

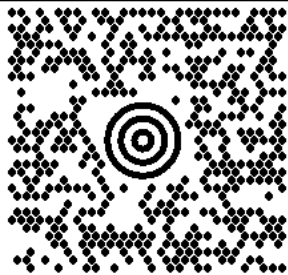
DIANNE TEMPLE
8035202048
DIANNE TEMPLE
115 DRIFTWOOD DRIVE
LEXINGTON SC 29072

LTR

1 OF 1

SHIP TO:

SERVICELINK HE POST CLOSING
(800) 777-8759
MR. COOPER HOME EQUITY
1355 CHERRINGTON PKWY
MOON TOWNSHIP PA 15108



PA 151 9-50



UPS NEXT DAY AIR SAVER

1P

TRACKING #: 1Z 97Y 48W 13 9231 4811



BILLING: P/P

Reference No.1: Order Number 2003417767
Reference No.2: Disbursement Date 05/23/2025

XOL 25.05.01

NV4S 21.0A 05/2025*



Mr Cooper Home Equity – Signing Agent Quick Reference Guide

<u>Closing Team Contact</u>	Email: ClientServiceHE@svclnk.com Phone: 866-260-5226
<u>Paper Size</u>	Mix of Letter & Legal Typically, the Occupancy and Financial Status Affidavit and Errors and Omissions/Compliance Agreement both need printed on Legal size paper.
<u>Scan backs Required</u>	None needed
<u>Dual/Split Signing Requirements</u>	Ensure the dates on the Right to Cancel are correct if you are performing the 2 nd half of a dual signing. The Closing Date & Recission Date may need to be updated to accurately reflect the signing date you are performing. Please reach out to the Closing Team for guidance.
<u>Trustee Signature Requirements</u>	N/A - Mr Cooper does not lend Home Equity for properties in a Trust.
<u>Patriot Act Form Requirements</u>	1 <u>unexpired</u> primary ID -or- 2 secondary forms of ID. Refer to top of form to find when the use of secondary forms of ID may be needed.
<u>Copies of Borrower IDs Needed</u>	NONE
<u>Unique Documents</u>	<p>Borrowers' Employment Attestation Box 1 or 2 will need checked by the borrower.</p> <p>Borrower's Liability Attestation Box 1 or 2 will need checked by the borrower.</p> <p>CREDIT LINE CLOSE OUT LETTER REQUIREMENTS If borrower has a HELOC associated to the subject property that is not being subordinated, it must be paid off and the account closed before Mr. Cooper can disburse the new loan. If for any reason they do not wish to have their HELOC closed out, this closing must be stopped, and they will need to contact Mr. Cooper. ServiceLink will be liable if a HELOC is not closed out and closing is allowed to continue.</p> <p>Borrowers Proceeds Delivery Instructions If borrower is receiving proceeds, this form must be completed and signed.</p>
<u>Common Errors</u>	<p>Ensure dates within notary acknowledgements are complete, to include Month, Day & Year. We see missing "Year" due to the way the acknowledgment is prepared. Be sure to write it in.</p> <p>Ensure borrower dates are correct and legible.</p> <p>Ensure the borrower names are added to the Acknowledgements. Some will have prepopulated names, while others you will need to fill in.</p> <p>If a correction to a date or signature is needed, be sure to have the borrower cross out, initial and apply the correction to the document.</p>



LOAN PROCEEDS DELIVERY INSTRUCTIONS

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

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

Cash Out Options:

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

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

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

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

Bank Name: _____

Name(s) on the Account: _____

Bank Routing Number: _____

Bank Account Number: _____

Type of Account: _____

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

Payment of Non-Secured Debts:

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

Signature: _____ Signature: _____

Date: _____ Date: _____

CLOSE OUT LETTER

Lender: SOUTH STATE BANK
Account holder: Matthew Cloaninger
Account#: 17002010903

To Whom It May Concern:

I/We, Matthew Cloaninger, request that you, SOUTH STATE BANK accept the enclosed check in the amount of 49791.44 as payment in full on the above referenced account, said Line of Credit/HELOC is the only account I/we hold against the above referenced property.

I/We have not taken any draws or advances against this account since the time the payoff letter was issued, 2025-05-19.

I/We, the parties responsible for repayment of above referenced mortgage, agree to indemnify and hold ServiceLink harmless if any additional draws or funds are due in order this account be paid/close. Upon verbal notification from ServiceLink that additional funds are needed, we are agreeable to sign a revised settlement statement and immediately send ServiceLink or the Lender the check needed to cover any shortage.

By acceptance of this check you agree to make no further advances on this account.

Please close our account and release the Mortgage/Deed of Trust that is currently recorded in the land records of the county where the property is located. Our written direction to close in this account is not reversible by us as ServiceLink is relying upon this letter to insure our closing transaction.

Thank you for your consideration in this matter. Should you have any questions regarding the acceptability of this letter please contact ServiceLink at .

Matthew Cloaninger

USA Patriot Act Disclosure
Borrower Identification

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

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 unexpired primary form of identification for each borrower to comply with section 326 of the Act. Two secondary forms of identification are required in instances where the primary form of identification is not available or inadequate.*

Borrower's Name:
MATTHEW L CLOANINGER
Address:
**41 POPLAR ST
CHARLESTON, SC 29403 US**

Loan Number: **0439721135**
Date of Birth: **APRIL 10, 1984**
Social Security # / Tax ID #¹: **247-61-2166**

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				

Secondary Forms of Identification - must display Borrower's name

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

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 _____

YOUR RIGHT TO CANCEL

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

- (1)

the date of the transaction, which is MAY 19, 2025; or
- (2)

the date you received your Truth-in-Lending disclosures; or
- (3)

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

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

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

HOW TO CANCEL

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
11511 Luna Rd., Suite 200
Farmers Branch, TX 75324
Email: ClosingRescission@mrcooper.com
Fax: 214-488-1472

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of MAY 22, 2025 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

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.

Date Notice of Right to Cancel form received: MAY 19, 2025.

- BORROWER - MATTHEW L

- DATE -

CLOANINGER

CLOSING INSTRUCTIONS

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD.
DALLAS, TX 75019

P&I: \$844.59

Loan Type: **Conventional**

Loan Closer: **DESIREE BRAVO**

Closing Date/Doc Date: **MAY 19, 2025**

Closer Phone: (469) 851-3286

Disbursement Date: **MAY 23, 2025**

Closer Fax: (469) 322-4273

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

SERVICELINK, LLC
1355 CHERRINGTON PKWY
MOON TOWNSHIP, PA 15108

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

Sales Price: **N/A**

Closing/Escrow Agent: **MICHELLE BROWN**

Loan Amount: **\$94,717.00**

Escrow Phone: (877) 848-8122

Interest Rate: **8.875%**

Escrow No.: 2003417767

Term: **240**

Escrow Fax:

Loan No.: **0439721135**

Case No.:

MIN: **100397204397211357**

This loan must fund by: _____

Lender/Broker Name: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s)/Vesting: **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST
CHARLESTON, SC 29403**

Seller(s): **N/A**

Borrower's Mailing Address: **41 POPLAR ST
CHARLESTON, SC 29403 US**

ATTENTION CLOSING AGENT - PLEASE COMPLY WITH THE FOLLOWING

IF THE NOTE IS ELECTRONIC, BORROWER(S) MUST NOT SIGN A PRINTED COPY OF THE NOTE. IF THE BORROWER(S) SIGN A PRINTED COPY OF THE ELECTRONIC NOTE, THE LOAN CANNOT CLOSE. BORROWER MUST CONTACT THEIR LOAN PROCESSOR.

CLOSING DOCUMENTS CANNOT BE PRINTED ON DOUBLE SIDED PAGES.

BORROWER(S) MUST COMPLETE, SIGN & DATE THE BORROWERS' EMPLOYMENT AND BORROWERS' LIABILITY ATTESTATION FORMS. IF ITEM #2 IS SELECTED ON EITHER FORM, THE LOAN CANNOT CLOSE. BORROWER MUST CONTACT THEIR LOAN PROCESSOR.

BORROWER(S) TO BE PROVIDED A COPY OF THEIR FULLY EXECUTED CLOSING PACKAGE.

PER THE CLOSING DISCLOSURE: CASH ☒ TO ☐ FROM THE BORROWER IS \$43,025.12

MAXIMUM CASH OUT ON THIS LOAN IS: \$ _____

All refunds due to the borrower(s) related to the overpayment of fees charged to the borrower(s) at the time of the loan closing to be sent to Mr. Cooper. Mr. Cooper will assume responsibility for refunding the excess charges either directly to the borrower(s) or by applying a principal curtailment to the new mortgage loan. Send excess fees to:

Mr. Cooper
11511 Luna Rd., Suite 200
Attn: Post Closing-Issues Mgmt.
Farmers Branch, TX 75324

Fee Details	Sec.	Total Paid by Borrower	Portion Paid Before Closing	Total Paid by Alternate Payer
ORIGINATION to NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER	A	\$947.17		\$947.17 by Lender
CLOSING PACKAGE ASSEMBLY FEE to DOCUTECH	B	\$36.00		
CREDIT REPORT to FACTUAL DATA	B	\$60.00		
TITLE - ATTORNEY FEE to SERVICELINK, LLC	B	\$80.00		
TITLE - RECORDING SERVICE FEE to SERVICELINK, LLC	B	\$30.00		
TITLE - SETTLEMENT FEE to SERVICELINK, LLC	B	\$175.00		
TITLE - SIGNING FEE to SERVICELINK, LLC	B	\$200.00		
TITLE - TITLE PROPERTY REPORT to SERVICELINK, LLC	B	\$140.00		
MORTGAGE RECORDING FEE	E	\$25.00		
PREPAID INTEREST (\$23.03 per day from 5/23/25 to 6/1/25) to NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER	F	\$207.27		
HOMEOWNER'S INS. \$324.51 per month for 0 mo.	G			
COUNTY PROPERTY TAX \$379.00 per month for 0 mo.	G			
AGGREGATE ADJUSTMENT	G			

SPECIAL INSTRUCTIONS TO CLOSER:

*****IF CLOSING A TX HOME EQUITY 2ND LIEN LOAN, NOT SUBJECT TO USING THE PLAIN LANGUAGE NOTE AND SECURITY INSTRUMENT, CLOSER TO COMPLETE THE SUBORDINATION SECTION OF THE NOTE AND SECURITY INSTRUMENT, PRIOR TO BORROWER'S SIGNATURE BEING APPLIED.**

***** IF CLOSING WITH A POA, THE POA MUST BE RECORDED WITH THE SECURITY INSTRUMENT IN ORDER TO HAVE THIS ALIGN WITH OUR POLICY AND TO ENSURE TITLE FILES THE POA WITH THE REQUIRED DOCUMENTS.**

***** ABSOLUTELY NO CHANGES TO FEES (DO NOT MOVE FROM BORROWER TO SELLER or SELLER TO BORROWER. DO NOT ADD FEES, DO NOT DELETE FEES, DO NOT CHANGE THE AMOUNT OF FEES IN ANY WAY), DOCUMENTS, INSTRUCTIONS OR CONDITIONS UNLESS IN WRITING FROM NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER CLOSING DEPARTMENT. NO OTHER PERSON, OFFICE OR DEPARTMENT HAS AUTHORITY TO MAKE ANY CHANGES *****

***** SEE CLOSING DISCLOSURE INCLUDED IN PACKAGE. PLEASE CONTACT NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER IMMEDIATELY IF ANY OF THE FEES ARE OUTSIDE OF TOLERANCE. *****

***** IF BORROWER HAS A HELOC LIEN ASSOCIATED TO THE SUBJECT PROPERTY THAT IS NOT BEING SUBORDINATED, IT MUST BE PAID OFF AND THE ACCOUNT CLOSED BEFORE MR. COOPER CAN DISBURSE THE NEW LOAN. IF FOR ANY REASON THEY DO NOT WISH TO HAVE THEIR HELOC CLOSED OUT, THIS CLOSING MUST BE STOPPED, AND THEY WILL NEED TO CONTACT MR. COOPER. THE TITLE COMPANY WILL BE LIABLE IF A HELOC IS NOT CLOSED OUT AND CLOSING IS ALLOWED TO PROCEED.**

Zero Tolerance (Cannot Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure	Cure
ORIGINATION	\$1,894.34	\$947.17	
Lender Credits (Cannot Decrease)		-\$947.17	
Total Zero Tolerance Cure:			\$0

10% Cumulative Tolerance	Loan Estimate/ Last Disclosed	Closing Disclosure	
10% of the LE/Last Disclosed Total: \$0	\$0	\$0	
10% Cumulative Tolerance Cure:			\$0

"Good Faith" Limitation (Can Increase)	Loan Estimate/ Last Disclosed	Closing Disclosure
TOTAL:	\$0	\$0

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

Signed Closing Documents
Attention: Collateral Department
11511 Luna Rd., Suite 200
Farmers Branch, TX 75234

NY CEMA Signed Closing Documents
Attention: CEMA Department
11511 Luna Rd., Suite 200
Farmers Branch, TX 75234

Trailing Documents
Attention: Post Closing Final Documents
11511 Luna Rd., Suite 200
Farmers Branch, TX 75234

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." \$94,717.00

REQUEST FOR DISBURSEMENT:

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

1. Do not request authorization to fund until the closing documents are totally complete and ready to transmit. Call disbursing office before releasing any loan proceeds or depositing check.
 - a. Wire Transfer: Provide the bank name, nine digit ABA number, account name and account number of Title Company's bank to which funds are to be wired. A Federal Reserve Number will be provided, upon request, by the Lender to confirm wire transfer has been ordered.
 - b. Disbursement Check: Please contact funder for Lender specific disbursement instructions.
2. If for any reason funds are disbursed without Lender's authorization, all loan proceeds must be returned to Lender within 24 hours of Lender's demand. Lender will provide instructions as to how return should be made.
3. Closed documents must be overnight priority mailed the same day as funding or hand delivered the following day. The Lender must receive the closed documents within 24 hours of disbursement authorization.
4. Attention: Timing of wires and disbursements based on state regulations.
 - a. The following states/transactions types require the Lender to wire the funds to the settlement agent on or before the closing date. Lender will be wiring these funds to you on or before the scheduled closing. You are not permitted to release these loan proceeds until you have received authorization from Lender to disburse as set forth above.
 All States - Purchase Money Transactions
GA, LA, MA, MN, TN, & VA - Refinance of investment property or second homes
VT & WV - Refinance of second homes
 - b. The following states/transactions types require the Lender to wire the funds to the settlement agent the next business day following the Expiration of the Rescission Period. Lender will be wiring these funds to you on or before the business day following the expiration of the rescission period. You are not permitted to release these loan proceeds until you have received authorization from the lender to disburse as set forth above.
GA, MA, ME, & VT - Refinance of Owner Occupied (Rescindable Transactions) homes.
 - c. **MA** requires that Settlement Agents disburse funds on the same day that the wire is authorized by the Lender to be disbursed. The Settlement Agent is responsible for notifying the Lender of any exception and must provide a valid reason to Lender as to any delay in disbursement.

FINAL ALTA SETTLEMENT STATEMENT AND DISBURSEMENT LEDGER SUMMARY:

The final ALTA Settlement Statement or Closing Disclosure (as applicable) and the Disbursement Ledger Summary must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. This must be provided to the Closer within 48 hours of settlement/disbursement taking place. If any changes to fees occur, documents may need to be re-drawn and re-signed.

Send the original final ALTA Settlement Statement or Closing Disclosure (as applicable) and Disbursement Ledger Summary to us, at the following address, within 24 hours of settlement: 2780 Lake Vista Drive, Lewisville, TX 75067

Issue Endorsements:

<input type="checkbox"/> 3R and 5	<input type="checkbox"/> 6 (ARMs)	<input type="checkbox"/> 4 (Condo)	<input type="checkbox"/> 6.2 (Neg. Amort.)	<input type="checkbox"/> 5 (PUD)
<input type="checkbox"/> 8.1 (Environ.)	<input type="checkbox"/> Location	<input type="checkbox"/> Comprehensive	<input checked="" type="checkbox"/> Other 8.1-06, 9.3-06 OR 9.4-06 OR 9.5-06, 100, 116	

Additional Endorsements required:

APPLICABLE IF A TITLE POLICY WAS ORDERED/REQUIRED: Affirmative Survey Coverage required. Final Title Policy must remove exceptions to survey coverage.

STATE SPECIFIC INSTRUCTIONS:

1. South Carolina Loans Only

Borrower(s) have the right to select legal counsel and in all matters related to the closing of this loan. The Title Company has assisted the borrower with ascertaining their preferred closing attorney if they otherwise have no preference as to a specific closing attorney. Borrower(s) required to complete the "South Carolina Acknowledgment of Attorney / Insurance Preference Rights" with the closing attorney and insurance agent they selected and confirm that they are the service providers utilized in connection with the loan transaction and closing.

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.

APPLICABLE IF A TITLE POLICY WAS ORDERED/REQUIRED: If the title policy is not correct in form and content and we have to

return same to you for correction, we may be delayed in delivery of this loan to an investor for purchase. Such a delay could result in financial loss because of investor purchase deadlines and/or warehouse charges. We will hold you responsible. Minimum charge for late or incorrect policies is 1/8 of 1% of the original loan amount per date for the first 30 days late. We consider a title policy "late" if not delivered within thirty (30) working days of recordation.

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Deed of Trust/Mortgage/Security Deed/Security Instrument.

Date: **MAY 19, 2025**

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

By: _____
Closing Department

The undersigned escrow agent agrees to comply with all instructions contained herein. Documents will be executed and returned to **DESIREE BRAVO (469) 851-3286** 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 **DESIREE BRAVO (469) 851-3286**. These instructions become your transmittal letter and request for funds when signed and dated below by a LICENSED Escrow Officer.

Date: _____

Company: **SERVICELINK, LLC**

By: _____
Licensed Escrow Officer

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is MAY 19, 2025; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
11511 Luna Rd., Suite 200
Farmers Branch, TX 75324
Email: ClosingRescission@mrcooper.com
Fax: 214-488-1472

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of MAY 22, 2025 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____ Date: _____

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.

Date Notice of Right to Cancel form received: MAY 19, 2025.

- BORROWER - MATTHEW L - DATE -
CLOANINGER

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

BORROWER(S): MATTHEW L CLOANINGER

PROPERTY ADDRESS: 41 POPLAR ST, CHARLESTON, SC 29403

LENDER: NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

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

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

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

DATED this 19TH day of MAY, 2025.

- BORROWER - MATTHEW L CLOANINGER - DATE -

State of SOUTH CAROLINA
County of CHARLESTON

The foregoing instrument was acknowledged before me this _____ day of _____ by MATTHEW L CLOANINGER.

Notary Public

My Commission Expires: _____

SIGNATURE/NAME AFFIDAVIT

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

CLOANINGER

Loan #: **0439721135**

MIN: **100397204397211357**

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:

MATTHEW CLOANINGER

MATTHEW LEE CLOANINGER

MATT CLOANINGER

MATTHEW L CLOANINGER

are one and the same person.

MATTHEW L CLOANINGER

(Print or Type Name)

Signature

MATTHEW L CLOANINGER

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 **MATTHEW L CLOANINGER** 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:

MAILING ADDRESS CERTIFICATION

RE: Loan Number: 0439721135

Property Address: 41 POPLAR ST, CHARLESTON, SC 29403

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me (us) regarding my (our) loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

☐ The property address shown above above. If the property shown above consists of more than one unit, the specified address is:

☐ OTHER THAN PROPERTY ADDRESS

I/We will notify the Lender in writing should the above mailing address be changed at anytime in the future.

- BORROWER - MATTHEW L CLOANINGER - DATE -

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

Print or type.
See Specific Instructions on page 3.

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.) MATTHEW L CLOANINGER		
2 Business name/disregarded entity name, if different from above.		
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)	
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>		
5 Address (number, street, and apt. or suite no.). See instructions. 41 POPLAR ST	Requester's name and address (optional) NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER	
6 City, state, and ZIP code CHARLESTON, SC 29403 US	8950 CYPRESS WATERS BLVD. DALLAS, TX 75019	
7 List account number(s) here (optional) 0439721135		

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
247-61-2166
or
Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

1. 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
2. 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
3. I am a U.S. citizen or other U.S. person (defined below); and
4. 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 19, 2025
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General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

- Failure to furnish TIN.** If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.
- Civil penalty for false information with respect to withholding.** If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.
- Criminal penalty for falsifying information.** Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.
- Misuse of TINs.** If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

- You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.
- If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.
- Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.
 - Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.
 - Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
 - Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
 - Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
 - Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

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

Line 2

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

Line 3a

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

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

Line 3b

- Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.
- Note:** A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).
- If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

- If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.
- Exempt payee code.**
- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
 - Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
 - Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
 - Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.
- The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.
- 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

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

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

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

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

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

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

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).
- B—The United States or any of its agencies or instrumentalities.
- C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.
 - G—A real estate investment trust.
 - H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.
 - I—A common trust fund as defined in section 584(a).
 - J—A bank as defined in section 581.
 - K—A broker.
 - L—A trust exempt from tax under section 664 or described in section 4947(a)(1).
 - M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.
- Note:** You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a 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 ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

- To reduce your risk:
- Protect your SSN,
 - Ensure your employer is protecting your SSN, and
 - Be careful when choosing a tax return preparer.
- If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

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

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

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

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

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

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

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

Privacy Act Notice

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

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

STATE OF SOUTH CAROLINA)
) ss.
COUNTY OF CHARLESTON)

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared **MATTHEW L CLOANINGER** (the "Borrower"), who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as material inducement to **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** (the "Lender"), and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at **41 POPLAR ST, CHARLESTON, SC 29403** (the "Property").
2. **Occupancy:** [check one box only]

☒ **Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

☐ **Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

☐ **Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now, and will not in the future, occupy or use the Property either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.
3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrowers current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise has knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.
4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process of the Loan, Borrower or any person or entities acting at the direction of Borrower 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, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

- BORROWER - MATTHEW L CLOANINGER - DATE -

Subscribed and sworn to before me this _____ day of _____.

(Notary Seal)

(Notary Public)

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		Transaction Information		Loan Information	
Date Issued	05/19/2025	Borrower	MATTHEW L CLOANINGER	Loan Term	20 years
Closing Date	05/19/2025		41 POPLAR ST	Purpose	Refinance
Disbursement Date	05/23/2025		CHARLESTON, SC 29403	Product	FIXED RATE
Settlement Agent	SERVICELINK TITLE COMPANY, LLC	Lender	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	2003417767			Loan ID #	0439721135
Property	41 POPLAR ST CHARLESTON, SC 29403			MIC #	
Appraised Prop. Value	\$961,361				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$94,717	NO
Interest Rate	8.875%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$844.59	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments		
Payment Calculation	Years 1-20	
Principal & Interest		\$844.59
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$844.59	

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$703.51 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO
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Costs at Closing		
Closing Costs	\$1,900.44	Includes \$1,668.17 in Loan Costs + \$232.27 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$43,025.12	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs				Borrower-Paid		Paid By
				At Closing	Before Closing	Others
A. Origination Charges				\$947.17		
01	% of Loan Amount (Points)					
02	ORIGINATION	to NATIONSTAR MORTGAGE LLC D/B/A MR. COOP		\$947.17		(L) \$947.17
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For				\$721.00		
01	CLOSING PACKAGE ASSEMBLY FEE	to DOCUTECH		\$36.00		
02	CREDIT REPORT	to FACTUAL DATA		\$60.00		
03	TITLE – ATTORNEY FEE	to SERVICELINK, LLC		\$80.00		
04	TITLE – RECORDING SERVICE FEE	to SERVICELINK, LLC		\$30.00		
05	TITLE – SETTLEMENT FEE	to SERVICELINK, LLC		\$175.00		
06	TITLE – SIGNING FEE	to SERVICELINK, LLC		\$200.00		
07	TITLE – TITLE PROPERTY REPORT	to SERVICELINK, LLC		\$140.00		
08						
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)				\$1,668.17		
Loan Costs Subtotals (A + B + C)				\$1,668.17		

Other Costs						
E. Taxes and Other Government Fees				\$25.00		
01	Recording Fees	Deed:	Mortgage: \$25.00	\$25.00		
02						
F. Prepays				\$207.27		
01	Homeowner's Insurance Premium (mo.)					
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$23.03 per day from 5/23/25 to 6/1/25)			\$207.27		
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06						
07						
08	Aggregate Adjustment			\$0.00		
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)				\$232.27		
Other Costs Subtotals (E + F + G + H)				\$232.27		

J. TOTAL CLOSING COSTS (Borrower-Paid)				\$1,900.44		
Closing Costs Subtotals (D + I)				\$1,900.44		\$947.17
Lender Credits						

Payoffs and Payments

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

TO	AMOUNT
01 SOUTHSTATE	\$49,791.44
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$49,791.44

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$94,717.00	\$94,717.00	NO
Total Closing Costs (J)	-\$1,785.00	-\$1,900.44	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$49,717.00	-\$49,791.44	YES • See Payoffs and Payments (K)
Cash to Close	\$43,215.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$43,025.12 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$1,900.44

Additional Information About This Loan

Loan Disclosures

Assumption

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

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

Demand Feature

Your loan

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

Late Payment

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

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

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

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

Security Interest

You are granting a security interest in
41 POPLAR ST, CHARLESTON, SC 29403

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	\$7,738.61	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$204,579.65
Finance Charge. The dollar amount the loan will cost you.	\$109,662.65
Amount Financed. The loan amount available after paying your upfront finance charge.	\$93,041.56
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	9.125%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	114.229%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of 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	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER	SERVICELINK TITLE COMPANY, LLC
Address	8950 CYPRESS WATERS BLVD. DALLAS, TX 75019	1355 CHERRINGTON PKWY MOON TWP., PA 15108
NMLS ID	2119	
SC License ID	MLS-2119 OTN #2	175698
Contact	CINDY ALLEN	MICHELLE BROWN
Contact NMLS ID	1056591	
Contact ____ License ID		
Email	CYNTHIA.ALLEN@MRCOOPER.COM	MICHELLE.BROWN@SVCLNK.COM
Phone	(469) 426-3423	(267) 419-5238

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.

MATTHEW L CLOANINGER

Date

NOTE

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

MAY 19, 2025
[Date]

CHARLESTON,
[City]

SOUTH CAROLINA
[State]

41 POPLAR ST, CHARLESTON, SC 29403
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$94,717.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**. I will make all payments under this Note in the form of cash, check or money order.

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

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of **8.875%**.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my monthly payment on the **1ST** day of each month beginning on **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 Principal. If, on **JUNE 1, 2045**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **P.O. BOX 650783, DALLAS, TX 75265-0783** 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. \$844.59.

4. BORROWER'S RIGHT TO PREPAY

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

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

5. LOAN CHARGES

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of 15 calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000% of my overdue payment of principal and interest, but not more than U.S. \$25.50. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums

secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

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

NOTICE TO BORROWER

Do not sign this Note if it contains blank spaces.

All spaces should be completed before you sign.

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

- BORROWER - MATTHEW L CLOANINGER

[Sign Original Only]

Individual Loan Originator: **CINDY ALLEN**, NMLSR ID: **1056591**

Loan Originator Organization: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, NMLSR ID: **2119**

YOUR RIGHT TO CANCEL

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

- (1)

the date of the transaction, which is MAY 19, 2025; or
- (2)

the date you received your Truth-in-Lending disclosures; or
- (3)

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

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

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

HOW TO CANCEL

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
11511 Luna Rd., Suite 200
Farmers Branch, TX 75324
Email: ClosingRescission@mrcooper.com
Fax: 214-488-1472

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of MAY 22, 2025 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

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.

Date Notice of Right to Cancel form received: MAY 19, 2025.

- BORROWER - MATTHEW L

- DATE -

CLOANINGER

STATEMENT OF INFORMATION**CONFIDENTIAL INFORMATION STATEMENT TO BE USED IN CONNECTION WITH ORDER NO.:***COMPLETION OF THIS FORM WILL EXPEDITE YOUR ORDER AND WILL HELP PROTECT YOU.***THE STREET ADDRESS of the property in this transaction is:**

IF NONE LEAVE BLANK.

ADDRESS 41 POPLAR ST**CITY** CHARLESTONIMPROVEMENTS: ☒ SINGLE RESIDENCE ☐ MULTIPLE RESIDENCE ☐ COMMERCIALOCCUPIED BY: ☒ OWNER ☐ LESSEE ☐ TENANTSANY PORTION OF NEW LOAN FUNDS TO BE USED FOR CONSTRUCTION: ☐ YES ☐ NO**BORROWER****CO-BORROWER**MATTHEW L CLOANINGER

FIRST MIDDLE LAST

BIRTHPLACE 04/10/1984
BIRTH DATE247-61-2166

SOCIAL SECURITY NUMBER

Country of Citizenship _____

DRIVER'S LICENSE NO. _____

WIFE'S MAIDEN NAME _____

WE WERE MARRIED ON _____

FIRST MIDDLE LAST

BIRTHPLACE BIRTH DATE

SOCIAL SECURITY NUMBER

Country of Citizenship _____

DRIVER'S LICENSE NO. _____

AT _____

RESIDENCE(S) FOR LAST 10 YEARS41 POPLAR ST

NUMBER AND STREET

CHARLESTON

CITY

FROM

TO

NUMBER AND STREET

CITY

FROM

TO

NUMBER AND STREET

CITY

FROM

TO

NUMBER AND STREET

CITY

FROM

TO

OCCUPATION(S) FOR LAST 10 YEARS**BORROWER**PROJECT MANAGER

PRESENT OCCUPATION

HIREGENICS/INNOVA PAYROLL CO

FIRM NAME

2400 MEADOWBROOK PKWY, DULUTH, GA 30096

ADDRESS

0.42

NO. OF YEARS

PRIOR OCCUPATION

KORN FERRY

FIRM NAME

ADDRESS

0.00

NO. OF YEARS

PRIOR OCCUPATION

PRICE WATERHOUSE COOPERS

FIRM NAME

ADDRESS

0.00

NO. OF YEARS

CO-BORROWER

PRESENT OCCUPATION

FIRM NAME

ADDRESS

NO. OF YEARS

PRIOR OCCUPATION

FIRM NAME

ADDRESS

NO. OF YEARS

PRIOR OCCUPATION

FIRM NAME

ADDRESS

NO. OF YEARS

FORMER MARRIAGES: IF NO FORMER MARRIAGES, WRITE " NONE" _____	
NAME OF FORMER SPOUSE _____	
IF DECEASED: _____	DATE _____ WHERE _____
CURRENT LOAN ON PROPERTY	
PAYMENTS ARE BEING MADE TO:	1. _____
	2. _____
	3. _____
HOMEOWNERS ASSOCIATION _____ NUMBER _____	

SIGNATURE _____ DATE _____

HOME PHONE (561) 627-1707 BUSINESS PHONE (770) 493-5588

SIGNATURE _____ DATE _____

HOME PHONE _____ BUSINESS PHONE _____

After Recording Return To:
NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER
11511 LUNA ROAD, SUITE
200
FARMERS BRANCH, TX 75234
(888) 480-2432

Prepared By:
ANTHONY FERRACIOLI
NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD
DALLAS, TX 75019
(214) 222-6075

[Space Above This Line For Recording Data]

MORTGAGE

CLOANINGER
Loan #: **0439721135**
MIN: **100397204397211357**
MERS Phone: **1-888-679-6377**
PIN: **4631201122**

THIS MORTGAGE is made this **19TH** day of **MAY, 2025**, between the Mortgagor, **MATTHEW L CLOANINGER** (herein "Borrower"), and the Mortgagee, Mortgage Electronic Registration Systems, INC ("MERS"), (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns). MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** ("Lender") is organized and existing under the laws of **DELAWARE** and has an address of **8950 CYPRESS WATERS BLVD., DALLAS, TX 75019**.

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$94,717.00**, which indebtedness is evidenced by Borrower's note dated **MAY 19, 2025** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and on **JUNE 1, 2045**;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of **CHARLESTON**, State of South Carolina:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

which has the address of **41 POPLAR ST, CHARLESTON, South Carolina, 29403** (herein "Property Address");

TO HAVE AND TO HOLD unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, and assigns, forever, together with all the improvements

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)
SOUTH CAROLINA- SECOND MORTGAGE - 03/18

now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interest granted by Borrower in this Mortgage; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Mortgage.

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

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

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

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

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

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

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

or its acquisition by Lender, any Funds held by Lender at the time of application as a credit against the sums secured by this Mortgage.

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

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

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

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

5. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and such other hazards as Lender may require and in such amounts and for such periods as Lender may require.

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

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower.

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

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by

this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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

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

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

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

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

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

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

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

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

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

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

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 30 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

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

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under

paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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

20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

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

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

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

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

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

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

- BORROWER - MATTHEW L CLOANINGER

Signed, sealed and delivered in the presence of:

Witness

Witness

State of **SOUTH CAROLINA**

County of **CHARLESTON**

The foregoing instrument was acknowledged before me this _____ day of _____ by

_____.

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

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

sign the foregoing document.

Date: _____

Printed Name
Notary Public

My Commission Expires: _____

Individual Loan Originator: **CINDY ALLEN**, NMLSR ID: **1056591**

Loan Originator Organization: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, NMLSR ID: **2119**

CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

On **MAY 19, 2025**, the undersigned borrower(s), for and in consideration of the approval, closing and funding of their mortgage loan (# **0439721135**), hereby grant **SERVICELINK, LLC** as settlement agent and/or **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 180 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 - MATTHEW L CLOANINGER - DATE -

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

This instrument was acknowledged before me on _____.

Notary Public

My Commission Expires: _____

TILA-RESPA Integrated Disclosure Disclaimer

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

Within your loan package, there are many different documents which are required under various laws and regulations - and the language of some of these documents are specifically prescribed by such laws.

These documents may reference other documents which were once required under the Federal Truth-in-Lending Act (TILA) or Real Estate Settlement Procedures Act (RESPA), but which have now been replaced by other documents. Due to legal restrictions, we are unable to update some of your documents to refer to these new documents.

However, a list of the old documents and the ones which replace them is provided below. **If one of your documents refers to an older document, please refer to this table to see which document you should refer to instead.**

Old Document	New Document
Good Faith Estimate (GFE)	Loan Estimate (LE)
HUD-1 Settlement Statement (HUD-1 or HUD-1/A)	Closing Disclosure (CD)
Settlement Costs Booklet	Your home loan toolkit
Truth-in-Lending Disclosure (TIL)	Loan Estimate (LE) Closing Disclosure (CD)

Affiliated Business Arrangement Disclosure Statement

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Broker/Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

This is to give you notice that NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER has a business relationship with VOXTUR ANALYTICS CORP., VOXTUR APPRAISAL SERVICES, LLC, AND HOMeselect SETTLEMENT SOLUTIONS LLC.

The nature of the relationship (and percentage of ownership interest) is:

- Nationstar Mortgage LLC d/b/a Mr. Cooper holds a < 2% ownership interest in VOXTUR ANALYTICS CORP., an indirect parent company of VOXTUR APPRAISAL SERVICES LLC.
- Nationstar Mortgage LLC d/b/a Mr. Cooper wholly owns HOMeselect SETTLEMENT SOLUTIONS LLC - a licensed real estate brokerage.

Because of this relationship, this referral may provide **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** a financial or other benefit.

- (☒) A. Set forth below is the estimated charge or range of charges for the settlement services listed. You are NOT required to use the listed provider(s) as a condition for settlement of your loan on, or purchase, sale, or refinance of, the subject property.

THERE ARE FREQUENTLY OTHER SETTLEMENT SERVICES PROVIDERS AVAILABLE WITH SIMILAR SERVICES. YOU ARE FREE TO SHOP AROUND TO DETERMINE THAT YOU ARE RECEIVING THE BEST SERVICES AND THE BEST RATE FOR THESE SERVICES.

Provider and Settlement Service	Charge or Range of Charges
HOMeselect SETTLEMENT SOLUTIONS LLC - REAL ESTATE BROKER	UP TO 0.9% OF THE PURCHASE PRICE

- (☒) B. Set forth below is the estimated charge or range of charges for the settlement services of an attorney, credit reporting agency, or real estate appraiser that we, as your lender, will require you to use, as a condition of your loan on this property, to represent our interest in the transaction.

Provider and Settlement Service	Charge or Range of Charges
VOXTUR APPRAISAL SERVICES LLC - APPRAISAL SERVICE	\$460 - \$1,100*

*Does not apply to Alaska or Hawaii properties. Quotes available upon request.

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER

Acknowledgment

I/We have read this disclosure form and understand that **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** is referring me/us to purchase the above described settlement service(s) and may receive a financial or other benefit as the result of this referral.

- BORROWER - **MATTHEW L CLOANINGER** - DATE -



PLEASE NOTE: Inaccuracies or misrepresentations about your current employment could impact your loan closing and/or constitute mortgage fraud.

Borrowers' Employment Attestation

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower: **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST
CHARLESTON, SC 29403**

I/we are the borrowers on the above-referenced loan on the above-referenced property address ("the Mortgage"). I/we certify and acknowledge the following:

Please review the loan application (Employment/Income Sections 1b through 1e), and accurately and truthfully mark the statement below that applies:

1. ☐ I/we **have not** incurred any changes to the employment and corresponding income as reflected on my/our loan application and **have not** been furloughed or are required to work without pay.
2. ☐ I/we **have** incurred changes to the employment and corresponding income as reflected on my/our loan application.

If you selected statement #2 above, please ***DO NOT*** proceed with your signing, as your application will need to be updated. Please contact your Loan Processor and provide your updated obligations.

- BORROWER - MATTHEW L CLOANINGER - DATE -

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) **MATTHEW L CLOANINGER**

Homeownership Education and Housing Counseling

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

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

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

(2) Who provided it:

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

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

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

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

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

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

(2) Who provided it:

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

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of 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.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

Borrower's Certification & Authorization

CLOANINGER

Loan #: 0439721135

MIN: 100397204397211357

Date: MAY 19, 2025

Certification

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

1. I have applied for a mortgage loan from **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**. 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, **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**.
5. I further authorize **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**. I understand that the purpose for this order is for **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**. As part of the application process, **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, and to any investor to whom **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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. **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** 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 **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): **N/A**

Execution

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

- BORROWER - MATTHEW L CLOANINGER - DATE -

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 0439721135

Agency Case No. _____

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) MATTHEW L CLOANINGER	Social Security Number <u>247-61-2166</u> (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) MATTHEW CLOANINGER MATTHEW LEE CLOANINGER MATT CLOANINGER MATTHEW L CLOANINGER	Date of Birth (mm/dd/yyyy) <u>04/10/1984</u> Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien

Type of Credit <input checked="" type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
--	--

Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>(561) 627-1707</u> Cell Phone <u>(864) 313-2495</u> Work Phone <u>(770) 493-5588</u> Ext. _____ Email <u>MCLOANI@GMAIL.COM</u>
---	---	--

Current Address

Street 41 POPLAR ST Unit # _____
City CHARLESTON State SC ZIP 29403 Country US
How Long at Current Address? 5 Years _____ 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

Employer or Business Name <u>HIREGENICS/INNOVA PAYROLL CO</u> Phone <u>(770) 493-5588</u>	Gross Monthly Income Base \$ <u>13,109.20</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ <u>13,109.20</u> /month
Street <u>2400 MEADOWBROOK PKWY</u> Unit # _____	
City <u>DULUTH</u> State <u>GA</u> ZIP <u>30096</u> Country <u>US</u>	
Position or Title <u>PROJECT MANAGER</u>	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
Start Date <u>12/16/2024</u> (mm/dd/yyyy)	Monthly Income (or Loss) \$ _____
How long in this line of work? <u>2</u> Years <u>2</u> Months	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	

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

☒ Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☐ Does not apply

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

Borrower Name: MATTHEW L CLOANINGER

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

Employer or Business Name <u>KORN FERRY</u> Street <u>ONE MONTGOMERY ST</u> Unit # <u>3250</u> City <u>SAN FRANCISCO</u> State <u>CA</u> ZIP <u>94104</u> Country <u>US</u>		Previous Gross Monthly Income \$ <u>19,416.00</u> /month
Position or Title <u>ASSOCIATE TO CLIENT PARTNER OF MMA 100% REMOTE</u> Start Date <u>05/01/2023</u> (mm/dd/yyyy) End Date <u>10/31/2023</u> (mm/dd/yyyy)		
<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Employer or Business Name <u>PRICE WATERHOUSE COOPERS</u> Street <u>101 SEAPORT BLVD</u> Unit # _____ City <u>BOSTON</u> State <u>MA</u> ZIP <u>02210</u> Country <u>US</u>		Previous Gross Monthly Income \$ <u>25,416.00</u> /month
Position or Title <u>DIRECTOR</u> Start Date <u>10/25/2021</u> (mm/dd/yyyy) End Date <u>10/17/2022</u> (mm/dd/yyyy)		
<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Employer or Business Name <u>WILLIS TOWERS WATSON</u> Street <u>200 LIBERTY ST #3</u> Unit # _____ City <u>NEW YORK</u> State <u>NY</u> ZIP <u>10281</u> Country <u>US</u>		Previous Gross Monthly Income \$ _____ /month
Position or Title _____ Start Date <u>01/01/2013</u> (mm/dd/yyyy) End Date <u>10/08/2021</u> (mm/dd/yyyy)		
<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		

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 | • Unsecured Borrowed Funds | • Earnest Money | • Relocation Funds |
| | • Secured Borrowed Funds | • Other | • Employer Assistance | • Rent Credit |
| | | | • Lot Equity | • Sweat Equity |
| | | | | • Trade Equity |

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:

Borrower Name: MATTHEW L CLOANINGER

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	BMW FIN SVC	1005306191	\$ 33,039.00	<input type="checkbox"/>	\$ 737.00
Open 30-Day	AMEX	3423	\$ 5,250.00	<input type="checkbox"/>	\$
Revolving	CITI	0612	\$ 358.00	<input type="checkbox"/>	\$ 41.00
Revolving	JPMCB CARD	5573	\$ 8.00	<input type="checkbox"/>	\$ 8.00

2d. Other Liabilities and Expenses

☒ Does not apply

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

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

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 41 POPLAR ST Unit # _____
City CHARLESTON State SC ZIP 29403 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$961,361.00	Retained	Primary Residence	\$835.55	\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
NSTAR/COOPER	739001030	\$2,221.29	\$455,821.88	<input type="checkbox"/>		\$
SOUTHSTATE	0621	\$320.00	\$49,791.44	<input checked="" type="checkbox"/>		\$55,600.00

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 \$ 94,717.00 Loan Purpose ☐ Purchase ☒ Refinance ☐ Other (specify) _____

Property Address Street 41 POPLAR ST Unit # _____
City CHARLESTON State SC ZIP 29403 County CHARLESTON

Number of Units 1 Property Value \$ 961,361.00

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

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

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

☒ Does not apply

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

For Purchase Only ☒ Does not apply

Borrower Name: MATTHEW L CLOANINGER

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

20667.342

4d. Gifts or Grants You Have Been Given or Will Receive for this Loan☒ **Does not apply****Include all gifts and grants below. Under Source, choose from the sources listed here:**

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

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 checked="" 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

Borrower Name: MATTHEW L CLOANINGER
 Uniform Residential Loan Application
 Freddie Mac Form 65 • Fannie Mae Form 1003
 Effective 1/2021

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) _____

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

Borrower Name: MATTHEW L CLOANINGER

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

Section 8: Demographic Information. This section asks about your ethnicity, sex, and race.**Demographic Information of Borrower**

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

Ethnicity: Check one or more

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

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

- ☐ Not Hispanic or Latino
☒ I do not wish to provide this information

Sex

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

Race: Check one or more

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

- ☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian - Print race:

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

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

For example: Fijian, Tongan, and so on.

- ☐ White
☒ I do not wish to provide this information

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

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

The Demographic Information was provided through:

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

Section 9: Loan Originator Information. To be completed by your Loan Originator.**Loan Originator Information**

Loan Originator Organization Name **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**
 Address **8950 CYPRESS WATERS BLVD, DALLAS, TX 75019**
 Loan Originator Organization NMLS ID# **2119** State License ID# **MLS-2119 OTN #2**
 Loan Originator Name **CINDY ALLEN**
 Loan Originator NMLS ID# **1056591** State License ID# **MLO - 1056591**
 Email **CYNTHIA.ALLEN@MRCOOPER.COM** Phone **(469) 426-3423**

Signature Cindy Allen Date (mm/dd/yyyy) **05/19/2025**

Borrower Name: **MATTHEW L CLOANINGER**

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

 20667.342

To be completed by the **Lender**:Lender Loan No./Universal Loan Identifier **0439721135**

Agency Case No. _____

Uniform Residential Loan Application - Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☒ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (*explain*) _____

State: _____


Borrower Name: MATTHEW L CLOANINGER

Uniform Residential Loan Application - Unmarried Addendum

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

 20667.342

Page 7 of 9

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 0439721135

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):

MATTHEW L CLOANINGER

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

MATTHEW L. CLOANINGER

Estate Will be Held in

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

Manner in Which Title Will be Held

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

Trust Information

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

Indian Country Land Tenure

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

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

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 8.8750 %
 Loan Term 240 (months)

Mortgage Lien Type

- ☐ First Lien
☒ Subordinate Lien

Amortization Type

- ☒ Fixed Rate ☐ Other (explain): _____
☐ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)

Subsequent Adjustment Period _____ (months)

Loan Features

- ☐ Balloon / Balloon Term _____ (months)
☐ Interest Only / Interest Only Term _____ (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,221.29
Subordinate Lien(s) (P & I)	\$ 844.59
Homeowner's Insurance	\$ 324.51
Supplemental Property Insurance	\$
Property Taxes	\$ 379.00
Mortgage Insurance	\$
Association/Project Dues (Condo, Co-Op, PUD)	\$
Other	\$ 132.04
TOTAL	\$ 3,901.43

Borrower Name: MATTHEW L CLOANINGER

Uniform Residential Loan Application - Lender Loan Information

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

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>	\$	49,791.44
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$	
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$	1,900.44
G. Discount Points	\$	
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$	51,691.88

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 94,717.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ _____	\$	94,717.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$	
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$	94,717.00

TOTAL CREDITS

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

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$	51,691.88
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	-\$	94,717.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$	-43,025.12

Borrower Name: MATTHEW L CLOANINGER

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER (NMLS #: 2119) | CINDY ALLEN (NMLS #: 1056591)

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Page 9 of 9

INTEREST RATE LOCK AGREEMENT

Date: **MAY 19, 2025**

CLOANINGER

Loan #: 0439721135

MIN: 100397204397211357

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

☐ **FLOAT INTEREST RATE**

You have elected to float your interest rate. Your interest rate will be determined at closing on the prevailing market terms at that time. Thus, no interest rate will be held for you.

☒ **LOCK-IN INTEREST RATE**

In consideration of your application for credit with **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, and at your request, **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** hereby agrees to lock in the currently available interest rate and discount points pending the processing, underwriting, and approval of your loan application. The loan terms hereby locked in are as follows.

Loan Amount:	<u>\$94,717.00</u>	
Rate:	<u>8.875%</u>	
Points:	<u>\$947.17</u>	*Origination Fee
Term of the loan:	<u>240</u>	
Lock-in fee:	<u>\$0.00</u>	*Mr. Cooper does not charge a Lock-In Fee
Discount:	<u>\$0.00</u>	
Loan Type:	<u>Conventional Fixed</u>	
Rate Set Date:	<u>APRIL 28, 2025</u>	
Lock-in Agreement Expires:	<u>MAY 28, 2025</u>	
Refundability:	<u>N/A</u>	

You must pay the lock-in fee at the time you accept this Agreement, but not later than the Expiration Date identified above. The lock-in fee is refundable under the following conditions:

1. The loan is not closed because the lock-in period was not a reasonable period of time given the prevailing market conditions at the time the lock-in agreement was entered into.

Although this lock-in agreement affords you certain enforceable rights, it is not a commitment to lend. The availability of the locked in terms is contingent on underwriting approval of your application and on your loan closing before the expiration date stated herein. We must complete underwriting and formally approve your application before your loan can close. If your loan closes after the expiration date of this lock-in agreement, it will close on Lender's prevailing terms as of that time, unless you have obtained another lock-in agreement that has not expired. If this lock-in agreement has expired at the time of closing and no other lock-in agreement is in effect, Lender's prevailing terms may be more or less favorable than those listed above, depending on current market conditions. Thus, this lock-in may be subject to change if any of the other loan factors change.

By signing below, you acknowledge receipt of this agreement and agree to its terms.

Jeff Puckett

JEFF PUCKETT, Lender Representative for
Nationstar Mortgage LLC d/b/a Mr. Cooper

- BORROWER - MATTHEW L CLOANINGER - DATE -

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD., DALLAS, TX 75019

HARDSHIP

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Loan Number: 0439721135
RE: Borrower(s): MATTHEW L CLOANINGER
Property Address: 41 POPLAR ST
CHARLESTON, SC 29403

I/We, the undersigned Borrower(s) understand and acknowledge that my/our first 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 - MATTHEW L CLOANINGER - DATE -

FACT Act Notice

Notice Regarding Furnishing Negative Information

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

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.

- BORROWER - MATTHEW L CLOANINGER - DATE -

TAXPAYER CONSENT FORM

CLOANINGER

Loan #: 0439721135

MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

I/We understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from 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)

- BORROWER - MATTHEW L CLOANINGER - DATE -

Borrowers' Acknowledgment of Mortgage Repayment Ability

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST, CHARLESTON, SC 29403**

I/we are the borrowers on the above-referenced loan on the above-referenced property address ("the Mortgage"). I/we certify and acknowledge that:

- I/we have the present ability to repay the Mortgage according to its terms.
- I/we do not anticipate an inability to pay the Mortgage according to its terms in the future, and I am/we are unaware of any changes (pending or otherwise) to employment, income, liabilities, and assets which would negatively affect the ability to repay the Mortgage;
- I/we do not reasonably anticipate that any such changes will occur in the near future;
- There has been no material change in my/our financial situation since I/we applied for the Mortgage and all of the information outlined in the "Uniform Residential Loan Application," as well as all other information and documentation I/we have provided, is current, correct, and true, particularly information concerning the employment, income, liabilities, and assets;
- I/we have not made (and am/are unaware of) any material omissions, misrepresentations, and misstatements of fact throughout the loan process; and
- If I/we have previously applied for or been granted forbearance or modification on another mortgage loan on the above-referenced property, I/we have revoked or wish to revoke our application or any forbearance/modification.

- BORROWER - MATTHEW L CLOANINGER - DATE -

Coversheet

for

Form 4506-C

(IVES Request for Transcript of Tax Return)

Note: This document is included solely for the purpose of providing technical annotations for Form 4506-C, and should not be considered to be part of 4506-C, nor should this Coversheet be submitted to the Internal Revenue Service as part of Form 4506-C.

Form 4506-C (October 2022)		Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return		OMB Number 1545-1872	
Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit www.irs.gov and search IVES.					
1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name MATTHEW	ii. Middle initial L	iii. Last name/BMF company name CLOANINGER	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 247-61-2166			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 41 POPLAR ST			b. City CHARLESTON	c. State SC	d. ZIP code 29403
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name NATIONSTAR MORTGAGE LLC			ii. IVES participant ID number	iii. SOR mailbox ID (888) 480-2432	
iv. Street address (including apt., room, or suite no.) 8950 CYPRESS WATERS			v. City DALLAS	vi. State TX	vii. ZIP code 75019
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name NATIONSTAR MORTGAGE LLC				ii. Telephone number (877) 773-2783	
iii. Street address (including apt., room, or suite no.) 8950 CYPRESS WATERS BLVD.			iv. City DALLAS	v. State TX	vi. ZIP code 75019
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input type="checkbox"/> b. Account Transcript <input type="checkbox"/> c. Record of Account <input checked="" type="checkbox"/>					
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
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 <input type="checkbox"/> Line 2a <input type="checkbox"/>					
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.					
<input type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a (561) 627-1707	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name MATTHEW L CLOANINGER				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

Date: **MAY 19, 2025**

Loan Number: **0439721135**

Escrow Number: **2003417767**

Escrow Company: **SERVICELINK, LLC**

Provided By: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower's Name(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST
CHARLESTON, SC 29403**

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

1. Coverage must be in an amount at least equal to the replacement value of improvements on the property or the loan amount, whichever is less. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed to do business in the State in which the property is located, and must be licensed to transact the lines of insurance required in this transaction.
3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO2" form.
4. Policies must contain deductibles on any peril. Deductibles may not exceed the greater of \$1,000 or 1 percent of the face amount of the insurance policy.
5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable unless otherwise required by applicable law.
6. If any existing policy is provided which will expire within 6 Months from the date of the recording of this loan, said policy must be renewed for the required term as noted in paragraph 5 above.
7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of policy.
8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) has/have changed Insurance Agents.
9. Verification of renewal of insurance policies must be in Lender's office at least thirty days prior to the expiration date of the policy. If this requirement is not met, **LENDER AND ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT THE OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED.** The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
10. Lender's loss Payable Endorsement 438 BFU to be affixed to policy in favor of:
**NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
ITS SUCCESSORS AND/OR ASSIGNS AS THEIR INTERESTS MAY APPEAR
P.O. BOX 7729
SPRINGFIELD, OH 45501-7729
Loan Number: 0439721135**

11. The property address and the insured's names must be designated on the policy exactly as on the ALTA Title Policy or CLTA Title Policy (whichever is issued).
12. The Lender's loan number must appear on the policy and on any subsequent endorsements.
13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
14. Please notify your agent to forward future premium notices directly to you.
15. If the security property is a condominium, the Master Policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the Master Policy, or a certificate showing proof of coverage for both the Homeowners Association and the condominium unit owner, must be submitted to Lender prior to funding.

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

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

- BORROWER - MATTHEW L CLOANINGER - DATE -

FIRST PAYMENT LETTER

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

DATE: MAY 19, 2025

LOAN NUMBER: 0439721135

PROPERTY ADDRESS: 41 POPLAR ST, CHARLESTON, SC 29403

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

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

Principal and Interest	\$ 844.59
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
TOTAL PAYMENT:	\$ 844.59

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - MATTHEW L CLOANINGER - DATE -

PAYMENT MUST BE SENT TO:
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
P.O. BOX 650783
DALLAS, TX 75265-0783



PLEASE NOTE: Inaccuracies or misrepresentations about your current liabilities could impact your loan closing and/or constitute mortgage fraud.

Borrowers' Liability Attestation

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

Date: **MAY 19, 2025**

Lender: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

Borrower(s): **MATTHEW L CLOANINGER**

Property Address: **41 POPLAR ST
CHARLESTON, SC 29403**

I/we are the borrowers on the above-referenced loan on the above-referenced property address ("the Mortgage"). I/we certify and acknowledge the following:

Please review the loan application (Liabilities Sections 2C through 2d), and accurately and truthfully mark the statement below that applies:

1. ☐ I/we **have not** incurred any additional recurring monthly debts or liabilities that are not already listed on my/our loan application.
2. ☐ I/we **have** incurred additional recurring monthly debts or liabilities that are not already listed on my/our loan application.

If you selected statement #2 above, please **DO NOT** proceed with your signing, as your application will need to be updated. Please contact your Loan Processor and provide your updated obligations.

- BORROWER - MATTHEW L CLOANINGER - DATE -

Tax and Insurance Information Sheet

CLOSING DATE: MAY 19, 2025

BORROWER(S): MATTHEW L CLOANINGER

PROPERTY ADDRESS: 41 POPLAR ST, CHARLESTON, SC 29403

SHORT LEGAL:

CLOANINGER
Loan #: 0439721135
PIN: 4631201122
MIN: 100397204397211357

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

1. TITLE COMPANY NAME: **SERVICELINK, LLC**
Attn: **MICHELLE BROWN**
Address: **1355 CHERRINGTON PKWY, MOON TOWNSHIP, PA 15108**
Phone #: **(877) 848-8122**
Escrow #: **2003417767**
2. COUNTY TAXES: **CHARLESTON**
Address:
Phone #:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

Parcel #: **4631201122**
Date Paid:
Next Due Date:
Date Taxes Delinquent:
3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

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

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

Agent:
Premium:
Policy No:
6. HAZARD INSURANCE: **ALLSTATE INSURANCE**
Address: **PO BOX 660649, DALLAS, TX 75266**
Phone #: **(864) 643-2895**
Coverage Amount: **\$444,000.00**
Renewal Date:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐

Agent: **GREGG BLANCHARD INS**
Premium: **\$3,894.12**
Policy No: **835929237**
7. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD., DALLAS, TX 75019
BORROWER(S): MATTHEW L CLOANINGER

Loan No: 0439721135

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$961,361.00
Original Principal Balance: \$94,717.00
Amortization Term: 240
Interest Rate: 8.875%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	07/01/2025	\$844.59	\$700.51	\$144.08	\$700.51	\$94,572.92	09.84
2	08/01/2025	\$844.59	\$699.45	\$145.14	\$1,399.96	\$94,427.78	09.82
3	09/01/2025	\$844.59	\$698.37	\$146.22	\$2,098.33	\$94,281.56	09.81
4	10/01/2025	\$844.59	\$697.29	\$147.30	\$2,795.62	\$94,134.26	09.79
5	11/01/2025	\$844.59	\$696.20	\$148.39	\$3,491.82	\$93,985.87	09.78
6	12/01/2025	\$844.59	\$695.10	\$149.49	\$4,186.92	\$93,836.38	09.76
7	01/01/2026	\$844.59	\$694.00	\$150.59	\$4,880.92	\$93,685.79	09.75
8	02/01/2026	\$844.59	\$692.88	\$151.71	\$5,573.80	\$93,534.08	09.73
9	03/01/2026	\$844.59	\$691.76	\$152.83	\$6,265.56	\$93,381.25	09.71
10	04/01/2026	\$844.59	\$690.63	\$153.96	\$6,956.19	\$93,227.29	09.70
11	05/01/2026	\$844.59	\$689.49	\$155.10	\$7,645.68	\$93,072.19	09.68
12	06/01/2026	\$844.59	\$688.35	\$156.24	\$8,334.03	\$92,915.95	09.67
13	07/01/2026	\$844.59	\$687.19	\$157.40	\$9,021.22	\$92,758.55	09.65
14	08/01/2026	\$844.59	\$686.03	\$158.56	\$9,707.25	\$92,599.99	09.63
15	09/01/2026	\$844.59	\$684.85	\$159.74	\$10,392.10	\$92,440.25	09.62
16	10/01/2026	\$844.59	\$683.67	\$160.92	\$11,075.77	\$92,279.33	09.60
17	11/01/2026	\$844.59	\$682.48	\$162.11	\$11,758.25	\$92,117.22	09.58
18	12/01/2026	\$844.59	\$681.28	\$163.31	\$12,439.53	\$91,953.91	09.56
19	01/01/2027	\$844.59	\$680.08	\$164.51	\$13,119.61	\$91,789.40	09.55
20	02/01/2027	\$844.59	\$678.86	\$165.73	\$13,798.47	\$91,623.67	09.53
21	03/01/2027	\$844.59	\$677.63	\$166.96	\$14,476.10	\$91,456.71	09.51
22	04/01/2027	\$844.59	\$676.40	\$168.19	\$15,152.50	\$91,288.52	09.50
23	05/01/2027	\$844.59	\$675.15	\$169.44	\$15,827.65	\$91,119.08	09.48
24	06/01/2027	\$844.59	\$673.90	\$170.69	\$16,501.55	\$90,948.39	09.46
25	07/01/2027	\$844.59	\$672.64	\$171.95	\$17,174.19	\$90,776.44	09.44
26	08/01/2027	\$844.59	\$671.37	\$173.22	\$17,845.56	\$90,603.22	09.42
27	09/01/2027	\$844.59	\$670.09	\$174.50	\$18,515.65	\$90,428.72	09.41
28	10/01/2027	\$844.59	\$668.80	\$175.79	\$19,184.45	\$90,252.93	09.39
29	11/01/2027	\$844.59	\$667.50	\$177.09	\$19,851.95	\$90,075.84	09.37
30	12/01/2027	\$844.59	\$666.19	\$178.40	\$20,518.14	\$89,897.44	09.35
31	01/01/2028	\$844.59	\$664.87	\$179.72	\$21,183.01	\$89,717.72	09.33
32	02/01/2028	\$844.59	\$663.54	\$181.05	\$21,846.55	\$89,536.67	09.31
33	03/01/2028	\$844.59	\$662.20	\$182.39	\$22,508.75	\$89,354.28	09.29
34	04/01/2028	\$844.59	\$660.85	\$183.74	\$23,169.60	\$89,170.54	09.28
35	05/01/2028	\$844.59	\$659.49	\$185.10	\$23,829.09	\$88,985.44	09.26
36	06/01/2028	\$844.59	\$658.12	\$186.47	\$24,487.21	\$88,798.97	09.24
37	07/01/2028	\$844.59	\$656.74	\$187.85	\$25,143.95	\$88,611.12	09.22
38	08/01/2028	\$844.59	\$655.35	\$189.24	\$25,799.30	\$88,421.88	09.20
39	09/01/2028	\$844.59	\$653.95	\$190.64	\$26,453.25	\$88,231.24	09.18
40	10/01/2028	\$844.59	\$652.54	\$192.05	\$27,105.79	\$88,039.19	09.16
41	11/01/2028	\$844.59	\$651.12	\$193.47	\$27,756.91	\$87,845.72	09.14
42	12/01/2028	\$844.59	\$649.69	\$194.90	\$28,406.60	\$87,650.82	09.12
43	01/01/2029	\$844.59	\$648.25	\$196.34	\$29,054.85	\$87,454.48	09.10
44	02/01/2029	\$844.59	\$646.80	\$197.79	\$29,701.65	\$87,256.69	09.08
45	03/01/2029	\$844.59	\$645.34	\$199.25	\$30,346.99	\$87,057.44	09.06
46	04/01/2029	\$844.59	\$643.86	\$200.73	\$30,990.85	\$86,856.71	09.03
47	05/01/2029	\$844.59	\$642.38	\$202.21	\$31,633.23	\$86,654.50	09.01
48	06/01/2029	\$844.59	\$640.88	\$203.71	\$32,274.11	\$86,450.79	08.99
49	07/01/2029	\$844.59	\$639.38	\$205.21	\$32,913.49	\$86,245.58	08.97
50	08/01/2029	\$844.59	\$637.86	\$206.73	\$33,551.35	\$86,038.85	08.95
51	09/01/2029	\$844.59	\$636.33	\$208.26	\$34,187.68	\$85,830.59	08.93
52	10/01/2029	\$844.59	\$634.79	\$209.80	\$34,822.47	\$85,620.79	08.91
53	11/01/2029	\$844.59	\$633.24	\$211.35	\$35,455.71	\$85,409.44	08.88
54	12/01/2029	\$844.59	\$631.67	\$212.92	\$36,087.38	\$85,196.52	08.86
55	01/01/2030	\$844.59	\$630.10	\$214.49	\$36,717.48	\$84,982.03	08.84
56	02/01/2030	\$844.59	\$628.51	\$216.08	\$37,345.99	\$84,765.95	08.82
57	03/01/2030	\$844.59	\$626.91	\$217.68	\$37,972.90	\$84,548.27	08.79

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
58	04/01/2030	\$844.59	\$625.30	\$219.29	\$38,598.20	\$84,328.98	08.77
59	05/01/2030	\$844.59	\$623.68	\$220.91	\$39,221.88	\$84,108.07	08.75
60	06/01/2030	\$844.59	\$622.05	\$222.54	\$39,843.93	\$83,885.53	08.73
61	07/01/2030	\$844.59	\$620.40	\$224.19	\$40,464.33	\$83,661.34	08.70
62	08/01/2030	\$844.59	\$618.75	\$225.84	\$41,083.08	\$83,435.50	08.68
63	09/01/2030	\$844.59	\$617.08	\$227.51	\$41,700.16	\$83,207.99	08.66
64	10/01/2030	\$844.59	\$615.39	\$229.20	\$42,315.55	\$82,978.79	08.63
65	11/01/2030	\$844.59	\$613.70	\$230.89	\$42,929.25	\$82,747.90	08.61
66	12/01/2030	\$844.59	\$611.99	\$232.60	\$43,541.24	\$82,515.30	08.58
67	01/01/2031	\$844.59	\$610.27	\$234.32	\$44,151.51	\$82,280.98	08.56
68	02/01/2031	\$844.59	\$608.54	\$236.05	\$44,760.05	\$82,044.93	08.53
69	03/01/2031	\$844.59	\$606.79	\$237.80	\$45,366.84	\$81,807.13	08.51
70	04/01/2031	\$844.59	\$605.03	\$239.56	\$45,971.87	\$81,567.57	08.48
71	05/01/2031	\$844.59	\$603.26	\$241.33	\$46,575.13	\$81,326.24	08.46
72	06/01/2031	\$844.59	\$601.48	\$243.11	\$47,176.61	\$81,083.13	08.43
73	07/01/2031	\$844.59	\$599.68	\$244.91	\$47,776.29	\$80,838.22	08.41
74	08/01/2031	\$844.59	\$597.87	\$246.72	\$48,374.16	\$80,591.50	08.38
75	09/01/2031	\$844.59	\$596.04	\$248.55	\$48,970.20	\$80,342.95	08.36
76	10/01/2031	\$844.59	\$594.20	\$250.39	\$49,564.40	\$80,092.56	08.33
77	11/01/2031	\$844.59	\$592.35	\$252.24	\$50,156.75	\$79,840.32	08.30
78	12/01/2031	\$844.59	\$590.49	\$254.10	\$50,747.24	\$79,586.22	08.28
79	01/01/2032	\$844.59	\$588.61	\$255.98	\$51,335.85	\$79,330.24	08.25
80	02/01/2032	\$844.59	\$586.71	\$257.88	\$51,922.56	\$79,072.36	08.23
81	03/01/2032	\$844.59	\$584.81	\$259.78	\$52,507.37	\$78,812.58	08.20
82	04/01/2032	\$844.59	\$582.88	\$261.71	\$53,090.25	\$78,550.87	08.17
83	05/01/2032	\$844.59	\$580.95	\$263.64	\$53,671.20	\$78,287.23	08.14
84	06/01/2032	\$844.59	\$579.00	\$265.59	\$54,250.20	\$78,021.64	08.12
85	07/01/2032	\$844.59	\$577.04	\$267.55	\$54,827.24	\$77,754.09	08.09
86	08/01/2032	\$844.59	\$575.06	\$269.53	\$55,402.30	\$77,484.56	08.06
87	09/01/2032	\$844.59	\$573.06	\$271.53	\$55,975.36	\$77,213.03	08.03
88	10/01/2032	\$844.59	\$571.05	\$273.54	\$56,546.41	\$76,939.49	08.00
89	11/01/2032	\$844.59	\$569.03	\$275.56	\$57,115.44	\$76,663.93	07.97
90	12/01/2032	\$844.59	\$566.99	\$277.60	\$57,682.43	\$76,386.33	07.95
91	01/01/2033	\$844.59	\$564.94	\$279.65	\$58,247.37	\$76,106.68	07.92
92	02/01/2033	\$844.59	\$562.87	\$281.72	\$58,810.24	\$75,824.96	07.89
93	03/01/2033	\$844.59	\$560.79	\$283.80	\$59,371.03	\$75,541.16	07.86
94	04/01/2033	\$844.59	\$558.69	\$285.90	\$59,929.72	\$75,255.26	07.83
95	05/01/2033	\$844.59	\$556.58	\$288.01	\$60,486.30	\$74,967.25	07.80
96	06/01/2033	\$844.59	\$554.45	\$290.14	\$61,040.75	\$74,677.11	07.77
97	07/01/2033	\$844.59	\$552.30	\$292.29	\$61,593.05	\$74,384.82	07.74
98	08/01/2033	\$844.59	\$550.14	\$294.45	\$62,143.19	\$74,090.37	07.71
99	09/01/2033	\$844.59	\$547.96	\$296.63	\$62,691.15	\$73,793.74	07.68
100	10/01/2033	\$844.59	\$545.77	\$298.82	\$63,236.92	\$73,494.92	07.64
101	11/01/2033	\$844.59	\$543.56	\$301.03	\$63,780.48	\$73,193.89	07.61
102	12/01/2033	\$844.59	\$541.33	\$303.26	\$64,321.81	\$72,890.63	07.58
103	01/01/2034	\$844.59	\$539.09	\$305.50	\$64,860.90	\$72,585.13	07.55
104	02/01/2034	\$844.59	\$536.83	\$307.76	\$65,397.73	\$72,277.37	07.52
105	03/01/2034	\$844.59	\$534.55	\$310.04	\$65,932.28	\$71,967.33	07.49
106	04/01/2034	\$844.59	\$532.26	\$312.33	\$66,464.54	\$71,655.00	07.45
107	05/01/2034	\$844.59	\$529.95	\$314.64	\$66,994.49	\$71,340.36	07.42
108	06/01/2034	\$844.59	\$527.62	\$316.97	\$67,522.11	\$71,023.39	07.39
109	07/01/2034	\$844.59	\$525.28	\$319.31	\$68,047.39	\$70,704.08	07.35
110	08/01/2034	\$844.59	\$522.92	\$321.67	\$68,570.31	\$70,382.41	07.32
111	09/01/2034	\$844.59	\$520.54	\$324.05	\$69,090.85	\$70,058.36	07.29
112	10/01/2034	\$844.59	\$518.14	\$326.45	\$69,608.99	\$69,731.91	07.25
113	11/01/2034	\$844.59	\$515.73	\$328.86	\$70,124.72	\$69,403.05	07.22
114	12/01/2034	\$844.59	\$513.29	\$331.30	\$70,638.01	\$69,071.75	07.18
115	01/01/2035	\$844.59	\$510.84	\$333.75	\$71,148.85	\$68,738.00	07.15
116	02/01/2035	\$844.59	\$508.37	\$336.22	\$71,657.22	\$68,401.78	07.12
117	03/01/2035	\$844.59	\$505.89	\$338.70	\$72,163.11	\$68,063.08	07.08
118	04/01/2035	\$844.59	\$503.38	\$341.21	\$72,666.49	\$67,721.87	07.04
119	05/01/2035	\$844.59	\$500.86	\$343.73	\$73,167.35	\$67,378.14	07.01
120	06/01/2035	\$844.59	\$498.32	\$346.27	\$73,665.67	\$67,031.87	06.97
121	07/01/2035	\$844.59	\$495.76	\$348.83	\$74,161.43	\$66,683.04	06.94
122	08/01/2035	\$844.59	\$493.18	\$351.41	\$74,654.61	\$66,331.63	06.90
123	09/01/2035	\$844.59	\$490.58	\$354.01	\$75,145.19	\$65,977.62	06.86
124	10/01/2035	\$844.59	\$487.96	\$356.63	\$75,633.15	\$65,620.99	06.83
125	11/01/2035	\$844.59	\$485.32	\$359.27	\$76,118.47	\$65,261.72	06.79
126	12/01/2035	\$844.59	\$482.66	\$361.93	\$76,601.13	\$64,899.79	06.75
127	01/01/2036	\$844.59	\$479.99	\$364.60	\$77,081.12	\$64,535.19	06.71
128	02/01/2036	\$844.59	\$477.29	\$367.30	\$77,558.41	\$64,167.89	06.67

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
129	03/01/2036	\$844.59	\$474.58	\$370.01	\$78,032.99	\$63,797.88	06.64
130	04/01/2036	\$844.59	\$471.84	\$372.75	\$78,504.83	\$63,425.13	06.60
131	05/01/2036	\$844.59	\$469.08	\$375.51	\$78,973.91	\$63,049.62	06.56
132	06/01/2036	\$844.59	\$466.30	\$378.29	\$79,440.21	\$62,671.33	06.52
133	07/01/2036	\$844.59	\$463.51	\$381.08	\$79,903.72	\$62,290.25	06.48
134	08/01/2036	\$844.59	\$460.69	\$383.90	\$80,364.41	\$61,906.35	06.44
135	09/01/2036	\$844.59	\$457.85	\$386.74	\$80,822.26	\$61,519.61	06.40
136	10/01/2036	\$844.59	\$454.99	\$389.60	\$81,277.25	\$61,130.01	06.36
137	11/01/2036	\$844.59	\$452.11	\$392.48	\$81,729.36	\$60,737.53	06.32
138	12/01/2036	\$844.59	\$449.20	\$395.39	\$82,178.56	\$60,342.14	06.28
139	01/01/2037	\$844.59	\$446.28	\$398.31	\$82,624.84	\$59,943.83	06.24
140	02/01/2037	\$844.59	\$443.33	\$401.26	\$83,068.17	\$59,542.57	06.19
141	03/01/2037	\$844.59	\$440.37	\$404.22	\$83,508.54	\$59,138.35	06.15
142	04/01/2037	\$844.59	\$437.38	\$407.21	\$83,945.92	\$58,731.14	06.11
143	05/01/2037	\$844.59	\$434.37	\$410.22	\$84,380.29	\$58,320.92	06.07
144	06/01/2037	\$844.59	\$431.33	\$413.26	\$84,811.62	\$57,907.66	06.02
145	07/01/2037	\$844.59	\$428.28	\$416.31	\$85,239.90	\$57,491.35	05.98
146	08/01/2037	\$844.59	\$425.20	\$419.39	\$85,665.10	\$57,071.96	05.94
147	09/01/2037	\$844.59	\$422.09	\$422.50	\$86,087.19	\$56,649.46	05.89
148	10/01/2037	\$844.59	\$418.97	\$425.62	\$86,506.16	\$56,223.84	05.85
149	11/01/2037	\$844.59	\$415.82	\$428.77	\$86,921.98	\$55,795.07	05.80
150	12/01/2037	\$844.59	\$412.65	\$431.94	\$87,334.63	\$55,363.13	05.76
151	01/01/2038	\$844.59	\$409.46	\$435.13	\$87,744.09	\$54,928.00	05.71
152	02/01/2038	\$844.59	\$406.24	\$438.35	\$88,150.33	\$54,489.65	05.67
153	03/01/2038	\$844.59	\$403.00	\$441.59	\$88,553.33	\$54,048.06	05.62
154	04/01/2038	\$844.59	\$399.73	\$444.86	\$88,953.06	\$53,603.20	05.58
155	05/01/2038	\$844.59	\$396.44	\$448.15	\$89,349.50	\$53,155.05	05.53
156	06/01/2038	\$844.59	\$393.13	\$451.46	\$89,742.63	\$52,703.59	05.48
157	07/01/2038	\$844.59	\$389.79	\$454.80	\$90,132.42	\$52,248.79	05.43
158	08/01/2038	\$844.59	\$386.42	\$458.17	\$90,518.84	\$51,790.62	05.39
159	09/01/2038	\$844.59	\$383.03	\$461.56	\$90,901.87	\$51,329.06	05.34
160	10/01/2038	\$844.59	\$379.62	\$464.97	\$91,281.49	\$50,864.09	05.29
161	11/01/2038	\$844.59	\$376.18	\$468.41	\$91,657.67	\$50,395.68	05.24
162	12/01/2038	\$844.59	\$372.72	\$471.87	\$92,030.39	\$49,923.81	05.19
163	01/01/2039	\$844.59	\$369.23	\$475.36	\$92,399.62	\$49,448.45	05.14
164	02/01/2039	\$844.59	\$365.71	\$478.88	\$92,765.33	\$48,969.57	05.09
165	03/01/2039	\$844.59	\$362.17	\$482.42	\$93,127.50	\$48,487.15	05.04
166	04/01/2039	\$844.59	\$358.60	\$485.99	\$93,486.10	\$48,001.16	04.99
167	05/01/2039	\$844.59	\$355.01	\$489.58	\$93,841.11	\$47,511.58	04.94
168	06/01/2039	\$844.59	\$351.39	\$493.20	\$94,192.50	\$47,018.38	04.89
169	07/01/2039	\$844.59	\$347.74	\$496.85	\$94,540.24	\$46,521.53	04.84
170	08/01/2039	\$844.59	\$344.07	\$500.52	\$94,884.31	\$46,021.01	04.79
171	09/01/2039	\$844.59	\$340.36	\$504.23	\$95,224.67	\$45,516.78	04.73
172	10/01/2039	\$844.59	\$336.63	\$507.96	\$95,561.30	\$45,008.82	04.68
173	11/01/2039	\$844.59	\$332.88	\$511.71	\$95,894.18	\$44,497.11	04.63
174	12/01/2039	\$844.59	\$329.09	\$515.50	\$96,223.27	\$43,981.61	04.57
175	01/01/2040	\$844.59	\$325.28	\$519.31	\$96,548.55	\$43,462.30	04.52
176	02/01/2040	\$844.59	\$321.44	\$523.15	\$96,869.99	\$42,939.15	04.47
177	03/01/2040	\$844.59	\$317.57	\$527.02	\$97,187.56	\$42,412.13	04.41
178	04/01/2040	\$844.59	\$313.67	\$530.92	\$97,501.23	\$41,881.21	04.36
179	05/01/2040	\$844.59	\$309.75	\$534.84	\$97,810.98	\$41,346.37	04.30
180	06/01/2040	\$844.59	\$305.79	\$538.80	\$98,116.77	\$40,807.57	04.24
181	07/01/2040	\$844.59	\$301.81	\$542.78	\$98,418.58	\$40,264.79	04.19
182	08/01/2040	\$844.59	\$297.79	\$546.80	\$98,716.37	\$39,717.99	04.13
183	09/01/2040	\$844.59	\$293.75	\$550.84	\$99,010.12	\$39,167.15	04.07
184	10/01/2040	\$844.59	\$289.67	\$554.92	\$99,299.79	\$38,612.23	04.02
185	11/01/2040	\$844.59	\$285.57	\$559.02	\$99,585.36	\$38,053.21	03.96
186	12/01/2040	\$844.59	\$281.44	\$563.15	\$99,866.80	\$37,490.06	03.90
187	01/01/2041	\$844.59	\$277.27	\$567.32	\$100,144.07	\$36,922.74	03.84
188	02/01/2041	\$844.59	\$273.07	\$571.52	\$100,417.14	\$36,351.22	03.78
189	03/01/2041	\$844.59	\$268.85	\$575.74	\$100,685.99	\$35,775.48	03.72
190	04/01/2041	\$844.59	\$264.59	\$580.00	\$100,950.58	\$35,195.48	03.66
191	05/01/2041	\$844.59	\$260.30	\$584.29	\$101,210.88	\$34,611.19	03.60
192	06/01/2041	\$844.59	\$255.98	\$588.61	\$101,466.86	\$34,022.58	03.54
193	07/01/2041	\$844.59	\$251.63	\$592.96	\$101,718.49	\$33,429.62	03.48
194	08/01/2041	\$844.59	\$247.24	\$597.35	\$101,965.73	\$32,832.27	03.42
195	09/01/2041	\$844.59	\$242.82	\$601.77	\$102,208.55	\$32,230.50	03.35
196	10/01/2041	\$844.59	\$238.37	\$606.22	\$102,446.92	\$31,624.28	03.29
197	11/01/2041	\$844.59	\$233.89	\$610.70	\$102,680.81	\$31,013.58	03.23
198	12/01/2041	\$844.59	\$229.37	\$615.22	\$102,910.18	\$30,398.36	03.16
199	01/01/2042	\$844.59	\$224.82	\$619.77	\$103,135.00	\$29,778.59	03.10

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
200	02/01/2042	\$844.59	\$220.24	\$624.35	\$103,355.24	\$29,154.24	03.03
201	03/01/2042	\$844.59	\$215.62	\$628.97	\$103,570.86	\$28,525.27	02.97
202	04/01/2042	\$844.59	\$210.97	\$633.62	\$103,781.83	\$27,891.65	02.90
203	05/01/2042	\$844.59	\$206.28	\$638.31	\$103,988.11	\$27,253.34	02.83
204	06/01/2042	\$844.59	\$201.56	\$643.03	\$104,189.67	\$26,610.31	02.77
205	07/01/2042	\$844.59	\$196.81	\$647.78	\$104,386.48	\$25,962.53	02.70
206	08/01/2042	\$844.59	\$192.01	\$652.58	\$104,578.49	\$25,309.95	02.63
207	09/01/2042	\$844.59	\$187.19	\$657.40	\$104,765.68	\$24,652.55	02.56
208	10/01/2042	\$844.59	\$182.33	\$662.26	\$104,948.01	\$23,990.29	02.50
209	11/01/2042	\$844.59	\$177.43	\$667.16	\$105,125.44	\$23,323.13	02.43
210	12/01/2042	\$844.59	\$172.49	\$672.10	\$105,297.93	\$22,651.03	02.36
211	01/01/2043	\$844.59	\$167.52	\$677.07	\$105,465.45	\$21,973.96	02.29
212	02/01/2043	\$844.59	\$162.52	\$682.07	\$105,627.97	\$21,291.89	02.21
213	03/01/2043	\$844.59	\$157.47	\$687.12	\$105,785.44	\$20,604.77	02.14
214	04/01/2043	\$844.59	\$152.39	\$692.20	\$105,937.83	\$19,912.57	02.07
215	05/01/2043	\$844.59	\$147.27	\$697.32	\$106,085.10	\$19,215.25	02.00
216	06/01/2043	\$844.59	\$142.11	\$702.48	\$106,227.21	\$18,512.77	01.93
217	07/01/2043	\$844.59	\$136.92	\$707.67	\$106,364.13	\$17,805.10	01.85
218	08/01/2043	\$844.59	\$131.68	\$712.91	\$106,495.81	\$17,092.19	01.78
219	09/01/2043	\$844.59	\$126.41	\$718.18	\$106,622.22	\$16,374.01	01.70
220	10/01/2043	\$844.59	\$121.10	\$723.49	\$106,743.32	\$15,650.52	01.63
221	11/01/2043	\$844.59	\$115.75	\$728.84	\$106,859.07	\$14,921.68	01.55
222	12/01/2043	\$844.59	\$110.36	\$734.23	\$106,969.43	\$14,187.45	01.48
223	01/01/2044	\$844.59	\$104.93	\$739.66	\$107,074.36	\$13,447.79	01.40
224	02/01/2044	\$844.59	\$99.46	\$745.13	\$107,173.82	\$12,702.66	01.32
225	03/01/2044	\$844.59	\$93.95	\$750.64	\$107,267.77	\$11,952.02	01.24
226	04/01/2044	\$844.59	\$88.40	\$756.19	\$107,356.17	\$11,195.83	01.16
227	05/01/2044	\$844.59	\$82.80	\$761.79	\$107,438.97	\$10,434.04	01.09
228	06/01/2044	\$844.59	\$77.17	\$767.42	\$107,516.14	\$9,666.62	01.01
229	07/01/2044	\$844.59	\$71.49	\$773.10	\$107,587.63	\$8,893.52	00.93
230	08/01/2044	\$844.59	\$65.77	\$778.82	\$107,653.40	\$8,114.70	00.84
231	09/01/2044	\$844.59	\$60.01	\$784.58	\$107,713.41	\$7,330.12	00.76
232	10/01/2044	\$844.59	\$54.21	\$790.38	\$107,767.62	\$6,539.74	00.68
233	11/01/2044	\$844.59	\$48.37	\$796.22	\$107,815.99	\$5,743.52	00.60
234	12/01/2044	\$844.59	\$42.48	\$802.11	\$107,858.47	\$4,941.41	00.51
235	01/01/2045	\$844.59	\$36.55	\$808.04	\$107,895.02	\$4,133.37	00.43
236	02/01/2045	\$844.59	\$30.57	\$814.02	\$107,925.59	\$3,319.35	00.35
237	03/01/2045	\$844.59	\$24.55	\$820.04	\$107,950.14	\$2,499.31	00.26
238	04/01/2045	\$844.59	\$18.48	\$826.11	\$107,968.62	\$1,673.20	00.17
239	05/01/2045	\$844.59	\$12.37	\$832.22	\$107,980.99	\$840.98	00.09
240	06/01/2045	\$847.20	\$6.22	\$840.98	\$107,987.21	\$0.00	00.00

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

- BORROWER - MATTHEW L CLOANINGER - DATE -

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 -HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

- BORROWER - MATTHEW L CLOANINGER - DATE -