad debts . . . . .	10
	11 Rents . . . . .	11 224,875.
	12 Taxes and licenses . . . . .	12 56,760.
	13 Interest (see instructions) . . . . .	13 4,773.
	14 Depreciation from Form 4562 not claimed on Form 1125-A or elsewhere on return (attach Form 4562) . . . . .	14 0.
	15 Depletion ( <b>Do not deduct oil and gas depletion.</b> ) . . . . .	15
	16 Advertising . . . . .	16 512.
	17 Pension, profit-sharing, etc., plans . . . . .	17
	18 Employee benefit programs . . . . .	18
	19 Energy efficient commercial buildings deduction (attach Form 7205) . . . . .	19
	20 Other deductions (attach statement) . . . . . See Statement	20 163,915.
	<b>Total deductions.</b> Add lines 7 through 20 . . . . .	21 1,069,731.
	<b>Ordinary business income (loss).</b> Subtract line 21 from line 6 . . . . .	22 306,745.
<b>Tax and Payments</b>	23a Excess net passive income or LIFO recapture tax (see instructions) . . . . .	23a
	b Tax from Schedule D (Form 1120-S) . . . . .	23b
	c Add lines 23a and 23b (see instructions for additional taxes) . . . . .	23c
	24a Current year's estimated tax payments and preceding year's overpayment credited to the current year . . . . .	24a
	b Tax deposited with Form 7004 . . . . .	24b 0.
	c Credit for federal tax paid on fuels (attach Form 4136) . . . . .	24c
	d Elective payment election amount from Form 3800 . . . . .	24d
	z Add lines 24a through 24d . . . . .	24z 0.
	25 Estimated tax penalty (see instructions). Check if Form 2220 is attached . . . . . <input type="checkbox"/>	25
	26 <b>Amount owed.</b> If line 24z is smaller than the total of lines 23c and 25, enter amount owed . . . . .	26 0.
	27 <b>Overpayment.</b> If line 24z is larger than the total of lines 23c and 25, enter amount overpaid . . . . .	27
	28 Enter amount from line 27: <b>Credited to 2024 estimated tax</b> <span style="float: right;">Refunded . . . . .</span>	28

**Sign Here** Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

President

Signature of officer

Date

Title

May the IRS discuss this return  
with the preparer shown below?  
See instructions.  Yes  No

Paid Preparer Use Only	Print/Type preparer's name D. Russell Thomas, CPA	Preparer's signature D. Russell Thomas, CPA	Date 08/01/2024	Check <input checked="" type="checkbox"/> if self-employed	PTIN P00174744
	Firm's name Thomas and Associates			Firm's EIN 57-0903749	
	Firm's address 44 Markfield Dr, Ste A Charleston SC 29407			Phone no. (843) 763-7584	



## PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Mortgage Connect, LP and its subsidiaries and affiliates, including but not limited to, Title Connect (hereinafter collectively referred to as "we").

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates, or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender

Unless it is specifically stated otherwise in an amended version of this Privacy Policy Notice, we will not collect additional nonpublic personal information about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Order: 1751772



## **Additional Notice for California Consumers**

This portion of our Privacy Policy Notice applies to California consumers only. Most visitors to our website are representatives of businesses seeking to interact with us as part of their jobs. This Notice does not apply to information that we collect through these business-to-business interactions or in connection with the Gramm-Leach-Bliley Act (GLBA).

### **How We Collect, Use, and Share Personal Information**

#### **1. Personal Information Collected about California Consumers Within the Last Twelve Months**

We collect information from and about users, as described in this Privacy Policy Notice. We collect such information from users directly or from a user's financial institution in our role as a service provider. The "Personal Information," as defined in the California Consumer Privacy Act (as amended from time to time, the "CCPA"), we have obtained about California residents or households within the last 12 months includes the following:

- A. Identifiers such as name, telephone number, postal and email addresses, internet protocol (IP) address, and other contact information, unique personal identifier, online identifier, account name, social security number, driver's license number, and/or passport number when you apply for financial services or otherwise conduct a financial transaction. Some of these identifiers, such as social security number, driver's license number, and/or passport number constitute sensitive Personal Information under the CCPA.
- B. The following categories of Personal Information described in California Civil Code § 1798.80(e): (1) the Personal Information listed in the preceding bullet point as "identifiers"; (2) insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, signature, and/or other financial information when you apply for financial services or otherwise conduct a financial transaction; and (3) other information that identifies, relates to, describes, is capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household, as described herein.
- C. The following categories of protected classification characteristics under California or federal law: Age (40 years or older), race, ethnicity, marital status, physical or mental disability, sex, veteran or military status.
- C. Commercial information such as records of products or services purchased, or obtained, or considered from us.
- E. Current or past professional or employment-related information, including job history.

Please note that Personal Information does not include publicly available information from government records, deidentified or aggregate consumer information, and Personal Information protected by certain other sector-specific federal or California statutes.

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy Notice, except in the event of a verifiable, permitted deletion request or to the extent legally required otherwise. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you or with your financial institution with respect to your Personal Information;
- Whether there is a legal obligation to which we are subject (for example, certain laws require us to keep records of your transactions for a certain period of time before we can delete them); or



- Whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

## **2. Our Use of Personal Information for Business Purposes Within the Last Twelve Months**

We use the Personal Information we collect, identified in each of the above categories, for the business purposes disclosed within this Privacy Policy Notice. These business purposes include the following:

- A.** Audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf;
- B.** Detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same;
- C.** Debugging to identify and repair errors in our systems;
- D.** Providing services on our behalf or on behalf of another, providing customer service, fulfilling transactions, verifying identity information, processing payments, and other services;
- E.** Conducting internal research to develop and demonstrate technology;
- F.** Conducting activity to verify, enhance, and maintain the quality or safety of services or devices which we may own, control, or provide;
- G.** Preparing statistics and performing analysis to support our operations; and
- H.** Receiving and responding to inquiries.

We may also use the Personal Information we collect to communicate with you, whether via e-mail, telephone call, text messaging, or in-person, regarding matters such as status updates, upcoming deadlines, action items and reminders, and other alerts and notifications. We may send text messages or make phone calls to you using an automatic telephone dialing system or an artificial or prerecorded voice. We may communicate with you directly or indirectly through use of a service provider and whether on our behalf or on behalf of our client. If you do not wish to have your contact information (including e-mail address and phone number) used by us for promotional purposes you may opt-out from receiving such communications. If we have sent you a promotional email, you may also click “unsubscribe” in that e-mail or send us a return email asking to be omitted from future email distributions. If we have sent you a promotional text message, you may opt-out of future promotional text messages by responding with the word “STOP”. This opt-out does not apply to information provided to us as a result of a product purchase, warranty registration, product service experience or other transactions.

## **3. Disclosures of Personal Information Within the Last Twelve Months**

### **A. Disclosures of Personal Information on California Consumers for Business Purposes**

Within the last twelve months, we have disclosed Personal Information identified in the above categories only to contractors, service providers, and other third parties we use to support our business, such as notaries, title abstractors, and surveyors, and who are bound by contractual obligations to keep Personal Information confidential and use it only for the purposes for which we disclose it to them, or for exempt activities, in connection with the GLBA.

### **B. No Sales or “Sharing” of Personal Information on California Consumers**

We have not sold any Personal Information described in this Privacy Policy Notice to third parties within the previous twelve months and will not sell Personal Information. We have not shared any Personal Information described in this Privacy Policy Notice for cross-context behavioral advertising in the last 12 months and will not share such Personal Information for cross-context behavioral advertising. As a result, we have no actual knowledge that we sell Personal Information.



or share Personal Information for cross-context behavioral advertising of consumers under 16 years of age.

## **California Rights and Choices**

If you are a California resident, you may have certain rights related to your Personal Information. Except as otherwise provided by applicable law, you may exercise the following rights for purposes of the Personal Information covered by this Privacy Policy Notice.

### **A. Right to Know/Portability**

You have the right to request that we disclose to you certain information about Personal Information we collected about you within the past twelve months. Once we confirm your verifiable request, we will disclose to you:

- the categories of Personal Information we have collected about you;
- the categories of sources from which the Personal Information is collected;
- our business or commercial purpose for collecting Personal Information;
- the specific pieces of information we have collected about you; and
- if we disclosed your Personal Information for a business purpose, a list disclosing the Personal Information categories that we disclosed for a business purpose and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Information.

### **B. Right to Deletion**

You have the right to request deletion of your Personal Information we collected from you and retained, subject to certain exceptions. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- complete the transaction for which we collected the Personal Information, 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;
- detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- debug products to identify and repair errors that impair existing intended functionality;
- comply with the California Electronic Communications Privacy Act;
- enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us, or
- comply with a legal obligation.

### **C. Right to Limit Use and Disclosure of Sensitive Data.**

You have the right, at any time, to direct us to limit our use and disclosure of your sensitive Personal Information to use which is necessary for certain purposes enumerated in applicable law (“Enumerated Purposes”). To the extent we use or disclose your sensitive Personal Information 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 Personal Information 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 Personal Information.

The Enumerated Purposes include the following:

- To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.



- To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.
- To ensure the physical safety of natural persons.
- 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 Personal Information, 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.
- 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.
- 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.
- For purposes that do not infer characteristics about you.

**D. Right to Non-Discrimination for Exercise of a California Privacy Rights**

We will not discriminate against you because of your exercise of any of the above rights, or any other rights under the CCPA, including by:

- denying you goods or services;
- charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; debug products to identify and repair errors that impair existing intended functionality;
- providing you a different level or quality of goods or services; or
- suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.comply with a legal obligation.

**E. How to Submit A Request**

You may submit a request to exercise the rights listed above by:

- using the web form available at <https://www2.mortgageconnectlp.com/ccpa-request>
- writing us at [Privacyrequests@mortgageconnectlp.com](mailto:Privacyrequests@mortgageconnectlp.com)
- calling us at 1-866-789-1814

**F. Verifiable Request**

As required under applicable law, we take steps to verify your identity before responding to your request. We may require you to provide information sufficient to allow us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative. We may limit our response to your exercise of the above rights as permitted under applicable law.

**G. Agent Authorization and Disability Access**

You may designate an authorized agent to make a request on your behalf. As permitted by law, we may require additional verification in response to a request even if you choose to use an agent. You may also make a verifiable consumer request on behalf of your minor child. To access this Privacy



Policy Notice by an alternative method, please contact us at 1-866-789-1814.

## **Other California Privacy Rights**

### **A. California “Shine the Light” Law (Civil Code Section § 1798.83)**

Under the Shine the Light Law, a California resident may ask us to refrain from sharing your Personal Information with third parties for their direct marketing purposes. We do not share Personal Information of California Consumers with third parties for their marketing purposes.

### **B. Do Not Track**

California Business & Professions Code Section 22575(b) (as amended effective January 1, 2014) provides that California residents are entitled to know how we respond to “Do Not Track” browser settings. We are not currently aware of a worldwide, uniform or consistent industry technology standard or definition for responding to, processing, or communicating “Do Not Track” signals. Accordingly, our website is unable to respond to “Do Not Track” requests from browsers.

## **Contact Information Regarding this California Notice and CCPA**

You may contact us with questions or concerns about our privacy policies or practices and your choices and rights under California law by:

- writing us at [Privacyrequests@mortgageconnectlp.com](mailto:Privacyrequests@mortgageconnectlp.com)
- calling us at 866-789-1814

Last Updated: December 16, 2024



**OWNER'S AFFIDAVIT**

**Commitment #:** 3505655

**Premises:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_, the undersigned Affiant 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 Affiant knowledge and belief.

1. THAT the Owner of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned is      single      married,**
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant 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 Owner 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 Affiant 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 #:** 3505655

**Premises:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

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 Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent 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 Owner;
13. THAT I 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 I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT I have never had my 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 has 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 I have never had my access to and from a public street limited in any way.
18. THAT I 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 Affiant further states that he/she is 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. Affiant further certify that he, she, or they have heard read to Affiant the full facts of this Affidavit, and understand its contents.



**MORTGAGE  
CONNECT**

**Commitment #:** 3505655

**Premises:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

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.

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GARY F REA

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FAYE L. REA

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State of \_\_\_\_\_ )  
                    )SS  
County of \_\_\_\_\_ )

This instrument was acknowledged before me on \_\_\_\_\_, by \_\_\_\_\_

GARY F REA and FAYE L. REA

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Notary Public  
My Commission Expires \_\_\_\_\_



**MORTGAGE  
CONNECT**

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 105696090

**ORDER #:** 3505655

**BUYER OR BUYERS:** GARY F REA and FAYE L. REA

**PROPERTY:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

### **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 LOANDEPOT 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 be 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 \_\_\_\_\_.

GARY F REA

FAYE L. REA

\_\_\_\_\_

\_\_\_\_\_



**MORTGAGE  
CONNECT**

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 105696090

**ORDER #:** 3505655

**BUYER OR BUYERS:** GARY F REA and FAYE L. REA

**PROPERTY:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

### **AFFIDAVIT AS TO NAME AND SIGNATURE**

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

GARY F REA

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

FAYE L. REA

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

State of \_\_\_\_\_ )  
                    ) SS

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

This instrument was acknowledged before me on \_\_\_\_\_, by \_\_\_\_\_

GARY F REA and FAYE L. REA

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

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



**MORTGAGE  
CONNECT**

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 105696090

**ORDER #:** 3505655

**BUYER OR BUYERS:** GARY F REA and FAYE L. REA

**PROPERTY:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

### **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.

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GARY F REA

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FAYE L. REA

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**MORTGAGE  
CONNECT**

**LENDER:** NewRez

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 8012666007

**ORDER #:** 3505655

**BUYER OR BUYERS:** GARY F REA and FAYE L. REA

**PROPERTY:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

### **ACCOUNT CLOSURE LETTER**

I or we, the undersigned, in order to induce Mortgage Connect (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.

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GARY F REA

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FAYE L. REA



**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 105696090

**ORDER #:** 3505655

**BUYER OR BUYERS:** GARY F REA and FAYE L. REA

**PROPERTY:** 7131 WINDMILL CREEK RD, Charleston, SC 29414

## **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.

- Mortgage Connect 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.**



**MORTGAGE  
CONNECT**

**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 # 3505655

Borrower Name or Names: GARY F REA

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: 7131 WINDMILL CREEK RD, Charleston, SC 29414

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: \_\_\_\_\_



MORTGAGE  
CONNECT

---

GARY F REA

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Date

---

Date

State of \_\_\_\_\_ )  
                    )SS

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

This instrument was acknowledged before me on \_\_\_\_\_, by \_\_\_\_\_

GARY F REA and FAYE L. REA

---

Notary Public

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

**File No./Escrow No.:** 3505655  
**Print Date & Time:** 5/19/2025 10:02:20 PM

**Mortgage Connect, LP**  
**600 Clubhouse Dr**  
**Moon Township, PA**  
**15108**

**Settlement Location:** 7131 WINDMILL CREEK RD CHARLESTON, SC 29414

**Property Address:** 7131 WINDMILL CREEK RD Charleston, SC 29414

**Purpose:** Refinance  
**Loan Number:** 105696090  
**MIC Number:**  
**License Number:**

**Buyer:** GARY F REA

**Lender:** LOANDEPOT  
6561 IRVINE CENTER DRIVE IRVINE, CA 92618

**Settlement Date:** 5/20/2025

**Disbursement Date:** 5/27/2025

<b>Description</b>		<b>Borrower</b>	
		<b>Debit</b>	<b>Credit</b>
<b>Financial</b>			
Loan Amount			\$325,000.00
Lender Credit			\$318.00
<b>Loan Charges to Lender</b>			
1.528% of Loan Amount (Points)	LR	\$4,966.00	
Origination Fee	LR	\$1,695.00	
<b>Other Loan Charges</b>			
Appraisal Fee to SOLIDIFI	POCB (495.00) LR	\$100.00	
Credit Report Fee to XACTUS	POCB(35.00) LR	\$190.00	
Flood Certification Fee to CORELOGIC	LR	\$8.00	
MERS Registration Fee to MERS	LR	\$23.70	
Tax Service Fee to CORELOGIC	LR	\$68.00	
<b>Title Charges &amp; Escrow / Settlement Charges</b>			
Settlement Fee to Mortgage Connect, LP		\$600.00	

Description	Borrower	
	Debit	Credit
Title - Loan Policy to Mortgage Connect, LP	\$560.00	
Title - ALTA 5 - Planned Unit Development Endorsement to Mortgage Connect, LP		
Title - ALTA 9 - Restrictions, Encroachments & Minerals Endorsement to Mortgage Connect, LP		
Title - ALTA 8.1 - Environmental Protection Lien Endorsement to Mortgage Connect, LP		
Title - Closing Protection Letter to Westcor Land Title Insurance Company	\$25.00	
Agent's portion of the total title insurance \$336.00		
Underwriter's portion of the total title insurance \$249.00		
<b>Government Recording and Transfer Charges</b>		
Recording Fees	\$25.00	
Mortgage Recording to Charleston County Register of Deeds \$25.00		
<b>Payoff(s)</b>		
Lien to Department of the Treasury - Internal Revenue Service(Account Number: 251-02-7429)	\$62,588.87	
Lien to State of South Carolina Department of Revenue(Account Number: 1115754)	\$515.68	
to NewRez(Account Number: 8012666007)		
Principal Balance ( \$213645.38 )	\$213,645.38	
Interest on Payoff Loan ( \$17.51/day )		
<b>Miscellaneous</b>		
Prepaid Interest (\$62.24 per day from 05/27/2025 to 06/01/2025)	LR	\$311.20
	Borrower	
	Debit	Credit
<b>Subtotal(s)</b>	\$285,321.83	\$325,318.00
<b>Cash Due To Borrower</b>		\$39,996.17

## 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 Mortgage Connect, LP. Mortgage Connect, LP 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 Mortgage Connect, LP to cause the funds to be disbursed in accordance with this statement.

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Borrower : GARY F REA

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Borrower : FAYE L. REA

**CLOSING INSTRUCTIONS FOR LOAN 105696090  
ATTENTION: CLOSING/ESCROW AGENT**

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

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

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

**IMPORTANT INFORMATION: Expectations Within 48 hours**

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

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

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

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

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

- If recording was done via any other E-Recording Platform other than SimpliFile, then please:
  - Email image of ALL e-Recorded Documents to [LD\\_TrailingDocuments@loandepot.com](mailto:LD_TrailingDocuments@loandepot.com)
  - If Electronic delivery is not an option, please ship to  
**loanDepot.com, LLC  
Attn: Document Control  
6531 Irvine Center Drive, Suite 100  
Irvine, CA 92618**

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

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



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

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





NMLS#174457

**REA**

Loan #: 105696090

MIN: 100853701056960908

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

The shipping label for returning signed documents must read:

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

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

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



## NOTARY ATTESTATION TO QUALITY

REA  
Loan #: 105696090  
MIN: 100853701056960908

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

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

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

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

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

### **NOTARY/ATTORNEY SIGNATURE:**

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

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



# CLOSING WORKSHEET

Loan #: 105696090

Investor: LOANDEPOT.COM, LLC			Lender: LOANDEPOT.COM, LLC		
Loan Program: 81680 CONV FIXED 30 YEAR FANNIE		Type of Loan: <input checked="" type="checkbox"/> Conv <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> RD	Purpose of Loan: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Cash-Out Refi. <input type="checkbox"/> No Cash-Out Refi. <input type="checkbox"/> Construction Only <input type="checkbox"/> Construction/ Perm <input type="checkbox"/> HELOC	Program Type: <input checked="" type="checkbox"/> Conforming <input type="checkbox"/> Non-Conforming	
Amort: <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> ARM		Repayment Options: <input type="checkbox"/> Interest Only <input type="checkbox"/> Balloon <input type="checkbox"/> Buydown		MERS #: 100853701056960908	
New Construction: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		Occupancy: <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Second Home <input type="checkbox"/> Investment		Lien Position: <input checked="" type="checkbox"/> First <input type="checkbox"/> Second	
Document Package Type: <b>Closing</b>		Alt Doc Package:			
<b>BORROWER/SELLER INFORMATION</b>					
<b>Borrower</b>	First Name	Middle Name	Last Name	Suffix	SS #
1st	GARY	F	REA		251-02-7429 HE
Phone: (843) 200-2031		Vesting: GARY F. REA WHO ACQUIRED TITLE AS GARY G. REA AND FAYE L. REA			
Street Address		City	County	State	Zip
Mailing: 7131 WINDMILL CREEK RD		CHARLESTON		SC	29414
Property: 7131 WINDMILL CREEK RD		CHARLESTON	CHARLESTON	SC	29414
B1 AKA: GARY REA GARY FRANCIS REA GARY F RAE GARY G REA					
VA Relative Name:		Address:			
Non-Purchasing Entity Name					
<b>FAYE L REA</b>	First Name	Middle Name	Last Name		
1st					
Builder:		Loan Processor: SARAH MARTIN			
Loan Closer: RAYMOND CLINE		Loan Officer: BRYAN BLUE			
Closer Phone: (949) 330-8743		Closer Fax: (949) 330-8743		Closer Email: RCLINE@LOANDEPOT.COM	
<input checked="" type="checkbox"/> PUD <input type="checkbox"/> CONDO		Name: OAK LEAF AT VILLAGE GREEN			
PUD Declaration:					
<b>RIDERS</b>					
<input type="checkbox"/> Adjustable Rate	<input type="checkbox"/> Balloon	<input type="checkbox"/> VA	<input type="checkbox"/> Condo	<input checked="" type="checkbox"/> PUD	<input type="checkbox"/> Second Home
<input type="checkbox"/> Other(s):					<input type="checkbox"/> 1-4 Family
<b>TITLE/ESCROW INFORMATION</b>					
Title Company: MORTGAGE CONNECT, LP					
Address: 600 CLUBHOUSE DRIVE		City: MOON TOWNSHIP	State: PA	Zip: 15108-	
Title Officer Name: ANDREA BUNTING		Phone: (866) 789-1814	Fax:		
Escrow Co.: MORTGAGE CONNECT, LP - SOUTH CAROLINA					
Address: 600 CLUBHOUSE DRIVE		City: MOON TOWNSHIP	State: PA	Zip: 15108-	
Escrow Officer: APRIL BOUTERSE		Phone: (844) 283-7114	Fax:		
Trustee: MORTGAGE CONNECT, LP					
Address: 600 CLUBHOUSE DRIVE		City: MOON TOWNSHIP	State: PA	Zip: 15108-	
Title Policy	<input type="checkbox"/> 3R and 5	<input type="checkbox"/> 6 (ARMS)	<input type="checkbox"/> 4 (Condo)	<input type="checkbox"/> 6.2 (Neg Amort)	<input checked="" type="checkbox"/> 5 (PUD)
Endorsements	<input type="checkbox"/> 8.1 (Environ)	<input type="checkbox"/> Location	<input type="checkbox"/> Comprehensive	<input type="checkbox"/> Other:	
Prelim Date:	Escrow #: 3505655	Tax Message:		Schedule B Items:	
Parcel ID(s): 3591400170					
<b>ASSIGNMENT/PAYMENT INFORMATION</b>					
Assignee Name: LOANDEPOT.COM, LLC.					
Address: PO BOX 5710		City: CHICAGO	State: IL	Zip: 60680-5681	
Assignment Date: 05/20/25		Assign. Loan #:	Phone:		
Assign. Officer:		Assign. Title:			
Corp. Officer:		Title: CORPORATE OFFICER			
Corp. Officer:		Title: CORPORATE OFFICER			
Pymt To: LOANDEPOT.COM, LLC.					
Address: PO BOX 5710		City: CHICAGO	State: IL	Zip: 60680-5681	Phone:



LOAN INFORMATION		
Loan Amount: <b>\$325,000.00</b>	Late Charge Percent: <b>5.000%</b>	Est Closing Date: <b>05/20/25</b>
Sales Price:	Late Charge Days: <b>15</b>	Rescission Date: <b>05/23/25</b>
Appraised Value: <b>\$516,500.00</b>	Late Charge Min: <b>N/A</b>	Disbursement Date: <b>05/27/25</b>
Interest Rate: <b>6.990%</b>	Late Charge Max: <b>N/A</b>	1st Payment Date: <b>07/01/25</b>
Loan Term Months: <b>360</b>	Loan Number: <b>105696090</b>	Balloon Maturity Date:
Loan To Value: <b>62.920%</b>	VA/FHA Case #:	Document Date: <b>05/20/25</b>
Base Loan Amount <b>\$325,000.00</b>	FHA Suffix:	Lock Date: <b>05/05/25</b>
Interest Only Months: <b>0</b>	FHA Section:	Lock Expiration Date: <b>06/04/25</b>
HELOC Initial Advance:	PMI Certificate #:	Application Date: <b>05/05/25</b>
Monthly Principal and Interest: <b>\$2,160.05</b>		

**SECONDARY MORTGAGE INFORMATION**

Loan Amount:	Term Months:	Interest Rate: %
Payment:	Lien Holder:	Lien Trustee:

**ADJUSTABLE INFORMATION**

Margin: <b>0.000%</b>	1st Change Min Int Rate: %	1st Change Max Int Rate: %	Periodic Cap: %
Max Int Rate: <b>0.000%</b>	Adj. Period Months:	1st Rate Change:	Index: <b>0.000%</b>
ARM Index:	Initial Fixed Period Months:	Fully Indexed Rate: <b>0.000%</b>	Life Floor: <b>0.000%</b>
Negative Amortization: NO	Fixed Rate Negative Amortization: NO	Pymt. Periodic Cap: <b>0.000%</b>	Pymt. Periodic Floor: <b>0.000%</b>
Principal Life Cap: <b>0.000%</b>	Pymt. Adj. Period Months: <b>0</b>	1st Pymt. Change Date:	

Buydown:  Yes  No \_\_\_\_\_% for \_\_\_\_\_ Months \_\_\_\_\_% for \_\_\_\_\_ Months \_\_\_\_\_% for \_\_\_\_\_ MonthsBuydown Federal Disclosure Behavior: **Nothing**Depositor: **NONE****CONSTRUCTION PERIOD INFORMATION**

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

**CLOSING FEES**

Aff	B	C	D	E
Aff = Paid to Affiliate Type LF = Lender Financed	B = Borrower, S = Seller, L = Lender, R = Branch, K = Broker, O = Other RF = Required Fee	TC = Tolerance Classification (0 = No Increase Allowed, 10 = Ten Percent in Total, GF = Good Faith/Can Rise)	N = Not Using Lender Identified	
<b>A 1.528% OF LOAN AMOUNT (POINTS)</b>	-	<b>\$4,966.00</b>		<b>APR</b>
<b>A ORIGINATION FEE</b>	-	<b>\$1,695.00</b>		<b>APR</b>
<b>B APPRAISAL FEE to SOLIDIFI</b>	-	<b>\$595.00</b>	<b>\$495.00 (B)</b>	
<b>B CREDIT REPORT FEE to XACTUS</b>	-	<b>\$225.00</b>	<b>\$35.00 (B)</b>	
<b>B FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC</b>	-	<b>\$8.00</b>		<b>APR</b>
<b>B MERS REGISTRATION FEE to MERS</b>	-	<b>\$23.70</b>		<b>APR</b>
<b>B MORTGAGE INSURANCE PREMIUM</b>	-			<b>APR</b>
<b>B TAX SERVICE FEE to CORELOGIC</b>	-	<b>\$68.00</b>		<b>APR</b>
<b>B TITLE-CPL FEE to MORTGAGE CONNECT, LP</b>	-	<b>\$25.00</b>		<b>APR</b>
<b>B TITLE-LENDER TITLE INSURANCE to MORTGAGE CONNECT, LP</b>	-	<b>\$560.00</b>		
<b>B TITLE-SETTLEMENT/CLOSING FEE to MORTGAGE CONNECT, LP - SOUTH CAROLINA</b>	-	<b>\$600.00</b>		<b>APR</b>
<b>E GOV'T RECORDING FEE</b>	-	<b>\$25.00</b>		
<b>F PER DIEM INTEREST (\$62.24 per day from 5/27/25 to 6/1/25)</b>	-	<b>\$311.20</b>		<b>APR</b>
<b>G HAZARD INSURANCE</b> \$403.52 per month for 0 mo.				<b>GF</b>
<b>G COUNTY PROPERTY TAXES</b> \$127.67 per month for 0 mo.				<b>GF</b>
<b>G HOMEOWNER ASSOCIATION DUES</b> \$47.25 per month for 0 mo.				<b>GF</b>
<b>G AGGREGATE ADJUSTMENT</b>				<b>GF</b>

**CREDITS**

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



**LE DISCLOSURE**

Early LE Sent on Date: 05/20/25	Redislosed LE Mailed on Date:	Latest Disclosed APR: 7.219%	Current APR: 7.219%
Redislosed LE Accepted by Borrower Date:		Latest Disclosed Finance Charge: \$460,316.19	Current Finance Charge: \$460,316.19
Number of Payments	Total Payment (P&I @ Rate + MI)	Due Beginning	Included in APR Calculation
359	\$2,160.05 (\$2,160.05 @ 6.990% + \$0.00)	07/01/25	1.528% OF LOAN AMOUNT (POINTS) \$4,966.00
1	\$2,161.34 (\$2,161.34 @ 6.990% + \$0.00)	06/01/55	ORIGINATION FEE \$1,695.00 FLOOD CERTIFICATE FEE \$8.00 MERS REGISTRATION FEE \$23.70 TAX SERVICE FEE \$68.00 TITLE-CPL FEE \$25.00 TITLE-SETTLEMENT/CLOSING FEE \$600.00 PER DIEM INTEREST (5 days) \$311.20

<b>Total of Monthly Payments: \$777,619.29</b>	<b>CD Total of Payments: \$786,696.19</b>	<b>Total Prepaid Finance Charge: \$7,696.90</b>
Demand Feature: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Assumption: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Amount Financed: \$317,303.10 D. Total Loan Costs: \$8,765.70
Refund of Finance Charge: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Security: You are giving a security interest in the property located at 7131 WINDMILL CREEK RD, CHARLESTON, SC 29414. (Property Address)	

**MORTGAGE INSURANCE**

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

LTV Cutoff: 78.000%

**ESCROW**

Purpose	Escrowed	Description and Payee	Date(s) of Disbursement	Cushion	Months Collected	Annual Amount	Monthly Amount
Hazard		HAZARD INSURANCE to USAA INSURANCE	03/12/26		0	\$4,842.27	\$403.52
County		COUNTY PROPERTY TAXES	12/01/25		0	\$1,532.04	\$127.67
HOA Dues		HOMEOWNER ASSOCIATION DUES	07/01/25		0	\$567.00	\$47.25
Agg Adjust		AGGREGATE ADJUSTMENT					

**Total Est. Monthly Payment: \$2,160.05****Total Est. Monthly Escrow:****TAX INFORMATION**

County Tax Payee: CHARLESTON				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input checked="" type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly
City Tax Payee:				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly
School Tax Payee:				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly
Town Property Tax Payee:				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly
Village Tax Payee:				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly
Other Tax ( ) Payee:				
Address:		City:		State: Zip:
Delinq:	Taxes Last Pd:			\$
Taxes Paid: <input type="checkbox"/> Annual		<input type="checkbox"/> Semi-Annual		<input type="checkbox"/> Quarterly

**INSURANCE INFORMATION**

Hazard Insurance Payee: USAA INSURANCE			
Address: 9800 FREDERICKSBURG ROAD		City: SAN ANTONIO	State: TX Zip: 78288
Agent: PRELIMINARY	Phone:		Fax:
Amount of Coverage: \$450,000.00	Policy #: 01874 74 49-92A	Effective Date:	Expiration Date:

Insurance Paid: <input checked="" type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly
Flood Insurance Payee:		
Address:	City:	State: Zip:
Agent:	Phone:	Fax:
Amount of Coverage: \$	Policy #:	Effective Date: Expiration Date:
Insurance Paid: <input type="checkbox"/> Annual	<input type="checkbox"/> Semi-Annual	<input type="checkbox"/> Quarterly



## CLOSING WORKSHEET

REA, GARY

MIN: 100853701056960908

## Mortgage Insurance Payee:

Address:	City:	State:	Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:

## Wind/Storm/Hail Insurance Payee:

Address:	City:	State:	Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:

Insurance Paid:  Annual Semi-Annual Quarterly

## Earthquake Insurance Payee:

Address:	City:	State:	Zip:
Agent:	Phone:	Fax:	
Amount of Coverage: \$	Policy #:	Effective Date:	Expiration Date:

Insurance Paid:  Annual Semi-Annual Quarterly

## Loss Payee: LOANDEPOT.COM, LLC, ISAOA/ATIMA

Address: PO BOX 7114 City: TROY State: MI Zip: 48007-7114

Flood Community: CHARLESTON, CITY OF  Flood Insurance Required

**CLOSING CONDITIONS**

- \* VERIFY RECEIPT OF A SIGNED AND DATED IRS FORM 4506-C FOR EACH OF THE FOLLOWING INDIVIDUAL BUSINESS TAX RETURNS USED TO QUALIFY, EXCLUDING THOSE REPORTED ON SCHEDULE C: ON THE GO DESIGNER DELIVERIES, INC. (EIN 81-2586215) FOR TAX YEAR(S) 2023
- \* FUNDER TO CONFIRM ENOTE DROPODOWN IN CLOSING DETAILS MATCHES THE TYPE OF NOTE SENT IN THE CLOSING PACKAGE.
- \* CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.
- \* LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 08/26/2025 (TITLE).
- \* CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$0.00. RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.
- \* PAYOFF DEMAND INCLUDING ANY CALCULATED PER DIEM IS VALID THROUGH 6/5. IF CLOSING AFTER THIS DATE, AN UPDATED PAYOFF IS REQUIRED AND MUST SHOW CURRENT FOR THE MONTH DUE.
- \* SOUTH CAROLINA ATTORNEY TELEPHONE CLOSING AFFIDAVIT COMPLETED AND SIGNED BY CLOSING ATTORNEY AT CLOSING
- \* CONFIRM THE FOLLOWING ACCOUNT(S) FOR GARY REA ARE LISTED ON THE FINAL CLOSING DISCLOSURE ( CD ) AND PAID THROUGH CLOSING: UNITED STATES TREASURY #LIEN 62588.87, SC DEPT OF REVENUE #5754 515.60, PHH MORT SVC #6007 213645.38.
- \* CONFIRM THE ATTORNEY PREFERENCE FORM IS COMPLETE AND MEETS ALL REQUIREMENTS.
- \* VERIFY THAT NOTARY CONFIRMATION MATCHES SELECTED ATTORNEY AGAINST ATTORNEY PREFERENCE FORM.
- \* CONFIRM HOMEOWNERS INSURANCE DECLARATIONS PAGE OBTAINED FOR SUBJECT PROPERTY INCLUDES SUFFICIENT COVERAGE WITH CORRECT MORTGAGEE CLAUSE AND EVIDENCE OF PREMIUM PAYMENT.
- \* FUNDER TO VERIFY FINAL STAMP AUS IS #11 DU
- \* CREDIT REPORT(S) WILL EXPIRE ON 9/5/2025. IF THE NOTE DATE IS NOT ON OR BEFORE THIS DATE (VA AND CONVENTIONAL) OR IF LOAN DOES NOT CLOSE AND FUND ON OR BEFORE THIS DATE (ALL OTHER LOAN PROGRAMS/PRODUCTS), RETURN TO UNDERWRITER FOR REVIEW.
- \* SIGN/DATE 2024 EXTENSION FORMS FOR BUSINESS AND PERSONAL AND 2023 1120S AT CLOSING
- \* LOAN MUST CLOSE BY 6/30 OR BORROWER TO MAKE JUNE MORTGAGE PAYMENT.
- \* PUD RIDER TO BE EXECUTED WITH DEED OF TRUST.
- \* TITLE TO PROVIDE ALTA POLICY PUD ENDORSEMENTS.
- \* PTD PLEASE UPLOAD DOCS ORDERED CHECKLIST
- \* PTD FEES UPDATED TO MATCH INVOICE, INCREASE IS MORE THAN I CAN CURE, PLEASE SEND NEW CD
- \* PTD PLEASE UPLOAD NOTARY CONFIRMATION
- \* PTD PLEASE UPLOAD CORRECT ATTORNEY PREFERENCE FORM (WHAT IS IN M4 SAYS IT IS INCORRECT)

**LEGAL DESCRIPTION**

SEE ATTACHED LEGAL DESCRIPTION , EXHIBIT A

**PREPAYMENT**

Prepayment Penalty: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Percent Penalty: 0.000%	Months Penalty:	Prepay Type: <b>NONE</b>
Months in Effect:	When Exceeds: 0.000%	Tiered: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Hard Prepay Months:
Tiered: _____ % for Months 1-12	_____ % for Months 13-24	_____ % for Months 25-36	_____ % for Months 37-48

**ESCROW HOLDBACK**

Item	Contractor	Completion	Cost	Pct %	Borr. Cost	Seller Cost



## CLOSING INSTRUCTIONS

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

P&I: \$2,160.05

Funder Name: LOANDEPOT.COM, LLC

Loan Type: Conventional

Funder Phone: (949) 707-9491

Closing Date/Doc Date: MAY 20, 2025

Funder Fax:

Disbursement Date: MAY 27, 2025

Funder Email: TRICIACALLAHAN@LOANDEPOT.COM

1st Payment Date: JULY 1, 2025

Loan Closer: RAYMOND CLINE

Last Payment Date: JUNE 1, 2055

Closer Phone: (949) 330-8743

Sales Price:

Closer Fax: (949) 330-8743

Loan Amount: \$325,000.00

Closer Email: RCLINE@LOANDEPOT.COM

Interest Rate: 6.990%

MORTGAGE CONNECT, LP - SOUTH CAROLINA  
600 CLUBHOUSE DRIVE  
MOON TOWNSHIP, PA 15108-

Term: 360

Closing/Escrow Agent: APRIL BOUTERSE

Loan No.: 105696090

Escrow Phone: (844) 283-7114

Case No.:

Escrow No.: 3505655

MIN: 100853701056960908

Escrow Fax:

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

Lender/Broker Name: LOANDEPOT.COM, LLC

Borrower(s)/Vesting: GARY F. REA WHO ACQUIRED TITLE AS GARY G. REA AND FAYE L. REA

Property Address: 7131 WINDMILL CREEK RD  
CHARLESTON, SC 29414

Seller(s):

Borrower's Mailing Address: 7131 WINDMILL CREEK RD  
CHARLESTON, SC 29414

Please date all undated documents on the day borrowers sign.



Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
1.528% OF LOAN AMOUNT (POINTS)	A	\$4,966.00		
ORIGINATION FEE	A	\$1,695.00		
APPRAISAL FEE to SOLIDIFI	B	\$595.00	\$495.00 by Borrower	
CREDIT REPORT FEE to XACTUS	B	\$225.00	\$35.00 by Borrower	
FLOOD CERTIFICATE FEE to SERVICELINK NATIONAL FLOOD LLC	B	\$8.00		
MERS REGISTRATION FEE to MERS	B	\$23.70		
TAX SERVICE FEE to CORELOGIC	B	\$68.00		
TITLE-CPL FEE to MORTGAGE CONNECT, LP	B	\$25.00		
TITLE-LENDER TITLE INSURANCE to MORTGAGE CONNECT, LP	B	\$560.00		
TITLE-SETTLEMENT/CLOSING FEE to MORTGAGE CONNECT, LP -	B	\$600.00		
SOUTH CAROLINA				
GOV'T RECORDING FEE	E	\$25.00		
PER DIEM INTEREST (\$62.24 per day from 5/27/25 to 6/1/25)	F	\$311.20		
HAZARD INSURANCE	G			
COUNTY PROPERTY TAXES	G			
HOMEOWNER ASSOCIATION DUES	G			
AGGREGATE ADJUSTMENT	G			

## Payoffs/Other Disbursements

IRS LIEN	\$62,588.87
PHH MORT SVC	\$213,645.38
SC DEPT OF REVENUE	\$515.68
Total Payoffs/Other Disbursements	\$276,749.93



## SPECIAL INSTRUCTIONS TO CLOSER:

- \* VERIFY RECEIPT OF A SIGNED AND DATED IRS FORM 4506-C FOR EACH OF THE FOLLOWING INDIVIDUAL BUSINESS TAX RETURNS USED TO QUALIFY, EXCLUDING THOSE REPORTED ON SCHEDULE C: ON THE GO DESIGNER DELIVERIES, INC. (EIN 81-2586215) FOR TAX YEAR(S) 2023
- \* FUNDER TO CONFIRM ENOTE DROPDOWN IN CLOSING DETAILS MATCHES THE TYPE OF NOTE SENT IN THE CLOSING PACKAGE.
- \* CLOSER TO RUN DATAVERIFY FRAUD REPORT AND CONFIRM THERE ARE NO OUTSTANDING HIGH OR MEDIUM ALERT CONDITIONS.
- \* LOAN APPROVAL VALID IF THE NOTE IS SIGNED ON OR BEFORE 08/26/2025 (TITLE).
- \* CONFIRM FUNDS BROUGHT TO CLOSING FROM BORROWER(S) DO NOT EXCEED \$0.00. RETURN FILE TO UNDERWRITER FOR REVIEW IF FUNDS EXCEED MAXIMUM AMOUNT ALLOWED.
- \* PAYOFF DEMAND INCLUDING ANY CALCULATED PER DIEM IS VALID THROUGH 6/5. IF CLOSING AFTER THIS DATE, AN UPDATED PAYOFF IS REQUIRED AND MUST SHOW CURRENT FOR THE MONTH DUE.
- \* SOUTH CAROLINA ATTORNEY TELEPHONE CLOSING AFFIDAVIT COMPLETED AND SIGNED BY CLOSING ATTORNEY AT CLOSING
- \* CONFIRM THE FOLLOWING ACCOUNT(S) FOR GARY REA ARE LISTED ON THE FINAL CLOSING DISCLOSURE ( CD ) AND PAID THROUGH CLOSING: UNITED STATES TREASURY #LIEN 62588.87, SC DEPT OF REVENUE #5754 515.60, PHH MORT SVC #6007 213645.38.
- \* CONFIRM THE ATTORNEY PREFERENCE FORM IS COMPLETE AND MEETS ALL REQUIREMENTS.
- \* VERIFY THAT NOTARY CONFIRMATION MATCHES SELECTED ATTORNEY AGAINST ATTORNEY PREFERENCE FORM.
- \* CONFIRM HOMEOWNERS INSURANCE DECLARATIONS PAGE OBTAINED FOR SUBJECT PROPERTY INCLUDES SUFFICIENT COVERAGE WITH CORRECT MORTGAGEE CLAUSE AND EVIDENCE OF PREMIUM PAYMENT.
- \* FUNDER TO VERIFY FINAL STAMP AUS IS #11 DU
- \* CREDIT REPORT(S) WILL EXPIRE ON 9/5/2025. IF THE NOTE DATE IS NOT ON OR BEFORE THIS DATE (VA AND CONVENTIONAL) OR IF LOAN DOES NOT CLOSE AND FUND ON OR BEFORE THIS DATE (ALL OTHER LOAN PROGRAMS/PRODUCTS), RETURN TO UNDERWRITER FOR REVIEW.
- \* SIGN/DATE 2024 EXTENSION FORMS FOR BUSINESS AND PERSONAL AND 2023 1120S AT CLOSING
- \* LOAN MUST CLOSE BY 6/30 OR BORROWER TO MAKE JUNE MORTGAGE PAYMENT.
- \* PUD RIDER TO BE EXECUTED WITH DEED OF TRUST.
- \* TITLE TO PROVIDE ALTA POLICY PUD ENDORSEMENTS.
- \* PTD PLEASE UPLOAD DOCS ORDERED CHECKLIST
- \* PTD FEES UPDATED TO MATCH INVOICE, INCREASE IS MORE THAN I CAN CURE, PLEASE SEND NEW CD
- \* PTD PLEASE UPLOAD NOTARY CONFIRMATION
- \* PTD PLEASE UPLOAD CORRECT ATTORNEY PREFERENCE FORM (WHAT IS IN M4 SAYS IT IS INCORRECT)
- \*\*\* ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)**



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

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

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
1.528% OF LOAN AMOUNT (POINTS)	\$4,966.00	\$4,966.00	
ORIGINATION FEE	\$1,695.00	\$1,695.00	
APPRAISAL FEE	\$595.00	\$595.00	
CREDIT REPORT FEE	\$225.00	\$225.00	
FLOOD CERTIFICATE FEE	\$8.00	\$8.00	
MERS REGISTRATION FEE	\$23.70	\$23.70	
TAX SERVICE FEE	\$68.00	\$68.00	
TITLE-CPL FEE	\$25.00	\$25.00	
TITLE-LENDER TITLE INSURANCE	\$560.00	\$560.00	
	Total Zero Tolerance Cure:		\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
TITLE-SETTLEMENT/CLOSING FEE	\$600.00	\$600.00	
GOV'T RECORDING FEE	\$25.00	\$25.00	
10% of the LE/Last Disclosed Total: \$687.50	\$625.00	\$625.00	
	10% Cumulative Tolerance Cure:		\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	
PER DIEM INTEREST	\$311.20	\$311.20	
TOTAL:	\$3,820.72	\$311.20	

AFTER THE CLOSING (IF ESCROW STATE, AFTER SIGNING) HAS BEEN COMPLETED, PLEASE RETURN COMPLETE PACKAGE TO OUR OFFICE AT:

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

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

We will review the above documents and advise of our approval. Funds will be disbursed to you as indicated in the "TOTAL AMOUNT OF DRAFT." \$

You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of **\$325,000.00**, insuring the enclosed Deed of Trust/Mortgage/Security Deed/Security Instrument to be a First Lien or charge upon the real property described therein, subject only to the following exceptions contained in your commitment above numbered \_\_\_\_\_ and \_\_\_\_\_ all taxes and assessments must be brought current.

Issue Endorsements:

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

Additional Endorsements required:

Name of Insured on final title: **loanDepot.com, LLC ISAOA /ATIMA**

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



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

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

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

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

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

The undersigned escrow agent agrees to comply with all instructions contained herein. Documents will be executed and returned to **SARAH MARTIN (949) 330-4690** for review and approval PRIOR TO RECORDATION. No alteration, additions or deletions will be made to any documents. Any departure from the requirements and authorizations contained in these instructions must be approved by **SARAH MARTIN (949) 330-4690**. These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

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

Company: **MORTGAGE CONNECT, LP - SOUTH CAROLINA**

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



# Addendum to Closing Instructions

Please follow the additional instructions below:

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

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

7. Final Title Policy Requirements and Delivery Instructions:
  - a. Please email the Final Title Policy to to: [m4docs@loandepot.com](mailto:m4docs@loandepot.com); If you are using this method, to deliver Title Policies in bulk, you MUST make sure to name each individual PDF using loanDepot's unique loan number.
  - b. If no option for electronic delivery method is possible, please send physical copy to the same address listed on item #6.
  - c. Effective for Mortgages with Note Dates on or after January 1, 2024 LoanDepot will only accept the 2021 versions of the following policy forms:
    - The American Land Title Association (ALTA) Loan Policy
    - The ALTA Short Form Residential Loan Policy One-to-Four-Family or
    - The ALTA Expanded Coverage Residential Loan Policy One- to Four-Family
8. Funding
  - a. If you have any questions regarding expected funds or wire, please contact the Funder identified in the Closing Instructions or call our toll free number at 877-431-0100.

## 9. Disbursement

The disbursement date on the ALTA Settlement Statement must reflect the date on which the majority of the loan proceeds are disbursed to the existing lender and/or the borrower. The majority of the loan proceeds is defined when more than 50% of the loan proceeds have been



disbursed on the borrower's behalf. If the check/wire representing the majority of the funds is returned/rejected resulting in a new check/wire, the disbursement date on the revised ALTA must reflect the date in which the new check/wire was sent.





## CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

REA  
Loan #: 105696090  
MIN: 100853701056960908

On **MAY 20, 2025**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **105696090**), hereby grant **MORTGAGE CONNECT, LP - SOUTH CAROLINA** as settlement agent and/or **LOANDEPOT.COM, LLC** as lender limited power of attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

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

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

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

---

- BORROWER - GARY F REA - DATE -

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

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

---

Notary Public

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



## NOTE

REA  
Loan #: 105696090  
MIN: 100853701056960908

MAY 20, 2025  
[Note Date]

IRVINE,  
[City]

CALIFORNIA  
[State]

7131 WINDMILL CREEK RD, CHARLESTON, SC 29414  
[Property Address]

### 1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$325,000.00 (the "Principal") that I have received from LOANDEPOT.COM, LLC (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

### 2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 6.990%.

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

### 3. PAYMENTS

#### (A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the 1ST day of each month beginning on JULY 1, 2025. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on JUNE 1, 2055, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

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

#### (B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. \$2,160.05. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

### 4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)

MULTISTATE FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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EX 25454.9



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

## **5. LOAN CHARGES**

If applicable law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then (a) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

## **6. BORROWER'S FAILURE TO PAY AS REQUIRED**

### **(A) Late Charges for Overdue Payments**

If the Note Holder has not received the full amount of any Monthly Payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

### **(B) Default**

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

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

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

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

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

### **(E) Payment of Note Holder's Costs and Expenses**

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

## **7. GIVING OF NOTICES**

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)

MULTISTATE FIXED RATE NOTE --Single Family-- Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

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25454-2-4-105696090

**(A) Notice to Borrower**

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

**(B) Notice to Note Holder**

Any notice that I must give to the Note Holder under this Note will be delivered by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

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

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

**9. WAIVERS**

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

**10. UNIFORM SECURED NOTE**

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

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



If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

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

---

- BORROWER - GARY F REA

[Sign Original Only]

Individual Loan Originator: **BRYAN BLUE**, NMLSR ID: **2144523**

Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**

**LOANDEPOT.COM, LLC** (NMLS #: **174457**) | **BRYAN BLUE** (NMLS #: **2144523**)

MULTISTATE FIXED RATE NOTE --Single Family-- **Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

25454.9

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Prepared By:

**RAYMOND CLINE**  
**LOANDEPOT.COM, LLC**  
**6561 IRVINE CENTER DRIVE**  
**IRVINE, CA 92618**  
**(888) 337-6888**

After Recording Return To:

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

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[Space Above This Line For Recording Data]

## MORTGAGE

**REA**  
Loan #: **105696090**  
MIN: **100853701056960908**  
MERS Phone: **1-888-679-6377**  
PIN: **3591400170**

### DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

#### Parties

- (A) "**Borrower**" is **GARY F. REA WHO ACQUIRED TITLE AS GARY G. REA AND FAYE L. REA**, currently residing at **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**. Borrower is the mortgagor under this Security Instrument.
- (B) "**Lender**" is **LOANDEPOT.COM, LLC**. Lender is a **LIMITED LIABILITY COMPANY** organized and existing under the laws of **DE**. Lender's address is **6561 IRVINE CENTER DRIVE, IRVINE, CA 92618**. The term "Lender" includes any successors and assigns of Lender.
- (C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

#### Documents

- (D) "**Note**" means the promissory note dated **MAY 20, 2025**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)  
SOUTH CAROLINA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
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signed the Note to pay Lender **THREE HUNDRED TWENTY-FIVE THOUSAND AND 00/100 Dollars** (U.S. \$**325,000.00**) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **JUNE 1, 2055**.

**(E) "Riders"** means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

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

**(F) "Security Instrument"** means this document, which is dated **MAY 20, 2025**, together with all Riders to this document.

#### **Additional Definitions**

**(G) "Applicable Law"** means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

**(H) "Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

**(I) "Default"** means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

**(J) "Electronic Fund Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.

**(K) "Electronic Signature"** means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

**(L) "E-SIGN"** means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

**(M) "Escrow Items"** means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time



during the Loan term.

**(N) "Loan"** means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

**(O) "Loan Servicer"** means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

**(P) "Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

**(Q) "Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

**(R) "Partial Payment"** means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

**(S) "Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

**(T) "Property"** means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

**(U) "Rents"** means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

**(V) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

**(W) "Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

**(X) "UETA"** means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

#### TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the COUNTY of **CHARLESTON**:

**SEE ATTACHED LEGAL DESCRIPTION , EXHIBIT A**

which currently has the address of **7131 WINDMILL CREEK RD, CHARLESTON, South Carolina 29414** ("Property Address");



TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

**BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES** that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific South Carolina state requirements to constitute a uniform security instrument covering real property.

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

**1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.**

Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

**2. Acceptance and Application of Payments or Proceeds.**



**(a) Acceptance and Application of Partial Payments.** Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

**(b) Order of Application of Partial Payments and Periodic Payments.** Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

**(c) Voluntary Prepayments.** Voluntary prepayments will be applied as described in the Note.

**(d) No Change to Payment Schedule.** Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

### **3. Funds for Escrow Items.**

**(a) Escrow Requirement; Escrow Items.** Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

**(b) Payment of Funds; Waiver.** Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.



Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

**(c) Amount of Funds; Application of Funds.** Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

**(d) Surplus; Shortage and Deficiency of Funds.** In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

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

**4. Charges; Liens.** Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

## 5. Property Insurance.

**(a) Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which



Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

**(b) Failure to Maintain Insurance.** If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(c) Insurance Policies.** All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

**(d) Proof of Loss; Application of Proceeds.** In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the



insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

**(e) Insurance Settlements; Assignment of Proceeds.** If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

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

**7. Preservation, Maintenance, and Protection of the Property; Inspections.** Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

**8. Borrower's Loan Application.** Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt



obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

### **9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.**

**(a) Protection of Lender's Interest.** If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

**(b) Avoiding Foreclosure; Mitigating Losses.** If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

**(c) Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

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

### **10. Assignment of Rents.**

**(a) Assignment of Rents.** If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.



**(b) Notice of Default.** If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

**(c) Funds Paid by Lender.** If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

**(d) Limitation on Collection of Rents.** Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

**(e) No Other Assignment of Rents.** Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

**(f) Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

**(g) Additional Provisions.** Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

## 11. Mortgage Insurance.

**(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to



pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

**(b) Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

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

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 *et seq.*), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

## **12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.**

**(a) Assignment of Miscellaneous Proceeds.** Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

**(b) Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs



and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

**(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property.** In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

**(e) Proceeding Affecting Lender's Interest in the Property.** Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

**13. Borrower Not Released; Forbearance by Lender Not a Waiver.** Borrower or any Successor



in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

**14. Joint and Several Liability; Signatories; Successors and Assigns Bound.** Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

### **15. Loan Charges.**

**(a) Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

**(b) Default Charges.** If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

**(c) Permissibility of Fees.** In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

**(d) Savings Clause.** If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded



permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

**16. Notices; Borrower's Physical Address.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

**(a) Notices to Borrower.** Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(b) Electronic Notice to Borrower.** Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

**(c) Borrower's Notice Address.** The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

**(d) Notices to Lender.** Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

**(e) Borrower's Physical Address.** In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.



**17. Governing Law; Severability; Rules of Construction.** This Security Instrument is governed by federal law and the law of the State of South Carolina. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

**18. Borrower's Copy.** One Borrower will be given one copy of the Note and of this Security Instrument.

**19. Transfer of the Property or a Beneficial Interest in Borrower.** For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

**20. Borrower's Right to Reinstate the Loan after Acceleration.** If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i)



reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

**21. Sale of Note.** The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

**22. Loan Servicer.** Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

**23. Notice of Grievance.** Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

#### **24. Hazardous Substances.**

**(a) Definitions.** As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an



**Environmental Cleanup.**

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

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

**25. Electronic Note Signed with Borrower's Electronic Signature.** If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

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

**26. Acceleration; Remedies.**

**(a) Notice of Default.** Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.



**(b) Acceleration; Foreclosure; Expenses.** If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

**27. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument will become null and void. Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

**29. Future Advances.** The lien of this Security Instrument will secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest, attorneys' fees, and court costs. Interest or discount may be deferred, accrued or capitalized.

**30. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver will not apply so long as the Property is used as a dwelling place as defined in Section 12- 37-250 of the South Carolina Code of Laws or to a consumer credit transaction as defined in Section 37-1-301(11) of the South Carolina Code of Laws.



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

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- BORROWER - GARY F REA

---

FAYE L REA

Signed, sealed and delivered in the presence of:

---

Witness

---

Witness

---

[Space Below This Line for Acknowledgment]

State of **SOUTH CAROLINA**

County of **CHARLESTON**

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_ by  
**GARY F REA, FAYE L REA.**

---

Notary Public

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



25319-19-20-105696090

**CHARLESTON** County, South Carolina

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

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

---

Printed Name  
Notary Public

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

**CHARLESTON** County, South Carolina

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

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

---

Printed Name  
Notary Public

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

Individual Loan Originator: **BRYAN BLUE**, NMLSR ID: **2144523**  
Loan Originator Organization: **LOANDEPOT.COM, LLC**, NMLSR ID: **174457**

**LOANDEPOT.COM, LLC** (NMLS #: 174457) | **BRYAN BLUE** (NMLS #: 2144523)  
SOUTH CAROLINA--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT  
 25319.11

**Form 3041** 07/2021  
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25319-20-20-105696090

## **PLANNED UNIT DEVELOPMENT RIDER**

**REA**  
Loan #: **105696090**  
MIN: **100853701056960908**

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **20TH** day of **MAY, 2025**, and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to **LOANDEPOT.COM, LLC**, (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

**7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

[Property Address]

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY (the "Declaration"). The Property is a part of a planned unit development known as

**OAK LEAF AT VILLAGE GREEN**

[Name of Planned Unit Development]

(the "PUD"). The Property also includes Borrower's interest in the homeowners association or equivalent entity owning or managing the common areas and facilities of the PUD (the "Owners Association") and the uses, benefits, and proceeds of Borrower's interest.

**PUD COVENANTS.** In addition to the representations, warranties, covenants, and

**LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)**

**MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT**

**EX 25439.6**

**Form 3150 07/2021**

**Page 1 of 3**



25439-1-3-105696090

agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

**A. PUD Obligations.** Borrower will perform all of Borrower's obligations under the PUD's Constituent Documents. The "Constituent Documents" are the: (i) Declaration; (ii) articles of incorporation, trust instrument, or any equivalent document which creates the Owners Association; and (iii) any by-laws or other rules or regulations of the Owners Association. Borrower will promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

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

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

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

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

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

**D. Condemnation.** The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and will be paid to Lender. Such proceeds will be applied by Lender to the sums secured by the Security Instrument as provided in Section 12.

**E. Lender's Prior Consent.** Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)

MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

EX 25439.6

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(i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

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- BORROWER - GARY F REA

---

FAYE L REA

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRYAN BLUE (NMLS #: 2144523)

MULTISTATE PUD RIDER- Single Family -Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

EX 25439.6

Form 3150 07/2021

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## Uniform Residential Loan Application

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

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

### 1a. Personal Information

Name (First, Middle, Last, Suffix)  
**GARY F REA**

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)  
**GARY REA  
GARY FRANCIS REA  
GARY F RAE  
GARY G REA**

Social Security Number **251-02-7429**  
(or Individual Taxpayer Identification Number)

Date of Birth  
(mm/dd/yyyy)  
**11/05/1963**

Citizenship  
 U.S. Citizen  
 Permanent Resident Alien  
 Non-Permanent Resident Alien

#### Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers:

Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

List Name(s) of Other Borrower(s) Applying for this Loan  
(First, Middle, Last, Suffix) - Use a separator between names

#### Marital Status

Married  
 Separated  
 Unmarried

#### Dependents (not listed by another Borrower)

Number **0**

Ages \_\_\_\_\_

#### Contact Information

Home Phone **(843) 200-2031**

Cell Phone **(843) 200-2031**

Work Phone \_\_\_\_\_ Ext. \_\_\_\_\_

Email **GARYFREA@GMAIL.COM**

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

#### Current Address

Street **7131 WINDMILL CREEK RD** Unit # \_\_\_\_\_

City **CHARLESTON** State **SC** ZIP **29414** Country **UNITED STATES**

How Long at Current Address? **24** Years **1** Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

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

Mailing Address - if different from Current Address  Does not apply

### 1b. Current Employment/Self-Employment and Income

Does not apply

#### ON THE GO DESIGNER

Employer or Business Name **DELIVERIES INC** Phone **(843) 200-2031**

Street **4301 DORCHESTER RD STE 500** Unit # \_\_\_\_\_

City **NORTH CHARLESTON** State **SC** ZIP **29405** Country **UNITED STATES**

Position or Title **OWNER**

Start Date **05/02/2016** (mm/dd/yyyy)

How long in this line of work? **9** Years **1** Months

#### Check if this statement applies:

I am employed by a family member, property seller, real estate agent, or other party to the transaction.

Check if you are the Business Owner or Self-Employed  I have an ownership share of less than 25%.  I have an ownership share of 25% or more. **Monthly Income (or Loss)** **\$ 21,360.46**

#### Gross Monthly Income

Base \$ \_\_\_\_\_ /month

Overtime \$ \_\_\_\_\_ /month

Bonus \$ \_\_\_\_\_ /month

Commission \$ \_\_\_\_\_ /month

Military Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

**TOTAL** \$ \_\_\_\_\_ /month

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income

Does not apply

Borrower Name: **GARY F REA**

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



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

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

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

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

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

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

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

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

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

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

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

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

Assets	Credits
• Proceeds from Real Estate Property to be sold on or before closing	• Proceeds from Sale of Non-Real Estate Asset • Secured Borrowed Funds

Asset or Credit Type - use list above	Cash or Market Value
Other	\$ 530.00
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	To be paid off at or before closing	Monthly Payment
Installment	EDFINANCIAL	893411E0072023121323 1221	\$ 118,711.00	\$ 758.00
Installment	SST/MEDALLIO	42236828	\$ 39,186.00	\$ 614.00
Installment	EDFINANCIAL	893411E0082024090524 1104	\$ 23,945.00	\$ 239.45
Installment	CAP ONE AUTO	62010392150281001	\$ 16,577.00	\$ 338.00
Installment	JOVIAFINFCU	5000938623	\$ 9,223.00	\$ 239.00
Revolving	CAPITAL ONE	5156769962305711	\$ 5,437.00	\$ 187.00
Revolving	ALLY CARD	5379931101429387	\$ 3,951.00	\$ 173.00
Revolving	BBY/CBNA	6035350270609089	\$ 95.00	\$ 30.00

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Other	UNITED STATES TREASURY	FEDERAL IRS TAX LIEN	\$ 62,588.87	<input checked="" type="checkbox"/>	\$ (62,588.87)
Other	SC DEPT OF REVENUE	1115754	\$ 515.60	<input checked="" type="checkbox"/>	\$ (515.60)

**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

**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	7131 WINDMILL CREEK RD	Unit #				
City	CHARLESTON	State	SC	ZIP	29414	Country	UNITED STATES
<b>Property Value</b>	Status: Sold, Pending Sale, or Retained	<b>Intended Occupancy:</b> Investment, Primary Residence, Second Home, Other	<b>Monthly Insurance, Taxes, Association Dues, etc.</b> <i>if not included in Monthly Mortgage Payment</i>	<b>For 2-4 Unit Primary or Investment Property</b>			
				<b>Monthly Rental Income</b>	<b>For LENDER to calculate:</b> Net Monthly Rental Income		
\$516,500.00	Retained	Primary Residence	\$	\$	\$		
<b>Mortgage Loans on this Property</b> <input type="checkbox"/> 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)	
PHH MORT SVC	9548012666007	(\$1,390.00)	\$213,645.38	<input checked="" type="checkbox"/>	Conventional	\$	

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

**4a. Loan and Property Information**

Loan Amount \$ 325,000.00	Loan Purpose	<input type="radio"/> Purchase	<input checked="" type="radio"/> Refinance	<input type="radio"/> Other (specify) _____			
Property Address Street	7131 WINDMILL CREEK RD	Unit #					
City	CHARLESTON	State	SC	ZIP	29414	County	CHARLESTON
Number of Units	1	Property Value \$	516,500.00				
Occupancy	<input checked="" type="radio"/> Primary Residence	<input type="radio"/> Second Home	<input type="radio"/> Investment Property	<b>FHA Secondary Residence</b> <input type="checkbox"/>			
1. <b>Mixed-Use Property.</b> 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. <b>Manufactured Home.</b> 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**4c. Rental Income on the Property You Want to Purchase**For Purchase Only  Does not apply**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** Does not apply

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

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

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

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

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

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## Section 6: Acknowledgments and Agreements.

This section tells you about your legal obligations when you sign this application.

### Acknowledgments and Agreements

#### Definitions:

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

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

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

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

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

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

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

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

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

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

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

##### (5) Delinquency

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

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

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

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

Borrower Signature \_\_\_\_\_

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

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## Section 7: Military Service.

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

### Military Service of Borrower

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

If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour \_\_\_\_\_ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

#### Ethnicity: Check one or more

- Hispanic or Latino
  - Mexican
  - Puerto Rican
  - Cuban
- Other Hispanic or Latino - Print origin: \_\_\_\_\_

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

Not Hispanic or Latino

I do not wish to provide this information

#### Sex

- Female
- Male
- I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe: \_\_\_\_\_
- Asian
  - Asian Indian
  - Chinese
  - Filipino
  - Japanese
  - Korean
  - Vietnamese
  - Other Asian - Print race: \_\_\_\_\_

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

- Black or African American
- Native Hawaiian or Other Pacific Islander
  - Native Hawaiian
  - Guamanian or Chamorro
  - Samoan
  - Other Pacific Islander - Print race: \_\_\_\_\_

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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

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

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

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

#### The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component)
- Telephone Interview
- Fax or Mail
- Email or Internet

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**Section 9: Loan Originator Information.** To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name LOANDEPOT.COM, LLCAddress 6561 IRVINE CENTER DRIVE, IRVINE, CA 92618Loan Originator Organization NMLSR ID# 174457 State License ID# \_\_\_\_\_Loan Originator Name BRYAN BLUELoan Originator NMLS ID# 2144523 State License ID# \_\_\_\_\_Email BBLUE@LOANDEPOT.COM Phone (888) 337-6888Signature BRYAN BLUE Date (mm/dd/yyyy) 05/20/2025

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**Borrower Name:** GARY F REA

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To be completed by the Lender:

105696090 /

Lender Loan No./Universal Loan Identifier 549300AG64NHILB7ZP05000000000000010569609004 Agency Case No. \_\_\_\_\_

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

This section is completed by your Lender.

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

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

**Transaction Detail**

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

Construction/Improvement Costs \$ \_\_\_\_\_  
 Lot Acquired Date \_\_\_\_\_ (mm/dd/yyyy)  
 Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- No Cash Out  
 Limited Cash Out  
 Cash Out

**Refinance Program**

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

**Energy Improvement**

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

**Project Type**     Condominium     Cooperative     Planned Unit Development (PUD)     Property is not located in a project

**L2. Title Information**

Title to the Property **Will** be Held in What Name(s):  
**GARY F REA, FAYE L REA**

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):  
**GARY G REA, FAYE L REA**

**Estate Will be Held in**

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

**Trust Information**

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

**Manner in Which Title Will be Held**

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

**Indian Country Land Tenure**

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

**Borrower Name:** GARY F REA

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

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

**Terms of Loan**

Note Rate 6.9900 %  
 Loan Term 360 (months)

**Mortgage Lien Type**

First Lien  
 Subordinate Lien

**Amortization Type**

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

**If Adjustable Rate:**

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

**Loan Features**

Balloon / Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): **CONV FIXED 30 YEAR FANNIE**

**Proposed Monthly Payment for Property**

First Mortgage (P & I)	\$ <b>2,160.05</b>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <b>403.52</b>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <b>127.67</b>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ <b>47.25</b>
Other	\$ _____
<b>TOTAL</b>	\$ <b>2,738.49</b>

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**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>	\$	213,645.38
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$	63,104.47
F. Borrower Closing Costs ( <i>including Prepaid and Initial Escrow Payments</i> )	\$	4,135.90
G. Discount Points	\$	4,966.00
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$</b>	<b>285,851.75</b>

**TOTAL MORTGAGE LOANS**

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance ( <i>or Mortgage Insurance Equivalent</i> ) \$ 325,000.00 Financed Mortgage Insurance ( <i>or Mortgage Insurance Equivalent</i> ) Amount \$ _____	\$	325,000.00
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>	\$	
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$</b>	<b>325,000.00</b>

**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> )	\$	848.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$</b>	<b>848.00</b>

**CALCULATION**

TOTAL DUE FROM BORROWER(s) ( <i>Line H</i> )	\$	285,851.75
LESS TOTAL MORTGAGE LOANS ( <i>Line K</i> ) AND TOTAL CREDITS ( <i>Line N</i> )	-\$	325,848.00
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b>	<b>\$</b>	<b>-39,996.25</b>
<b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>		

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## Supplemental Consumer Information Form

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

Borrower Name (First, Middle, Last, Suffix) **GARY F REA**

### Homeownership Education and Housing Counseling

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

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

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

(2) Who provided it:

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

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

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

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

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

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

(2) Who provided it:

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

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

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

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

### Language Preference

**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: \_\_\_\_\_  I do not wish to respond  
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

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](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](http://www.consumerfinance.gov/find-a-housing-counselor).



## SIGNATURE/NAME AFFIDAVIT

Date: **MAY 20, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **GARY F REA**

**REA**

Loan #: **105696090**

MIN: **100853701056960908**

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

I hereby certify that:

**GARY REA**

**GARY FRANCIS REA**

**GARY F RAE**

**GARY G REA**

are one and the same person.

**GARY F REA**

(Print or Type Name)

---

Signature

**GARY F REA**

---

Date

State of **SOUTH CAROLINA**

)

County of **CHARLESTON**

)

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

Witness my hand and official seal.

Signature \_\_\_\_\_

Notary Public for **SOUTH CAROLINA**

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



## SIGNATURE/NAME AFFIDAVIT

Date: **MAY 20, 2025**

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **GARY F REA**

Non-Borrowing Party: **FAYE L REA**

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

I hereby certify that I am one and the same person as:

---

---

---

---

**FAYE L REA**  
(Print or Type Name)

Signature  
**FAYE L REA**

Date

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

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

Witness my hand and official seal.

Notary Public for **SOUTH CAROLINA**

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



# Closing Disclosure

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

## Closing Information

Date Issued 05/19/2025  
 Closing Date 05/20/2025  
 Disbursement Date 05/27/2025  
 Settlement Agent MORTGAGE CONNECT, LP - SOUTH CAROLINA  
 File # 3505655  
 Property 7131 WINDMILL CREEK RD CHARLESTON, SC 29414  
 Appraised Prop. Value \$516,500

## Transaction Information

Borrower GARY F REA  
 7131 WINDMILL CREEK RD  
 CHARLESTON, SC 29414  
 Lender LOANDEPOT.COM, LLC

## Loan Information

Loan Term 30 years  
 Purpose Refinance  
 Product FIXED RATE  
 Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
 Loan ID # 105696090  
 MIC #

## Loan Terms

### Can this amount increase after closing?

Loan Amount	\$325,000	NO
Interest Rate	6.99%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,160.05	NO

### Does the loan have these features?

Prepayment Penalty	NO
Balloon Payment	NO

## Projected Payments

### Years 1-30

Principal & Interest		\$2,160.05	
Mortgage Insurance	+	0	
Estimated Escrow Amount can increase over time	+	0	
<b>Estimated Total Monthly Payment</b>			<b>\$2,160.05</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> See page 4 for details	\$578.44 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOMEOWNER ASSOCIATION DUES <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b> NO NO NO

## Costs at Closing

Closing Costs	\$8,783.90	Includes \$8,765.70 in Loan Costs + \$336.20 in Other Costs - \$318.00 in Lender Credits. See page 2 for details.
Cash to Close	\$39,996.17	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

# Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid By Others
<b>A. Origination Charges</b>		<b>\$6,661.00</b>		
01 1.528% of Loan Amount (Points)		\$4,966.00		
02 ORIGINATION FEE		\$1,695.00		
03				
04				
05				
06				
07				
08				
<b>B. Services Borrower Did Not Shop For</b>		<b>\$2,104.70</b>		
01 APPRAISAL FEE	to SOLIDIFI	\$100.00	\$495.00	
02 CREDIT REPORT FEE	to XACTUS	\$190.00	\$35.00	
03 FLOOD CERTIFICATE FEE	to SERVICELINK NATIONAL FLOOD LLC	\$8.00		
04 MERS REGISTRATION FEE	to MERS	\$23.70		
05 TAX SERVICE FEE	to CORELOGIC	\$68.00		
06 TITLE-CPL FEE	to MORTGAGE CONNECT, LP	\$25.00		
07 TITLE-LENDER TITLE INSURANCE	to MORTGAGE CONNECT, LP	\$560.00		
08 TITLE-SETTLEMENT/CLOSING FEE	to MORTGAGE CONNECT, LP – SOUTH CAROLINA	\$600.00		
09				
10				
<b>C. Services Borrower Did Shop For</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$8,765.70</b>		
Loan Costs Subtotals (A + B + C)		\$8,235.70	\$530.00	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>		<b>\$25.00</b>		
01 Recording Fees Deed:	Mortgage:	\$25.00	\$25.00	
02				
<b>F. Prepaids</b>		<b>\$311.20</b>		
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$62.24 per day from 5/27/25 to 6/1/25)			\$311.20	
04 Property Taxes ( mo.)				
05				
<b>G. Initial Escrow Payment at Closing</b>				
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	
<b>H. Other</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$336.20</b>		
Other Costs Subtotals (E + F + G + H)		\$336.20		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$8,783.90</b>		
Closing Costs Subtotals (D + I)		\$8,571.90	\$530.00	
Lender Credits (Includes \$318.00 credit for increase in Closing Costs above legal limit)		-\$318.00		

**Payoffs and Payments**

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

TO	AMOUNT
01 IRS LIEN	\$62,588.87
02 PHH MORT SVC	\$213,645.38
03 SC DEPT OF REVENUE	\$515.68
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$276,749.93</b>

**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$325,000.00	\$325,000.00	NO
Total Closing Costs (J)	-\$9,256.00	-\$8,783.90	YES • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$318.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$530.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$213,392.00	-\$276,749.93	YES • See Payoffs and Payments (K)
<b>Cash to Close</b>	\$102,352.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$39,996.17 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$8,253.90

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

#### Demand Feature

Your loan

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

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the *overdue monthly principal and interest payment*.

#### 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  
7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

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	\$6,941.28	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

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

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$786,696.19
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$460,316.19
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$317,303.10
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.219%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.363%

## 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 the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

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

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

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

### Tax Deductions

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

## Contact Information

	Lender	Settlement Agent
Name	LOANDEPOT.COM, LLC	MORTGAGE CONNECT, LP - SOUTH CAROLINA
Address	6561 IRVINE CENTER DRIVE IRVINE, CA 92618	600 CLUBHOUSE DRIVE MOON TOWNSHIP, PA 15108-
NMLS ID	174457	172098
SC License ID		APRIL BOUTERSE
Contact	BRYAN BLUE	
Contact NMLS ID	2144523	
Contact License ID		
Email	BBLUE@LOANDEPOT.COM	ABOUTERSE@MORTGAGECONNECTLP.COM
Phone	(888)337-6888	(844)283-7114

## 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.

FAYE L REA

Date

# 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	05/19/2025
Closing Date	05/20/2025
Disbursement Date	05/27/2025
Settlement Agent	MORTGAGE CONNECT, LP - SOUTH CAROLINA
File #	3505655
Property	7131 WINDMILL CREEK RD CHARLESTON, SC 29414
Appraised Prop. Value	\$516,500

## Transaction Information

Borrower	GARY F REA 7131 WINDMILL CREEK RD CHARLESTON, SC 29414
Lender	LOANDEPOT.COM, LLC

## Loan Information

Loan Term	30 years
Purpose	Refinance
Product	FIXED RATE
Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
Loan ID #	105696090
MIC #	

## Loan Terms

### Can this amount increase after closing?

Loan Amount	\$325,000	NO
Interest Rate	6.99%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,160.05	NO

### Does the loan have these features?

Prepayment Penalty	NO
Balloon Payment	NO

## Projected Payments

### Years 1-30

Principal & Interest		\$2,160.05	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
<b>Estimated Total Monthly Payment</b>			<b>\$2,160.05</b>
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> See page 4 for details	\$578.44 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOMEOWNER ASSOCIATION DUES <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO

## Costs at Closing

Closing Costs	\$8,783.90	Includes \$8,765.70 in Loan Costs + \$336.20 in Other Costs - \$318.00 in Lender Credits. See page 2 for details.
Cash to Close	\$39,996.17	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

# Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid By Others
<b>A. Origination Charges</b>		<b>\$6,661.00</b>		
01 1.528% of Loan Amount (Points)		\$4,966.00		
02 ORIGINATION FEE		\$1,695.00		
03				
04				
05				
06				
07				
08				
<b>B. Services Borrower Did Not Shop For</b>		<b>\$2,104.70</b>		
01 APPRAISAL FEE	to SOLIDIFI	\$100.00	\$495.00	
02 CREDIT REPORT FEE	to XACTUS	\$190.00	\$35.00	
03 FLOOD CERTIFICATE FEE	to SERVICELINK NATIONAL FLOOD LLC	\$8.00		
04 MERS REGISTRATION FEE	to MERS	\$23.70		
05 TAX SERVICE FEE	to CORELOGIC	\$68.00		
06 TITLE-CPL FEE	to MORTGAGE CONNECT, LP	\$25.00		
07 TITLE-LENDER TITLE INSURANCE	to MORTGAGE CONNECT, LP	\$560.00		
08 TITLE-SETTLEMENT/CLOSING FEE	to MORTGAGE CONNECT, LP – SOUTH CAROLINA	\$600.00		
09				
10				
<b>C. Services Borrower Did Shop For</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$8,765.70</b>		
Loan Costs Subtotals (A + B + C)		\$8,235.70	\$530.00	
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>		<b>\$25.00</b>		
01 Recording Fees Deed:	Mortgage:	\$25.00	\$25.00	
02				
<b>F. Prepaids</b>		<b>\$311.20</b>		
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$62.24 per day from 5/27/25 to 6/1/25)			\$311.20	
04 Property Taxes ( mo.)				
05				
<b>G. Initial Escrow Payment at Closing</b>				
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	
<b>H. Other</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$336.20</b>		
Other Costs Subtotals (E + F + G + H)		\$336.20		
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$8,783.90</b>		
Closing Costs Subtotals (D + I)		\$8,571.90	\$530.00	
Lender Credits (Includes \$318.00 credit for increase in Closing Costs above legal limit)		-\$318.00		

**Payoffs and Payments**

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

TO	AMOUNT
01 IRS LIEN	\$62,588.87
02 PHH MORT SVC	\$213,645.38
03 SC DEPT OF REVENUE	\$515.68
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$276,749.93</b>

**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$325,000.00	\$325,000.00	NO
Total Closing Costs (J)	-\$9,256.00	-\$8,783.90	YES • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$318.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$530.00	YES • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	-\$213,392.00	-\$276,749.93	YES • See Payoffs and Payments (K)
<b>Cash to Close</b>	\$102,352.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$39,996.17 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$8,253.90

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

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

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

#### Demand Feature

Your loan

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

#### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the *overdue monthly principal and interest payment*.

#### 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  
7131 WINDMILL CREEK RD, CHARLESTON, SC 29414

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	\$6,941.28	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

#### In the future,

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

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$786,696.19
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$460,316.19
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$317,303.10
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.219%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	139.363%

## 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 the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

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

state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.

state law does not protect you from liability for the unpaid balance.

### Refinance

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

### Tax Deductions

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

## Contact Information

	Lender	Settlement Agent
Name	LOANDEPOT.COM, LLC	MORTGAGE CONNECT, LP - SOUTH CAROLINA
Address	6561 IRVINE CENTER DRIVE IRVINE, CA 92618	600 CLUBHOUSE DRIVE MOON TOWNSHIP, PA 15108-
NMLS ID	174457	172098
SC License ID		APRIL BOUTERSE
Contact	BRYAN BLUE	
Contact NMLS ID	2144523	
Contact License ID		
Email	BBLUE@LOANDEPOT.COM	ABOUTERSE@MORTGAGECONNECTLP.COM
Phone	(888)337-6888	(844)283-7114

## 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.

GARY F REA

Date



Date: **MAY 19, 2025**

Loan Number: **105696090**

Borrower Name(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

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

The undersigned hereby CERTIFIES AND REPRESENTS as follows:

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

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

---

Attorney Signature

Date

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

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





# WELCOME TO SERVICING

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

## **Origination Loan Number: 105696090**

Your loan number will change after closing.

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

## **Servicing Website:**

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

The loanDepot website offers many benefits including:

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

## **Payment Options:**

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

Important notes about payment processing:

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





## WELCOME TO SERVICING

### *Online*

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

### *Phone*

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

### *Mail*

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





## WELCOME TO SERVICING

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

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

### **Escrowed Loans:**

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

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

### **Property Taxes:**

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

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





## WELCOME TO SERVICING

### **Homeowner's Insurance:**

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

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

loanDepot

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

Phone: (877) 477-2089

Fax to: (248) 710-1660

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

### **Loan Transfers:**

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

Sincerely,

Servicing Customer Service Department  
loanDepot.com, LLC

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

loanDepot  
P.O. Box 251027  
Plano, TX 75025





## WELCOME TO SERVICING

**For New York Residents:**

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

**For North Carolina Residents:**

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

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

Website:



For Apple Users:



For Android Users:





# HARDSHIP

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

Loan Number: **105696090**

RE: Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD  
CHARLESTON, SC 29414**

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

---

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



# USA Patriot Act Disclosure Borrower Identification

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

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

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

Borrower's Name:

**GARY F REA**

Address:

**7131 WINDMILL CREEK RD  
CHARLESTON, SC 29414**

Loan Number: **105696090**

Date of Birth: **NOVEMBER 5, 1963**

Social Security # / Tax ID #<sup>1</sup>: **251-02-7429**

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

#### Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> U.S. Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Comments: \_\_\_\_\_

\_\_\_\_\_

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

Certifier's Signature

Date

Certifier's Printed Name and Title



## Borrower's Declaration

REA  
Loan #: 105696090  
MIN: 100853701056960908

Date: **MAY 20, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

The Borrower(s) hereby declares the following:

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



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

**Execution**

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

---

- BORROWER - GARY F REA - DATE -





# NOTICE OF RIGHT TO CANCEL

Borrower(s):

Loan #:

Property Address:

## YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is \_\_\_\_\_; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

## HOW TO CANCEL

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

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

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

**I WISH TO CANCEL**

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

## RECEIPT OF NOTICE OF RIGHT TO CANCEL

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

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

**SIGN HERE**

**DATE HERE**

**- BORROWER -**

**- DATE -**



## SOUTH CAROLINA AGENCY TO RECEIVE BORROWER COMPLAINTS

REA  
Loan #: 105696090  
MIN: 100853701056960908

Date: **MAY 20, 2025**

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

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

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

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

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

Phone Number: 803-734-2020

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

S.C. Code Ann. §37-23-70(D)

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

### SIGNATURES

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- BORROWER - GARY F REA - DATE -



Request for Taxpayer  
Identification Number and Certification  
Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

Give form to the  
requester. Do not  
send to the IRS.

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

Print or type.  
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>GARY F REA</b>	2 Business name/disregarded entity name, if different from above.
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) .... <b>Note:</b> Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____	
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions _____	
5 Address (number, street, and apt. or suite no.). See instructions. <b>7131 WINDMILL CREEK RD</b>	Requester's name and address (optional) <b>LOANDEPOT.COM, LLC</b>
6 City, state, and ZIP code <b>CHARLESTON, SC 29414</b>	6561 IRVINE CENTER DRIVE IRVINE, CA 92618
7 List account number(s) here (optional) <b>105696090</b>	

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):

Exempt payee code (if any) \_\_\_\_\_

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) \_\_\_\_\_

(Applies to accounts maintained outside the United States.)

## Part I Taxpayer Identification Number (TIN)

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

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

Social security number  
**251-02-7429**  
or  
Employer identification number

## Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person	Date MAY 20, 2025
-----------	--------------------------	-------------------

## General Instructions

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

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

## What's New

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

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

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they



must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

**By signing the filled-out form**, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

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

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

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

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

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

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

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

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

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

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

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

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

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

## Backup Withholding

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

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

**Payments you receive will be subject to backup withholding if:**

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



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

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

## What Is FATCA Reporting?

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

## Updating Your Information

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

## Penalties

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

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

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

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

## Specific Instructions

### Line 1

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

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

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

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

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

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

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

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

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

### Line 3a

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

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

### Line 3b

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

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

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

### Line 4 Exemptions

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

#### Exempt payee code.

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

G—A real estate investment trust.

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

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

J—A bank as defined in section 581.

K—A broker.

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

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

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

## Line 5

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

## Line 6

Enter your city, state, and ZIP code.

## Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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



## Part II. Certification

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

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

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

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

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

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

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

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions.** You must give your correct TIN, but you do not have to sign the certification.

## What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

## Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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



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

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

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

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

Go to [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

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





## loanDepot 4506-C Cover Letter

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

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

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

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

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

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

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

- **Sign and Date**

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

Thank you!

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

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

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

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name	ii. Middle initial	iii. Last name/BMF company name <b>ON THE GO DESIGNER</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b>  <b>81-2586215</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>4301 DORCHESTER RD STE 500</b>			b. City <b>NORTH CHARLE</b>	c. State <b>SC</b>	d. ZIP code <b>29405</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name <b>LOANDEPOT.COM, LLC</b>			ii. IVES participant ID number <b>0000304771</b>	iii. SOR mailbox ID	
iv. Street address (including apt., room, or suite no.)			v. City	vi. State	vii. ZIP code
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
i. Client name <b>LOANDEPOT.COM, LLC</b>			ii. Telephone number <b>(888)337-6888</b>		
iii. Street address (including apt., room, or suite no.) <b>6561 IRVINE CENTER DRIVE</b>			iv. City <b>IRVINE</b>	v. State <b>CA</b>	vi. ZIP code <b>92618</b>

**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**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 / 2024****12 / 31 / 2023****12 / 31 / 2022**

/ /

**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.**

<b>Sign Here</b>	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a <b>(843) 200-2031</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name <b>GARY F REA</b>			
	Title (if line 1a above is a corporation, partnership, estate, or trust) <b>OWNER</b>			
	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			

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

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

## Future Developments

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

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

## General Instructions

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

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

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

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

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

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

## Chart for ordering transcripts

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

## Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## **NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION AND RELATED NOTICE INFORMATION**

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

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

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

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

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

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

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

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

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

Borrower(s) understand and agree to these terms on the **20TH** day of **MAY, 2025**.

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- BORROWER - GARY F REA - DATE -





## TAXPAYER CONSENT FORM

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

Date: **MAY 20, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share personal tax return information and as applicable business tax return information from every business tax return for which my Lender has obtained a form 4506-C for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; or (iii) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from my/our loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

**26 U.S.C.A. § 6103(c)**

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- BORROWER - GARY F REA - DATE -



# Borrower's Certification & Authorization

Date: MAY 20, 2025

REA  
Loan #: 105696090  
MIN: 100853701056960908

## Certification

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

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

## Authorization to Release Information

To Whom It May Concern:

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

## Execution

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

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- BORROWER - GARY F REA - DATE -



**FACT Act Notice**  
Notice Regarding Furnishing Negative Information

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

Date: **MAY 20, 2025**

Lender: **LOANDEPOT.COM, LLC**

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD, CHARLESTON, SC 29414**

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

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

By signing below, you acknowledge receipt of this Notice.

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- BORROWER - GARY F REA - DATE -



## NOTICE REGARDING LENDER & SELLER CONTRIBUTIONS

Date: **MAY 20, 2025**

Loan Number: **105696090**

Borrower(s): **GARY F REA**

Property Address: **7131 WINDMILL CREEK RD  
CHARLESTON, SC 29414**

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

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

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

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

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

Please contact your Mortgage Professional with any questions.

Licensed Lending Officer: **BRYAN BLUE**

NMLS: **2144523**

Direct Phone Number: **(949)822-4139**

We look forward to helping facilitate this transaction.

loanDepot.com, LLC

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



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

**QUALITY CONTROL RELEASE**

**REA**  
Loan #: 105696090  
MIN: 100853701056960908

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

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

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

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- BORROWER - GARY F REA - DATE -



## PAYOFF SCHEDULE

REA  
Loan #: 105696090  
MIN: 100853701056960908

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

IRS LIEN	\$ 62,588.87
PHH MORT SVC	\$ 213,645.38
SC DEPT OF REVENUE	\$ 515.68
TOTAL:	\$ 276,749.93

