



ATTENTION

AGENT ACKNOWLEDGEMENT REQUIRED



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

ILLEGIBLE/INCONSISTENT DATES

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

PATRIOT ACT INFORMATION FORM

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

John Doe / Notary Public

Printed Name/Title

4506-C

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

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See Instructions.			
Sign Here	Signature for Line 1a (see instructions)	Date	Phone number of taxpayer on line 1a or 2a 123-456-7891
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name John Doe		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature (required if listed on Line 2a)		Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name		

AGENT SIGNATURE:

254295
Townsgate Closing Services, LLC GENERAL CHECK LIST

BORROWER NAME: <u>SHIRLEY WYNN</u> ORDER NUMBER: <u>254295</u>			
DOCUMENTS	YES	NO	COMMENTS
MORTGAGE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
DEED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
SUBORDINATION	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
OTHER RECORDABLES	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
BORROWER FUNDS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
ACCOUNT CLOSURE LETTER/PAYOFF	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
NOTE	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
HUD (N/A if TRID)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
CDF - Closing Disclosure Form (If TRID)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
ALTA Settlement Statement (If TRID)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
** Texas T-64 (TX only)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
** Florida Settlement Cert (FL only)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Escrow Instructions (CA Only)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
Escrow Amendment (CA) if applicable	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
TIL (N/A if TRID)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
RTC- DATES CORRECTED AND INITIALED	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
1003	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
VA ADDENDUM	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
4506	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
W9	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
CLOSING INSTRUCTIONS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
SIGN. NAME AFF.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	X
MC AFFIDAVITS	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

AUDITOR: _____



[_tconnect.local_Production_Filesweeper_AccountClosureLetter_254295.pdf](#)

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER
DOCUMENT TYPE ID: 82
ORDER NUMBER: 254295
BORROWER NAME: SHIRLEY WYNN
CLIENT NAME: PENNYMAC
CLIENT NUMBER: 2355



[__tconnect.local_Production_Filesweeper_WiringInstructions_254295.pdf](#)

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

DOCUMENT TYPE ID: 100

ORDER NUMBER: 254295

BORROWER NAME: SHIRLEY WYNN

CLIENT NAME: PENNYMAC

CLIENT NUMBER: 2355



[_tconnect.local_Production_Filesweeper_MCAffadavits_254295.pdf](#)

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 254295

BORROWER NAME: SHIRLEY WYNN

CLIENT NAME: PENNYMAC

CLIENT NUMBER: 2355



[_tconnect.local_Production_Filesweeper_SignedClosingPackages_254295.pdf](#)

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 254295

BORROWER NAME: SHIRLEY WYNN

CLIENT NAME: PENNYMAC

CLIENT NUMBER: 2355



[_tconnect.local_Production_Filesweeper_RecordableDocuments_254295.pdf](#)

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 254295

BORROWER NAME: SHIRLEY WYNN

CLIENT NAME: PENNYMAC

CLIENT NUMBER: 2355

eRECORD: YES

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: DORCHESTER

PROPERTY ADDRESS: 1194 Kane Blue Run
SUMMERTON, SC 29485

Post Closing Doc List

Client: PENNYMAC

Disbursement Date: 05/28/2025

Property State: SOUTH CAROLINA

Borrower: SHIRLEY WYNN

Order Number: 254295

Check:

On-line: X

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

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

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

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

Is the Note with the signed closing package?

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

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

Exhibit A
Legal Description

All that certain piece, parcel or lot of land, situate, lying and being in the County of Dorchester, State of South Carolina, and shown and designated as LOT 2-33, on that certain plat entitled "Final Subdivision Plat of East Edisto, Summers corner Special District Plan (SD-5 Age Restricted) Horizons at Summers Corner, Phase 2, Near Summerville, Dorchester County, South Carolina, Prepared for and Owned by Lennar Carolinas, LLC," prepared by Phillip P. Gerard (SCPLS 26596) of Thomas & Hutton Engineering Co. on November 23, 2022, subject Plat being recorded in the Office of the Register of Deeds for Dorchester County, South Carolina on April 18, 2023 in Plat Book O at Pages 277-277 to 284-284 (Instrument Number: 2023007357-2023007364). Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

Being the same property as conveyed from Lennar Carolinas, LLC, a Delaware Limited Liability Company to Charles Gordon Wynn and Shirley Anne Wynn, as joint tenants with rights of survivorship and not as tenants in common as set forth in Deed Book RB 15317 Page 25 dated 05/07/2024, recorded 05/30/2024, DORCHESTER County, SOUTH CAROLINA.

Parcel ID: 1580002033000

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS
SOUTH CAROLINA TRANSACTIONS

Date: 05/22/2025

Borrowers: SHIRLEY WYNN and CHARLES GORDON WYNN

Address: 1194 Kane Blue Run, SUMMERTVILLE, SC 29485

MC File No.: 254295

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

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

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

Please contact the undersigned immediately if there are any questions.

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



Attorney Signature


Print Name

Townsgate[®]
CLOSING SERVICES
AFFIDAVIT AS TO NAME AND SIGNATURE

SETTLEMENT DATE:

LOAN #: 7019173483

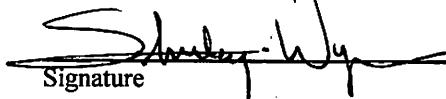
BUYERS: SHIRLEY WYNN and CHARLES GORDON WYNN

PROPERTY: 1194 Kane Blue Run, SUMMERTON, SC 29485

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

SHIRLEY WYNN

(Print or type name)



Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

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

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

CHARLES GORDON WYNN

(Print or type name)



Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

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

Subscribed and sworn to before me in the state of, SC, this day of, 5/22/25

Notary Public

Michael A. Brooks

My commission expires 5/9/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029



PRIVACY POLICY NOTICE

Effective Date: January 1, 2023

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

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

This policy applies to information we collect:

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

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

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

Information We Collect About You and How We Collect It

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



We collect this information:

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

Information You Provide to Us

The information we collect or receive may include:

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

How We Use Your Information

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

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



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



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

Disclosure of Your Information

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

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

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

We may also disclose your Personal Data:

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

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

Choices About How We Use and Disclose Your Information

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



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

Accessing and Correcting Your Information

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

Special US Privacy Information

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

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

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

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

Townsgate[®]

CLOSING SERVICES

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

The Enumerated Purposes include the following:

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



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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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



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

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

Data Security

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

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

Changes to Our Privacy Policy

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

Contact Information

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

Phone: 1-866-789-1814

Email: PrivacyRequests@MortgageConnectLP.com

Postal Address:

Mortgage Connect, LP

Attention: Compliance- Privacy Request

600 Clubhouse Drive

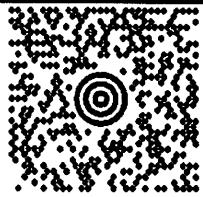
Moon Township, PA 15108

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

LTR

1 OF 1

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

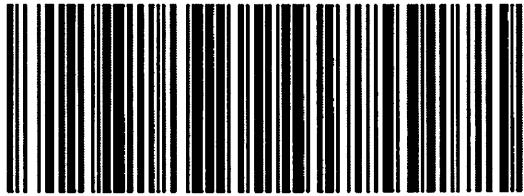


PA 151 9-50



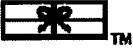
UPS NEXT DAY AIR
TRACKING #: 1Z 026 3W0 44 0582 7929

1S



BILLING: P/P

Dealer No.: 254295 5/28/2025 SC
Dept No.: 2355 - PENNYMAC
XOL25.05.01 NV45 21.0A 05/2025*



TM

SETTLEMENT DATE: May 22, 2025

LOAN #: 7019173483

ORDER #: 254295

BUYER OR BUYERS: SHIRLEY WYNN and CHARLES GORDON WYNN

PROPERTY: 1194 Kane Blue Run, SUMMERTON, SC 29485

BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT

GIVE THIS SHEET TO THE BORROWER

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

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

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

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

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

**BORROWER WIRING INFORMATION / AUTHORIZATION
CASH OUT PROCEEDS FROM CLOSING ONLY****IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING**

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

Order # 254295

Borrower Name or Names: SHIRLEY WYNN and CHARLES GORDON WYNN

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

Account Type: Checking Savings Other _____

Bank Name: J. P. MORGAN CHASE Bank Phone #: _____

Routing Transit #: 267084131

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

Account #: 716929309

Name or Names on Account: SHIRLEY A. WYNN, CHARLES G. WYNN

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

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

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

Account #: _____

Name or Names on Account: _____

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

Mail or Overnight Instructions:

Address: 1194 Kane Blue Run, SUMMERTON, SC 29485

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

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

Street number and name: _____

City, State and Zip Code: _____

Shirley Wynn
SHIRLEY WYNN

Charles Gordon Wynn
CHARLES GORDON WYN

State of South Carolina)
County of Dorchester)
)SS

This instrument was acknowledged before me on 5/22/25, by _____

Shirley Wynn and Charles Gordon Wynn

Paul L. K.
Notary Public *Paul L. K.*
My Commission Expires: 8/9/29

OWNER'S AFFIDAVIT

Commitment #: 254295

Premises: 1194 Kane Blue Run, SUMMERTON, SC 29485

ON THIS 22 DAY OF May 2015, the undersigned Affiants after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiants knowledge and belief.

1. THAT the Owners of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantees named in the deed recitals set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS:** THAT the undersigned are single married,
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owners or the Premises that are known to the Affiants and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:

THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.

THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature: _____.

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

Commitment #: 254295

Premises: 1194 Kane Blue Run, SUMMERTON, SC 29485

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

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

10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;

11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiants and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponents in any court, or before any officer of any state;

12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owners;

13. THAT WE know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.

14. THAT WE know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.

15. THAT WE have never had our access to and from a public street limited in any way.

16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;

Also, that the undersigned have not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment

17. THAT We have never had our access to and from a public street limited in any way.

18. THAT WE have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.

19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and

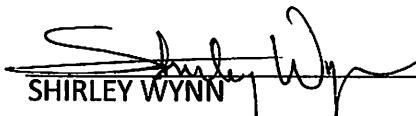
20. THAT Affiants further states that he/she are familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiants further certify that he, she, or they have heard read to Affiants the full facts of this Affidavit, and understand its contents.

Commitment #: 254295

Premises: 1194 Kane Blue Run, SUMMERTON, SC 29485

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

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.



SHIRLEY WYNN



CHARLES GORDON WYNN

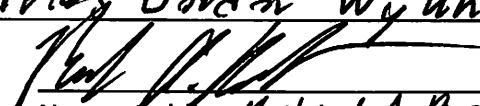
State of South Carolina)
County of Dorchester)SS

This instrument was acknowledged before me on

22

by May 2025

Shirley Wynn and Charles Gordon Wynn



Notary Public Michael A. Brooks
My Commission Expires: 5/9/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

SETTLEMENT DATE: May 22, 2025

LOAN #: 7019173483

ORDER #: 254295

BUYER OR BUYERS: SHIRLEY WYNN and CHARLES GORDON WYNN

PROPERTY: 1194 Kane Blue Run, SUMMERTON, SC 29485

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

The undersigned borrower or borrowers for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by the Lender or Closing Agent for the Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of the Lender or Closing Agent.

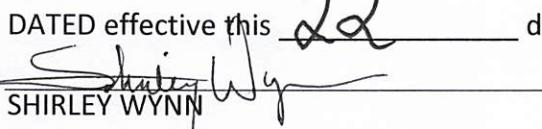
The undersigned borrower or borrowers agree to comply with all above noted requests by the above-referenced Lender/Closing Agent within 30 days from the date of mailing of said requests. Borrower or Borrowers agree to assume all costs including, by way of illustration and not limitation, actual expenses,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

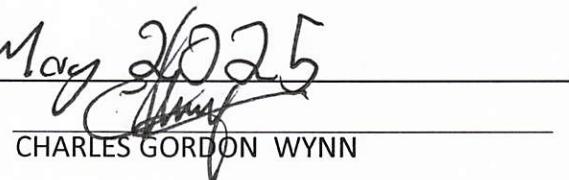
The undersigned borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or PENNYMAC as lender, authorization to correct all minor typographical or clerical errors including initials and/or dates discovered in any or all of the closing documentation required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

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

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

DATED effective this 22 day of May 2025.


SHIRLEY WYNN


CHARLES GORDON WYNN

SETTLEMENT DATE: May 22, 2025

LOAN #: 7019173483

ORDER #: 254295

BUYER OR BUYERS: SHIRLEY WYNN and CHARLES GORDON WYNN

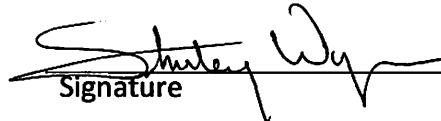
PROPERTY: 1194 Kane Blue Run, SUMMERTON, SC 29485

AFFIDAVIT AS TO NAME AND SIGNATURE

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

SHIRLEY WYNN

(Print or type name)



Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

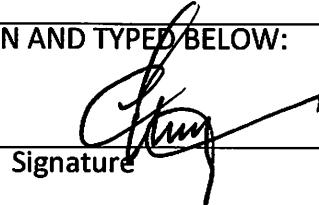
Signature

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

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

CHARLES GORDON WYNN

(Print or type name)


Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

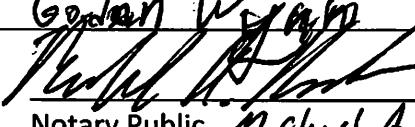
Signature

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

State of South Carolina)
County of Dorchester)
) SS

This instrument was acknowledged before me on 5/22/25, by

Shirley Wynn and Charles Gordon Wynn


Notary Public Michael A. Brooks
My Commission Expires: 5/9/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

SETTLEMENT DATE: May 22, 2025

LOAN #: 7019173483

ORDER #: 254295

BUYER OR BUYERS: SHIRLEY WYNN and CHARLES GORDON WYNN

PROPERTY: 1194 Kane Blue Run, SUMMERTON, SC 29485

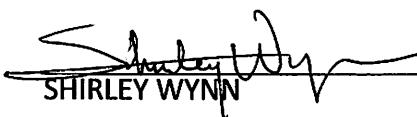
OBLIGATION OF DEBTS ACKNOWLEDGEMENT

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

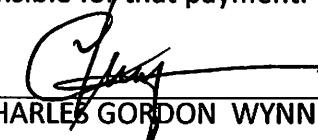
I and or we, the undersigned borrower or borrowers, fully understand and agree that if the payoff amounts quoted by the creditors, either orally or in written form, are insufficient to pay the debt, I and or we may be responsible for any and all remaining balances. To the extent that the Closing Agent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

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

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



SHIRLEY WYNN



CHARLES GORDON WYNN

LENDER:PENNYMAC LOAN SERVICES, LLC

SETTLEMENT DATE:May 22, 2025

LOAN #:TBD

ORDER #:254295

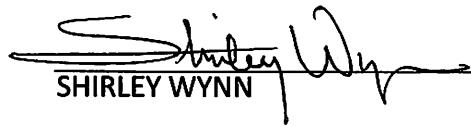
BUYER OR BUYERS:SHIRLEY WYNN and CHARLES GORDON WYNN

PROPERTY:1194 Kane Blue Run, SUMMERTVILLE, SC 29485

ACCOUNT CLOSURE LETTER

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

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



SHIRLEY WYNN



CHARLES GORDON WYNN

File No./Escrow No.: 254295

Townsgate Closing

Print Date & Time: 5/21/2025 6:31:12 PM

Services, LLC

600 Clubhouse Dr, Suite
410Moon Township, PA
15108

Settlement Location: 1194 KANE BLUE RUN SUMMERTVILLE, SC 29485

Property Address: 1194 Kane Blue Run SUMMERTVILLE, SC 29485

Purpose: Refinance

Buyer: SHIRLEY WYNN and CHARLES GORDON WYNN

Loan Number: 7019173483

MIC Number:

License Number: 3000756288

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

Settlement Date: 5/22/2025

Disbursement Date: 5/28/2025

	Description	Borrower	
		Debit	Credit
Financial			
Loan Amount			\$312,000.00
Lender Credit			\$2,000.00
Loan Charges to Lender			
1.429% of Loan Amount (Points)		LR	\$4,458.48
Application Fee	POCB (250.00) LR		
Tax Service Fee	LR	\$74.00	
Underwriting Fee	LR	\$1,250.00	
Other Loan Charges			
Appraisal Fee to Opteon AMC, Inc	LR	\$600.00	
Credit Report Fee to CoreLogic Credco	LR	\$83.70	
Flood Certification Fee to CoreLogic	LR	\$5.00	
MERS Registration Fee to Mortgage Electronic Registration	LR	\$23.70	

File# 254295

Printed On 5/21/2025 6:31:12

Description	Borrower	
	Debit	Credit
Impounds		
Homeowner's Insurance \$160.30 per month for 3	LR	\$480.90
Property Taxes \$292.08 per month for 9	LR	\$2,628.72
Aggregate Adjustment	LR	\$961.80
Title Charges & Escrow / Settlement Charges		
Settlement Fee to CAROLINA ATTORNEY NETWORK, LLC		\$250.00
Title - Coordination Fee to Townsgate Closing Services, LLC		\$335.00
Title - Loan Policy to Townsgate Closing Services, LLC		\$560.00
Title - ALTA 5 - Planned Unit Development Endorsement to Townsgate Closing Services, LLC		
Title - ALTA 8.1 - Environmental Protection Lien Endorsement to Townsgate Closing Services, LLC		
Title - ALTA 9 - Restrictions, Encroachments & Minerals Endorsement to Townsgate Closing Services, LLC		
Title - Closing Protection Letter to Westcor Land Title Insurance Company		\$25.00
Agent's portion of the total title insurance \$336.00		
Underwriter's portion of the total title insurance \$249.00		
Government Recording and Transfer Charges		
Recording Fees		\$25.00
Mortgage Recording to Dorchester County Register of Deeds \$25.00		
Payoff(s)		
credit card balance to ACHIEVE PERSONAL LOANS		\$30,599.00
to PENNYMAC LOAN SERVICES, LLC(Account Number: 8208705724)		
Principal Balance (\$209690.89)		\$209,690.89
Interest on Payoff Loan (\$37.12/day)		
Miscellaneous		
Prepaid Interest (\$63.04 per day from 05/28/2025 to 06/01/2025)	LR	\$252.16
	Borrower	
	Debit	Credit
Subtotal(s)	\$251,341.55	\$314,961.80
Cash Due To Borrower		\$63,620.25

File# 254295

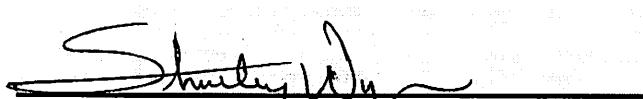
Printed On 5/21/2025 6:31:12

Acknowledgement

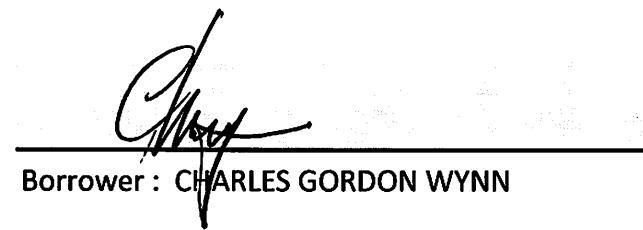
This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Townsgate Closing Services, LLC.

Townsgate Closing Services, LLC is solely responsible for the accuracy and completeness of the data on this form.

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



Borrower : SHIRLEY WYNN



Borrower : CHARLES GORDON WYNN

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

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

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:

For Adobe versions DC and higher:

- a. Change "Page Size and Handling" to "Actual Size"
- b. Check "Choose Paper Source by PDF page size"

For Adobe versions X and lower:

- a. Change "Paper-Scaling" to "None"
- b. Un-check "Auto-Rotate and Center"
- c. Check "Choose Paper Source by PDF page size"

5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

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



DATA ENTRY PROOF SHEET

LOAN DETAILS

Lender Name **PennyMac Loan Services, LLC**

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

Client ID **3011118971**
Processing Request GUID
7d9ef005-0206-4b1c-a320-4606cef151df

Investor **Generic**
Investor Loan#

Loan Type **Conventional**
Plan Code # **C.CONV_FIXED**
Plan ID **00000001**

Program Code Description **All Conventional Fixed Rate 1st Lien Loans**

Loan Number **7019173483**
FHA Section Number
Application Date **April 16, 2025**
Lock Expiration Date **May 28, 2025**
Doc Date **May 22, 2025**
Closing Date **May 22, 2025**

First-Lien **YES**
Purch/Refi **REFINANCE, Cash-Out Other**
Refi with Original Lender: No
Mers Min Number **1007159-2001796197-3**
Case Number
Rescission Date **May 27, 2025**
Disbursement Date **May 28, 2025**
Signing Date **May 22, 2025**
1st Pay Date **July 1, 2025**
Maturity Date **June 1, 2055**

Broker Company Name

Broker Contact
Broker Phone

TERMS

Appraised Value **\$425,000.00**
Sales Price **N/A**
Loan Amount **\$312,000.00**
Payment **\$2,154.91**
Subordinate Financing
Adjustable **NO**
1st Int Chg Months
Adj. Period Months
Initial Cap
Periodic Cap **0.000 %**
Life Cap

Term **360**
Due In **360**
Interest Rate **7.375 %**
Interest Only Months **N/A**
Total Payment (PITI) **\$2,607.29**
APR % **7.604 %**
Margin %
Index %
Floor Rate
Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

PROPERTY INFORMATION

Address **1194 Kane Blue Run**

City **SUMMERVILLE**
State **SC**
Unincorporated Area
Property Type **PUD**
Condo/PUD Name **Summers Corner**

County **Dorchester**
Zip **29485**

Number of Units **1**

Flood Required **NO**
Flood Cert Number **2504734423**

Property will be **Primary Residence**



PROPERTY INFORMATION (Continued)

Legal Description: Option To Attach Separate Legal Description was selected.
 APN #: 1580002033000

ESCROW & TITLE INFORMATION

Escrow Co. Townsgate Closing Services, LLC

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number	254295
Address	PNC Bank
City/St/Zip	Pittsburgh, PA 15222

Title Co. Townsgate Closing Services, LLC.

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number	254295
Address	600 Clubhouse Dr
City/St/Zip	Moons Township, PA 15108

Report Date April 15, 2025

Approved Items All necessary to provide full and complete coverage

Special Endorse 5, 8.1, 9, 116 as necessary for full and completed coverage.

Tax Message All taxes must be paid current

BORROWER INFORMATION

Name: SHIRLEY WYNN

AKA: Shirley Anne Wynn

Borrower Type: Individual

SSN: 590-03-4827

DOB: 05/31/1944

Email: footsie1944@yahoo.com

POA:

Phone: 305-776-7368 Business Phone:

Present Address: 1194 Kane Blue Run, Summerville, SC 29485

Mailing Address: 1194 Kane Blue Run, Summerville, SC 29485

Occupancy Status: Primary Residence Occupancy Intent:

Name: CHARLES GORDON WYNN

AKA: Charles Wynn

Borrower Type: Individual

SSN: 590-01-7791

DOB: 07/04/1943

Email: footsie1944@yahoo.com

POA:

Phone: 305-776-7368 Business Phone:

Present Address: 1194 Kane Blue Run, Summerville, SC 29485

Mailing Address: 1194 Kane Blue Run, Summerville, SC 29485

Occupancy Status: Primary Residence Occupancy Intent:

Vesting: Charles Gordon Wynn and Shirley Wynn, who acquired title as Shirley Anne Wynn, as joint tenants with rights of survivorship and not as tenants in common



INTER VIVOS TRUST INFORMATION

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

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

SELLER INFORMATION

Seller Name(s)

Address
 City/St/Zip

MORTGAGE INSURANCE INFORMATION

1st Renew %
 2nd Renew %
 Upfront MI Premium %

1st Renewal Mos
 2nd Renewal Mos
 Cancel at N/A%
 Financed
 MI Due Date
 MI Cushion: 0
 Refund Cushion: No

CLOSING CONDITIONS

Closing County

CDL - Refinance:

CLOSER INFORMATION:

Closer Name: Sachin Saharan
 Closer Group Email: MFDClosing1@Pnmac.com

LOAN DOCUMENTS

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

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

THESE LOAN DOCUMENTS EXPIRE ON:
Disbursement Date

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

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

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



CLOSING CONDITIONS (Continued)

1761 E. Saint Andrew Place
Santa Ana, CA 92705

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

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

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

OUTSTANDING CONDITIONS:

The Settlement Agent will certify and comply with the following:

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

CPROP30: Escrow Instructions: Fully executed escrow instructions and amendments

CASST17: Funds to Close: Funds to close are acceptable up to \$0.0 as of 05/05/2025 Funds to close must come from a borrower's account listed on the 1003

CLEGL04: 1003 - Initial (LO Signature): Loan Officer must sign the 1003.

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: ACHIEVE PERSONAL LOANS and \$30,599.00

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: PENNYMAC LOAN SERVICES and \$209,690.89

Borrower(s) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:

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

REQUIRED VALIDATION OF SIGNERS:

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

CLOSING DISCLOSURE:

- 1) The Closing Disclosure will be prepared and approved by the lender. **Only the Closing Disclosure prepared by the lender is permitted to be sent to the Borrower(s). **Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by the lender.
- 2) The Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower at Closing, Pennymac must approve. No changes to fees are permitted after approval, unless specifically approved by Pennymac.
- 4) Tax Message: Pay any taxes due prior to the first payment date (not on or after). Taxes due within 60 days are collected in new escrow account; a lien not yet due and payable.
- 5) Pay off all liens on title and all debts listed on the Closing Disclosure. Checks must be issued to the creditor and may be mailed to the Borrower for payment
- 6) Cash to Close must come from Borrower(s): \$<INSERT AMOUNT>
- 7) Borrower's cash out may not exceed: \$N/A
- 8) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and



CLOSING CONDITIONS (Continued)

given to the Borrower(s) for final payment.

9) Final ALTA Settlement Statement with Seller's Fees must be received two (2) days prior to the Closing Date.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable.

2) Copy of Executed Note.

3) Copy of Executed Deed of Trust, all riders, and legal description.

4) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing).

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

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

FINAL TITLE POLICY REQUIREMENTS:

1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns.

2) Insured for the loan amount.

3) Endorsements required: T-19 (without deletion), T-30, T-36, as applicable and all Endorsements to provide full coverage.

4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)

- FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.

- FannieMae:Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.

- FreddieMac:Manufactured Housing:Title endorsements required including but not limited to:

- o ALTA Form 7.1, where applicable, OR

- o ALTA Form 7 Endorsement OR

- o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.

5) If ARM (T-33), Balloon (T-39), Condo (T-28), PUD (T-17), Manufactured home (T-31), or Leasehold, then the Corresponding Endorsements are required.

6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.

7) No survey exceptions on Final Title Policy are allowed.

8) Deletion of arbitration provision from Final Title Policy is required.

9) SCH. 82 amended to read "shortages in area" only on Final Title Policy.

10) SCH. A to be updated as follows: The "proposed insured" must read exactly as lender's Loan Documents, with the following additional phrase: "and each successor in ownership of the indebtedness secured by insured mortgage except a successor who is an obligor under the provisions of section 12(C) of the conditions".

11) Title to attach Exhibit A to all applicable documents.

12) Title needs to provide a Final Commitment Report with all correct items, actual loan amount, and sale price.

13) SCG B5 to be updated to reflect the current tax year.

14) Any and all outstanding interest must be conveyed to the Borrower(s) to insure fee simple prior to closing, if not already done so.

FUNDING REQUIREMENTS

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

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

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

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



CLOSING CONDITIONS (Continued)

- 3) Verification of Employment (Verbal or Written) to verify employment matching the Loan Application for Borrower(s) as required.
- 4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable security instrument.
- 5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.
- 6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.
- 7) For Dual Signings, Overseas Signing and signings required at a different time and place, all of the above requirements MUST be met to enable a recordable security instrument.

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

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

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

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



Data Proof Sheet – Fees

PAYMENT CATEGORIES:

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

CALCULATION METHODOLOGY:

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

(*) = Impacts APR

Origination Charges					Total Amount
1.429 % of Loan Amount (Points)	Paid To: Pennymac Loan Services, LLC				\$ 4,458.48
Borrower	Financed	PTC	PAC	POC	
		* \$4,458.48	* \$4,458.48		
Application Fees	Paid To: PennyMac Loan Services, LLC				\$ 250.00
Borrower	Financed	PTC	PAC	POC	
					* \$250.00
Tax Service Fee	Paid To: PLS, LLC				\$ 74.00
Borrower	Financed	PTC	PAC	POC	
		* \$74.00	* \$74.00		
Underwriting Fees	Paid To: PennyMac Loan Services, LLC				\$ 1,250.00
Borrower	Financed	PTC	PAC	POC	
		* \$1,250.00	* \$1,250.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: Opteon AMC, Inc				\$ 600.00
Borrower	Financed	PTC	PAC	POC	
		* \$600.00	* \$600.00		
Credit Report	Paid To: CoreLogic Credco				\$ 83.70
Borrower	Financed	PTC	PAC	POC	
		* \$83.70	* \$83.70		
Flood Certification	Paid To: CoreLogic				\$ 5.00
Borrower	Financed	PTC	PAC	POC	
		* \$5.00	* \$5.00		
MERS(R) Registration Fee	Paid To: Mortgage Electronic Registration System (MERS) registration fee				\$ 23.70
Borrower	Financed	PTC	PAC	POC	
		* \$23.70	* \$23.70		
Title - Closing Fee	Paid To: CAROLINA ATTORNEY NETWORK, LLC				\$ 250.00
Borrower	Financed	PTC	PAC	POC	
		* \$250.00	* \$250.00		
Title - Closing Protection Letter	Paid To: Westcor Land Title Insurance Company				\$ 25.00
Borrower	Financed	PTC	PAC	POC	
		* \$25.00	* \$25.00		
Title - Coordination Fee	Paid To: Townsgate Closing Services, LLC				\$ 335.00
Borrower	Financed	PTC	PAC	POC	
		* \$335.00	* \$335.00		
Title - Lender's Title Insurance	Paid To: Townsgate Closing Services, LLC				\$ 560.00
Borrower	Financed	PTC	PAC	POC	
		* \$560.00	* \$560.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	Financed	PTC	PAC	POC	\$ 25.00
Borrower		\$25.00	\$25.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$63.04 per day from 5/28/25 to 6/1/25)	Financed	PTC	PAC	POC	\$ 252.16
Borrower		* \$252.16	* \$252.16		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (3 mo. @ \$160.30)	Financed	PTC	PAC	POC	\$ 480.90
Borrower		* \$480.90	* \$480.90		
Property Taxes (9 mo. @ \$292.08)	Financed	PTC	PAC	POC	\$ 2,628.72
Borrower		* \$2,628.72	* \$2,628.72		
Aggregate Adjustment		PTC	PAC		(-\$961.80)
Borrower		(-\$961.80)	(-\$961.80)		
Disbursement Dates:					
Hazard Insurance Reserves					May 15, 2026
Property Tax Reserves					November 01, 2025
Payoffs and Payments					
To	Account Number	Account Type	Amount		
PENNYMAC LOAN SERVICES	SSE0018208705724	MortgageLoan	\$ 209,690.89		
ACHIEVE PERSONAL LOANS	APP39331024	Installment	\$ 30,599.00		
Total Payoffs and Payments			\$ 240,289.89		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 10,339.86
CD Section	Fee Description	Total Amount
A.01	1.429 % of Loan Amount (Points)	* \$4,458.48
G.08	Aggregate Adjustment	(\$961.80)
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$ 600.00
B.02	Credit Report	\$ 83.70
B.03	Flood Certification	* \$5.00
G.01	Homeowner's Insurance (3 mo. @ \$160.30)	\$ 480.90
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$63.04 per day from 5/28/25 to 6/1/25)	* \$252.16
G.03	Property Taxes (9 mo. @ \$292.08)	\$ 2,628.72
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$ 25.00
A.03	Tax Service Fee	* \$74.00
B.05	Title - Closing Fee	* \$250.00
B.06	Title - Closing Protection Letter	* \$25.00
B.07	Title - Coordination Fee	* \$335.00
B.08	Title - Lender's Title Insurance	\$ 560.00
A.04	Underwriting Fees	* \$1,250.00

Total Lender Paid		\$ 2,000.00
CD Section	Fee Description	Total Amount
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$ 2,000.00





LOAN #: 7019173483

Funding Steps for Settlement Agents

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

1	Closing Loan Documents <ul style="list-style-type: none">• Retrieve the Closing Loan Documents from PennyMac's secure document portal• Upload the Critical Documents listed below through PennyMac's secure document portal immediately after the Borrower(s) signs them: All Loans:<ul style="list-style-type: none">• Funds to Close per Settlement Agent's requirements• Closing Disclosure, signed and dated by all Title Holders• Notarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title Holders• Note, signed by Borrower(s)• Notice of Right to Cancel, signed and dated by all Title Holders• Initial Escrow Account Disclosure• 1003 signed by Borrower(s)• All outstanding Prior to Funding ConditionsFHA Loans (if applicable):<ul style="list-style-type: none">• HUD 92900-A – HUD/VA Addendum to URLA• FHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only)VA Loans (if applicable):<ul style="list-style-type: none">• Final VA Rate Reduction Certification (IRRRL only)• VA 26-1802a – HUD/VA Addendum to URLA• VA Form 26-1820 – Report and Certification of Loan Disbursement• VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only)• Termite Report signed by Borrower(s) or paid receipt• VA Amendatory/Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)
2	Disbursement and Recording <p>Purchases: After the critical documents have been uploaded to PennyMac's secure document portal, disburse and record the loan in accordance with state law. <u>No further authorization from PennyMac will be sent or is required.</u></p> <p>Rescission Refinances: To request the Funder to order the wire, upload the critical documents listed above into PennyMac's secure document portal immediately after the Borrower(s) signs the documents. Failing to provide these critical documents will delay the request for the wire. Once the documents are reviewed, the Funder will either request corrections/additional documentation via email or will order the wire. Funds can be disbursed upon receipt of wire and the loan can be recorded according to state law.</p> <p>Non-Rescission Refinances: If the wire has already been received for a Non-rescission Refinance, funds can be disbursed and the loan can be recorded according to state law immediately following the signing and uploading of all critical documents listed above to the PennyMac's secure, password protected document portal. <u>No further authorization from PennyMac will be sent or is required.</u></p>
3	Closed Loan Package <ul style="list-style-type: none">• All remaining non-critical signed closing documents must be uploaded into PennyMac's secure document portal by end of business day (local time)• DO NOT overnight a hard copy of the signed closed loan package to any PennyMac or Deutsche Bank office• PennyMac requests the Settlement Agent to retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded into PennyMac's Secure Documents Portal
4	Original Note <p>Overnight the Original Note ONLY to: Deutsche Bank National Trust Company Attn: Team PennyMac/Retail 1761 E. Saint Andrews Place, Santa Ana, CA 92705</p>
5	Checks Payable to PennyMac <p>All checks payable to PennyMac, excluding Payoffs, must reference the loan number and reason for the overage on the check and be sent to:</p> <p style="text-align: center;">Cash Management Department PennyMac Loan Services, LLC C/O – Carmen Martinez 6101 Condor Drive Moorpark, CA 93021</p>

ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953

L11118971FNDSSA 0520
L11118971FNDSSA (CLS)





Original Note Cover Sheet



What Do I Do With The Closed Loan Package?

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

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

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

What Do I Do With The Original Note?

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

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

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



Instructions to Escrow/Title/Closing Agent

Transaction Details

From:	Loan Details
PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361 PHONE: 800-777-4001 Sachin Saharan, MFDCLOSING1@pnmac.com	LOAN #: 7019173483 MIN #: 1007159-2001796197-3 Borrower Name(s): SHIRLEY WYNN AND CHARLES GORDON WYNN Loan Type: Conventional

To:	To:
ESCROW #: 254295 ATTN: Lisa Perry Townsgate Closing Services, LLC PNC Bank Pittsburgh, PA 15222 PHONE: 844-740-0401 FAX:	TITLE #: 254295 ATTN: Lisa Perry Townsgate Closing Services, LLC. 600 Clubhouse Dr Moons Township, PA 15108 PHONE: 844-740-0401 FAX:

Last Loan Estimate Received: 04/18/2025	Loan Amount: \$312,000.00	Principal and Interest: \$2,154.91
Initial Closing Disclosure Received: 05/06/2025	Appraised Value: \$425,000.00	Estimated Taxes: \$292.08
Document Date: 05/22/2025	Sales Price:	Hazard Insurance: \$160.30
Closing Date: 05/22/2025	Interest Rate %: 7.375 %	Flood Insurance:
Signing Date: 05/22/2025	Loan Term: 30 years	Mortgage Insurance:
Disbursement/Settlement Date: 05/28/2025	Loan Purpose: Cash-Out Refinance	City Property Tax:
Rescission Date: 05/27/2025	Occupancy: OWNER	
Consummation Date: 05/22/2025	Lien Position: FirstLien	
Interest Rate Expiration Date: 05/28/2025	First Payment Date: 07/01/2025	
	Maturity Date: 06/01/2055	Total: \$2,607.29

Property

Property details should read as follows:

1194 Kane Blue Run
SUMMERTIME, SC 29485

Vesting

The vesting details should read as follows:

Charles Gordon Wynn and Shirley Wynn, who acquired title as Shirley Anne Wynn, as joint tenants with rights of survivorship and not as tenants in common

Questions

All questions concerning these instructions, conditions and funding procedures should be...

Directed to: Sachin Saharan

At: PennyMac Loan Services, LLC

Phone: 800-777-4001
E-MAIL: MFDCLOSING1@pnmac.com
ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.
This Loan MUST CLOSE BY 05/22/2025.
Failure to comply with these instructions may delay funding.

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

ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953

Page 1 of 7

GEMCI115 1124
GEMCI115 (CLS)



Title Policy

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

Final title policy when issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of \$312,000.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements 5, 8.1, 9, 116 as necessary for full and completed coverage.
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items All necessary to provide full and complete coverage of preliminary Title Report dated 04/15/2025.
7. The vesting should read as referenced above.
8. Lien Position: We must be in First Lien Position. We must be in Second Lien Position.

9. Final Title Policy and Recorded Documents to be sent to:

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

Hazard Insurance The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:
PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618
LOAN NO.: 7019173483

Hazard Insurance coverage must equal the lesser of the following:

- 100% of the insurable value of the improvements, as established by the property insurer, or
- the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.

Additionally, the coverage must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions, or Two (2) Month(s) after the closing date for refinance transactions.

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

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

Flood Insurance is not required. Flood Insurance is required.

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

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



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

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

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

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

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

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

Occupancy This loan is approved as an:
 Owner-occupant
 Non-owner occupant loan
 Second Home.

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

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



Additional Items Please furnish the following:

CDL - Refinance:

CLOSER INFORMATION:

Closer Name: Sachin Saharan

Closer Group Email: MFDClosing1@Pnmac.com

LOAN DOCUMENTS

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

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

THESE LOAN DOCUMENTS EXPIRE ON:

Disbursement Date

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

Overnight the Original Note to:

Deutsche Bank National Trust Company

Attn: Team Pennymac/Retail

1761 E. Saint Andrew Place

Santa Ana, CA 92705

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

Deutsche Bank National Trust Company

Attn: Team Pennymac/Pennymac Final Docs Team

1761 E. Saint Andrew Place

Santa Ana, CA 92705

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

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

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

OUTSTANDING CONDITIONS:

The Settlement Agent will certify and comply with the following:

1) Submit all conditions listed on Pennymac's Closing Instructions to Pennymac prior to funding.

2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.

3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.

4) The Loan Officer must sign and date the Initial and Final 1003 on all VA Loans and the Final 1003 on all loan types in the following states: Louisiana, Nevada, Oregon, Utah, Virginia, and Washington.

5) The Non-Borrowing Owner has to sign regulatory compliance documents due to State requirements including but not limited to Closing Disclosure, Deed of Trust/Mortgage, Riders; if applicable, NORTC, USA Patriot Act, Signature Name Affidavit, Compliance Agreement, and Borrower Consent to the Use of Tax Return Info.

CPROP30: Escrow Instructions:Fully executed escrow instructions and amendments



Additional Items**Please furnish the following:**

CASST17: Funds to Close: Funds to close are acceptable up to \$0.0 as of 05/05/2025 Funds to close must come from a borrower's account listed on the 1003

CLEGL04: 1003 - Initial (LO Signature): Loan Officer must sign the 1003.

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: ACHIEVE PERSONAL LOANS and \$30,599.00

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: PENNYSMAC LOAN SERVICES and \$209,690.89

Borrower(s) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:

1) Final 1003 (All signature pages)

2) Termite Inspection, if applicable

REQUIRED VALIDATION OF SIGNERS:

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

CLOSING DISCLOSURE:

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

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

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

4) Tax Message: Pay any taxes due prior to the first payment date (not on or after). Taxes due within 60 days are collected in new escrow account; a lien not yet due and payable.

5) Pay off all liens on title and all debts listed on the Closing Disclosure. Checks must be issued to the creditor and may be mailed to the Borrower for payment

6) Cash to Close must come from Borrower(s): \$ <INSERT AMOUNT>

7) Borrower's cash out may not exceed: \$ N/A

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

9) Final ALTA Settlement Statement with Seller's Fees must be received two (2) days prior to the Closing Date.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable.

2) Copy of Executed Note.

3) Copy of Executed Deed of Trust, all riders, and legal description.

4) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing).

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

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

FINAL TITLE POLICY REQUIREMENTS:

1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns.

2) Insured for the loan amount.

3) Endorsements required: T-19 (without deletion), T-30, T-36, as applicable and all Endorsements to provide full coverage.

4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)



**Additional
Items**

Please furnish the following:

LOAN #: 7019173483

- FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.
- FannieMae: Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.
- FreddieMac: Manufactured Housing: Title endorsements required including but not limited to:
 - o ALTA Form 7.1, where applicable, OR
 - o ALTA Form 7 Endorsement OR
- o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.
- 5) If ARM (T-33), Balloon (T-39), Condo (T-28), PUD (T-17), Manufactured home (T-31), or Leasehold, then the Corresponding Endorsements are required.
- 6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 7) No survey exceptions on Final Title Policy are allowed.
- 8) Deletion of arbitration provision from Final Title Policy is required.
- 9) SCH. 82 amended to read "shortages in area" only on Final Title Policy.
- 10) SCH. A to be updated as follows: The "proposed insured" must read exactly as lender's Loan Documents, with the following additional phrase: "and each successor in ownership of the indebtedness secured by insured mortgage except a successor who is an obligor under the provisions of section 12(C) of the conditions".
- 11) Title to attach Exhibit A to all applicable documents.
- 12) Title needs to provide a Final Commitment Report with all correct items, actual loan amount, and sale price.
- 13) SCG B5 to be updated to reflect the current tax year.
- 14) Any and all outstanding interest must be conveyed to the Borrower(s) to insure fee simple prior to closing, if not already done so.

FUNDING REQUIREMENTS

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

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

- 1) Fully signed and executed Closed Loan Package with all required pages, signatures, dates and Notary seals must be uploaded through WestVM and all Prior to Disbursement Funding Conditions must be satisfied. The fully scanned executed Closed Loan Package must be legible with no omissions, pages missing, or pages cut off.
- 2) Receipt of Funds to Close as listed on the 1003.
- 3) Verification of Employment (Verbal or Written) to verify employment matching the Loan Application for Borrower(s) as required.
- 4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable security instrument.
- 5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.
- 6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.
- 7) For Dual Signings, Overseas Signing and signings required at a different time and place, all of the above requirements MUST be met to enable a recordable security instrument.



**Additional
Items**

Please furnish the following:

LOAN #: 7019173483

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

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

Pennymac Loan Services, LLC

? MFD Post Closing Checks

6101 Condor Drive

Moorpark, CA 93021

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

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

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

Settlement Officer

Date



Loan Disbursement Instructions

Lender: PennyMac Loan Services, LLC

Date: 05/22/2025

Borrower Name(s): SHIRLEY WYNN
CHARLES GORDON WYNN

Loan #: 7019173483

MIN #: 1007159-2001796197-3

Loan Amount: \$312,000.00

Property Address: 1194 Kane Blue Run
SUMMERTON, SC 29485

PAYMENT CATEGORIES:

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

CALCULATION METHODOLOGY:

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

(*) = Impacts APR

PLEASE COLLECT/DISBURSE THE FOLLOWING:

Origination Charges				Total Amount
1.429 % of Loan Amount (Points)				\$4,458.48
Borrower	Financed	PTC	PAC	POC
		* \$4,458.48	* \$4,458.48	
Application Fees				\$250.00
Borrower	Financed	PTC	PAC	POC
				* \$250.00
Tax Service Fee				\$74.00
Borrower	Financed	PTC	PAC	POC
		* \$74.00	* \$74.00	
Underwriting Fees				\$1,250.00
Borrower	Financed	PTC	PAC	POC
		* \$1,250.00	* \$1,250.00	
Services - Borrower Did Not Shop				Total Amount
Appraisal Fee				\$600.00
Borrower	Financed	PTC	PAC	POC
		\$600.00	\$600.00	
Credit Report				\$83.70
Borrower	Financed	PTC	PAC	POC
		\$83.70	\$83.70	
Flood Certification				\$5.00
Borrower	Financed	PTC	PAC	POC
		* \$5.00	* \$5.00	
MERS(R) Registration Fee				\$23.70
Borrower	Financed	PTC	PAC	POC
		* \$23.70	* \$23.70	
Title - Closing Fee				\$250.00
Borrower	Financed	PTC	PAC	POC
		* \$250.00	* \$250.00	
Title - Closing Protection Letter				\$25.00
Borrower	Financed	PTC	PAC	POC
		* \$25.00	* \$25.00	
Title - Coordination Fee				\$335.00
Borrower	Financed	PTC	PAC	POC
		* \$335.00	* \$335.00	
Title - Lender's Title Insurance				\$560.00
Borrower	Financed	PTC	PAC	POC
		\$560.00	\$560.00	
Recording Fees, Transfer Taxes and Other Government Fees				Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)				\$25.00
Borrower	Financed	PTC	PAC	POC
		\$25.00	\$25.00	
Prepaid Items Required to be Paid in Advance				Total Amount
Prepaid Interest (\$63.04 per day from 5/28/25 to 6/1/25)				\$252.16
Borrower	Financed	PTC	PAC	POC
		* \$252.16	* \$252.16	
Initial Escrow Payment (Provided at Closing)				Total Amount
Homeowner's Insurance (3 mo. @ \$160.30)				\$480.90
Borrower	Financed	PTC	PAC	POC
		\$480.90	\$480.90	



Property Taxes (9 mo. @ \$292.08)				\$2,628.72
Borrower	Financed	PTC	PAC	POC
		\$2,628.72	\$2,628.72	
Aggregate Adjustment				(-\$961.80)
Borrower		PTC	PAC	
		(\$961.80)	(\$961.80)	
Payoffs and Payments				
To	Account Number	Account Type	Amount	
PENNYMAC LOAN SERVICES	SSE0018208705724	MortgageLoan	\$209,690.89	
ACHIEVE PERSONAL LOANS	APP39331024	Installment	\$30,599.00	
Total Payoffs and Payments			\$240,289.89	
Wire Breakdown				
Loan Amount			\$312,000.00	
Over Wire Amount				
Total Deductions				
Lender Credits			\$2,000.00	
Wire Transfer Amount				\$314,000.00



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 10,339.86
CD Section	Fee Description	Total Amount
A.01	1.429 % of Loan Amount (Points)	* \$4,458.48
G.08	Aggregate Adjustment	(-\$961.80)
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$600.00
B.02	Credit Report	\$83.70
B.03	Flood Certification	* \$5.00
G.01	Homeowner's Insurance (3 mo. @ \$160.30)	\$480.90
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$63.04 per day from 5/28/25 to 6/1/25)	* \$252.16
G.03	Property Taxes (9 mo. @ \$292.08)	\$2,628.72
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$25.00
A.03	Tax Service Fee	* \$74.00
B.05	Title - Closing Fee	* \$250.00
B.06	Title - Closing Protection Letter	* \$25.00
B.07	Title - Coordination Fee	* \$335.00
B.08	Title - Lender's Title Insurance	\$560.00
A.04	Underwriting Fees	* \$1,250.00

Total Lender Paid		\$ 2,000.00
CD Section	Fee Description	Total Amount
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$2,000.00



Closing Disclosure

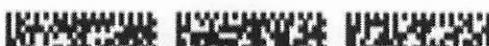
This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information		Transaction Information		Loan Information	
Date Issued	5/21/2025	Borrower	SHIRLEY WYNN 1194 Kane Blue Run Summerville, SC 29485	Loan Term	30 years
Closing Date	5/22/2025	Seller		Purpose	Refinance
Disbursement Date	5/28/2025			Product	Fixed Rate
Settlement Agent	Townsgate Closing			Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	254295	Lender	PennyMac Loan Services, LLC	Loan ID #	7019173483
Property	1194 Kane Blue Run SUMMERVILLE, SC 29485			MIC #	
Appraised Prop. Value	\$425,000				

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$312,000	NO
Interest Rate	7.375 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,154.91	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

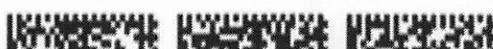
Projected Payments	Years 1-30		
Payment Calculation			
Principal & Interest		\$2,154.91	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	452.38	
Estimated Total Monthly Payment	\$2,607.29		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$711.38 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES YES NO

Costs at Closing		
Closing Costs	\$8,339.86	Includes \$7,914.88 in Loan Costs + \$2,424.98 in Other Costs - \$2,000.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$63,620.25	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
Loan Costs						
A. Origination Charges		\$ 6,032.48				
01 1.429 % of Loan Amount (Points)		\$ 4,458.48				
02 Application Fees			\$ 250.00			
03 Tax Service Fee		\$ 74.00				
04 Underwriting Fees		\$ 1,250.00				
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$ 1,882.40				
01 Appraisal Fee	to Opteon AMC, Inc	\$ 600.00				
02 Credit Report	to CoreLogic Credco	\$ 83.70				
03 Flood Certification	to CoreLogic	\$ 5.00				
04 MERS(R) Registration Fee	to Mortgage Electronic Registration	\$ 23.70				
05 Title - Closing Fee	to CAROLINA ATTORNEY NETWORK, LLC	\$ 250.00				
06 Title - Closing Protection Letter	to Westcor Land Title Insurance	\$ 25.00				
07 Title - Coordination Fee	to Townsgate Closing Services, LLC.	\$ 335.00				
08 Title - Lender's Title Insurance	to Townsgate Closing Services, LLC.	\$ 560.00				
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$ 7,914.88				
Loan Costs Subtotals (A + B + C)		\$ 7,664.88	\$ 250.00			
Other Costs						
E. Taxes and Other Government Fees		\$ 25.00				
01 Recording Fees	Deed: Mortgage: \$ 25.00	\$ 25.00				
02						
F. Prepaids		\$ 252.16				
01 Homeowner's Insurance Premium (mo.)						
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest (\$ 63.04 per day from 5/28/25 to 6/1/25)		\$ 252.16				
04 Property Taxes (mo.)						
05						
G. Initial Escrow Payment at Closing		\$ 2,147.82				
01 Homeowner's Insurance	\$ 160.30 per month for 3 mo.	\$ 480.90				
02 Mortgage Insurance	per month for mo.					
03 Property Taxes	\$ 292.08 per month for 9 mo.	\$ 2,628.72				
04						
05						
06						
07						
08 Aggregate Adjustment		- \$ 961.80				
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$ 2,424.98				
Other Costs Subtotals (E + F + G + H)		\$ 2,424.98				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$ 8,339.86				
Closing Costs Subtotals (D + I)		\$ 10,089.86	\$ 250.00			
Lender Credits		-\$ 2,000.00				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$11,696.00	\$8,339.86	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	-\$11,696.00	-\$8,339.86	YES · You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$56,614.00	-\$63,370.25	YES · This amount increased.
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$56,614.00	-\$63,620.25	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing \$248,379.75

01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$8,089.86
04 See attached page for additional information	\$240,289.89

Adjustments

- 05
- 06
- 07

Adjustments for Items Paid by Seller in Advance

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

L. Paid Already by or on Behalf of Borrower at Closing \$312,000.00

01 Deposit	
02 Loan Amount	\$312,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	

Other Credits

- 06
- 07

Adjustments

- 08
- 09
- 10
- 11

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due from Borrower at Closing (K)	\$248,379.75
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$312,000.00
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$63,620.25

SELLER'S TRANSACTION

M. Due to Seller at Closing

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

Adjustments for Items Paid by Seller in Advance

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

N. Due from Seller at Closing

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

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$0



Additional Information About This Loan

Loan Disclosures

Assumption

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

will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

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

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
1194 Kane Blue Run, SUMMERTON, SC 29485

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

Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$4,976.18	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$2,849.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Dues</i>
		You may have other property costs.
Initial Escrow Payment	\$2,147.82	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$452.38	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		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.	\$ 783,930.21
Finance Charge. The dollar amount the loan will cost you.	\$ 470,686.51
Amount Financed. The loan amount available after paying your upfront finance charge.	\$ 305,076.66
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.604 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	148.723 %



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

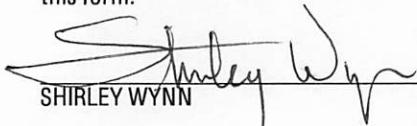
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				Townsgate Closing Services, LLC
Address	9009 Corp Lake Dr, Ste 100 & 320 NMLS 1224863 Tampa, FL 33634				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 1224863				3000756288
Contact	Hunter Locke				Lisa Perry
Contact NMLS ID	2085944				
Contact SC License ID					7458478
Email	hunter.locke@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	813-467-8630				844-740-0401

Confirm Receipt

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


SHIRLEY WYNN

05/22/2025


CHARLES GORDON WYNN

05/22/2025
Date



Addendum to Closing Disclosure

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

Settlement Agent Townsgate Closing Services, LLC

Borrower CHARLES GORDON WYNN
1194 Kane Blue Run
Summerville, SC 29485

Payoffs and Payments

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

TO	AMOUNT
01 PENNYMAC LOAN SERVICES	\$209,690.89
02 ACHIEVE PERSONAL LOANS	\$30,599.00
K. TOTAL PAYOFFS AND PAYMENTS	\$240,289.89



Closing Disclosure

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

Closing Information

Date Issued 5/21/2025
Closing Date 5/22/2025
Disbursement Date 5/28/2025
Settlement Agent Townsgate Closing
File # 254295
Property 1194 Kane Blue Run
 SUMMERTON, SC 29485
Appraised Prop. Value \$425,000

Transaction Information

Borrower SHIRLEY WYNN
 1194 Kane Blue Run
 Summerville, SC 29485
Seller
Lender PennyMac Loan Services, LLC

Loan Information

Loan Term 30 years
Purpose Refinance
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 7019173483
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$312,000	NO
Interest Rate	7.375 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$2,154.91	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-30	
Principal & Interest		\$2,154.91
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	452.38
Estimated Total Monthly Payment	\$2,607.29	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$711.38 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		In escrow? YES YES NO

Costs at Closing

Closing Costs	\$8,339.86	Includes \$7,914.88 in Loan Costs + \$2,424.98 in Other Costs - \$2,000.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$63,620.25	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges		\$ 6,032.48				
01 1.429 % of Loan Amount (Points)		\$ 4,458.48		\$ 250.00		
02 Application Fees						
03 Tax Service Fee		\$ 74.00				
04 Underwriting Fees		\$ 1,250.00				
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$ 1,882.40				
01 Appraisal Fee	to Opteon AMC, Inc	\$ 600.00				
02 Credit Report	to CoreLogic Credco	\$ 83.70				
03 Flood Certification	to CoreLogic	\$ 5.00				
04 MERS(R) Registration Fee	to Mortgage Electronic Registration	\$ 23.70				
05 Title - Closing Fee	to CAROLINA ATTORNEY NETWORK, LLC	\$ 250.00				
06 Title - Closing Protection Letter	to Westcor Land Title Insurance	\$ 25.00				
07 Title - Coordination Fee	to Townsgate Closing Services, LLC.	\$ 335.00				
08 Title - Lender's Title Insurance	to Townsgate Closing Services, LLC.	\$ 560.00				
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$ 7,914.88				
Loan Costs Subtotals (A + B + C)		\$ 7,664.88	\$ 250.00			
Other Costs						
E. Taxes and Other Government Fees		\$ 25.00				
01 Recording Fees	Deed: Mortgage: \$ 25.00	\$ 25.00				
02						
F. Prepaids		\$ 252.16				
01 Homeowner's Insurance Premium (mo.)						
02 Mortgage Insurance Premium (mo.)						
03 Prepaid Interest (\$ 63.04 per day from 5/28/25 to 6/1/25)		\$ 252.16				
04 Property Taxes (mo.)						
05						
G. Initial Escrow Payment at Closing		\$ 2,147.82				
01 Homeowner's Insurance \$ 160.30 per month for 3 mo.		\$ 480.90				
02 Mortgage Insurance per month for mo.						
03 Property Taxes \$ 292.08 per month for 9 mo.		\$ 2,628.72				
04						
05						
06						
07						
08 Aggregate Adjustment		- \$ 961.80				
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$ 2,424.98				
Other Costs Subtotals (E + F + G + H)		\$ 2,424.98				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$ 8,339.86				
Closing Costs Subtotals (D + I)		\$ 10,089.86	\$ 250.00			
Lender Credits		- \$ 2,000.00				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$11,696.00	\$8,339.86	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing.
Closing Costs Financed (Paid from your Loan Amount)	-\$11,696.00	-\$8,339.86	YES · You included these closing costs in the loan amount, which increased the loan amount.
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$56,614.00	-\$63,370.25	YES · This amount increased.
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$56,614.00	-\$63,620.25	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing \$248,379.75

01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$8,089.86
04 See attached page for additional information	\$240,289.89

Adjustments

05	
06	
07	

Adjustments for Items Paid by Seller in Advance

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

L. Paid Already by or on Behalf of Borrower at Closing \$312,000.00

01 Deposit		
02 Loan Amount		\$312,000.00
03 Existing Loan(s) Assumed or Taken Subject to		
04		
05 Seller Credit		

Other Credits

06	
07	

Adjustments

08	
09	
10	

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due from Borrower at Closing (K)	\$248,379.75
Total Paid Already by or on Behalf of Borrower at Closing (L)	-\$312,000.00
Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$63,620.25

SELLER'S TRANSACTION

M. Due to Seller at Closing

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

Adjustments for Items Paid by Seller in Advance

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

N. Due from Seller at Closing

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

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due to Seller at Closing (M)	\$0.00
Total Due from Seller at Closing (N)	\$0.00
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$0



Additional Information About This Loan

Loan Disclosures

Assumption

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

will allow, under certain conditions, this person to assume this loan on the original terms.

will not allow assumption of this loan on the original terms.

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.

does not have a demand feature.

Late Payment

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

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
1194 Kane Blue Run, SUMMERTON, SC 29485

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

Escrow Account

For now, your loan

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

Escrow		
Escrowed Property Costs over Year 1	\$4,976.18	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes, Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1	\$2,849.00	Estimated total amount over year 1 for your non-escrowed property costs: <i>HOA Dues</i>
		You may have other property costs.
Initial Escrow Payment	\$2,147.82	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$452.38	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		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.	\$ 783,930.21
Finance Charge. The dollar amount the loan will cost you.	\$ 470,686.51
Amount Financed. The loan amount available after paying your upfront finance charge.	\$ 305,076.66
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.604 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	148.723 %



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

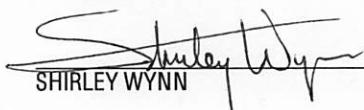
If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

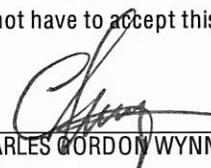
	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				Townsgate Closing Services, LLC
Address	9009 Corp Lake Dr, Ste 100 & 320 NMLS 1224863 Tampa, FL 33634				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 1224863				3000756288
Contact	Hunter Locke				Lisa Perry
Contact NMLS ID	2085944				
Contact SC License ID					7458478
Email	hunter.locke@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	813-467-8630				844-740-0401

Confirm Receipt

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


SHIRLEY WYNN

05/22/2025
Date


CHARLES GORDON WYNN

05/22/2025
Date



Addendum to Closing Disclosure

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

Settlement Agent Townsgate Closing Services, LLC

Borrower CHARLES GORDON WYNN
1194 Kane Blue Run
Summerville, SC 29485

Payoffs and Payments

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

TO	AMOUNT
01 PENNYMAC LOAN SERVICES	\$209,690.89
02 ACHIEVE PERSONAL LOANS	\$30,599.00
K. TOTAL PAYOFFS AND PAYMENTS	\$240,289.89



NOTE

May 22, 2025
[Note Date]

Moorpark,
[City]

California
[State]

1194 Kane Blue Run, SUMMERTON, SC 29485
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$312,000.00 (the "Principal") that I have received from PennyMac Loan Services, LLC

(the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 7.375 %.

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

3. PAYMENTS

(A) Time and Place of Payments

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

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

I will make my Monthly Payments at P.O. Box 30597
Los Angeles, CA 90030

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

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. \$2,154.91. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

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

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



5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

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

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

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

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 07/2021

ICE Mortgage Technology, Inc.

Lender NMLS ID#: 35953

Page 2 of 3

F3200v21NOTL 0522
F3200NOT (CLS)



10. UNIFORM SECURED NOTE

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

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

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

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



SHIRLEY WYNN



CHARLES GORDON WYNN

(Seal)

(Seal)

[Sign Original Only]

Lender: PennyMac Loan Services, LLC

NMLS ID: 35953

Loan Originator: Hunter Locke

NMLS ID: 2085944

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac **UNIFORM INSTRUMENT** Form 3200 07/2021

ICE Mortgage Technology, Inc.

Lender NMLS ID#: 35953

Page 3 of 3

F3200v21NOTL 0522
F3200NOT (CLS)



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

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

[Space Above This Line For Recording Data]

MORTGAGE

MIN 1007159-2001796197-3
MERS PHONE #: 1-888-679-6377

DEFINITIONS

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

Parties

(A) "Borrower" is Charles Gordon Wynn and Shirley Wynn, who acquired title as Shirley Anne Wynn, as joint tenants with rights of survivorship and not as tenants in common

currently residing at 1194 Kane Blue Run, Summerville, SC 29485.

Borrower is the mortgagor under this Security Instrument.

(B) "Lender" is PennyMac Loan Services, LLC.

Lender is a Delaware Limited Liability Company, organized and existing under the laws of Delaware. Lender's address is 3043 Townsgate Road, Suite 200, Westlake Village, CA 91361.

The term "Lender" includes any successors and assigns of Lender.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(D) "Note" means the promissory note dated May 22, 2025, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender THREE HUNDRED TWELVE THOUSAND AND NO/100***** Dollars (U.S. \$312,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than June 1, 2055.



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

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

(F) "Security Instrument" means this document, which is dated **May 22, 2025**, together with all Riders to this document.

Additional Definitions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and



the Note. For this purpose, Borrower 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 Dorchester:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 1580002033000

which currently has the address of 1194 Kane Blue Run, SUMMERTON [Street] [City]

South Carolina 29485 ("Property Address");
[Zip Code]

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

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

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

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

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

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

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

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan



modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

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

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

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

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

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

3. Funds for Escrow Items.

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

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

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

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

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

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

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

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

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

5. Property Insurance.

(a) **Insurance Requirement; Coverages.** Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and



may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

10. Assignment of Rents.

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

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

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

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

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

(f) **Control and Maintenance of the Property.** Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice



of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

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

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

11. Mortgage Insurance.

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

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

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

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

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

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

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

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

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

(b) **Application of Miscellaneous Proceeds upon Damage to Property.** If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

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

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in



writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

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

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

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

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

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

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

15. **Loan Charges.**

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

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

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

(d) **Savings Clause.** If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

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



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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

24. Hazardous Substances.

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

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

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

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

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

26. Acceleration; Remedies.

(a) **Notice of Default.** Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless



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

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

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

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

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

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

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

Signed, sealed, and delivered in the presence of:

Donald George CANTLey
Donald George CANTLey
Witness

Michael A. Bass
Michael A. Bass
Witness

Shirley Wynn
SHIRLEY WYNN

05/22/2021 (Seal)
DATE

Charles Gordon Wynn
CHARLES GORDON WYNN

05/22/2021 (Seal)
DATE



State of South Carolina
County of Pearlman

The foregoing instrument was acknowledged before me this 5/22/25 (date) by
SHIRLEY WYNN and CHARLES GORDON WYNN.


(Signature of Person Taking Acknowledgement)
Notary Public Michael Aloysius Brooks
(Title or Rank)

(Serial Number, if any)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

Lender: PennyMac Loan Services, LLC
NMLS ID: 35953
Loan Originator: Hunter Locke
NMLS ID: 2085944



MIN: 1007159-2001796197-3

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 22nd day of May, 2025 and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to PennyMac Loan Services, LLC, a Delaware Limited Liability Company

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 1194 Kane Blue Run, SUMMERTON, SC 29485.

The Property includes, but is not limited to, a parcel of land improved with a dwelling, together with other such parcels and certain common areas and facilities, as described in **Covenants, Conditions and Restrictions**

(the "Declaration"). The Property is a part of a planned unit development known as **Summers Corner**

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

PUD COVENANTS. In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

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

MULTISTATE PLANNED UNIT DEVELOPMENT RIDER – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3150 07/2021
ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953

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F3150RLU (CLS)



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

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

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

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

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

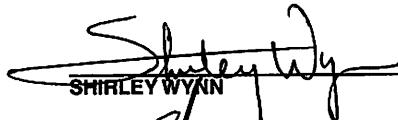
D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby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

E. Lender's Prior Consent. Borrower will not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to: (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain; (ii) any amendment to any provision of the Constituent Documents unless the provision is for the express benefit of Lender; (iii) termination of professional management and assumption of self-management of the Owners Association; or (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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



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


SHIRLEY WYNN

05/22/2025 (Seal)
DATE


CHARLES GORDON WYNN

05/22/2025 (Seal)
DATE

MULTISTATE PLANNED UNIT DEVELOPMENT RIDER – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3150 07/2021
ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953

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F3150RLU (CLS)



NOTICE OF RIGHT TO CANCELBorrower(s): **SHIRLEY WYNN**Mailing Address: **1194 Kane Blue Run, Summerville, SC 29485**Security interest in property described as: **1194 Kane Blue Run
SUMMERTVILLE, SC 29485****YOUR RIGHT TO CANCEL**

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

- (1) the date of the transaction, which is **May 22, 2025**; or
- (2) the date you received your Truth-In-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at
PennyMac Loan Services, LLC
6101 Condor Dr, Suite 200
Moorpark, CA 93021
FAX: 805-426-8419

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

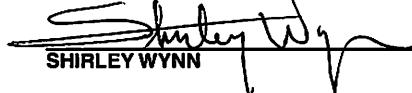
If you cancel by mail or telegram, you must send the notice no later than midnight of **May 27, 2025** (or midnight of the third business day following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

DATE

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

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



SHIRLEY WYNN

05/22/2025
DATE



NOTICE OF RIGHT TO CANCELBorrower(s): **CHARLES GORDON WYNN**Mailing Address: **1194 Kane Blue Run, Summerville, SC 29485**Security interest in property described as: **1194 Kane Blue Run
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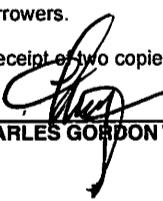
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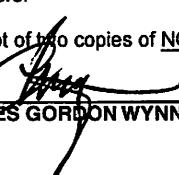
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CHARLES GORDON WYNN

05/22/2025
DATE


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)

SHIRLEY WYNN

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Social Security Number **590-03-4827**

(or Individual Taxpayer Identification Number)

Date of Birth

(mm/dd/yyyy)

05/31/1944

Citizenship

U.S. Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: **2**

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) - Use a separator between names

CHARLES GORDON WYNN

[Signature]

Each Borrower intends to apply for joint credit. Your initials: **SW**

Marital Status

Married

Separated

Unmarried

Dependents (not listed by another Borrower)

Number **0**

Ages _____

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

Contact Information

Home Phone **305-776-7368**

Cell Phone _____

Work Phone _____

Ext. _____

Email **footsie1944@yahoo.com**

Current Address

Street **1194 Kane Blue Run**

Unit # _____

City **Summerville**

State **SC**

ZIP **29485**

Country **US**

How Long at Current Address? **0** Years **10** Months Housing No primary housing expense Own Rent (\$ _____ /month)

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

Street **14265 Southeast 154th st**

Unit # _____

City **Miami**

State **FL**

ZIP **33177**

Country **US**

How Long at Former Address? **39** Years **6** Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – If different from Current Address Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name **n/a**

Phone _____

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

Position or Title **Retired**

Start Date **01 / 01 / 2020** (mm/dd/yyyy)

How long in this line of work? **4** Years **0** Months

Check if this statement applies:

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

Check if you are the Business Owner or Self-Employed

I have an ownership share of less than 25%.
 I have an ownership share of 25% or more.

Monthly Income (or Loss)

Gross Monthly Income

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____ /month

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month



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

 Does not apply

Employer or Business Name		Phone	Gross Monthly Income
Street		Unit #	Base _____ /month
City	State	ZIP	Overtime _____ /month
Position or Title		Check if this statement applies:	
Start Date ____ / ____ / ____ (mm/dd/yyyy)		<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
How long in this line of work? ____ Years ____ 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.	
		Monthly Income (or Loss)	TOTAL _____ /month

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

 Does not apply

Employer or Business Name		Gross Monthly Income	
Street		Base _____ /month	
City	State	ZIP	Overtime _____ /month
Position or Title		Check if you were the Business Owner or Self-Employed	
Start Date ____ / ____ / ____ (mm/dd/yyyy)		<input type="checkbox"/>	
End Date ____ / ____ / ____ (mm/dd/yyyy)			

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 |
| • Automobile Allowance | • Disability | • Mortgage Credit Certificate | • Public Assistance | • Separate Maintenance | Benefits |
| • Boarder Income | • Foster Care | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security | • VA Compensation |
| • Capital Gains | • Housing or Parsonage | | | • Trust | • Other |

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

Income Source - use list above	Monthly Income
Social Security	\$980.44
Pension	\$6,370.65
Other - workers comp	\$2,887.22
Provide TOTAL Amount Here	\$10,238.31

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			

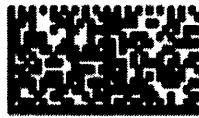
Borrower Name: SHIRLEY WYNN

Uniform Residential Loan Application

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Effective 1/2021

Lender NMLS ID# 35953



2b. Other Assets and Credits You Have

 Does not apply

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

Assets

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

- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above

Cash or Market Value

Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debits, and Leases that You Owe

 Does not apply

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

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

Account Type – use list above	Company Name	Account Number	To be paid off at Unpaid Balance or before closing	Monthly Payment
Installment	ACHIEVE PERSONAL LOANS	APP39331024	\$30,599.00 <input checked="" type="checkbox"/>	\$997.00
Revolving	JPMCB CARD SERVICES	4147202251293369	\$10,262.00 <input type="checkbox"/>	\$232.00
Revolving	CAPITAL ONE BANK USA	5108750296473911	\$9,400.00 <input type="checkbox"/>	\$246.00
Revolving	ELAN FINANCIAL SERVICE	4037660555058619	\$7,891.00 <input type="checkbox"/>	\$254.00
Revolving	UNITEDPOFCU	418943200783	\$4,153.00 <input type="checkbox"/>	\$84.00
Revolving	JPMCB CARD SERVICES	4640182122846474	\$3,675.00 <input type="checkbox"/>	\$67.00
Revolving	ELAN FINANCIAL SERVICE	4037661929332581	\$1,575.00 <input type="checkbox"/>	\$40.00
Revolving	CAPITAL ONE BANK USA	5523428095824306	\$831.00 <input type="checkbox"/>	\$28.00
Revolving	WAYFAIR/CBNA	6035380106521851	\$451.00 <input type="checkbox"/>	\$29.00
Revolving	BARCLAYS BANK DELAWARE	000365123264209	\$393.00 <input type="checkbox"/>	\$29.00
Revolving	CITICARDS CBNA	5424181346332500	\$239.00 <input type="checkbox"/>	\$25.00
Revolving	CITICARDS CBNA	5189410158555923	\$20.00 <input type="checkbox"/>	\$20.00
Revolving	SYNCB/BELK	****8404	<input type="checkbox"/>	

2d. Other Liabilities and Expenses

 Does not apply

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

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

Monthly Payment

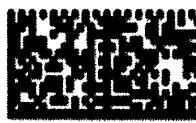
Borrower Name: SHIRLEY WYNN

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Section 3: Financial Information — Real Estate

This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own If you are refinancing, list the property you are refinancing FIRST.

Address Street 1194 Kane Blue Run			Unit #	
City SUMMERTVILLE			State SC ZIP 29485 Country US	
Property Value \$ 425,000.00	Status: Sold, Pending Sale, or Retained Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other Primary Residence	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property
			Monthly Rental Income	For LENDER to calculate Net Monthly Rental Income

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (If applicable)
PENNYMAC LOAN SERVICES	SSE0018208705724	\$1,808.00	\$209,690.89	<input checked="" type="checkbox"/>	Conventional	\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 312,000.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 1194 Kane Blue Run	Unit # _____
City SUMMERTVILLE	State SC ZIP 29485
Number of Units 1	Property Value \$ 425,000.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

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

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

Does not apply

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

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

For Purchase Only Does not apply

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



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

 Does not apply

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

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

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

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

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

A. Will you occupy the property as your primary residence?

If YES, have you had an ownership interest in another property in the last three years?

If YES, complete (1) and (2) below:

(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)?

(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?

NO YES
 NO YES

PR _____
SP _____

B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?

NO YES

C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application?

NO YES
\$ _____

If YES, what is the amount of this money?

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?

NO YES

2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?

NO 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 (e.g., the Property Assessed Clean Energy Program)?

NO 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?

NO YES

G. Are there any outstanding judgments against you?

NO YES

H. Are you currently delinquent or in default on a Federal debt?

NO YES

I. Are you a party to a lawsuit in which you potentially have any personal financial liability?

NO YES

J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?

NO 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?

NO YES

L. Have you had property foreclosed upon in the last 7 years?

NO YES

M. Have you declared bankruptcy within the past 7 years?

If YES, identify the type(s) of bankruptcy: Chapter 7 Chapter 11 Chapter 12 Chapter 13

NO YES



Section 6: Acknowledgements and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

• If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.

• I intend to sign and have signed this application either using my:

- (a) electronic signature; or
- (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

• I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature



SHIRLEY WYNN

Date (mm/dd/yyyy) 05/22/2025



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – Print race: _____

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

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

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

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

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

The Demographic information was provided through:

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



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

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 9009 Corp Lake Dr, Ste 100 & 320 NMLS 1224863, Tampa, FL 33634

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 1224863

Loan Originator Name Hunter Locke

Loan Originator NMLSR ID# 2085944 State License ID# MLO - 2085944

Email hunter.locke@pnmac.com Phone 813-467-8630

Signature _____ Date (mm/dd/yyyy) _____



Uniform Residential Loan Application

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

Section 1: Borrower Information.

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

1a. Personal Information

Name (*First, Middle, Last, Suffix*)

CHARLES GORDON WYNNE

Alternate Names – *List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)*

Social Security Number **590-01-7791**

(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)
07/04/1943

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

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: **2**

List Name(s) of Other Borrower(s) Applying for this Loan

(*First, Middle, Last, Suffix*) - Use a separator between names

SHIRLEY WYNNE

Each Borrower intends to apply for joint credit. Your initials: **CG, SW**

Marital Status

Married

Separated

Unmarried

Dependents (*not listed by another Borrower*)

Number **0**

Ages _____

Contact Information

Home Phone **305-776-7368**

Cell Phone _____

Work Phone _____

Ext. _____

Email **footsie1944@yahoo.com**

Current Address

Street **1194 Kane Blue Run**

Unit # _____

City **Summerville**

State **SC**

ZIP **29485**

Country **US**

How Long at Current Address? **0** Years **10** Months Housing No primary housing expense Own Rent (\$ _____ /month)

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

Street **14265 Southeast 154th st**

Unit # _____

City **Miami**

State **FL**

ZIP **33177**

Country **US**

How Long at Former Address? **39** Years **6** Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address Does not apply

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name **n/a**

Phone _____

Street _____

Unit # _____

City _____

State _____

ZIP _____

Country _____

Position or Title **Retired**

Check if this statement applies:

Start Date **01 / 01 / 2020** (mm/dd/yyyy)

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

How long in this line of work? **4** Years **0** Months

Check if you are the Business Owner or Self-Employed

I have an ownership share of less than 25%.
 I have an ownership share of 25% or more.

Monthly Income (or Loss)

Gross Monthly Income

Base _____ /month

Overtime _____ /month

Bonus _____ /month

Commission _____ /month

Military _____ /month

Entitlements _____ /month

Other _____ /month

TOTAL _____ /month



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

 Does not apply

Employer or Business Name _____		Phone _____
Street _____	Unit # _____	
City _____	State _____	ZIP _____
Position or Title _____		Check if this statement applies:
Start Date ____ / ____ / ____ (mm/dd/yyyy)		<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
How long in this line of work? ____ Years ____ 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.
		Monthly Income (or Loss) _____

Gross Monthly Income	
Base	_____ /month
Overtime	_____ /month
Bonus	_____ /month
Commission	_____ /month
Military	_____ /month
Entitlements	_____ /month
Other	_____ /month
TOTAL	_____ /month

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.

Employer or Business Name _____		Unit # _____
Street _____	Unit # _____	
City _____	State _____	ZIP _____
Position or Title _____		Check if you were the Business Owner or Self-Employed
Start Date ____ / ____ / ____ (mm/dd/yyyy)		<input type="checkbox"/>
End Date ____ / ____ / ____ (mm/dd/yyyy)		

Previous Gross Monthly Income	
	_____ /month

1e. Income from Other Sources

 Does not apply

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

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

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

Income Source - use list above	Monthly Income
Social Security	\$901.90
Provide TOTAL Amount Here	\$901.90

Section 2: Financial Information — Assets and Liabilities.

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

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

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

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

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

Borrower Name: CHARLES GORDON WYNN

Uniform Residential Loan Application

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2b. Other Assets and Credits You Have

 Does not apply

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

Assets

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

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

Asset or Credit Type – use list above

Cash or Market Value

Provide TOTAL Amount Here	

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

 Does not apply

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

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

Account Type – use list above	Company Name	Account Number	To be paid off at Unpaid Balance or before closing	Monthly Payment
Installment	ACHIEVE PERSONAL LOANS	APP39331024	\$30,599.00 <input checked="" type="checkbox"/>	\$997.00
Revolving	JPMCB CARD SERVICES	4147202251293369	\$10,262.00 <input type="checkbox"/>	\$232.00
Revolving	CAPITAL ONE BANK USA	5108750296473911	\$9,400.00 <input type="checkbox"/>	\$246.00
Revolving	ELAN FINANCIAL SERVICE	4037660555058619	\$7,891.00 <input type="checkbox"/>	\$254.00
Revolving	PENTAGON FEDERAL CR UN	4071540048786769	\$5,383.00 <input type="checkbox"/>	\$108.00
Revolving	WELLS FARGO CARD SER	5774422633774699	\$4,778.00 <input type="checkbox"/>	\$296.00
Revolving	UNITEDPOFCU	418943200783	\$4,153.00 <input type="checkbox"/>	\$84.00
Revolving	JPMCB CARD SERVICES	4147202701108407	\$2,337.00 <input type="checkbox"/>	\$61.00
Revolving	ELAN FINANCIAL SERVICE	4037661929332581	\$1,575.00 <input type="checkbox"/>	\$40.00
Revolving	THD/CBNA	6035321232761581	\$667.00 <input type="checkbox"/>	\$29.00
Revolving	BARCLAYS BANK DELAWARE	000365123264209	\$393.00 <input type="checkbox"/>	\$29.00
Revolving	CITICARDS CBNA	5424181346332500	\$239.00 <input type="checkbox"/>	\$25.00
Revolving	CITICARDS CBNA	5189410158555923	\$20.00 <input type="checkbox"/>	\$20.00
Revolving	SYNCB/BELK	****8404	<input type="checkbox"/>	

2d. Other Liabilities and Expenses

 Does not apply

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

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

Monthly Payment



Section 3: Financial Information — Real Estate

This section asks you to list all properties you currently own and what you owe on them. I do not own any real estate

3a. Property You Own

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

Address Street 1194 Kane Blue Run City SUMMERTON			State SC	ZIP 29485	Unit # _____ Country US
Property Value \$425,000.00	Status: Sold, Pending Sale, or Retained Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other Primary Residence	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	Monthly Rental Income \$	For 2-4 Unit Primary or Investment Property For LENDER to calculate Net Monthly Rental Income \$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PENNYMAC LOAN SERVICES	SSE0018208705724	\$1,808.00	\$209,690.89	<input checked="" type="checkbox"/>	Conventional	\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$ 312,000.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 1194 Kane Blue Run	Unit # _____
City SUMMERTON	State SC ZIP 29485 County Dorchester
Number of Units 1	Property Value \$ 425,000.00
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="radio"/> FHA Secondary Residence <input type="checkbox"/>	

1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) NO YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) NO YES

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

Does not apply

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

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

For Purchase Only Does not apply

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



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

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

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

Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

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

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below:	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES (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)?
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) 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 (e.g., installment loan, credit card, etc.) 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 (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

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



Section 6: Acknowledgements and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

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

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Additional Borrower Signature

CHARLES GORDON WYNN

Date (mm/dd/yyyy) 05/22/2025

Borrower Name: CHARLES GORDON WYNN

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID# 35953



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

- Not Hispanic or Latino
 I do not wish to provide this information
- Sex
- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
- Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
- Black or African American
- Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander – Print race: _____
For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

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

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

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

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

The Demographic Information was provided through:

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



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

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 9009 Corp Lake Dr, Ste 100 & 320 NMLS 1224863, Tampa, FL 33634

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 1224863

Loan Originator Name Hunter Locke

Loan Originator NMLSR ID# 2085944 State License ID# MLO - 2085944

Email hunter.locke@pnmac.com Phone 813-467-8630

Signature _____ Date (mm/dd/yyyy) _____



Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

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

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

Borrower Name (*First, Middle, Last, Suffix*) SHIRLEY WYNN

Additional Information

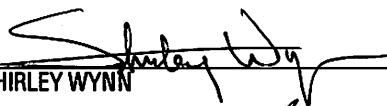
Additional Borrower Name (*First, Middle, Last, Suffix*) CHARLES GORDON WYNN

Additional Information



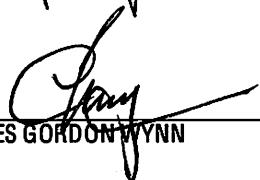
I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature

Date (mm/dd/yyyy) 05/22/2025

SHIRLEY WYNN

Additional Borrower Signature

Date (mm/dd/yyyy) 05/22/2025

CHARLES GORDON WYNN



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019173483/RVDPPPGHCGZ40J4VQ731701917348379 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
 Other _____

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 for 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):

SHIRLEY WYNN and CHARLES GORDON WYNN

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

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 7.375 %
Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (*explain*): _____

- Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)

Subsequent Adjustment Period _____ (months)

Loan Features

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

Proposed Monthly Payment for Property

First Mortgage (*P & I*) \$ 2,154.91

Subordinate Lien(s) (*P & I*) \$ _____

Homeowner's Insurance \$ 160.30

Supplemental Property Insurance \$ _____

Property Taxes \$ 292.08

Mortgage Insurance \$ _____

Association/Project Dues (*Condo, Co-Op, PUD*) \$ 259.00

Other \$ _____

Total \$ 2,866.29

Borrower Name(s): SHIRLEY WYNN

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID# 35953

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GURLA20_S 0718

GURLA20S (CLS)

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>	\$ 209,690.89
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 30,599.00
F. Borrower Closing Costs (<i>Including Prepaid and Initial Escrow Payments</i>)	\$ 5,881.38
G. Discount Points	\$ 4,458.48
H. TOTAL DUE FROM BORROWER(s) (<i>Total of A thru G</i>)	\$ 250,629.75

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) \$ <u>312,000.00</u> Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) Amount \$ _____	\$ 312,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) Is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (<i>Total of I and J</i>)	\$ 312,000.00

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>)	\$ 2,250.00
N. TOTAL CREDITS (<i>Total of L and M</i>)	\$ 2,250.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (<i>Line H</i>)	\$ 250,629.75
LESS TOTAL MORTGAGE LOANS (<i>Line K</i>) AND TOTAL CREDITS (<i>Line N</i>)	-\$ 314,250.00
Cash From/To the Borrower (<i>Line H minus Line K and Line N</i>) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	(\$ 63,620.25)



USA PATRIOT ACT INFORMATION FORM
Customer Identification Verification

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

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

Borrower Name: SHIRLEY WYNN

Date of Birth: May 31, 1944

Residential Address: 1194 Kane Blue Run
Summerville, SC 29485

Tax Identification Number (SSN): 590-03-4827

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

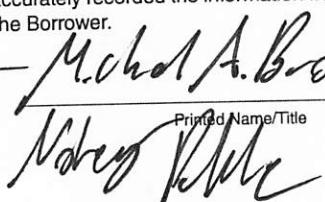
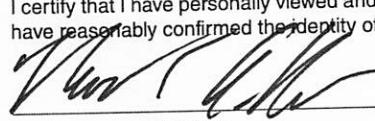
First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License	SC	107414442	8/13/21	8/13/22
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input checked="" type="checkbox"/> Passport	USA	595959508	1/29/19	1/28/29
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

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

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

Comments: _____

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

 Michael A. Brooks 5/22/25
Signature Printed Name/Title Date
Nancy R. Miller



USA PATRIOT ACT INFORMATION FORM
Customer Identification Verification

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

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

Borrower Name: CHARLES GORDON WYNN

Date of Birth: July 4, 1943

Residential Address: 1194 Kane Blue Run
Summerville, SC 29485

Tax Identification Number (SSN): 590-01-7791

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

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

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input checked="" type="checkbox"/> Organizational Membership Card	Mic: PD 7837R			
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

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

Comments: *Presented M. Gordon Wynn photo + shield w/ picture for 2nd for his wife*

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

Signature

Michael A. Brodick

Printed Name/Title
Nancy P. Miller

5/22/25

Date



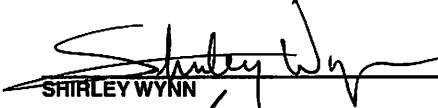
AFFIDAVIT OF OCCUPANCY

STATE OF **SOUTH CAROLINA** }
 COUNTY OF **Dorchester** } SS.
1194 Kane Blue Run
SUMMERTON, SC 29485

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **SHIRLEY WYNN AND CHARLES GORDON WYNN**

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

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:
 - [] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
 - [] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
 - [] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
 - [] 1.4 **REFINANCES ONLY** 1194 Kane Blue Run, SUMMERTON, SC 29485
I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.
- I/We the undersigned acquired the property on **May 7, 2024**.
2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:
PennyMac Loan Services, LLC
to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:
PennyMac Loan Services, LLC
and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.
3. Affiants further acknowledge that they have read and understand the following:
18 United States Code Section 1014:
"Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both."
4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.


 SHIRLEY WYNN

05/22/2025
DATE


 CHARLES GORDON WYNN

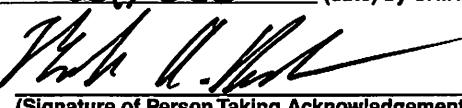
05/22/2025
DATE



State of SOUTH CAROLINA
County of Charleston

Signed and sworn to (or affirmed) before me on 5/22/25 (date) by SHIRLEY
WYNN AND CHARLES GORDON WYNN.

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029


(Signature of Person Taking Acknowledgement)
Notary Public Michael A. Brooks

(Title or Rank)

(Serial Number, if any)



FIRST PAYMENT LETTER

PennyMac Loan Services, LLC

LOAN NO.: 7019173483
DATE: May 22, 2025
BORROWER(S): SHIRLEY WYNN
CHARLES GORDON WYNN

ADDRESS: 1194 Kane Blue Run, Summerville, SC 29485

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

Principal and Interest	\$ 2,154.91
Estimated Taxes	\$ 292.08
Hazard Insurance	\$ 160.30
Flood Insurance	\$
Mortgage Insurance	\$
City Property Tax	\$
	\$
	\$
	\$
	\$
	\$
	\$
TOTAL MONTHLY PAYMENT	\$ 2,607.29

Your first regular payment is due July 1, 2025.

Partial Payments:

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

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

The outstanding principal balance at the time of this letter is \$312,000.00.

The current interest rate is 7.375 %.

Your loan DOES NOT have a prepayment penalty.

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

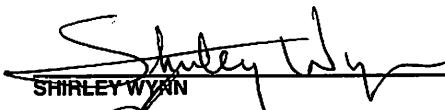
- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

For additional information regarding your loan please contact: PennyMac Loan Services, LLC

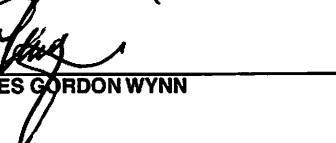
at (800) 777-4001.

We hereby acknowledge receiving a copy of this letter.

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


SHIRLEY WYNN

05/22/2025
DATE


CHARLES GORDON WYNN

05/22/2025
DATE



DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019173483	PAYMENT DUE DATE 08/01/2025	IF NOT RECEIVED BY 08/16/2025							
	SHIRLEY WYNN CHARLES GORDON WYNN	AMOUNT DUE \$2,607.29	a late fee of \$107.74 will be charged.							
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030									
	USE FOR ADDL. AMOUNTS <table border="1"> <tr><td>PRINCIPAL</td><td></td></tr> <tr><td>OTHER</td><td></td></tr> <tr><td>ESCROW</td><td></td></tr> <tr><td>TOTAL</td><td></td></tr> </table>			PRINCIPAL		OTHER		ESCROW		TOTAL
PRINCIPAL										
OTHER										
ESCROW										
TOTAL										

PROPERTY ADDRESS: COUPON MUST ACCOMPANY PAYMENT
1194 Kane Blue Run, SUMMERTON, SC 29485

DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019173483	PAYMENT DUE DATE 07/01/2025	IF NOT RECEIVED BY 07/16/2025							
	SHIRLEY WYNN CHARLES GORDON WYNN	AMOUNT DUE \$2,607.29	a late fee of \$107.74 will be charged.							
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030									
	USE FOR ADDL. AMOUNTS <table border="1"> <tr><td>PRINCIPAL</td><td></td></tr> <tr><td>OTHER</td><td></td></tr> <tr><td>ESCROW</td><td></td></tr> <tr><td>TOTAL</td><td></td></tr> </table>			PRINCIPAL		OTHER		ESCROW		TOTAL
PRINCIPAL										
OTHER										
ESCROW										
TOTAL										

PROPERTY ADDRESS: COUPON MUST ACCOMPANY PAYMENT
1194 Kane Blue Run, SUMMERTON, SC 29485



INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: 7019173483	Date: May 22, 2025
Loan Amount: \$312,000.00	First Payment Date: July 1, 2025
Borrower Name(s): SHIRLEY WYNN CHARLES GORDON WYNN	Servicer Name and Address: PennyMac Loan Services, LLC 6101 Condor Dr, Suite 200 Moorpark, CA 93021
	Servicer Telephone: Toll-Free Number: 800-777-4001
Property Address: 1194 Kane Blue Run, SUMMERTVILLE, SC 29485	

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month (or Period)	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$ 2,147.82
JUL	452.38			2,600.20
AUG	452.38			3,052.58
SEP	452.38			3,504.96
OCT	452.38			3,957.34
NOV	452.38	3,504.96	Prop. Taxes	904.76
DEC	452.38			1,357.14
JAN	452.38			1,809.52
FEB	452.38			2,261.90
MAR	452.38			2,714.28
APR	452.38			3,166.66
MAY	452.38	1,923.60	Haz Ins.	1,695.44
JUN	452.38			2,147.82

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 904.76

Total disbursements: \$ 5,428.56

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$2,607.29, OF WHICH \$2,154.91 WILL BE FOR PRINCIPAL AND INTEREST AND \$452.38 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.

ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953

Page 1 of 2

GINESCSTM_S 0317
GRS4 (CLS)



SIGNATURE ADDENDUM

Shirley Wynn 05/22/2025
SHIRLEY WYNN DATE

Charles Gordon Wynn 05/22/2025
CHARLES GORDON WYNN DATE



SIGNATURE/NAME AFFIDAVIT

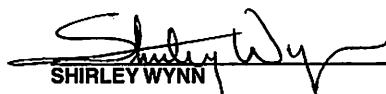
RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019173483	1194 Kane Blue Run, SUMMERTON, SC 29485

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

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

THAT, SHIRLEY WYNN
as the name is signed on the note and/or security instrument is one and the same person as;
Shirley Anne Wynn

as the name appears in various loan documents.


SHIRLEY WYNN

05/22/2025
DATE

State of South Carolina
County of Broadway

Signed and sworn to (or affirmed) before me on this 5/22/25 (date) by SHIRLEY
WYNN.


(Official Seal)

(Signature of Person Taking Acknowledgement)

Michael A. Brooks Notary Public

(Title or Rank)

(Serial Number, if any)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029



SIGNATURE/NAME AFFIDAVIT

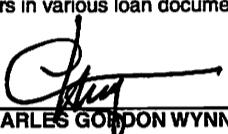
RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019173483	1194 Kane Blue Run, SUMMERTON, SC 29485

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, CHARLES GORDON WYNN

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

THAT, CHARLES GORDON WYNN
as the name is signed on the note and/or security instrument is one and the same person as;
Charles Wynn

as the name appears in various loan documents.


CHARLES GORDON WYNN

05/22/2025
DATE

State of South Carolina
County of Dorchester

Signed and sworn to (or affirmed) before me on this 5/22/25 (date) by CHARLES GORDON WYNN.


(Signature of Person Taking Acknowledgement)

(Official Seal)

Michael Aloysius Brooks Notary public
(Title or Rank)

(Serial Number, if any)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s) **SHIRLEY WYNN
CHARLES GORDON WYNN**

Date: **May 22, 2025**

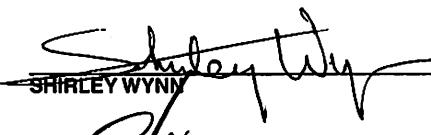
Loan Number: **7019173483**

Property Address: **1194 Kane Blue Run
SUMMERTON, SC 29485**

Lender: **PennyMac Loan Services, LLC**

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

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


SHIRLEY WYNN **05/22/2025**
DATE

CHARLES GORDON WYNN **05/22/2025**
DATE



COMPLIANCE AGREEMENT

Borrower(s): **SHIRLEY WYNN**
CHARLES GORDON WYNN

Date: **May 22, 2025**
Loan Number: **7019173483**

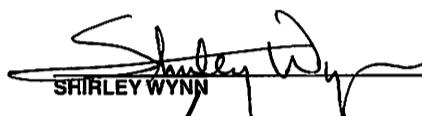
Property Address: **1194 Kane Blue Run
SUMMERTIME, SC 29485**

Lender: **PennyMac Loan Services, LLC**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

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

Dated effective this 22 day of May 2025



SHIRLEY WYNN

05/22/2025 DATE



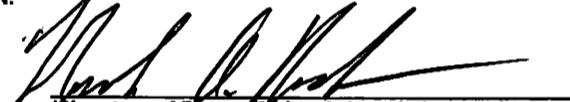
CHARLES GORDON WYNN

05/22/2025 DATE

State of **SOUTH CAROLINA**

County of Rosemont

The foregoing instrument was acknowledged before me this 5/22/25 (date)
by **SHIRLEY WYNN AND CHARLES GORDON WYNN**.



(Signature of Person Taking Acknowledgement)
Michael A. Brooks

Notary Public
(Title or Rank)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2028

(Serial Number, if any)



BORROWER'S CERTIFICATION & AUTHORIZATION**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from PennyMac Loan Services, LLC

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

Authorization to Release Information

To Whom It May Concern:

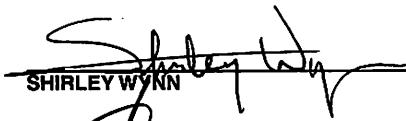
1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part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

VA, FHA and USDA Loans

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

- | | |
|------------|---|
| <u>N/A</u> | Department of Veterans Affairs (VA) |
| <u>N/A</u> | Department of Housing and Urban Development |
| <u>N/A</u> | Department of Agriculture (USDA) |

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


SHIRLEY WYNN 05/22/2025 DATE

CHARLES GORDON WYNN 05/22/2025 DATE

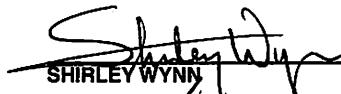


FLOOD HAZARD DETERMINATION**Date:** May 22, 2025**Borrower(s) Name(s):** SHIRLEY WYNN
CHARLES GORDON WYNN**Property Address:** 1194 Kane Blue Run, SUMMERTON, SC 29485

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

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

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


SHIRLEY WYNN05/22/2025
DATE
CHARLES GORDON WYNN05/22/2025
DATE

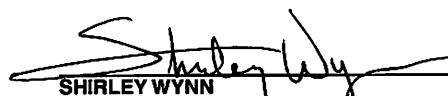
PennyMac Loan Services, LLC

EQUAL CREDIT OPPORTUNITY ACT NOTICE

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

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

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



SHIRLEY WYNN

05/22/2025

DATE


CHARLES GORDON WYNN

05/22/2025

DATE



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 SHIRLEY	ii. Middle initial 	iii. Last name/BMF company name WYNN	i. Spouse's first name CHARLES	ii. Middle initial G	iii. Spouse's last name WYNN
1b. First taxpayer identification number (see instructions) 590-03-4827			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers) 590-01-7791		
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.) 1194 Kane Blue Run			b. City Summerville	c. State SC	d. ZIP code 29485
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.) 			b. City 	c. State 	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Corelogic Credco			ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T	
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900			v. City Irvine	vi. State CA	vii. ZIP code 92618
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name PennyMac Loan Services, LLC			ii. Telephone number 818-224-7442		
iii. Street address (including apt., room, or suite no.) 3043 Townsgate Rd, Suite 200			iv. City Westlake Village	v. State CA	vi. ZIP code 91361

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts
1040

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

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

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

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a

Line 2a

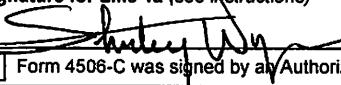
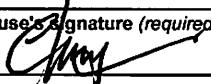
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

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

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

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

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

Sign Here	Signature for Line 1a (see instructions) 		Date 05/22/2025	Phone number of taxpayer on line 1a or 2a 305-776-7368
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name SHIRLEY WYNN				
Title (if line 1a above is a corporation, partnership, estate, or trust) 				
Spouse's Signature (required if listed on Line 2a) 			Date 05/22/2025	
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name CHARLES GORDON WYNN				

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, REQUIREMENTS AND DISCLOSURE

Borrower(s): SHIRLEY WYNN
CHARLES GORDON WYNN

Date: 05/22/2025

Loan Number: 7019173483

Property Address: 1194 Kane Blue Run, SUMMERTON, SC 29485

Lender: PennyMac Loan Services, LLC

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

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The property insurance policy must provide for claims to be settled on a replacement cost basis. Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable. Policies that limit, depreciate, reduce or otherwise settle losses at anything other than a replacement cost basis are also not acceptable.
3. The insurance company providing coverage must have a(n) "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
4. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
5. The maximum deductible must not exceed 5.000 % of the face amount of the insurance policy.
6. Policy must provide coverage for a term of at least One (1) Year(s). Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
7. If any existing policy is provided which will expire within Two (2) Month(s) from the date of the recording of this loan, said policy must be renewed for the required term as noted in #6 above.
8. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
9. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
10. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
11. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618
12. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
13. The Lender's loan number must appear on the policy and any subsequent endorsements.
14. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



LOAN #: 7019173483

15. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

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

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


SHIRLEY WYNN


CHARLES GORDON WYNN

05/22/2025
DATE

05/22/2025
DATE



TAX RECORD INFORMATION SHEET

**THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR
CLOSING ATTORNEY AND SIGNED BY SAME.**

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Lisa Perry

DATE LOAN CLOSED: May 22, 2025

TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [] Yes [] No

LOAN # 7019173483

BORROWER(S) NAME: SHIRLEY WYNN
CHARLES GORDON WYNN

TAXES FOR CURRENT YEAR LISTED IN NAME OF: SHIRLEY WYNN
CHARLES GORDON WYNN

PROPERTY ADDRESS: 1194 Kane Blue Run
SUMMERTON, SC 29485

CURRENT TAX ASSESSMENT BASED ON:

[] ACREAGE [] VACANT [] PARTIAL CONSTRUCTION [] COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
MAP _____ UNIT# _____ TWNSHP _____ RANGE _____

SUBDIVISION _____

METES & BOUNDS [] YES [] NO

TYPE OF TAX County Tax LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE 11/01/2025

NEXT AMOUNT DUE \$3,504.96 -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

1580002033000

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____

NEXT AMOUNT DUE _____ -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____ LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____

NEXT AMOUNT DUE _____ -THIS AMOUNTS IS [] ESTIMATE [] ACTUAL

PAYMENT FREQUENCY:

[] ANNUAL [] SEMI-ANNUAL [] QUARTERLY [] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #



TYPE OF TAX _____ LAST AMOUNT PAID _____
 CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
 NEXT AMOUNT DUE _____ -THIS AMOUNTS IS []ESTIMATE []ACTUAL
PAYMENT FREQUENCY:
 []ANNUAL []SEMI-ANNUAL []QUARTERLY []TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

 PARCEL/PROPERTY ID/TMS #

TYPE OF TAX _____ LAST AMOUNT PAID _____
 CURRENT TAXES PAID THRU DATE _____ NEXT DUE DATE _____
 NEXT AMOUNT DUE _____ -THIS AMOUNTS IS []ESTIMATE []ACTUAL
PAYMENT FREQUENCY:
 []ANNUAL []SEMI-ANNUAL []QUARTERLY []TRI-ANNUAL
TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

 PARCEL/PROPERTY ID/TMS #

SETTLEMENT AGENT

AMORTIZATION SCHEDULE

Loan No.: 7019173483

Borrower(s): SHIRLEY WYNN

CHARLES GORDON WYNN

Lender: PennyMac Loan Services, LLC

Date: 05/22/2025

Loan Amount: \$312,000.00

Term: 30 years

Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	07/01/2025	\$2,154.91	\$237.41	\$1,917.50	\$311,762.59	\$0.00	73.356%
2	08/01/2025	\$2,154.91	\$238.87	\$1,916.04	\$311,523.72	\$0.00	73.300%
3	09/01/2025	\$2,154.91	\$240.34	\$1,914.57	\$311,283.38	\$0.00	73.243%
4	10/01/2025	\$2,154.91	\$241.81	\$1,913.10	\$311,041.57	\$0.00	73.186%
5	11/01/2025	\$2,154.91	\$243.30	\$1,911.61	\$310,798.27	\$0.00	73.129%
6	12/01/2025	\$2,154.91	\$244.80	\$1,910.11	\$310,553.47	\$0.00	73.071%
7	01/01/2026	\$2,154.91	\$246.30	\$1,908.61	\$310,307.17	\$0.00	73.013%
8	02/01/2026	\$2,154.91	\$247.81	\$1,907.10	\$310,059.36	\$0.00	72.955%
9	03/01/2026	\$2,154.91	\$249.34	\$1,905.57	\$309,810.02	\$0.00	72.896%
10	04/01/2026	\$2,154.91	\$250.87	\$1,904.04	\$309,559.15	\$0.00	72.837%
11	05/01/2026	\$2,154.91	\$252.41	\$1,902.50	\$309,306.74	\$0.00	72.778%
12	06/01/2026	\$2,154.91	\$253.96	\$1,900.95	\$309,052.78	\$0.00	72.718%
13	07/01/2026	\$2,154.91	\$255.52	\$1,899.39	\$308,797.26	\$0.00	72.658%
14	08/01/2026	\$2,154.91	\$257.09	\$1,897.82	\$308,540.17	\$0.00	72.598%
15	09/01/2026	\$2,154.91	\$258.67	\$1,896.24	\$308,281.50	\$0.00	72.537%
16	10/01/2026	\$2,154.91	\$260.26	\$1,894.65	\$308,021.24	\$0.00	72.476%
17	11/01/2026	\$2,154.91	\$261.86	\$1,893.05	\$307,759.38	\$0.00	72.414%
18	12/01/2026	\$2,154.91	\$263.47	\$1,891.44	\$307,495.91	\$0.00	72.352%
19	01/01/2027	\$2,154.91	\$265.09	\$1,889.82	\$307,230.82	\$0.00	72.290%
20	02/01/2027	\$2,154.91	\$266.72	\$1,888.19	\$306,964.10	\$0.00	72.227%
21	03/01/2027	\$2,154.91	\$268.36	\$1,886.55	\$306,695.74	\$0.00	72.164%
22	04/01/2027	\$2,154.91	\$270.01	\$1,884.90	\$306,425.73	\$0.00	72.100%
23	05/01/2027	\$2,154.91	\$271.67	\$1,883.24	\$306,154.06	\$0.00	72.036%
24	06/01/2027	\$2,154.91	\$273.34	\$1,881.57	\$305,880.72	\$0.00	71.972%
25	07/01/2027	\$2,154.91	\$275.02	\$1,879.89	\$305,605.70	\$0.00	71.907%
26	08/01/2027	\$2,154.91	\$276.71	\$1,878.20	\$305,328.99	\$0.00	71.842%
27	09/01/2027	\$2,154.91	\$278.41	\$1,876.50	\$305,050.58	\$0.00	71.777%
28	10/01/2027	\$2,154.91	\$280.12	\$1,874.79	\$304,770.46	\$0.00	71.711%
29	11/01/2027	\$2,154.91	\$281.84	\$1,873.07	\$304,498.62	\$0.00	71.644%
30	12/01/2027	\$2,154.91	\$283.57	\$1,871.34	\$304,205.05	\$0.00	71.578%
31	01/01/2028	\$2,154.91	\$285.32	\$1,869.59	\$303,919.73	\$0.00	71.511%
32	02/01/2028	\$2,154.91	\$287.07	\$1,867.84	\$303,632.66	\$0.00	71.443%
33	03/01/2028	\$2,154.91	\$288.83	\$1,866.08	\$303,343.83	\$0.00	71.375%
34	04/01/2028	\$2,154.91	\$290.61	\$1,864.30	\$303,053.22	\$0.00	71.307%
35	05/01/2028	\$2,154.91	\$292.40	\$1,862.51	\$302,760.82	\$0.00	71.238%
36	06/01/2028	\$2,154.91	\$294.19	\$1,860.72	\$302,466.63	\$0.00	71.169%
37	07/01/2028	\$2,154.91	\$296.00	\$1,858.91	\$302,170.63	\$0.00	71.099%
38	08/01/2028	\$2,154.91	\$297.82	\$1,857.09	\$301,872.81	\$0.00	71.029%
39	09/01/2028	\$2,154.91	\$299.65	\$1,855.26	\$301,573.16	\$0.00	70.958%
40	10/01/2028	\$2,154.91	\$301.49	\$1,853.42	\$301,271.67	\$0.00	70.887%
41	11/01/2028	\$2,154.91	\$303.34	\$1,851.57	\$300,968.33	\$0.00	70.816%
42	12/01/2028	\$2,154.91	\$305.21	\$1,849.70	\$300,663.12	\$0.00	70.744%
43	01/01/2029	\$2,154.91	\$307.08	\$1,847.83	\$300,356.04	\$0.00	70.672%
44	02/01/2029	\$2,154.91	\$308.97	\$1,845.94	\$300,047.07	\$0.00	70.599%
45	03/01/2029	\$2,154.91	\$310.87	\$1,844.04	\$299,736.20	\$0.00	70.526%
46	04/01/2029	\$2,154.91	\$312.78	\$1,842.13	\$299,423.42	\$0.00	70.453%
47	05/01/2029	\$2,154.91	\$314.70	\$1,840.21	\$299,108.72	\$0.00	70.379%
48	06/01/2029	\$2,154.91	\$316.64	\$1,838.27	\$298,792.08	\$0.00	70.304%
49	07/01/2029	\$2,154.91	\$318.58	\$1,836.33	\$298,473.50	\$0.00	70.229%
50	08/01/2029	\$2,154.91	\$320.54	\$1,834.37	\$298,152.96	\$0.00	70.154%
51	09/01/2029	\$2,154.91	\$322.51	\$1,832.40	\$297,830.45	\$0.00	70.078%
52	10/01/2029	\$2,154.91	\$324.49	\$1,830.42	\$297,505.96	\$0.00	70.001%
53	11/01/2029	\$2,154.91	\$326.49	\$1,828.42	\$297,179.47	\$0.00	69.925%
54	12/01/2029	\$2,154.91	\$328.49	\$1,826.42	\$296,850.98	\$0.00	69.847%
55	01/01/2030	\$2,154.91	\$330.51	\$1,824.40	\$296,520.47	\$0.00	69.770%
56	02/01/2030	\$2,154.91	\$332.54	\$1,822.37	\$296,187.93	\$0.00	69.691%
57	03/01/2030	\$2,154.91	\$334.59	\$1,820.32	\$295,853.34	\$0.00	69.613%

AMORTIZATION SCHEDULE

Loan No.: 7019173483
 Borrower(s): SHIRLEY WYNN
 CHARLES GORDON WYNN
 Lender: PennyMac Loan Services, LLC

Date: 05/22/2025
 Loan Amount: \$312,000.00
 Term: 30 years
 Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	04/01/2030	\$2,154.91	\$336.64	\$1,818.27	\$295,516.70	\$0.00	69.533%
59	05/01/2030	\$2,154.91	\$338.71	\$1,816.20	\$295,177.99	\$0.00	69.454%
60	06/01/2030	\$2,154.91	\$340.80	\$1,814.11	\$294,837.19	\$0.00	69.373%
61	07/01/2030	\$2,154.91	\$342.89	\$1,812.02	\$294,494.30	\$0.00	69.293%
62	08/01/2030	\$2,154.91	\$345.00	\$1,809.91	\$294,149.30	\$0.00	69.212%
63	09/01/2030	\$2,154.91	\$347.12	\$1,807.79	\$293,802.18	\$0.00	69.130%
64	10/01/2030	\$2,154.91	\$349.25	\$1,805.66	\$293,452.93	\$0.00	69.048%
65	11/01/2030	\$2,154.91	\$351.40	\$1,803.51	\$293,101.53	\$0.00	68.965%
66	12/01/2030	\$2,154.91	\$353.56	\$1,801.35	\$292,747.97	\$0.00	68.882%
67	01/01/2031	\$2,154.91	\$355.73	\$1,799.18	\$292,392.24	\$0.00	68.798%
68	02/01/2031	\$2,154.91	\$357.92	\$1,796.99	\$292,034.32	\$0.00	68.714%
69	03/01/2031	\$2,154.91	\$360.12	\$1,794.79	\$291,674.20	\$0.00	68.629%
70	04/01/2031	\$2,154.91	\$362.33	\$1,792.58	\$291,311.87	\$0.00	68.544%
71	05/01/2031	\$2,154.91	\$364.56	\$1,790.35	\$290,947.31	\$0.00	68.458%
72	06/01/2031	\$2,154.91	\$366.80	\$1,788.11	\$290,580.51	\$0.00	68.372%
73	07/01/2031	\$2,154.91	\$369.05	\$1,785.86	\$290,211.46	\$0.00	68.285%
74	08/01/2031	\$2,154.91	\$371.32	\$1,783.59	\$289,840.14	\$0.00	68.198%
75	09/01/2031	\$2,154.91	\$373.60	\$1,781.31	\$289,466.54	\$0.00	68.110%
76	10/01/2031	\$2,154.91	\$375.90	\$1,779.01	\$289,090.64	\$0.00	68.021%
77	11/01/2031	\$2,154.91	\$378.21	\$1,776.70	\$288,712.43	\$0.00	67.932%
78	12/01/2031	\$2,154.91	\$380.53	\$1,774.38	\$288,331.90	\$0.00	67.843%
79	01/01/2032	\$2,154.91	\$382.87	\$1,772.04	\$287,949.03	\$0.00	67.753%
80	02/01/2032	\$2,154.91	\$385.22	\$1,769.69	\$287,563.81	\$0.00	67.662%
81	03/01/2032	\$2,154.91	\$387.59	\$1,767.32	\$287,176.22	\$0.00	67.571%
82	04/01/2032	\$2,154.91	\$389.97	\$1,764.94	\$286,786.25	\$0.00	67.479%
83	05/01/2032	\$2,154.91	\$392.37	\$1,762.54	\$286,393.88	\$0.00	67.387%
84	06/01/2032	\$2,154.91	\$394.78	\$1,760.13	\$285,999.10	\$0.00	67.294%
85	07/01/2032	\$2,154.91	\$397.21	\$1,757.70	\$285,601.89	\$0.00	67.200%
86	08/01/2032	\$2,154.91	\$399.65	\$1,755.26	\$285,202.24	\$0.00	67.106%
87	09/01/2032	\$2,154.91	\$402.10	\$1,752.81	\$284,800.14	\$0.00	67.012%
88	10/01/2032	\$2,154.91	\$404.58	\$1,750.33	\$284,395.56	\$0.00	66.917%
89	11/01/2032	\$2,154.91	\$407.06	\$1,747.85	\$283,988.50	\$0.00	66.821%
90	12/01/2032	\$2,154.91	\$409.56	\$1,745.35	\$283,578.94	\$0.00	66.724%
91	01/01/2033	\$2,154.91	\$412.08	\$1,742.83	\$283,166.86	\$0.00	66.627%
92	02/01/2033	\$2,154.91	\$414.61	\$1,740.30	\$282,752.25	\$0.00	66.530%
93	03/01/2033	\$2,154.91	\$417.16	\$1,737.75	\$282,335.09	\$0.00	66.432%
94	04/01/2033	\$2,154.91	\$419.73	\$1,735.18	\$281,915.36	\$0.00	66.333%
95	05/01/2033	\$2,154.91	\$422.31	\$1,732.60	\$281,493.05	\$0.00	66.234%
96	06/01/2033	\$2,154.91	\$424.90	\$1,730.01	\$281,068.15	\$0.00	66.134%
97	07/01/2033	\$2,154.91	\$427.51	\$1,727.40	\$280,640.64	\$0.00	66.033%
98	08/01/2033	\$2,154.91	\$430.14	\$1,724.77	\$280,210.50	\$0.00	65.932%
99	09/01/2033	\$2,154.91	\$432.78	\$1,722.13	\$279,777.72	\$0.00	65.830%
100	10/01/2033	\$2,154.91	\$435.44	\$1,719.47	\$279,342.28	\$0.00	65.728%
101	11/01/2033	\$2,154.91	\$438.12	\$1,716.79	\$278,904.16	\$0.00	65.625%
102	12/01/2033	\$2,154.91	\$440.81	\$1,714.10	\$278,463.35	\$0.00	65.521%
103	01/01/2034	\$2,154.91	\$443.52	\$1,711.39	\$278,019.83	\$0.00	65.416%
104	02/01/2034	\$2,154.91	\$446.25	\$1,708.66	\$277,573.58	\$0.00	65.311%
105	03/01/2034	\$2,154.91	\$448.99	\$1,705.92	\$277,124.59	\$0.00	65.206%
106	04/01/2034	\$2,154.91	\$451.75	\$1,703.16	\$276,672.84	\$0.00	65.099%
107	05/01/2034	\$2,154.91	\$454.52	\$1,700.39	\$276,218.32	\$0.00	64.993%
108	06/01/2034	\$2,154.91	\$457.32	\$1,697.59	\$275,761.00	\$0.00	64.885%
109	07/01/2034	\$2,154.91	\$460.13	\$1,694.78	\$275,300.87	\$0.00	64.777%
110	08/01/2034	\$2,154.91	\$462.96	\$1,691.95	\$274,837.91	\$0.00	64.668%
111	09/01/2034	\$2,154.91	\$465.80	\$1,689.11	\$274,372.11	\$0.00	64.558%
112	10/01/2034	\$2,154.91	\$468.66	\$1,686.25	\$273,903.45	\$0.00	64.448%
113	11/01/2034	\$2,154.91	\$471.55	\$1,683.36	\$273,431.90	\$0.00	64.337%
114	12/01/2034	\$2,154.91	\$474.44	\$1,680.47	\$272,957.46	\$0.00	64.225%

AMORTIZATION SCHEDULE

Loan No.: 7019173483

Borrower(s): SHIRLEY WYNN

CHARLES GORDON WYNN

Lender: PennyMac Loan Services, LLC

Date: 05/22/2025

Loan Amount: \$312,000.00

Term: 30 years

Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	01/01/2035	\$2,154.91	\$477.36	\$1,677.55	\$272,480.10	\$0.00	64.113%
116	02/01/2035	\$2,154.91	\$480.29	\$1,674.62	\$271,999.81	\$0.00	64.000%
117	03/01/2035	\$2,154.91	\$483.24	\$1,671.67	\$271,516.57	\$0.00	63.886%
118	04/01/2035	\$2,154.91	\$486.21	\$1,668.70	\$271,030.36	\$0.00	63.772%
119	05/01/2035	\$2,154.91	\$489.20	\$1,665.71	\$270,541.16	\$0.00	63.657%
120	06/01/2035	\$2,154.91	\$492.21	\$1,662.70	\$270,048.95	\$0.00	63.541%
121	07/01/2035	\$2,154.91	\$495.23	\$1,659.68	\$269,553.72	\$0.00	63.424%
122	08/01/2035	\$2,154.91	\$498.28	\$1,656.63	\$269,055.44	\$0.00	63.307%
123	09/01/2035	\$2,154.91	\$501.34	\$1,653.57	\$268,554.10	\$0.00	63.189%
124	10/01/2035	\$2,154.91	\$504.42	\$1,650.49	\$268,049.68	\$0.00	63.071%
125	11/01/2035	\$2,154.91	\$507.52	\$1,647.39	\$267,542.16	\$0.00	62.951%
126	12/01/2035	\$2,154.91	\$510.64	\$1,644.27	\$267,031.52	\$0.00	62.831%
127	01/01/2036	\$2,154.91	\$513.78	\$1,641.13	\$266,517.74	\$0.00	62.710%
128	02/01/2036	\$2,154.91	\$516.94	\$1,637.97	\$266,000.80	\$0.00	62.588%
129	03/01/2036	\$2,154.91	\$520.11	\$1,634.80	\$265,480.69	\$0.00	62.466%
130	04/01/2036	\$2,154.91	\$523.31	\$1,631.60	\$264,957.38	\$0.00	62.343%
131	05/01/2036	\$2,154.91	\$526.53	\$1,628.38	\$264,430.85	\$0.00	62.219%
132	06/01/2036	\$2,154.91	\$529.76	\$1,625.15	\$263,901.09	\$0.00	62.094%
133	07/01/2036	\$2,154.91	\$533.02	\$1,621.89	\$263,368.07	\$0.00	61.969%
134	08/01/2036	\$2,154.91	\$536.29	\$1,618.62	\$262,831.78	\$0.00	61.843%
135	09/01/2036	\$2,154.91	\$539.59	\$1,615.32	\$262,292.19	\$0.00	61.716%
136	10/01/2036	\$2,154.91	\$542.91	\$1,612.00	\$261,749.28	\$0.00	61.588%
137	11/01/2036	\$2,154.91	\$546.24	\$1,608.67	\$261,203.04	\$0.00	61.460%
138	12/01/2036	\$2,154.91	\$549.60	\$1,605.31	\$260,653.44	\$0.00	61.330%
139	01/01/2037	\$2,154.91	\$552.98	\$1,601.93	\$260,100.46	\$0.00	61.200%
140	02/01/2037	\$2,154.91	\$556.38	\$1,598.53	\$259,544.08	\$0.00	61.069%
141	03/01/2037	\$2,154.91	\$559.80	\$1,595.11	\$258,984.28	\$0.00	60.937%
142	04/01/2037	\$2,154.91	\$563.24	\$1,591.67	\$258,421.04	\$0.00	60.805%
143	05/01/2037	\$2,154.91	\$566.70	\$1,588.21	\$257,854.34	\$0.00	60.672%
144	06/01/2037	\$2,154.91	\$570.18	\$1,584.73	\$257,284.16	\$0.00	60.537%
145	07/01/2037	\$2,154.91	\$573.68	\$1,581.23	\$256,710.48	\$0.00	60.402%
146	08/01/2037	\$2,154.91	\$577.21	\$1,577.70	\$256,133.27	\$0.00	60.267%
147	09/01/2037	\$2,154.91	\$580.76	\$1,574.15	\$255,552.51	\$0.00	60.130%
148	10/01/2037	\$2,154.91	\$584.33	\$1,570.58	\$254,968.18	\$0.00	59.993%
149	11/01/2037	\$2,154.91	\$587.92	\$1,566.99	\$254,380.26	\$0.00	59.854%
150	12/01/2037	\$2,154.91	\$591.53	\$1,563.38	\$253,788.73	\$0.00	59.715%
151	01/01/2038	\$2,154.91	\$595.17	\$1,559.74	\$253,193.56	\$0.00	59.575%
152	02/01/2038	\$2,154.91	\$598.82	\$1,556.09	\$252,594.74	\$0.00	59.434%
153	03/01/2038	\$2,154.91	\$602.50	\$1,552.41	\$251,992.24	\$0.00	59.292%
154	04/01/2038	\$2,154.91	\$606.21	\$1,548.70	\$251,386.03	\$0.00	59.150%
155	05/01/2038	\$2,154.91	\$609.93	\$1,544.98	\$250,776.10	\$0.00	59.006%
156	06/01/2038	\$2,154.91	\$613.68	\$1,541.23	\$250,162.42	\$0.00	58.862%
157	07/01/2038	\$2,154.91	\$617.45	\$1,537.46	\$249,544.97	\$0.00	58.716%
158	08/01/2038	\$2,154.91	\$621.25	\$1,533.66	\$248,923.72	\$0.00	58.570%
159	09/01/2038	\$2,154.91	\$625.07	\$1,529.84	\$248,298.65	\$0.00	58.423%
160	10/01/2038	\$2,154.91	\$628.91	\$1,526.00	\$247,669.74	\$0.00	58.275%
161	11/01/2038	\$2,154.91	\$632.77	\$1,522.14	\$247,036.97	\$0.00	58.126%
162	12/01/2038	\$2,154.91	\$636.66	\$1,518.25	\$246,400.31	\$0.00	57.977%
163	01/01/2039	\$2,154.91	\$640.57	\$1,514.34	\$245,759.74	\$0.00	57.826%
164	02/01/2039	\$2,154.91	\$644.51	\$1,510.40	\$245,115.23	\$0.00	57.674%
165	03/01/2039	\$2,154.91	\$648.47	\$1,506.44	\$244,466.76	\$0.00	57.522%
166	04/01/2039	\$2,154.91	\$652.46	\$1,502.45	\$243,814.30	\$0.00	57.368%
167	05/01/2039	\$2,154.91	\$656.47	\$1,498.44	\$243,157.83	\$0.00	57.214%
168	06/01/2039	\$2,154.91	\$660.50	\$1,494.41	\$242,497.33	\$0.00	57.058%
169	07/01/2039	\$2,154.91	\$664.56	\$1,490.35	\$241,832.77	\$0.00	56.902%
170	08/01/2039	\$2,154.91	\$668.65	\$1,486.26	\$241,164.12	\$0.00	56.744%
171	09/01/2039	\$2,154.91	\$672.76	\$1,482.15	\$240,491.36	\$0.00	56.586%

AMORTIZATION SCHEDULE

Loan No.: **7019173483**
 Borrower(s): **SHIRLEY WYNN**
CHARLES GORDON WYNN
 Lender: **PennyMac Loan Services, LLC**

Date: **05/22/2025**
 Loan Amount: **\$312,000.00**
 Term: **30 years**
 Interest Rate: **7.375 %**

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	10/01/2039	\$2,154.91	\$676.89	\$1,478.02	\$239,814.47	\$0.00	56.427%
173	11/01/2039	\$2,154.91	\$681.05	\$1,473.86	\$239,133.42	\$0.00	56.267%
174	12/01/2039	\$2,154.91	\$685.24	\$1,469.67	\$238,448.18	\$0.00	56.105%
175	01/01/2040	\$2,154.91	\$689.45	\$1,465.46	\$237,758.73	\$0.00	55.943%
176	02/01/2040	\$2,154.91	\$693.68	\$1,461.23	\$237,065.05	\$0.00	55.780%
177	03/01/2040	\$2,154.91	\$697.95	\$1,456.96	\$236,367.10	\$0.00	55.616%
178	04/01/2040	\$2,154.91	\$702.24	\$1,452.67	\$235,664.86	\$0.00	55.451%
179	05/01/2040	\$2,154.91	\$706.55	\$1,448.36	\$234,958.31	\$0.00	55.284%
180	06/01/2040	\$2,154.91	\$710.90	\$1,444.01	\$234,247.41	\$0.00	55.117%
181	07/01/2040	\$2,154.91	\$715.26	\$1,439.65	\$233,532.15	\$0.00	54.949%
182	08/01/2040	\$2,154.91	\$719.66	\$1,435.25	\$232,812.49	\$0.00	54.779%
183	09/01/2040	\$2,154.91	\$724.08	\$1,430.83	\$232,088.41	\$0.00	54.609%
184	10/01/2040	\$2,154.91	\$728.53	\$1,426.38	\$231,359.88	\$0.00	54.438%
185	11/01/2040	\$2,154.91	\$733.01	\$1,421.90	\$230,626.87	\$0.00	54.265%
186	12/01/2040	\$2,154.91	\$737.52	\$1,417.39	\$229,889.35	\$0.00	54.092%
187	01/01/2041	\$2,154.91	\$742.05	\$1,412.86	\$229,147.30	\$0.00	53.917%
188	02/01/2041	\$2,154.91	\$746.61	\$1,408.30	\$228,400.69	\$0.00	53.741%
189	03/01/2041	\$2,154.91	\$751.20	\$1,403.71	\$227,649.49	\$0.00	53.565%
190	04/01/2041	\$2,154.91	\$755.81	\$1,399.10	\$226,893.68	\$0.00	53.387%
191	05/01/2041	\$2,154.91	\$760.46	\$1,394.45	\$226,133.22	\$0.00	53.208%
192	06/01/2041	\$2,154.91	\$765.13	\$1,389.78	\$225,368.09	\$0.00	53.028%
193	07/01/2041	\$2,154.91	\$769.84	\$1,385.07	\$224,598.25	\$0.00	52.847%
194	08/01/2041	\$2,154.91	\$774.57	\$1,380.34	\$223,823.68	\$0.00	52.664%
195	09/01/2041	\$2,154.91	\$779.33	\$1,375.58	\$223,044.35	\$0.00	52.481%
196	10/01/2041	\$2,154.91	\$784.12	\$1,370.79	\$222,260.23	\$0.00	52.297%
197	11/01/2041	\$2,154.91	\$788.94	\$1,365.97	\$221,471.29	\$0.00	52.111%
198	12/01/2041	\$2,154.91	\$793.78	\$1,361.13	\$220,677.51	\$0.00	51.924%
199	01/01/2042	\$2,154.91	\$798.66	\$1,356.25	\$219,878.85	\$0.00	51.736%
200	02/01/2042	\$2,154.91	\$803.57	\$1,351.34	\$219,075.28	\$0.00	51.547%
201	03/01/2042	\$2,154.91	\$808.51	\$1,346.40	\$218,266.77	\$0.00	51.357%
202	04/01/2042	\$2,154.91	\$813.48	\$1,341.43	\$217,453.29	\$0.00	51.165%
203	05/01/2042	\$2,154.91	\$818.48	\$1,336.43	\$216,634.81	\$0.00	50.973%
204	06/01/2042	\$2,154.91	\$823.51	\$1,331.40	\$215,811.30	\$0.00	50.779%
205	07/01/2042	\$2,154.91	\$828.57	\$1,326.34	\$214,982.73	\$0.00	50.584%
206	08/01/2042	\$2,154.91	\$833.66	\$1,321.25	\$214,149.07	\$0.00	50.388%
207	09/01/2042	\$2,154.91	\$838.79	\$1,316.12	\$213,310.28	\$0.00	50.191%
208	10/01/2042	\$2,154.91	\$843.94	\$1,310.97	\$212,466.34	\$0.00	49.992%
209	11/01/2042	\$2,154.91	\$849.13	\$1,305.78	\$211,617.21	\$0.00	49.792%
210	12/01/2042	\$2,154.91	\$854.35	\$1,300.56	\$210,762.86	\$0.00	49.591%
211	01/01/2043	\$2,154.91	\$859.60	\$1,295.31	\$209,903.26	\$0.00	49.389%
212	02/01/2043	\$2,154.91	\$864.88	\$1,290.03	\$209,038.38	\$0.00	49.186%
213	03/01/2043	\$2,154.91	\$870.19	\$1,284.72	\$208,168.19	\$0.00	48.981%
214	04/01/2043	\$2,154.91	\$875.54	\$1,279.37	\$207,292.65	\$0.00	48.775%
215	05/01/2043	\$2,154.91	\$880.92	\$1,273.99	\$206,411.73	\$0.00	48.567%
216	06/01/2043	\$2,154.91	\$886.34	\$1,268.57	\$205,525.39	\$0.00	48.359%
217	07/01/2043	\$2,154.91	\$891.79	\$1,263.12	\$204,633.60	\$0.00	48.149%
218	08/01/2043	\$2,154.91	\$897.27	\$1,257.64	\$203,736.33	\$0.00	47.938%
219	09/01/2043	\$2,154.91	\$902.78	\$1,252.13	\$202,833.55	\$0.00	47.726%
220	10/01/2043	\$2,154.91	\$908.33	\$1,246.58	\$201,925.22	\$0.00	47.512%
221	11/01/2043	\$2,154.91	\$913.91	\$1,241.00	\$201,011.31	\$0.00	47.297%
222	12/01/2043	\$2,154.91	\$919.53	\$1,235.38	\$200,091.78	\$0.00	47.080%
223	01/01/2044	\$2,154.91	\$925.18	\$1,229.73	\$199,166.60	\$0.00	46.863%
224	02/01/2044	\$2,154.91	\$930.87	\$1,224.04	\$198,235.73	\$0.00	46.644%
225	03/01/2044	\$2,154.91	\$936.59	\$1,218.32	\$197,299.14	\$0.00	46.423%
226	04/01/2044	\$2,154.91	\$942.34	\$1,212.57	\$196,356.80	\$0.00	46.202%
227	05/01/2044	\$2,154.91	\$948.13	\$1,206.78	\$195,408.67	\$0.00	45.979%
228	06/01/2044	\$2,154.91	\$953.96	\$1,200.95	\$194,454.71	\$0.00	45.754%



AMORTIZATION SCHEDULE

Loan No.: 7019173483

Borrower(s): SHIRLEY WYNN

CHARLES GORDON WYNN

Lender: PennyMac Loan Services, LLC

Date: 05/22/2025

Loan Amount: \$312,000.00

Term: 30 years

Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	07/01/2044	\$2,154.91	\$959.82	\$1,195.09	\$193,494.89	\$0.00	45.528%
230	08/01/2044	\$2,154.91	\$965.72	\$1,189.19	\$192,529.17	\$0.00	45.301%
231	09/01/2044	\$2,154.91	\$971.66	\$1,183.25	\$191,557.51	\$0.00	45.072%
232	10/01/2044	\$2,154.91	\$977.63	\$1,177.28	\$190,579.88	\$0.00	44.842%
233	11/01/2044	\$2,154.91	\$983.64	\$1,171.27	\$189,596.24	\$0.00	44.611%
234	12/01/2044	\$2,154.91	\$989.68	\$1,165.23	\$188,606.56	\$0.00	44.378%
235	01/01/2045	\$2,154.91	\$995.77	\$1,159.14	\$187,610.79	\$0.00	44.144%
236	02/01/2045	\$2,154.91	\$1,001.89	\$1,153.02	\$186,608.90	\$0.00	43.908%
237	03/01/2045	\$2,154.91	\$1,008.04	\$1,146.87	\$185,600.86	\$0.00	43.671%
238	04/01/2045	\$2,154.91	\$1,014.24	\$1,140.67	\$184,586.62	\$0.00	43.432%
239	05/01/2045	\$2,154.91	\$1,020.47	\$1,134.44	\$183,566.15	\$0.00	43.192%
240	06/01/2045	\$2,154.91	\$1,026.74	\$1,128.17	\$182,539.41	\$0.00	42.950%
241	07/01/2045	\$2,154.91	\$1,033.05	\$1,121.86	\$181,506.36	\$0.00	42.707%
242	08/01/2045	\$2,154.91	\$1,039.40	\$1,115.51	\$180,466.96	\$0.00	42.463%
243	09/01/2045	\$2,154.91	\$1,045.79	\$1,109.12	\$179,421.17	\$0.00	42.217%
244	10/01/2045	\$2,154.91	\$1,052.22	\$1,102.69	\$178,368.95	\$0.00	41.969%
245	11/01/2045	\$2,154.91	\$1,058.68	\$1,096.23	\$177,310.27	\$0.00	41.720%
246	12/01/2045	\$2,154.91	\$1,065.19	\$1,089.72	\$176,245.08	\$0.00	41.469%
247	01/01/2046	\$2,154.91	\$1,071.74	\$1,083.17	\$175,173.34	\$0.00	41.217%
248	02/01/2046	\$2,154.91	\$1,078.32	\$1,076.59	\$174,095.02	\$0.00	40.964%
249	03/01/2046	\$2,154.91	\$1,084.95	\$1,069.96	\$173,010.07	\$0.00	40.708%
250	04/01/2046	\$2,154.91	\$1,091.62	\$1,063.29	\$171,918.45	\$0.00	40.451%
251	05/01/2046	\$2,154.91	\$1,098.33	\$1,056.58	\$170,820.12	\$0.00	40.193%
252	06/01/2046	\$2,154.91	\$1,105.08	\$1,049.83	\$169,715.04	\$0.00	39.933%
253	07/01/2046	\$2,154.91	\$1,111.87	\$1,043.04	\$168,603.17	\$0.00	39.671%
254	08/01/2046	\$2,154.91	\$1,118.70	\$1,036.21	\$167,484.47	\$0.00	39.408%
255	09/01/2046	\$2,154.91	\$1,125.58	\$1,029.33	\$166,358.89	\$0.00	39.143%
256	10/01/2046	\$2,154.91	\$1,132.50	\$1,022.41	\$165,226.39	\$0.00	38.877%
257	11/01/2046	\$2,154.91	\$1,139.46	\$1,015.45	\$164,086.93	\$0.00	38.609%
258	12/01/2046	\$2,154.91	\$1,146.46	\$1,008.45	\$162,940.47	\$0.00	38.339%
259	01/01/2047	\$2,154.91	\$1,153.51	\$1,001.40	\$161,786.96	\$0.00	38.068%
260	02/01/2047	\$2,154.91	\$1,160.59	\$994.32	\$160,626.37	\$0.00	37.794%
261	03/01/2047	\$2,154.91	\$1,167.73	\$987.18	\$159,458.64	\$0.00	37.520%
262	04/01/2047	\$2,154.91	\$1,174.90	\$980.01	\$158,283.74	\$0.00	37.243%
263	05/01/2047	\$2,154.91	\$1,182.12	\$972.79	\$157,101.62	\$0.00	36.965%
264	06/01/2047	\$2,154.91	\$1,189.39	\$965.52	\$155,912.23	\$0.00	36.685%
265	07/01/2047	\$2,154.91	\$1,196.70	\$958.21	\$154,715.53	\$0.00	36.404%
266	08/01/2047	\$2,154.91	\$1,204.05	\$950.86	\$153,511.48	\$0.00	36.120%
267	09/01/2047	\$2,154.91	\$1,211.45	\$943.46	\$152,300.03	\$0.00	35.835%
268	10/01/2047	\$2,154.91	\$1,218.90	\$936.01	\$151,081.13	\$0.00	35.549%
269	11/01/2047	\$2,154.91	\$1,226.39	\$928.52	\$149,854.74	\$0.00	35.260%
270	12/01/2047	\$2,154.91	\$1,233.93	\$920.98	\$148,620.81	\$0.00	34.970%
271	01/01/2048	\$2,154.91	\$1,241.51	\$913.40	\$147,379.30	\$0.00	34.677%
272	02/01/2048	\$2,154.91	\$1,249.14	\$905.77	\$146,130.16	\$0.00	34.384%
273	03/01/2048	\$2,154.91	\$1,256.82	\$898.09	\$144,873.34	\$0.00	34.088%
274	04/01/2048	\$2,154.91	\$1,264.54	\$890.37	\$143,608.80	\$0.00	33.790%
275	05/01/2048	\$2,154.91	\$1,272.31	\$882.60	\$142,336.49	\$0.00	33.491%
276	06/01/2048	\$2,154.91	\$1,280.13	\$874.78	\$141,056.36	\$0.00	33.190%
277	07/01/2048	\$2,154.91	\$1,288.00	\$866.91	\$139,768.36	\$0.00	32.887%
278	08/01/2048	\$2,154.91	\$1,295.92	\$858.99	\$138,472.44	\$0.00	32.582%
279	09/01/2048	\$2,154.91	\$1,303.88	\$851.03	\$137,168.56	\$0.00	32.275%
280	10/01/2048	\$2,154.91	\$1,311.89	\$843.02	\$135,856.67	\$0.00	31.966%
281	11/01/2048	\$2,154.91	\$1,319.96	\$834.95	\$134,536.71	\$0.00	31.656%
282	12/01/2048	\$2,154.91	\$1,328.07	\$826.84	\$133,208.64	\$0.00	31.343%
283	01/01/2049	\$2,154.91	\$1,336.23	\$818.68	\$131,872.41	\$0.00	31.029%
284	02/01/2049	\$2,154.91	\$1,344.44	\$810.47	\$130,527.97	\$0.00	30.712%
285	03/01/2049	\$2,154.91	\$1,352.71	\$802.20	\$129,175.26	\$0.00	30.394%



AMORTIZATION SCHEDULE

Loan No.: 7019173483
 Borrower(s): SHIRLEY WYNN
 CHARLES GORDON WYNN
 Lender: PennyMac Loan Services, LLC

Date: 05/22/2025
 Loan Amount: \$312,000.00
 Term: 30 years
 Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	04/01/2049	\$2,154.91	\$1,361.02	\$793.89	\$127,814.24	\$0.00	30.074%
287	05/01/2049	\$2,154.91	\$1,369.38	\$785.53	\$126,444.86	\$0.00	29.752%
288	06/01/2049	\$2,154.91	\$1,377.80	\$777.11	\$125,067.06	\$0.00	29.428%
289	07/01/2049	\$2,154.91	\$1,386.27	\$768.64	\$123,680.79	\$0.00	29.101%
290	08/01/2049	\$2,154.91	\$1,394.79	\$760.12	\$122,286.00	\$0.00	28.773%
291	09/01/2049	\$2,154.91	\$1,403.36	\$751.55	\$120,882.64	\$0.00	28.443%
292	10/01/2049	\$2,154.91	\$1,411.99	\$742.92	\$119,470.65	\$0.00	28.111%
293	11/01/2049	\$2,154.91	\$1,420.66	\$734.25	\$118,049.99	\$0.00	27.776%
294	12/01/2049	\$2,154.91	\$1,429.39	\$725.52	\$116,620.60	\$0.00	27.440%
295	01/01/2050	\$2,154.91	\$1,438.18	\$716.73	\$115,182.42	\$0.00	27.102%
296	02/01/2050	\$2,154.91	\$1,447.02	\$707.89	\$113,735.40	\$0.00	26.761%
297	03/01/2050	\$2,154.91	\$1,455.91	\$699.00	\$112,279.49	\$0.00	26.419%
298	04/01/2050	\$2,154.91	\$1,464.86	\$690.05	\$110,814.63	\$0.00	26.074%
299	05/01/2050	\$2,154.91	\$1,473.86	\$681.05	\$109,340.77	\$0.00	25.727%
300	06/01/2050	\$2,154.91	\$1,482.92	\$671.99	\$107,857.85	\$0.00	25.378%
301	07/01/2050	\$2,154.91	\$1,492.03	\$662.88	\$106,365.82	\$0.00	25.027%
302	08/01/2050	\$2,154.91	\$1,501.20	\$653.71	\$104,864.62	\$0.00	24.674%
303	09/01/2050	\$2,154.91	\$1,510.43	\$644.48	\$103,354.19	\$0.00	24.319%
304	10/01/2050	\$2,154.91	\$1,519.71	\$635.20	\$101,834.48	\$0.00	23.961%
305	11/01/2050	\$2,154.91	\$1,529.05	\$625.86	\$100,305.43	\$0.00	23.601%
306	12/01/2050	\$2,154.91	\$1,538.45	\$616.46	\$98,766.98	\$0.00	23.239%
307	01/01/2051	\$2,154.91	\$1,547.90	\$607.01	\$97,219.08	\$0.00	22.875%
308	02/01/2051	\$2,154.91	\$1,557.42	\$597.49	\$95,661.66	\$0.00	22.509%
309	03/01/2051	\$2,154.91	\$1,566.99	\$587.92	\$94,094.67	\$0.00	22.140%
310	04/01/2051	\$2,154.91	\$1,576.62	\$578.29	\$92,518.05	\$0.00	21.769%
311	05/01/2051	\$2,154.91	\$1,586.31	\$568.60	\$90,931.74	\$0.00	21.396%
312	06/01/2051	\$2,154.91	\$1,596.06	\$558.85	\$89,335.68	\$0.00	21.020%
313	07/01/2051	\$2,154.91	\$1,605.87	\$549.04	\$87,729.81	\$0.00	20.642%
314	08/01/2051	\$2,154.91	\$1,615.74	\$539.17	\$86,114.07	\$0.00	20.262%
315	09/01/2051	\$2,154.91	\$1,625.67	\$529.24	\$84,488.40	\$0.00	19.880%
316	10/01/2051	\$2,154.91	\$1,635.66	\$519.25	\$82,852.74	\$0.00	19.495%
317	11/01/2051	\$2,154.91	\$1,645.71	\$509.20	\$81,207.03	\$0.00	19.108%
318	12/01/2051	\$2,154.91	\$1,655.83	\$499.08	\$79,551.20	\$0.00	18.718%
319	01/01/2052	\$2,154.91	\$1,666.00	\$488.91	\$77,885.20	\$0.00	18.326%
320	02/01/2052	\$2,154.91	\$1,676.24	\$478.67	\$76,208.96	\$0.00	17.932%
321	03/01/2052	\$2,154.91	\$1,686.54	\$468.37	\$74,522.42	\$0.00	17.535%
322	04/01/2052	\$2,154.91	\$1,696.91	\$458.00	\$72,825.51	\$0.00	17.135%
323	05/01/2052	\$2,154.91	\$1,707.34	\$447.57	\$71,118.17	\$0.00	16.734%
324	06/01/2052	\$2,154.91	\$1,717.83	\$437.08	\$69,400.34	\$0.00	16.329%
325	07/01/2052	\$2,154.91	\$1,728.39	\$426.52	\$67,671.95	\$0.00	15.923%
326	08/01/2052	\$2,154.91	\$1,739.01	\$415.90	\$65,932.94	\$0.00	15.514%
327	09/01/2052	\$2,154.91	\$1,749.70	\$405.21	\$64,183.24	\$0.00	15.102%
328	10/01/2052	\$2,154.91	\$1,760.45	\$394.46	\$62,422.79	\$0.00	14.688%
329	11/01/2052	\$2,154.91	\$1,771.27	\$383.64	\$60,651.52	\$0.00	14.271%
330	12/01/2052	\$2,154.91	\$1,782.16	\$372.75	\$58,869.36	\$0.00	13.852%
331	01/01/2053	\$2,154.91	\$1,793.11	\$361.80	\$57,076.25	\$0.00	13.430%
332	02/01/2053	\$2,154.91	\$1,804.13	\$350.78	\$55,272.12	\$0.00	13.005%
333	03/01/2053	\$2,154.91	\$1,815.22	\$339.69	\$53,456.90	\$0.00	12.578%
334	04/01/2053	\$2,154.91	\$1,826.37	\$328.54	\$51,630.53	\$0.00	12.148%
335	05/01/2053	\$2,154.91	\$1,837.60	\$317.31	\$49,792.93	\$0.00	11.716%
336	06/01/2053	\$2,154.91	\$1,848.89	\$306.02	\$47,944.04	\$0.00	11.281%
337	07/01/2053	\$2,154.91	\$1,860.25	\$294.66	\$46,083.79	\$0.00	10.843%
338	08/01/2053	\$2,154.91	\$1,871.69	\$283.22	\$44,212.10	\$0.00	10.403%
339	09/01/2053	\$2,154.91	\$1,883.19	\$271.72	\$42,328.91	\$0.00	9.960%
340	10/01/2053	\$2,154.91	\$1,894.76	\$260.15	\$40,434.15	\$0.00	9.514%
341	11/01/2053	\$2,154.91	\$1,906.41	\$248.50	\$38,527.74	\$0.00	9.065%
342	12/01/2053	\$2,154.91	\$1,918.12	\$236.79	\$36,609.62	\$0.00	8.614%

AMORTIZATION SCHEDULE

Loan No.: 7019173483

Borrower(s): SHIRLEY WYNN

CHARLES GORDON WYNN

Lender: PennyMac Loan Services, LLC

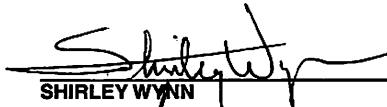
Date: 05/22/2025

Loan Amount: \$312,000.00

Term: 30 years

Interest Rate: 7.375 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	01/01/2054	\$2,154.91	\$1,929.91	\$225.00	\$34,679.71	\$0.00	8.160%
344	02/01/2054	\$2,154.91	\$1,941.77	\$213.14	\$32,737.94	\$0.00	7.703%
345	03/01/2054	\$2,154.91	\$1,953.71	\$201.20	\$30,784.23	\$0.00	7.243%
346	04/01/2054	\$2,154.91	\$1,965.72	\$189.19	\$28,818.51	\$0.00	6.781%
347	05/01/2054	\$2,154.91	\$1,977.80	\$177.11	\$26,840.71	\$0.00	6.315%
348	06/01/2054	\$2,154.91	\$1,989.95	\$164.96	\$24,850.76	\$0.00	5.847%
349	07/01/2054	\$2,154.91	\$2,002.18	\$152.73	\$22,848.58	\$0.00	5.376%
350	08/01/2054	\$2,154.91	\$2,014.49	\$140.42	\$20,834.09	\$0.00	4.902%
351	09/01/2054	\$2,154.91	\$2,026.87	\$128.04	\$18,807.22	\$0.00	4.425%
352	10/01/2054	\$2,154.91	\$2,039.32	\$115.59	\$16,767.90	\$0.00	3.945%
353	11/01/2054	\$2,154.91	\$2,051.86	\$103.05	\$14,716.04	\$0.00	3.463%
354	12/01/2054	\$2,154.91	\$2,064.47	\$90.44	\$12,651.57	\$0.00	2.977%
355	01/01/2055	\$2,154.91	\$2,077.16	\$77.75	\$10,574.41	\$0.00	2.488%
356	02/01/2055	\$2,154.91	\$2,089.92	\$64.99	\$8,484.49	\$0.00	1.996%
357	03/01/2055	\$2,154.91	\$2,102.77	\$52.14	\$6,381.72	\$0.00	1.502%
358	04/01/2055	\$2,154.91	\$2,115.69	\$39.22	\$4,266.03	\$0.00	1.004%
359	05/01/2055	\$2,154.91	\$2,128.69	\$26.22	\$2,137.34	\$0.00	0.503%
360	06/01/2055	\$2,150.48	\$2,137.34	\$13.14	\$0.00	\$0.00	0.000%



SHIRLEY WYNN

05/22/2025
DATE



CHARLES GORDON WYNN

05/22/2025
DATE

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. PMI PAYMENT MAY BE DISCONTINUED PRIOR TO REACHING THE PMI CANCELLATION DATE IF PREMIUMS WERE PAID AT THE TIME OF LOAN CLOSING.





FACTS

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

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

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

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



Page 2

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

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

Other important information	
California Residents:	We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes if you ask us not to by using the opt-out form or instructions called "Important Privacy Choices for Consumers" provided with this notice.
Nevada Residents:	This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, sending a secure message through our website at PENNYMAC.COM, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginfo@ag.nv.gov.
Vermont Residents:	We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at PENNYMAC.COM/PRIVACY or by calling (866) 601-3518.
Texas Residents:	For questions or complaints about this loan, contact PennyMac Loan Services, LLC at 800-777-4001. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.



W-9
 (Rev. March 2024)
 Department of the Treasury
 Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

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

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

Print or type. <i>See specific instructions on page 2.</i>		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.) SHIRLEY WYNN	
		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) <small>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.</small> <input type="checkbox"/> Other (see instructions)	
		3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>	
		5 Address (number, street, and apt. or suite no.). See instructions. 1194 Kane Blue Run	
		6 City, state, and ZIP code Summerville, SC 29485	
		7 List account number(s) here (optional)	
		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) _____	
		<small>(Applies to accounts maintained outside the United States.)</small>	
		<small>Requester's name and address (optional)</small> PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361	

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

5 9 0 - 0 3 - 4 8 2 7

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** *Shirley Wynn*

Date *05/22/2025*

General Instructions

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

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

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



Form W-9 (Rev. 3-2024)

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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



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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

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

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

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

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

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

4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5 – A corporation.

6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7 – A futures commission merchant registered with the Commodity Futures Trading Commission.

8 – A real estate investment trust.

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.

10 – A common trust fund operated by a bank under section 584(a).

11 – A financial institution as defined under section 581.

12 – A middleman known in the investment community as a nominee or custodian.

13 – A trust exempt from tax under section 664 or described in section 4947.

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

IF the payment is for...	THEN the payment is exempt for...
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 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.

¹See Form 1099-MISC, Miscellaneous Information, and Its Instructions.

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

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

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

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

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

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

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

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

G – A real estate investment trust.

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

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

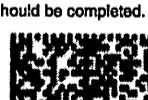
J – A bank as defined in section 581.

K – A broker.

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

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

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



Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) 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

¹List 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.

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

³You 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.

⁴List 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.



W-9
 (Rev. March 2024)
 Department of the Treasury
 Internal Revenue Service

**Request for Taxpayer
 Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

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

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

<p>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.) CHARLES GORDON WYNN</p>	
<p>2 Business name/disregarded entity name, if different from above.</p>	
<p>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) <small>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.</small> <input type="checkbox"/> Other (see instructions)</p>	
<p>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"/></p>	
<p>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) _____</p>	
<p>5 Address (number, street, and apt. or suite no.). See instructions. 1194 Kane Blue Run</p>	
<p>6 City, state, and ZIP code Summerville, SC 29485</p>	
<p>7 List account number(s) here (optional)</p>	

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

5 9 0 - 0 1 - 7 7 9 1

or

Employer identification number

_____ - _____

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here Signature of U.S. person

Date **05/22/2025**

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

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

By signing the filled-out form, you:

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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



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

Line 2

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

Line 3a

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

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

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

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

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

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

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

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

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

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

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

G – A real estate investment trust.

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

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

J – A bank as defined in section 581.

K – A broker.

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

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

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



Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.
2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.
3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.
4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a non-employee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).
5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program

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

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee 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

¹List 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.

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

³You 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.

⁴List 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 800-808-4490 or submit Form 14039.

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



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

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

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

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

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

Privacy Act Notice

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



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): SHIRLEY WYNN AND CHARLES GORDON WYNN Date: May 22, 2025

Loan Number: 7019173483

Property Address: 1194 Kane Blue Run
SUMMERTIME, SC 29485

Lender: PennyMac Loan Services, LLC

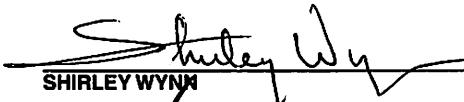
I/We, SHIRLEY WYNN AND CHARLES GORDON WYNN

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

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

ACKNOWLEDGEMENT

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


SHIRLEY WYNN


CHARLES GORDON WYNN

05/22/2025
DATE

05/22/2025
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) SHIRLEY WYNN

Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

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

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

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

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

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

Language Preference

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

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

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

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

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

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



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) CHARLES GORDON WYNN

Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

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

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

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

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

(2) **Who provided it:**

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

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

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

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

Language Preference

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

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

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

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

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- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.





AutoPay

One less thing to do, more time for you

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

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

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

Set your payments on cruise control

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

Any questions, or need help?
We're here for you.

Call 800.777.4001
PENNYMAC.COM

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

Your Benefits With AutoPay



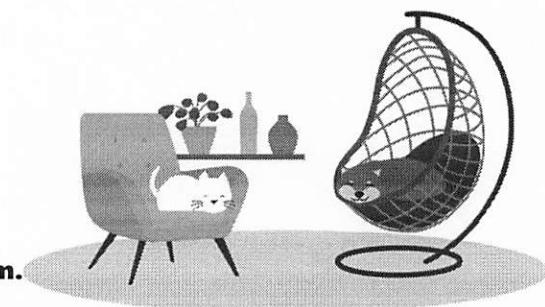
Protect your credit



Save your precious time and assets



Enjoy peace of mind





INI02062024



Loan Number: 7019173483

Date: 05/22/2025

Property Address: 1194 Kane Blue Run
SUMMERTVILLE, SC 29485

EXHIBIT "A"

LEGAL DESCRIPTION

All that certain piece, parcel or lot of land, situate, lying and being in the County of Dorchester, State of South Carolina, and shown and designated as LOT 2-33, on that certain plat entitled "Final Subdivision Plat of East Edisto, Summers corner Special District Plan (SD-5 Age Restricted) Horizons at Summers Corner, Phase 2, Near Summerville, Dorchester County, South Carolina, Prepared for and Owned by Lennar Carolinas, LLC," prepared by Phillip P. Gerard (SCPLS 26596) of Thomas & Hutton Engineering Co. on November 23, 2022, subject Plat being recorded in the Office of the Register of Deeds for Dorchester County, South Carolina on April 18, 2023 in Plat Book O at Pages 277-277 to 284-284 (Instrument Number: 2023007357-2023007364). Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

Being the same property as conveyed from Lennar Carolinas, LLC, a Delaware Limited Liability Company to Charles Gordon Wynn and Shirley Anne Wynn, as joint tenants with rights of survivorship and not as tenants in common as set forth in Deed Book RB 15317 Page 25 dated 05/07/2024, recorded 05/30/2024, DORCHESTER County, SOUTH CAROLINA.

A.P.N. # : 1580002033000



ATTORNEY/INSURANCE PREFERENCE FORM

STATE OF SOUTH CAROLINA

Borrower(s): SHIRLEY WYNN
CHARLES GORDON WYNN

Date: May 21, 2025

Loan Number: 7019173483

Property Address: 1194 Kane Blue Run , SUMMERTON, SC 29485

Lender/Broker: PennyMac Loan Services, LLC

Loan Originator: Hunter Locke

License #: MLB - 1224863
NMLS #: 35953

License #: MLO - 2085944
NMLS #: 2085944

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

(a) I select Townsgate Closing Services, LLC

Attorney's Name



Borrower SHIRLEY WYNN

05/22/2025

Date



Borrower CHARLES GORDON WYNN

05/22/2025

Date

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

Not Applicable

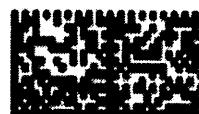
Borrower Signature

Date

Not Applicable

Borrower Signature

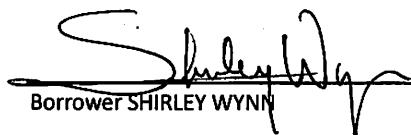
Date



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

(a) I select Travelers

Agent's Name


Borrower SHIRLEY WYNN

05/22/2025
Date


Borrower CHARLES GORDON WYNN

05/22/2025
Date

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

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

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

(a) I select _____

Agent's Name

Borrower SHIRLEY WYNN

Date

Borrower CHARLES GORDON WYNN

Date



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

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date



ATTORNEY/INSURANCE PREFERENCE FORM

STATE OF SOUTH CAROLINA

Borrower(s):

SHIRLEY WYNN
CHARLES GORDON WYNN

Date: May 13, 2025

Loan Number: 7019173483

Property Address:

1194 Kane Blue Run , SUMMERTON, SC 29485

Lender/Broker: PennyMac Loan Services, LLC

Loan Originator: Hunter Locke

License #: MLB - 1224863

License #: MLO - 2085944

NMLS #: 35953

NMLS #: 2085944

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

(a) I select CAROLINA ATTORNEY NETWORK, LLC

Attorney's Name

Signed by:



SHIRLEY WYNN
065BABA3E78C4F3...

5/14/2025

Borrower SHIRLEY WYNN

Date

Signed by:



CHARLES GORDON WYNN
CACBC4CFE742AD3...

5/14/2025

Borrower CHARLES GORDON WYNN

Date

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

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

Loan #: 7019173483

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

(a) I select Travelers

Agent's Name

Signed by:


SHIRLEY WYNN
065BAB43E78C4F3...

5/14/2025

Borrower SHIRLEY WYNN

Date

Signed by:


CHARLES GORDON WYNN
CACBC4CFE7424D3...

5/14/2025

Borrower CHARLES GORDON WYNN

Date

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

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

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

(a) I select _____
Agent's Name

Borrower SHIRLEY WYNN Date

Borrower CHARLES GORDON WYNN Date

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

Not Applicable
Borrower Signature Date

Not Applicable
Borrower Signature Date

Certificate Of Completion

Envelope Id: F0B0B6F2-71B5-4CE0-BFDA-2DA7E8190262

Status: Completed

Subject: Documents to Sign

Source Envelope:

Document Pages: 3

Signatures: 4

Envelope Originator:

Certificate Pages: 2

Initials: 0

Sachin Saharan

AutoNav: Enabled

6101 Condor Drive, Ste 200

EnvelopeD Stamping: Enabled

Moorpark, CA 93021

Time Zone: (UTC-08:00) Pacific Time (US & Canada)

docusign_lender+9f7ad641-d317-43da-b0c7-d52d97

1201cd@blend.com

IP Address: 54.152.143.177

Record Tracking

Status: Original

Holder: Sachin Saharan

Location: DocuSign

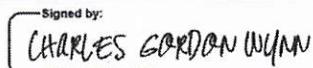
5/13/2025 9:41:26 AM

docusign_lender+9f7ad641-d317-43da-b0c7
-d52d971201cd@blend.com

Signer Events

CHARLES GORDON WYNN
footsie1944@yahoo.com

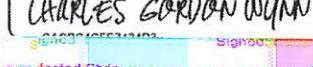
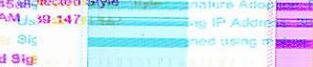
Signature

 Signed by:
CHARLES GORDON WYNN
footsie1944@yahoo.com

Timestamp

Sent: 5/13/2025 9:43:02 AM

Viewed: 5/14/2025 8:00:09 AM

Signer Events		Signature		Timestamp	
CHARLES GORDON WYNN	footsie1944@yahoo.com	 Signed by: CHARLES GORDON WYNN footsie1944@yahoo.com	Signature	Sent: 5/13/2025 9:43:02 AM	Viewed: 5/14/2025 8:00:09 AM
SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM
SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM
SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM
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SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM
SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM
SHIRLEY WYNN	footsie1944@yahoo.com	 Signed by: SHIRLEY WYNN footsie1944@yahoo.com	Signature	Sent: 5/14/2025 7:59:38 AM	Viewed: 5/14/2025 7:59:51 AM

Envelope Summary Events	Status	Timestamps
Certified Delivered	Security Checked	5/14/2025 7:59:39 AM
Signing Complete	Security Checked	5/14/2025 7:59:51 AM
Completed	Security Checked	5/14/2025 8:00:19 AM
Payment Events	Status	Timestamps



P.O. Box 514387
Los Angeles, CA 90051-4387

Notice Date: May 21, 2025

Loan Number: 8208705724
Property Address:
1194 KANE BLUE RUN
SUMMERTON SC 29485

SHIRLEY WYNN
CHARLES WYNN
1194 KANE BLUE RUN
SUMMERTON SC 29485

*** PLEASE NOTE NEW WIRING INFORMATION INSTRUCTIONS ***

Payoff Demand Statement

Servicer: PennyMac Loan Services, LLC

An Updated Payoff Demand Statement Should Be Ordered Within
One Business Day of the Anticipated Payoff Date

ABOUT YOUR LOAN

ALERT! Wire fraud often happens when statements/documents such as the Payoff Demand Statement are intercepted by an imposter and altered with fraudulent wiring instructions. Read below for instructions to protect yourself from fraud.

Due to an increase in imposter wire fraud incidents, we have removed the wiring instructions from this document. Follow these instructions to obtain and verify wiring instructions going forward.

- Go to <https://servicingpartners.pennymac.com> or www.pennymac.com, search "payoff"
- Verify wiring instructions on our automated phone system by calling (800) 777-4001
- Use only the wiring instructions provided on the Pennymac sites listed above
- If you suspect fraudulent activity has occurred, call Pennymac at (800) 777-4001 to speak to a Customer Service Representative

If you have moved or your mailing address has changed or will soon change, please provide us with your new mailing address so we can send important documents, notices and/or refund checks to you promptly. You can update your address online at www.PennyMac.com or by calling Customer Service at (800) 777-4001.

If you would like to cure a delinquency on your loan to bring it current, and do not intend to pay off the loan in full, please contact us at (866) 545-9070 to obtain a reinstatement quote, including available options to help you bring your loan current if you have a hardship.

WHAT THIS MEANS

We've prepared your payoff quote and also included important information about paying off your mortgage. It's important that you read through this entire statement to ensure a smooth payoff process.

If you have an impound account associated with your mortgage loan for paying taxes and/or insurance and the next disbursement is within the good-through date of **May 28, 2025**, you must request an updated Payoff Demand

Statement within one business day of your payoff. An updated payoff statement can be most easily obtained on our website at www.PennyMac.com or by calling (800) 777-4001 and speak to a Customer Service Representative.

Title or Escrow Companies (or another authorized third party) may validate or obtain current payoff figures on our website by visiting <https://servicingpartners.pennymac.com>.

PAYOUT

Loan Number: 8208705724

This demand reflects the amount to pay your loan in full.

Good Through:	May 28, 2025
Loan Is Due For:	June 1, 2025
Current Interest Rate:	6.37500%

If your loan is delinquent, additional or anticipated fees and costs may be incurred during the Good-through Date period relating to collection, foreclosure, bankruptcy, or other defaults on your loan. You must request an updated demand for current payoff figures within one business day of your anticipated payoff. Please note fees and costs will be calculated based on the Good-through Date. When you contact us to obtain an updated payoff demand statement, based upon the status of your loan, it may take additional time to calculate all applicable fees and costs to generate an updated payoff demand statement.

Funds received after 05/28/2025 will be subject to an additional \$37.12 of interest per day. Funds MUST be received no later than 12:00 PM PT, for same day processing. Payoffs are not posted on weekends or holidays. Interest will be added to the account for these days.

Payoff Breakdown:

Please beware of imposter wire fraud. See "Payoff Instructions" for more information.

Principal Balance:	\$212,049.73
Interest Due As Of: 05/28/2025	\$999.97
Less Escrow Balance:	(\$3,391.31)
Recording Fees:	\$10.00
Release Costs:	\$22.50

Total Payoff Amount as of:
May 28, 2025 \$209,690.89

Scheduled Escrow Disbursement(s):

These amounts may differ if your tax or insurance bills are more or less than the amount indicated below.

Below are the next disbursement dates from your impound account: PennyMac may make these disbursements prior to the due date to ensure timely payment.

Hazard Insurance	\$1,923.56	May, 2026
Property Tax	\$3,504.96	December, 2025

Amounts listed in the Scheduled Escrow Disbursement(s) section above are based on the last known amounts and will be paid by PennyMac as long as the loan is active; however, pending disbursement amounts are not included in the Total Payoff Amount Due. You must request an updated demand for current payoff figures or include those amounts in your remittance.

Note: The amount due in this statement does not include the Scheduled Escrow Disbursement(s) previously provided. An Updated Payoff Demand Statement Should Be Ordered Within One Business Day of the Anticipated Payoff Date

PAYOUT INSTRUCTIONS:

1. A late fee in the amount of \$68.63 may be added after the 16th of the month.
2. Funds MUST be sent via wire transfer, cashier's check, or title check only. Personal checks may not be accepted as payoff funds and may result in additional interest accrual.
3. To obtain wiring instructions, please go to <https://servicingpartners.pennymac.com> or www.pennymac.com, search "payoff". Wiring instructions have been removed from the Payoff Demand Statement as a security measure to protect you from imposter wire fraud.
4. For Office of Foreign Assets Control ("OFAC") requirements, wire remittance must include borrower's full legal name, date of birth and property address. If this information is not provided, it will delay the receipt of funds causing additional interest and other costs to be incurred.
5. A fee of \$1,000.00 will be imposed if you provide payoff funds and subsequently request to rescind the payoff, unless such fee is prohibited by law. The \$1,000.00 fee will be deducted from the payoff funds being returned to you.

Mail or Overnight Instructions
Pennymac Loan Services, LLC
Attention: Cash Management
6101 Condor Drive
Moorpark, CA 93021

PennyMac will prepare the release of lien and will submit for recording within the time limits established by each state after receiving full payoff funds.

The amount indicated in this Payoff Demand Statement is subject to change for various reasons, including but not limited to the following:

- When a charge of fifty (\$50) dollars or more impacts the Total Payoff Amount during the Good Through Date, PennyMac may send an updated Payoff Demand Statement to the same fax or mailing address of this demand and any previous Statements will be rendered null and void.
- Additional or anticipated fees and costs may be incurred during the Good-through Date period relating to collection, foreclosure, bankruptcy, or other defaults on your loan.

- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was recently transferred to PennyMac.
- A fee may be assessed and your payoff may be delayed if a payment is returned unpaid by your financial institution for any reason which includes additional interest owed.

WHAT YOU SHOULD DO

Continue to make all payments as scheduled. Any surplus balances in your account will be released to you within twenty (20) days of payment in full.

If you are enrolled in our Automatic Clearing House (ACH) program, it will automatically be cancelled when your loan is paid in full. You may cancel the ACH draft prior to the payoff by contacting Customer Service at least 3 business days prior to your scheduled payment date in order to avoid a draft from occurring prior to the payoff.

If you pay via online bill payment, please contact your financial institution or third party provider to cancel the payments once your loan has been paid in full.

OTHER IMPORTANT INFORMATION REGARDING YOUR PAYOFF

The payoff amount is subject to our final verification once we receive payoff funds. If your loan is in default, regardless of the **Good Through Date**, all default related processes, including but not limited to foreclosure sale, will continue and all fees and costs incurred after this payoff quote is issued will continue to be assessed until the loan is paid in full.

We only accept payoff funds on business days. We reserve the right, except when prohibited, to adjust payoff amount and refuse any insufficient funds for any reason, including, but not limited to, error in calculation of the Total Amount Secured by Mortgage, previously dishonored checks, or money orders, stop payment of checks or pending automatic mortgage payments or additional payments we made between the date of this payoff statement and the date we received the funds.

Escrow Account

As your Servicer, we will pay tax and/or insurance payments that become due until your loan is paid in full if you have an escrow account. You or your closing agent (if applicable) will need to request a refund for any duplicate taxes or insurance payments made by you, attorney, Title or Escrow Company.

Insufficient Payoff Proceeds

We may use funds in your escrow account, if the payoff proceeds are insufficient to payoff your loan. If the escrow balance is not enough to cover the shortage, the payoff funds will be returned and you will be required to order a new Payoff Demand Statement.

Late Charges

The amounts shown in this Payoff Demand Statement assume that all funds remitted for your monthly payments have cleared your bank account. A late charge and other fees may be assessed for payments that we receive after the appropriate late charge grace period.

Mortgage Insurance Premiums (MIP)

MIP on FHA loans are paid one month in arrears. The premium is a full month payment and is not subject to proration. The premium assessment is based upon when PennyMac is in receipt of payoff funds. If PennyMac is in receipt of funds on or after the 1st of the month a full month premium is assessed.

Credit Reporting

Payments received after 29 days from their due date may be reported as late to the credit reporting agencies.

Insurance Claim

If you wish to payoff your loan by using recent insurance claim proceeds, please call us at 1(800) 777-4001.

PENNYMAC APPRECIATES YOUR BUSINESS

If you have any questions, please call our Customer Service Department at (800) 777-4001, Monday through Friday, between 5:00 AM to 6:00 PM PT, 7:00AM to 11:00AM PT on Saturday.

Payoff funds must not be sent to the addresses below. Please refer to the "Payoff Instructions" section for details.

Toll-free: (800) 777-4001

M-F 5:00AM – 8:00PM PT
SAT 7:00 AM – 11:00AM PT
Toll-free Fax: (866) 577-7205

Website: www.PennyMac.com

Secure Messaging Online:
Create an account and/or log in to
<http://www.PennyMac.com>, then look for the
Secured Message Center to communicate
with us securely.

Payments:

Standard Address:
P.O. Box 30597
Los Angeles, CA 90030-0597
Overnight Address:
PennyMac Loan Services
Attn: Lockbox Operations
20500 Belshaw Ave.
Carson, CA 90746

(Please do not send correspondence)

Correspondence:

Attn: Correspondence Unit
P.O. Box 514387
Los Angeles, CA 90051-4387
(Please do not send payments)

FHA Loans Originated prior to January 21, 2015

Appendix 8 (C): Mortgagee Notice to Mortgagor (09/94)

This is in reply to your inquiry/request for payoff figures or offer to tender an amount to prepay in full your FHA-insured mortgage which this company is servicing.

This notice is to advise you of the procedure which will be followed to accomplish a full prepayment of your mortgage.

PennyMac will only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date prepayment is received.

Note: It is to your advantage to arrange closings so that the prepayment reaches us on or before (as close to the end of the month as possible) the first work day of the month.

If you have any questions regarding this notice, please contact our Customer Service Department at 1-(800)777-4001.

In accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., debt collectors are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to: (I) the use or threat of violence; (II) the use of obscene or profane language; and (III) repeated phone calls made with the intent to annoy, abuse, or harass.

NEW YORK - If a creditor or debt collector receives a money judgment against you in court, state and federal laws prevent the following types of income from being taken to pay the debt: 1) Supplemental security income (SSI); 2) Social security; 3) Public assistance (welfare); 4) Spousal support, maintenance (alimony) or child support; 5) Unemployment benefits; 6) Disability benefits; 7) Workers' compensation benefits; 8) Public or private pensions; 9) Veterans' benefits; 10) Federal student loans, federal student grants, and federal work study funds; and 11) Ninety percent of your wages or salary earned in the last sixty days. PennyMac Loan Services, LLC is registered with the Superintendent of the New York State Department of Financial Services (Department). You may obtain further information or file a complaint by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting www.dfs.ny.gov.

NORTH CAROLINA - Licensed by the North Carolina Office of the Commissioner of Banks. Complaints regarding the servicing of your mortgage may be submitted to the Office of the Commissioner of Banks, 316 W. Edenton Street, Raleigh, NC 27603, (919) 733-3016. Licensed by the North Carolina Department of Insurance. Permit No. 119504607 - 6101 Condor Dr., Suite 200, Moorpark, CA 93021. Permit No. 119505929 - 14800 Trinity Blvd., Fort Worth, TX 76155. Permit No. 119506567 - 3043 Townsgate Rd., Suite 200, Westlake Village, CA 91361. Permit No. 119506570 - 2201 West Plano Parkway, Suites 150 and 300, Plano, TX 75075. Permit No. 119507419 - 10550 West Charleston Blvd., Suite A, Las Vegas, NV 89135.

OREGON - Borrowers: The Oregon Division of Financial Regulation (DFR) oversees residential mortgage loan servicers who are responsible for servicing residential mortgage loans in connection with real property located in Oregon and persons required to have a license to service residential mortgage loans in this state. If you have questions regarding your residential mortgage loan, contact your servicer at (800) 777-4001. To file a complaint about unlawful conduct by an Oregon licensee or a person required to have an Oregon license, call DFR at 888-877-4894 or visit drf.oregon.gov.

This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. However, if your account is subject to pending bankruptcy proceedings or if you have received a discharge in bankruptcy, this statement is for informational purposes only and is not an attempt to collect a debt against you personally.

Licensing Information



Equal Housing Opportunity, PennyMac Loan Services, LLC, 3043 Townsgate Rd, Suite 200, Westlake Village, CA 91361, 818-224-7442. NMLS ID # 35953. For licensing information, go to: www.nmlsconsumeraccess.org. Arizona Mortgage Banker License # 0911088. Licensed by the Department of Financial Protection and Innovation under the California Residential Mortgage Lending Act. Colorado: Colorado office: 5500 South Quebec Street, Suite 260, Greenwood Village, Colorado 80111, (877) 215-2552. Massachusetts Mortgage Lender License # MC35953. Minnesota: This is not an offer to enter into an agreement and an offer may only be made pursuant to Minn. Stat. §47.206 (3) & (4). Licensed by the N.J. Department of Banking and Insurance. Licensed Mortgage Banker-NYS Department of Financial Services. Rhode Island Lender License # 20092600LL. For more information, please visit PENNYMAC.COM/state-licenses. Not all property types qualify. Some loan products may not be available in all states. Information, property type eligibility, rates and pricing are subject to change without prior notice at the sole discretion of PennyMac Loan Services, LLC. Ask your loan officer for details. All loan programs subject to borrowers meeting appropriate underwriting conditions. This is not a commitment to lend. Other restrictions apply. The information included in this communication is considered confidential and proprietary, and any unauthorized reproduction is prohibited. ©

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