

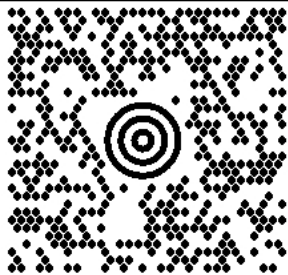
DIANNE TEMPLE
8035202048
DIANNE TEMPLE
115 DRIFTWOOD DRIVE
LEXINGTON SC 29072

LTR

1 OF 1

SHIP TO:

SERVICELINK HE POST CLOSING
(800) 777-8759
DISCOVER HOME LOANS
1355 CHERRINGTON PKWY
MOON TOWNSHIP PA 15108



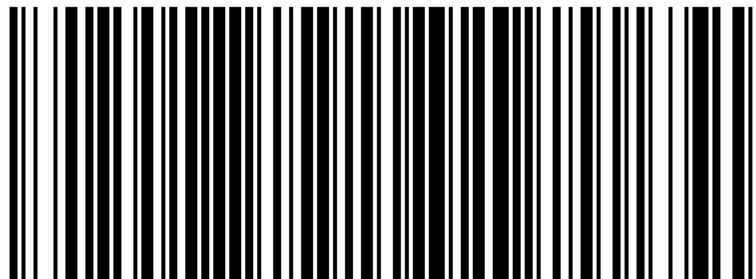
PA 151 9-50



UPS NEXT DAY AIR SAVER

1P

TRACKING #: 1Z 97Y 48W 13 9108 5571



BILLING: P/P

Reference No.1: Order Number 2003556429
Reference No.2: Disbursement Date 06/05/2025

XOL 25.05.21

NV4S 22.0A 05/2025*



FULL PACKAGE



FULL PACKAGE

**Capital One, N.A.
Instructions Full Sign Package**

- ☐ You **MUST** complete the Notary Acknowledgement Checklist worksheet and this **MUST** be the first page of the fax backs
- ☐ Attached is the full package
- ☐ Please print 2 copies
1 to be executed at Closing, 1 to be left with the borrower for their records
- ☐ Please ensure the US Patriot Act form is completed using either two Primary forms of ID or one Primary and one Secondary form. Capital One, N.A. will NOT fund the borrower's loan without this being completely correct
- ☐ Do NOT obtain a copy of the borrower(s) photo ID's
- ☐ If closing in a trust, borrower(s) must sign as trustee on all trust signature lines
- ☐ Please make sure ALL pages of the Note and Mortgage/DOT are initialed if there are initial lines present
- ☐ Please upload signed documents back to EXOS. If this isn't possible, scan and email to: Discoverescrow@svclnk.com
- ☐ After faxing or uploaded has been completed, please immediately return executed documents to ServiceLink. Do not wait for approval to drop the documents

Do NOT obtain copies of the borrower's Driver's License

Make sure you have confirmed all closing appointments.

THANK YOU!

Loan # _____

Closing Date ____/____/____

Capital One, N.A.

Notary Acknowledgement Checklist

Thank you for assisting in this loan closing transaction to obtain all signatures, initials, dates and required notarizations. First, please fill in the loan number and closing date for this transaction in the spaces provided above. Please review each of the statements below and initial and date the corresponding boxes if you agree with each statement:

☐

Ensure the USA Patriot Act Disclosure is properly completed with two forms of ID.

☐

DO NOT INCLUDE OR SEND ANY COPIES OF THE DRIVERS LICENSES OR ID'S

☐

All pages of Loan Application (1003), Note and Security Instrument (Deed of Trust/Mortgage), all Riders (Condo, PUD, Inter Vivos Trust, etc.), and Quit Claim Deed (QCD) if applicable, are properly initialed, signed, dated and Notarized.

☐

All pages of the Closing Disclosure (CD) for each applicant, and any Notice of Right to Cancel forms are properly executed, signed and dated.

☐

The entire signed closing package will be returned via overnight delivery to the Settlement Service provider same day as the closing

☐

If signing with WATA verbiage on the mortgage they MUST sign as the signature line reads and your acknowledgment needs the WATA verbiage

☐

If signing in a trust they can sign their name, trustee

I acknowledge below that I have reviewed all the closing documents and confirmed that all required signatures, dates, initials and notarizations have been properly executed. I will fax and/or scan and email the closing disclosures to the Settlement Service provider today. The fax and/or scan and email will contain a total of _____pages, including a cover sheet. Once faxing or scan/email is completed, I will confirm that all pages were successfully transmitted.

NOTE: Failure to comply with all requirements listed above may result in a reduction in the amount of Notary fees paid out.

Electronic Closing Overview

Greenwood
Loan #: **1022786925**

Discover Home Loans eClosing experience is a simple, fast, and safe way for you to review and sign your closing documents electronically.

Your closing documents are contained herein and certain documents are now available for your electronic signature. You may choose to electronically sign any or all of these documents in advance of your closing. At closing, you will wet ink sign all remaining documents in the presence of a closing agent.

Please make sure to carefully read and review documents prior to providing your electronic signature.

If you have any questions, please contact your Closer.

Thank you,
Discover Home Loans
1-800-973-5054
Monday-Friday: 8am-10pm ET



Foreign Language Disclosure**IMPORTANT DISCLOSURE**

It is important that you fully understand all of the information related to your home equity loan.

Our representatives will communicate with you in the English language, and we will provide your loan documents (including terms and conditions, statements, and other information) in English.

If you are not fluent in English, you may choose to consult with a trusted family member, friend, or other person who is at least 18 years of age or older.

You may also choose to consult with a Homeownership Counselor at no cost to you. For more information about Homeownership Counselors, please see the separate disclosure titled "Homeownership Counseling Agencies Notice."

Divulgación de información en idioma extranjero**INFORMACIÓN IMPORTANTE**

Es importante que entienda completamente toda la información relacionada con el crédito hipotecario.

Nuestros representantes se comunicarán con usted en inglés y le brindaremos la documentación del préstamo (incluidos los términos y condiciones, los estados de cuenta y otra información) también en inglés.

Si no habla inglés de manera fluida, puede consultar a un familiar, un amigo u otra persona de confianza que tenga como mínimo 18 años de edad.

Además, puede consultar a un asesor sobre la propiedad de viviendas de manera gratuita. Para obtener más información sobre los asesores en propiedad de viviendas, vea la información que figura bajo el título "Notificación de las agencias de asesoramiento en propiedad de viviendas."

외국어 공개**중요 공개**

귀하께서 주택 담보 대출과 관련한 모든 정보를 완전히 이해하시는 것이 중요합니다.

저희 담당자가 귀하와 영어로 의사소통할 것이며 영어 버전의 대출 문서(계약 조건, 명세서 및 기타 정보 포함)가 제공될 것입니다.

영어에 유창하지 않으시면 믿을 수 있는 가족 구성원, 친구 또는 18세 이상의 다른 사람과 상의할 것을 선택하실 수 있습니다.

또한 Homeownership Counselor(주택 소유권 전문 카운슬러)와의 무료 상담을 선택하실 수도 있습니다. Homeownership Counselor에 대한 자세한 내용은 별도의 공개 문서인 "Homeownership Counseling Agencies Notice"(주택 소유권 카운슬링 대행사 고지사항)를 참조하십시오.



Công khai thông tin Tiếng Nước ngoài

CÔNG KHAI QUAN TRỌNG

Điều quan trọng là quý vị phải thông hiểu tất cả các thông tin liên quan đến khoản vay thế chấp tài sản nhà.

Đại diện của chúng tôi sẽ liên lạc với quý vị bằng tiếng Anh và sẽ cung cấp các tài liệu về khoản cho vay (bao gồm điều khoản và điều kiện, tuyên bố và các thông tin khác) bằng tiếng Anh.

Nếu quý vị không thông thạo tiếng Anh, quý vị có thể chọn tham khảo ý kiến với một thành viên trong gia đình, bạn bè hoặc một người khác đáng tin cậy và từ 18 tuổi trở lên.

Quý vị cũng có thể chọn tham khảo ý kiến miễn phí với một Cố vấn viên về Quyền sở hữu nhà ở. Để biết thêm thông tin về Cố vấn viên Quyền sở hữu nhà ở, vui lòng xem bản công khai thông tin riêng có tựa đề "Thông báo về Các cơ quan Cố vấn Quyền sở hữu nhà ở."

外國語言揭露

重要揭露

您必須充分了解與您房屋淨值貸款的所有相關資訊，這點很重要

我們的代表將用英文與您溝通，並提供英文版貸款文件 (包括條款及條件、聲明和其他資訊)。

如果您的英文不流利，您可以選擇諮詢您所信任的家庭成員、朋友或其他人，惟該名人士需年滿 18 歲以上。

您亦得選擇房屋產權顧問 (Homeownership Counselor) 做為諮詢對象，毋須支付任何費用。要進一步了解與房屋產權顧問相關的資訊，請參閱另一份名為《房屋產權顧問機構通知》之揭露文件。

外文信息披露

重要信息披露

全面了解有关您的住房净值贷款的所有信息至关重要。

我们的代表将使用英语与您沟通，我们也会为您提供英文版贷款材料（包括条款与条件、结算单和其他信息）。

如果您不擅长英语，可以选择咨询您信任的家人、朋友或其他人士，但您咨询的人士必须年满 18 周岁。

您也可以选择免费咨询住房顾问。有关住房顾问的更多信息，请参阅名为“住房咨询代理公告”的专用信息披露。

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)



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20394.10

Сведения об использовании иностранных языков

ВАЖНЫЕ СВЕДЕНИЯ

Очень важно, чтобы вы в полной мере понимали всю информацию, относящуюся к вашему кредиту под залог недвижимости.

Наши представители будут общаться с вами на английском языке, и мы предоставим вам документы по займу (включая условия и положения, ведомости и другую информацию) также на английском языке.

Если вы не очень хорошо владеете английским языком, вы можете консультироваться с доверенным членом семьи, другом или другим человеком не моложе 18 лет.

Кроме того, вы можете бесплатно советоваться с консультантом по домовладению (Homeownership Counselor). Дополнительные сведения о консультантах по домовладению можно получить в отдельном уведомлении о консультационных агентствах, предоставляющих консультации по вопросам домовладения (английское заглавие этого документа — «Homeownership Counseling Agencies Notice»).

Paghahayag para sa Banyagang Wika

MAHALAGANG PAGHAHAYAG

Mahalagang lubos mong nauunawaan ang lahat ng impormasyong nauugnay sa iyong home equity loan.

Makikipag-ugnayan sa iyo ang aming mga kinatawan sa wikang Ingles, at ibibigay namin ang mga dokumento ng iyong loan (kasama na ang mga tuntunin at kundisyon, pahayag, at iba pang impormasyon) sa Ingles.

Kung hindi ka magaling mag-Ingles, puwede kang kumonsulta sa isang pinagkakatiwalaang kamag-anak, kaibigan, o iba pang taong may 18 taong gulang na o mas matanda.

☐ By checking this box, you acknowledge that you have electronically received the Foreign Language Disclosure.



CLOSING INSTRUCTIONS

LOAN NAME: Greenwood

LOAN NUMBER: 1022786925

Lender: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950	
Phone: 1-800-973-5054 Fax: (623) 643-7200 Email: ylianatorres@discoverhomeloans.com	
Attorney/Closing Agent: ServiceLink, LLC 1355 Cherrington Parkway Moon Township, PA 15108	Settlement Agent: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950
Phone: (800) 513-8091 Fax: (412) 329-5067 Email: DiscoverEscrow@svclnk.com	Charity Wilcox Closing Dept. Phone: (800) 973-5054 Email: CharityWilcox@discoverhomeloans.com

BORROWER INFORMATION

Borrowers: Patricia Greenwood

Vesting: Patricia Greenwood

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

Property County: Dorchester

Mailing Address: 8969 Planters Row Ln, Summerville, SC 29485

LOAN INFORMATION

Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA Purpose: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	Occupancy: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Second Home	Property Type: <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Other <input type="checkbox"/> Townhome <input type="checkbox"/> Condominium
--	---	---

LOAN TERMS

Loan Amount: \$51,436.00	Monthly P & I: \$370.63	ARM Loan: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Sales Price: \$0.00	First Payment Date: 07/05/2025	Product Description:
Term (Months): 360	Impounds: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Conventional Fixed
Interest Rate: 7.810%	Cash Back: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

IMPORTANT DATES

DOCUMENT DATE: May 30, 2025	RESCISSION EXPIRATION DATE: June 4, 2025
CLOSING DATE: May 31, 2025	APPROVAL EXPIRES: June 25, 2025
FUNDING DATE: June 5, 2025	

PAYOFFS

Description	Payable To	Amount
HELOC	Bank of America	\$50,868.56
	Total Payoffs:	\$50,868.56

GENERAL REQUIREMENTS

ENSURE ALL DOCUMENTS ARE EITHER INK SIGNED OR IN THE CASE OF IN PERSON ELECTRONIC CLOSING, ALL DOCUMENTS ARE ESIGNED.

YOU SHALL NOT CLOSE THE LOAN UNLESS AND UNTIL EACH AND EVERY ONE OF THE FOLLOWING CONDITIONS HAVE BEEN SATISFIED. Please include all necessary documentation with the funding package.

IF FOR ANY REASON THIS LOAN DOES NOT CLOSE, PLEASE RETURN ALL DOCUMENTS TO LENDER IMMEDIATELY.

- Deliver to Borrower(s) one (1) copy of each document signed by Borrower(s).
- Each Borrower must receive two (2) copies of "Notice of Right to Cancel".

EACH BORROWER MUST SIGN ALL DOCUMENTS EXACTLY AS TYPED

*****RETURN OF DOCUMENTS*****

IMMEDIATELY AFTER CLOSING, SCAN AND UPLOAD THE SIGNED, DATED and NOTARIZED CLOSING PACKAGE TO THE CLOSING SERVICE PROVIDER.

THE ENTIRE SIGNED CLOSING PACKAGE WILL THEN BE SENT VIA OVERNIGHT DELIVERY TO THE CLOSING SERVICE PROVIDER SAME DAY AS THE CLOSING WHEN POSSIBLE, BUT NO LATER THAN THE FOLLOWING MORNING.

1. EXECUTION OF DOCUMENTS:
- Certain ancillary documents may be electronically eSigned prior to the Document Date.
 - Each Borrower must sign all documents exactly as typed on signature line provided for his or her signature. All signatures must be witnessed if required or customary.
 - Any correction to loan documents must be approved in advance by the Lender. **No white-out permitted.** Approved Lender corrections should be made by marking a single line through the offending language and inserting corrective language as necessary and initialed by the Borrower(s).
 - Please make sure the Notary Stamp/Press is visible on the copies of the Mortgage/Deed of Trust.
2. RIGHT TO CANCEL:
- The Right to Cancel expiration is based on the document date. If signing date and document date are different, please adjust the Transaction Date and the Right to Cancel expiration date accordingly, and have the date correction initialed by the Borrower(s).
3. POWER OF ATTORNEY (if applicable):
- All Powers Of Attorney must be approved by Lender prior to Borrower(s) signing documents. If approved by Lender, the Power of Attorney must be recorded in the same county(ies) in which the Mortgage/Deed of Trust is recorded. It must be notarized a minimum of one day prior to signing the documents. If the documents are signed by Power of Attorney, the signature must appear as Jane Doe by John Doe as Attorney in Fact. As noted in this example, the "Attorney in Fact" verbiage must appear above the signature line.
Please ensure the ORIGINAL or CERTIFIED TRUE COPY of the non-military POA document is obtained at closing and sent along with the executed closing package to the Closing Vendor.
4. CLOSING DISCLOSURE:
- Borrower's Closing Disclosure:
- Lender has prepared and provided an initial Closing Disclosure to each borrower (and, if the transaction is rescindable, to each non-borrower who has a right to rescind) (collectively, "Borrower"). A copy of the initial Closing Disclosure is included with these Closing Instructions. Please promptly review the Closing Disclosure and **IMMEDIATELY** notify Lender if any of the information is or becomes inaccurate prior to or at closing.
 - Closing Agent must **IMMEDIATELY** notify Lender of any change to the scheduled closing date or if the closing does not take place as scheduled.
 - If the Borrower's Closing Disclosure becomes inaccurate prior to closing, Lender will prepare a revised Closing Disclosure and make a determination of whether a new three-business day waiting period is required. If a new waiting period is required, Lender will deliver the revised Closing Disclosure to the Borrower and provide Closing Agent with a copy, along with updated closing documents. If a new waiting period is not required, Lender will prepare the revised Closing Disclosure and provide Closing Agent with a copy, along with updated closing documents as necessary. In such a case, **Closing Agent must provide that revised Closing Disclosure to each Borrower at or before closing (i.e., before the note or security instrument is signed by any person).**
 - If an inaccuracy in the Closing Disclosure is discovered at the closing table, the Borrower may not sign the note or security instrument until the discrepancy has been resolved, and lender has provided a revised Closing Disclosure to Closing Agent and Closing Agent has delivered it to each Borrower.
 - Each Borrower (including any non-obligated party who has rescission rights) must sign the final Closing Disclosure.
 - A signed copy of the Borrower's final Closing Disclosure must be faxed to Lender prior to funding authorization.
 - If you learn of an event that causes the Borrower's final Closing Disclosure to become inaccurate after closing and the inaccuracy results in a change to the amount actually paid by the Borrower from the amount disclosed, you must promptly notify Lender. You must also promptly notify Lender of any clerical errors that you identify in the Borrower's Closing Disclosure.
5. ID INFORMATION:
- Verify the identity of all signers using the Patriot Act form located within this closing package.**
***** DO NOT INCLUDE NOR RETURN ANY COPIES OF GOVERNMENT ISSUED PHOTO ID'S WITH THE EXECUTED CLOSING PACKAGE *****

ADDITIONAL CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS

1. Choose the date, time, and location for your loan closing

By my signature hereon, I acknowledge that I have read, understand, and have complied with all requirements listed on these instructions any Addendums hereto, and with all requirements relating to closing agent responsibilities.

ACKNOWLEDGED AND AGREED:

CLOSING AGENT

Date

Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	05/30/2025	Borrower	Patricia Greenwood	Loan Term	30 years
Closing Date	05/31/2025		8969 Planters Row Ln	Purpose	Refinance
Disbursement Date	06/05/2025		Summerville, SC 29485	Product	Fixed Rate
Settlement Agent	Capital One, N.A.	Lender	Capital One, N.A.	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	2003556429				<input type="checkbox"/> VA <input type="checkbox"/> _____
Property	8969 Planters Row Ln			Loan ID #	1022786925
	Summerville, SC 29485			MIC #	
Appraised Prop. Value	\$321,600				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$51,436	NO
Interest Rate	7.81%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$370.63	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest		\$370.63
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment		\$370.63

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$282.09 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: Homeowners Association Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO
---	---------------------	--	-------------------------------------

Costs at Closing		
Closing Costs	\$0	Includes \$0 in Loan Costs + \$0 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$567.44	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs				Borrower-Paid		Paid By
				At Closing	Before Closing	Others
A. Origination Charges						
01	% of Loan Amount (Points)					
02						
03						
04						
05						
06						
07						
B. Services Borrower Did Not Shop For						
01	Appraisal Fee – BKFS	to Black Knight Financial Services, LLC				(L) \$1.00
02	Credit Report Fee – Equifax	to Equifax Information Svcs LLC				(L) \$1.36
03	Credit Report Fee – Experian	to Experian Information Solutions Inc				(L) \$0.79
04	Credit Report Fee – TransUnion	to TransUnion LLC				(L) \$0.98
05	Flood Certificate Fee	to ServiceLink National Flood, LLC				(L) \$4.00
06	Property Condition Report – AG	to Accurate Group, LLC				(L) \$35.00
07	Title – Doc Signing Fee	to ServiceLink, LLC				(L) \$280.00
08	Title – Document Processing and Delivery Fee	to ServiceLink, LLC				(L) \$15.00
09	Title – Recording Fee	to ServiceLink, LLC				(L) \$15.00
10	Title – Report Fee	to ServiceLink, LLC				(L) \$80.00
11	Title – Witness Fee	to ServiceLink, LLC				(L) \$25.00
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)				\$0.00		
Loan Costs Subtotals (A + B + C)				\$0.00		
Other Costs						
E. Taxes and Other Government Fees						
01	Recording Fees	Deed:	Mortgage: \$25.00			(L) \$25.00
02						
F. Prepays						
01	Homeowner's Insurance Premium (mo.)					
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (per day from to)			\$0.00		
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing						
01	Homeowner's Insurance	per month for	mo.			
02	Mortgage Insurance	per month for	mo.			
03	Property Taxes	per month for	mo.			
04						
05						
06						
07						
08	Aggregate Adjustment			\$0.00		
H. Other						
01						
02						
03						
04						
05						
06						
07						
08						
I. TOTAL OTHER COSTS (Borrower-Paid)				\$0.00		
Other Costs Subtotals (E + F + G + H)				\$0.00		
J. TOTAL CLOSING COSTS (Borrower-Paid)				\$0.00		
Closing Costs Subtotals (D + I)				\$0.00		\$483.13
Lender Credits						

Payoffs and Payments

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

TO	AMOUNT
01 HELOC to Bank of America	\$50,868.56
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$50,868.56

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$50,000.00	\$51,436.00	YES • This amount increased
Total Closing Costs (J)	\$0	\$0	NO
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$49,764.00	-\$50,868.56	YES • See Payoffs and Payments (K)
Cash to Close	\$236.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$567.44 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$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 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% of my overdue payment of principal and interest or \$29, whichever is less. I will pay this late charge promptly but only once on each late payment.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

Partial Payments

Your lender

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

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

Security Interest

You are granting a security interest in
8969 Planters Row Ln, Summerville, SC 29485

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

Escrow Account

For now, your loan

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

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

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

No Escrow		
Estimated Property Costs over Year 1	\$3,385.17	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.	\$133,425.20
Finance Charge. The dollar amount the loan will cost you.	\$81,989.20
Amount Financed. The loan amount available after paying your upfront finance charge.	\$51,436.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.81%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	159.4%



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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Settlement Agent
Name	Capital One, N.A.	Capital One, N.A.
Address	502 E. Market St. Greenwood, DE 19950	502 E. Market St. Greenwood, DE 19950
NMLS ID	453156	453156
____ License ID		
Contact	Yliana Torres	Charity Wilcox
Contact NMLS ID	2597511	
Contact		
____ License ID		
Email	ylanatorres@discoverhomeloans.com	CharityWilcox@discoverhomeloans.com
Phone	(800) 973-5054 Extn. 2256	(800) 973-5054

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.

Patricia Greenwood

Date

Addendum to Closing Disclosure

This Addendum includes **additional** information about the loan you have applied for. It does **not** replace any information disclosed on the Closing Disclosure.

Itemization of Recording Fees	Borrower-Paid		Paid By Others
	At Closing	Before Closing	
Deed:			
Mortgage: \$25.00			
Recording Fee For Mortgage to Dorchester County Register of Deeds			(L) \$25.00
See E. Taxes and Other Government Fees for totals.			

FIRST PAYMENT LETTER

DATE: May 31, 2025
LOAN NUMBER: 1022786925
PROPERTY ADDRESS: 8969 Planters Row Ln, Summerville, SC 29485

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

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

The first regular monthly payment on the above mortgage loan is due on **July 5, 2025**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

Principal and Interest	\$ 370.63
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
Other:	\$
TOTAL PAYMENT:	\$ 370.63

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

Sending cash payments is not allowed. Cash is easily lost or stolen. If you send cash, we may refuse to accept it.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - Patricia Greenwood - DATE -

TEMPORARY MORTGAGE PAYMENT COUPON

Second Payment Due Date: August 5, 2025
Name: Patricia Greenwood
Address: 8969 Planters Row Ln
City/State: Summerville, SC
Zip Code: 29485

Loan Number: 1022786925
Payment Amount: \$370.63
Additional Principal: _____
Other: _____
TOTAL: _____

DETACH AND SEND WITH PAYMENT (IF NEW COUPONS NOT RECEIVED IN TIME) TO:

Capital One, N.A.
PO Box 371306
Pittsburgh, PA 15250-7306

TEMPORARY MORTGAGE PAYMENT COUPON

First Payment Due Date: July 5, 2025
Name: Patricia Greenwood
Address: 8969 Planters Row Ln
City/State: Summerville, SC
Zip Code: 29485

Loan Number: 1022786925
Payment Amount: \$370.63
Additional Principal: _____
Other: _____
TOTAL: _____

DETACH AND SEND WITH PAYMENT (IF NEW COUPONS NOT RECEIVED IN TIME) TO:

Capital One, N.A.
PO Box 371306
Pittsburgh, PA 15250-7306

AUTOMATIC PAYMENT PROGRAM ("APP")

Do you want to save time and postage every month? Explore our Free Automatic Payment Program (APP).

HOW DOES THE PROGRAM WORK?

Once you sign up with APP, we will automatically deduct your home payment from your checking or savings account each month. We will send notification to your bank to transfer the exact amount of your payment from your checking or savings account to us. You will receive information about the transaction each month on your regular bank statement.

WHAT ARE THE ADVANTAGES?

Convenience. You will no longer have to write a check each month for your home payment. No checks. No stamps. No envelopes. No trips to the mail box. APP will save you time and money.

Security. You'll have peace of mind knowing that your monthly payment was made automatically and on time. You won't have to worry about forgetting to mail your check.

APP IS FREE AND EASY

There is absolutely no charge for our APP service. We offer it to our customers because it assures prompt and accurate payments. It is simply more convenient for you and us.

CAN I STILL MAKE ADDITIONAL PRINCIPAL PAYMENTS OR ESCROW DEPOSITS?

Yes! If you want to make additional payments, either designate on the authorization agreement the amount of the principal curtailment to be withdrawn in addition to your monthly payment, or simply mail a check for the desired amount. Additional escrow, if applicable to your loan, can be mailed anytime. Please include your account number and the words "additional principal" or "escrow deposit" on the face of your check.

HOW CAN I BEGIN THIS CONVENIENT SERVICE?

It's very simple. You can either 1) sign up electronically now, 2) mail a completed copy of this form to 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945, or 3) wait until our Servicing department issues your permanent loan number and sign up online at DiscoverHomeLoans.com/account.

We will notify you in writing which month's payment will begin your APP service. Usually, processing takes about 45 days. However, please continue to make your normal payments, UNTIL YOU RECEIVE A CONFIRMATION LETTER.

If you have any questions, please call us toll free at 1-855-295-2193. One of our Customer Service Representatives will be happy to answer your questions or provide you with more information.

CAN I CANCEL THE APP SERVICE?

The APP service may be canceled by providing notice 10 days prior to your next due date to the address listed below, or by calling **1-855-295-2193**.

WHAT HAPPENS IF I CHANGE MY BANK?

If you move your checking or savings account from your current bank to another one, you need to complete a new authorization agreement online at DiscoverHomeLoans.com/account or mail us a new completed copy of this form to 1 Corporate Drive, Suite 360 Lake Zurich, IL 60047-8945. You can request an additional form by calling our Customer Service Department toll free at 1-855-295-2193. When we receive the completed copy of this form, please allow 2 to 3 weeks for the change to take place. We will notify you when the APP service will begin on your new account.

**PLEASE RETAIN THIS PAGE FOR YOUR RECORDS
AUTHORIZATION AGREEMENT FOR MONTHLY AUTOMATIC PAYMENT
DISCOVER HOME LOANS, 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047-8945**

I (we) hereby authorize Capital One, N.A., and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate home payment debit entries to my (our) Checking or Savings Account indicated below and the depository named below to debit the same to such account. I (we) understand that this is an electronic form that only borrowers on the Note will receive, only one borrower must sign the form, and the signing borrower must have the ability to authorize payments on the account listed below. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my home loan. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) understand that THE LENDER will notify me (us) in writing of the first draft date at least 10 days prior to that date and that I (we) must mail in the monthly payment until that date. I understand that THE LENDER will notify me (us) in writing if the payment amount changes at least 10 days prior to the next draft date. This authorization is to remain in full force and effect until THE LENDER has received notification from me (us) of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement and I (we) may revoke this authorization by submitting a request in writing, over the phone, or online within enough time that THE LENDER receives it at least six days prior to the next draft date.

PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL WE NOTIFY YOU OF YOUR DRAFT DATE

Do we have your permission to continue?

☐ Yes ☐ No

AUTOMATIC PAYMENT PROGRAM ("APP")Home Loan Account Number: **1022786925**

I (we) hereby authorize Capital One, N.A., and its successors, assigns, authorized agents or any entity servicing my loan on their behalf (hereinafter called THE LENDER) to initiate home payment debit entries to my (our) Checking or Savings Account indicated below and the depository named below to debit the same to such account. I (we) understand that this is an electronic form that only borrowers on the Note will receive, only one borrower must sign the form, and the signing borrower must have the ability to authorize payments on the account listed below. I (we) understand that if any debit entries under this authorization are returned for insufficient funds or otherwise dishonored, I (we) will promptly send THE LENDER the total monthly payment due, plus any late charge(s) or other fees due under my home loan. I (we) authorize THE LENDER to electronically credit my (our) account if necessary, to correct erroneous debits. I (we) understand that THE LENDER will notify me (us) in writing of the first draft date at least 10 days prior to that date and that I (we) must mail in the monthly payment until that date. I understand that THE LENDER will notify me (us) in writing if the payment amount changes at least 10 days prior to the next draft date. This authorization is to remain in full force and effect until THE LENDER has received notification from me (us) of its termination in such time and in such manner as to afford THE LENDER a reasonable opportunity to act upon it. THE LENDER may terminate this agreement and I (we) may revoke this authorization by submitting a request in writing, over the phone, or online within enough time that THE LENDER receives it at least six days prior to the next draft date.

DEPOSITORY INSTITUTION INFORMATION:	BORROWER INFORMATION:
NAME: _____	MONTHLY PAYMENT AMOUNT: \$ 370.63
CITY: _____	ADDITIONAL PRINCIPAL IF ANY: \$ _____
STATE: _____	
ZIP CODE: _____	<i>PLEASE RECONFIRM YOUR ACCOUNT AND ROUTING NUMBERS</i>
ACCOUNT NUMBER: _____	ACCOUNT NUMBER: _____
ABA ROUTING NUMBER: _____	ABA ROUTING NUMBER: _____
ACCOUNT TYPE: CHECKING: <input type="checkbox"/> or SAVINGS: <input type="checkbox"/>	
NAME(S) ON BANK ACCOUNT: _____	
SIGNATURE: (ACCOUNT HOLDER): _____	
PLEASE CONTINUE TO MAIL YOUR PAYMENTS UNTIL WE NOTIFY YOU OF YOUR DRAFT DATE PLEASE RETURN THIS FORM TO THE FOLLOWING ADDRESS OR FAX NUMBER FOR PROCESSING:	

DISCOVER HOME LOANS
ATTENTION: DRAFTING
1 CORPORATE DRIVE, SUITE 360
LAKE ZURICH, IL 60047-8945

FAX NUMBER: 1-847-550-7425

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

Borrower(s): Patricia Greenwood

Greenwood
Loan #: 1022786925

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is **May 31, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

Capital One, N.A.
11001 N. Black Canyon Hwy East
Phoenix, AZ 85029
righttocancel@discoverhomeloans.com

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

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **June 4, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms and one copy of the Truth in Lending disclosures related to this transaction.

Date **Notice of Right to Cancel** form received: **May 31, 2025**.

- BORROWER - Patricia Greenwood - DATE -

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

Borrower(s): Patricia Greenwood

Greenwood
Loan #: 1022786925

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

YOUR RIGHT TO CANCEL

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

(1)

the date of the transaction, which is **May 31, 2025**; or

(2)

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

(3)

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

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

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

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Date:

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Date **Notice of Right to Cancel** form received: **May 31, 2025**.

- BORROWER - Patricia Greenwood - DATE -

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

Borrower(s): Patricia Greenwood

Greenwood
Loan #: 1022786925

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is **May 31, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

Capital One, N.A.
11001 N. Black Canyon Hwy East
Phoenix, AZ 85029
righttocancel@discoverhomeloans.com

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

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **June 4, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms and one copy of the Truth in Lending disclosures related to this transaction.

Date **Notice of Right to Cancel** form received: **May 31, 2025**.

- BORROWER - Patricia Greenwood - DATE -

NOTE

Greenwood
Loan #: 1022786925

May 31, 2025
[Date]

Summerville,
[City]

South Carolina
[State]

8969 Planters Row Ln, Summerville, SC 29485
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$51,436.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is **Capital One, N.A.** 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 Principal has been paid. I will pay interest at a yearly rate of **7.810%**.

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

3. PAYMENTS

(A) Time and Place of Payments

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

I will make my monthly payment on the **5th** day of each month beginning on **July 5, 2025**. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on **June 5, 2055**, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at **PO Box 371306, Pittsburgh, PA 15250-7306** 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. \$**370.63**.

4. BORROWER'S RIGHT TO PREPAY

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

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

5. LOAN CHARGES

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

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16

Initials: _____

payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5%** of my overdue payment of principal and interest or **\$29, whichever is less**. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

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

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

SOUTH CAROLINA - SECOND FIXED RATE NOTE - 08/16

Initials: _____

those conditions are described as follows:

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

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

NOTICE TO BORROWER

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

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

- BORROWER - Patricia Greenwood - DATE -

[Sign Original Only]

Individual Loan Originator: **Yliana Torres**, NMLSR ID: **2597511**
Loan Originator Organization: **Capital One, N.A.**, NMLSR ID: **453156**

After Recording Return To:
**Discover Fulfillment
Center**
1355 Cherrington Parkway
Moon Township, PA 15108
1-800-973-5054

Prepared By:
Charity Wilcox
Capital One, N.A.
502 E. Market St.
Greenwood, DE 19950

[Space Above This Line For Recording Data]

MORTGAGE

Greenwood
Loan #: 1022786925
PIN: 1631315015000

THIS MORTGAGE is made this **31st** day of **May, 2025**, between the Mortgagor, **Patricia Greenwood** (herein "Borrower"), and the Mortgagee, **Capital One, N.A.**, organized and existing under the laws of **the United States of America**, whose address is **502 E. Market St., Greenwood, DE 19950**. (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$51,436.00**, which indebtedness is evidenced by Borrower's note dated **May 31, 2025** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and on **June 5, 2055**;

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

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

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 145 ON A "FINAL SUBDIVISION PLAT OF PHASES 3B & 3C THE FARM AT WESCOTT PREPARED FOR: D.R. HORTON" PREPARED BY THOMAS & HUTTON ENGINEERING CO. ON DECEMBER 28, 2004 AND RECORDED IN THE ROD OFFICE FOR DORCHESTER COUNTY IN PLAT CABINET K, PAGE 139. SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS AND BOUNDINGS AS WILL BY REFERENCE TO SAID PLAT MORE FULLY AND AT LARGE APPEAR.

Capital One, N.A. (NMLS #: 453156) | **Yliana Torres** (NMLS #: 2597511)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

☒ 507.35

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BEING THE SAME PROPERTY CONVEYED TO PATRICIA GREENWOOD FROM D.R. HORTON, INC., DATED 09/15/2005, RECORDED 09/20/2005, DEED BOOK 4931, PAGE 208, COUNTY OF DORCHESTER, STATE OF SOUTH CAROLINA.

Assessor's Parcel No: 1631315015000

which has the address of **8969 Planters Row Ln, Summerville, South Carolina, 29485** (herein "Property Address");

TO HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property."

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

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

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

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

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

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

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installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

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

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

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

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

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

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

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

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

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

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Mortgage is on a leasehold. If this Mortgage is on a unit in a condominium or a planned unit development,

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

Borrower shall perform all of Borrower's obligations under the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

7. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Mortgage, or if any action or proceeding is commenced which materially affects Lender's interest in the Property, then Lender, at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, including reasonable attorneys' fees, and take such action as is necessary to protect Lender's interest. If Lender required mortgage insurance as a condition of making the loan secured by this Mortgage, Borrower shall pay the premiums required to maintain such insurance in effect until such time as the requirement for such insurance terminates in accordance with Borrower's and Lender's written agreement or applicable law.

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

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

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

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

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

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

Initials: _____

mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

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

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

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

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

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

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

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

18. Borrower's Right to Reinstate. Notwithstanding Lender's acceleration of the sums secured by

Initials: _____

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

19. Assignment of Rents; Appointment of Receiver. As additional security hereunder, Borrower hereby assigns to Lender the rents of the Property, provided that Borrower shall, prior to acceleration under paragraph 17 hereof or abandonment of the Property, have the right to collect and retain such rents as they become due and payable.

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

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

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

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

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

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

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

SOUTH CAROLINA- SECOND MORTGAGE - 03/18

Initials: _____

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

IN WITNESS WHEREOF, Borrower has executed this Mortgage.

- BORROWER - Patricia Greenwood - DATE -

Signed, sealed and delivered in the presence of:

 Witness

 Witness

State of _____

County of _____

The foregoing instrument was acknowledged before me this **31st** day of **May, 2025** by

 _____.

 Notary Public

My Commission Expires: _____

_____ County, South Carolina

I certify that _____ personally appeared before me this day and certified to me under oath or by affirmation that he or she is not a grantee or beneficiary of the transaction, signed the foregoing document as a subscribing witness, and witnessed

sign the foregoing document.

Date: **May 31, 2025**

Printed Name
Notary Public

My Commission Expires: _____

Initials: _____

_____ County, South Carolina

I certify that _____ personally appeared before me this day and certified to me under oath or by affirmation that he or she is not a grantee or beneficiary of the transaction, signed the foregoing document as a subscribing witness, and witnessed

sign the foregoing document.

Date: **May 31, 2025**

Printed Name
Notary Public

My Commission Expires: _____

Individual Loan Originator: **Yliana Torres**, NMLSR ID: **2597511**
Loan Originator Organization: **Capital One, N.A.**, NMLSR ID: **453156**

Initials: _____

PLANNED UNIT DEVELOPMENT RIDER

Greenwood

Loan #: 1022786925

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **31st** day of **May, 2025**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, 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 **Capital One, N.A.** (the "Lender") of the same date and covering the Property described in the Security Instrument and located at: **8969 Planters Row Ln, Summerville, 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 THE COVENANTS, CONDITIONS AND RESTRICTIONS FILED OF RECORD THAT AFFECT THE PROPERTY. (the "Declaration"). The Property is a part of a planned unit development known as **The Farm at Wescott** (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 covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. PUD Obligations. Borrower shall 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 shall promptly pay, when due, all dues and assessments imposed pursuant to the Constituent Documents.

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

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

 2483.18

Form 3150 1/01 (page 1 of 3 pages)

Amended

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 and floods, for which Lender requires insurance, then Borrower's obligation under Uniform Covenant 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 shall 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 shall be paid to Lender. Lender shall 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 shall 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 shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall 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" if 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 shall become additional debt of Borrower secured by the Security Instrument. Unless Borrower and Lender agree to other terms of payment, these amounts shall bear interest from the date of disbursement at the Note rate and shall be payable, with interest, upon notice from

1022786925


Lender to Borrower requesting payment.

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

- BORROWER - Patricia Greenwood - DATE -

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)

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

 2483.18

Form 3150 1/01 (page 3 of 3 pages)
Amended

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: **\$321,600.00**
Original Principal Balance: **\$51,436.00**
Amortization Term: **360**
Interest Rate: **7.810%**

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	07/05/2025	\$370.63	\$334.76	\$35.87	\$334.76	\$51,400.13	15.98
2	08/05/2025	\$370.63	\$334.53	\$36.10	\$669.29	\$51,364.03	15.97
3	09/05/2025	\$370.63	\$334.29	\$36.34	\$1,003.58	\$51,327.69	15.96
4	10/05/2025	\$370.63	\$334.06	\$36.57	\$1,337.64	\$51,291.12	15.95
5	11/05/2025	\$370.63	\$333.82	\$36.81	\$1,671.46	\$51,254.31	15.94
6	12/05/2025	\$370.63	\$333.58	\$37.05	\$2,005.04	\$51,217.26	15.93
7	01/05/2026	\$370.63	\$333.34	\$37.29	\$2,338.38	\$51,179.97	15.91
8	02/05/2026	\$370.63	\$333.10	\$37.53	\$2,671.48	\$51,142.44	15.90
9	03/05/2026	\$370.63	\$332.85	\$37.78	\$3,004.33	\$51,104.66	15.89
10	04/05/2026	\$370.63	\$332.61	\$38.02	\$3,336.94	\$51,066.64	15.88
11	05/05/2026	\$370.63	\$332.36	\$38.27	\$3,669.30	\$51,028.37	15.87
12	06/05/2026	\$370.63	\$332.11	\$38.52	\$4,001.41	\$50,989.85	15.86
13	07/05/2026	\$370.63	\$331.86	\$38.77	\$4,333.27	\$50,951.08	15.84
14	08/05/2026	\$370.63	\$331.61	\$39.02	\$4,664.88	\$50,912.06	15.83
15	09/05/2026	\$370.63	\$331.35	\$39.28	\$4,996.23	\$50,872.78	15.82
16	10/05/2026	\$370.63	\$331.10	\$39.53	\$5,327.33	\$50,833.25	15.81
17	11/05/2026	\$370.63	\$330.84	\$39.79	\$5,658.17	\$50,793.46	15.79
18	12/05/2026	\$370.63	\$330.58	\$40.05	\$5,988.75	\$50,753.41	15.78
19	01/05/2027	\$370.63	\$330.32	\$40.31	\$6,319.07	\$50,713.10	15.77
20	02/05/2027	\$370.63	\$330.06	\$40.57	\$6,649.13	\$50,672.53	15.76
21	03/05/2027	\$370.63	\$329.79	\$40.84	\$6,978.92	\$50,631.69	15.74
22	04/05/2027	\$370.63	\$329.53	\$41.10	\$7,308.45	\$50,590.59	15.73
23	05/05/2027	\$370.63	\$329.26	\$41.37	\$7,637.71	\$50,549.22	15.72
24	06/05/2027	\$370.63	\$328.99	\$41.64	\$7,966.70	\$50,507.58	15.71
25	07/05/2027	\$370.63	\$328.72	\$41.91	\$8,295.42	\$50,465.67	15.69
26	08/05/2027	\$370.63	\$328.45	\$42.18	\$8,623.87	\$50,423.49	15.68
27	09/05/2027	\$370.63	\$328.17	\$42.46	\$8,952.04	\$50,381.03	15.67
28	10/05/2027	\$370.63	\$327.90	\$42.73	\$9,279.94	\$50,338.30	15.65
29	11/05/2027	\$370.63	\$327.62	\$43.01	\$9,607.56	\$50,295.29	15.64
30	12/05/2027	\$370.63	\$327.34	\$43.29	\$9,934.90	\$50,252.00	15.63
31	01/05/2028	\$370.63	\$327.06	\$43.57	\$10,261.96	\$50,208.43	15.61
32	02/05/2028	\$370.63	\$326.77	\$43.86	\$10,588.73	\$50,164.57	15.60
33	03/05/2028	\$370.63	\$326.49	\$44.14	\$10,915.22	\$50,120.43	15.58
34	04/05/2028	\$370.63	\$326.20	\$44.43	\$11,241.42	\$50,076.00	15.57
35	05/05/2028	\$370.63	\$325.91	\$44.72	\$11,567.33	\$50,031.28	15.56
36	06/05/2028	\$370.63	\$325.62	\$45.01	\$11,892.95	\$49,986.27	15.54
37	07/05/2028	\$370.63	\$325.33	\$45.30	\$12,218.28	\$49,940.97	15.53
38	08/05/2028	\$370.63	\$325.03	\$45.60	\$12,543.31	\$49,895.37	15.51
39	09/05/2028	\$370.63	\$324.74	\$45.89	\$12,868.05	\$49,849.48	15.50
40	10/05/2028	\$370.63	\$324.44	\$46.19	\$13,192.49	\$49,803.29	15.49
41	11/05/2028	\$370.63	\$324.14	\$46.49	\$13,516.63	\$49,756.80	15.47
42	12/05/2028	\$370.63	\$323.83	\$46.80	\$13,840.46	\$49,710.00	15.46
43	01/05/2029	\$370.63	\$323.53	\$47.10	\$14,163.99	\$49,662.90	15.44
44	02/05/2029	\$370.63	\$323.22	\$47.41	\$14,487.21	\$49,615.49	15.43
45	03/05/2029	\$370.63	\$322.91	\$47.72	\$14,810.12	\$49,567.77	15.41
46	04/05/2029	\$370.63	\$322.60	\$48.03	\$15,132.72	\$49,519.74	15.40
47	05/05/2029	\$370.63	\$322.29	\$48.34	\$15,455.01	\$49,471.40	15.38
48	06/05/2029	\$370.63	\$321.98	\$48.65	\$15,776.99	\$49,422.75	15.37
49	07/05/2029	\$370.63	\$321.66	\$48.97	\$16,098.65	\$49,373.78	15.35
50	08/05/2029	\$370.63	\$321.34	\$49.29	\$16,419.99	\$49,324.49	15.34
51	09/05/2029	\$370.63	\$321.02	\$49.61	\$16,741.01	\$49,274.88	15.32
52	10/05/2029	\$370.63	\$320.70	\$49.93	\$17,061.71	\$49,224.95	15.31
53	11/05/2029	\$370.63	\$320.37	\$50.26	\$17,382.08	\$49,174.69	15.29
54	12/05/2029	\$370.63	\$320.05	\$50.58	\$17,702.13	\$49,124.11	15.27
55	01/05/2030	\$370.63	\$319.72	\$50.91	\$18,021.85	\$49,073.20	15.26
56	02/05/2030	\$370.63	\$319.38	\$51.25	\$18,341.23	\$49,021.95	15.24
57	03/05/2030	\$370.63	\$319.05	\$51.58	\$18,660.28	\$48,970.37	15.23
58	04/05/2030	\$370.63	\$318.72	\$51.91	\$18,979.00	\$48,918.46	15.21

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
59	05/05/2030	\$370.63	\$318.38	\$52.25	\$19,297.38	\$48,866.21	15.19
60	06/05/2030	\$370.63	\$318.04	\$52.59	\$19,615.42	\$48,813.62	15.18
61	07/05/2030	\$370.63	\$317.70	\$52.93	\$19,933.12	\$48,760.69	15.16
62	08/05/2030	\$370.63	\$317.35	\$53.28	\$20,250.47	\$48,707.41	15.15
63	09/05/2030	\$370.63	\$317.00	\$53.63	\$20,567.47	\$48,653.78	15.13
64	10/05/2030	\$370.63	\$316.66	\$53.97	\$20,884.13	\$48,599.81	15.11
65	11/05/2030	\$370.63	\$316.30	\$54.33	\$21,200.43	\$48,545.48	15.09
66	12/05/2030	\$370.63	\$315.95	\$54.68	\$21,516.38	\$48,490.80	15.08
67	01/05/2031	\$370.63	\$315.59	\$55.04	\$21,831.97	\$48,435.76	15.06
68	02/05/2031	\$370.63	\$315.24	\$55.39	\$22,147.21	\$48,380.37	15.04
69	03/05/2031	\$370.63	\$314.88	\$55.75	\$22,462.09	\$48,324.62	15.03
70	04/05/2031	\$370.63	\$314.51	\$56.12	\$22,776.60	\$48,268.50	15.01
71	05/05/2031	\$370.63	\$314.15	\$56.48	\$23,090.75	\$48,212.02	14.99
72	06/05/2031	\$370.63	\$313.78	\$56.85	\$23,404.53	\$48,155.17	14.97
73	07/05/2031	\$370.63	\$313.41	\$57.22	\$23,717.94	\$48,097.95	14.96
74	08/05/2031	\$370.63	\$313.04	\$57.59	\$24,030.98	\$48,040.36	14.94
75	09/05/2031	\$370.63	\$312.66	\$57.97	\$24,343.64	\$47,982.39	14.92
76	10/05/2031	\$370.63	\$312.29	\$58.34	\$24,655.93	\$47,924.05	14.90
77	11/05/2031	\$370.63	\$311.91	\$58.72	\$24,967.84	\$47,865.33	14.88
78	12/05/2031	\$370.63	\$311.52	\$59.11	\$25,279.36	\$47,806.22	14.87
79	01/05/2032	\$370.63	\$311.14	\$59.49	\$25,590.50	\$47,746.73	14.85
80	02/05/2032	\$370.63	\$310.75	\$59.88	\$25,901.25	\$47,686.85	14.83
81	03/05/2032	\$370.63	\$310.36	\$60.27	\$26,211.61	\$47,626.58	14.81
82	04/05/2032	\$370.63	\$309.97	\$60.66	\$26,521.58	\$47,565.92	14.79
83	05/05/2032	\$370.63	\$309.57	\$61.06	\$26,831.15	\$47,504.86	14.77
84	06/05/2032	\$370.63	\$309.18	\$61.45	\$27,140.33	\$47,443.41	14.75
85	07/05/2032	\$370.63	\$308.78	\$61.85	\$27,449.11	\$47,381.56	14.73
86	08/05/2032	\$370.63	\$308.37	\$62.26	\$27,757.48	\$47,319.30	14.71
87	09/05/2032	\$370.63	\$307.97	\$62.66	\$28,065.45	\$47,256.64	14.69
88	10/05/2032	\$370.63	\$307.56	\$63.07	\$28,373.01	\$47,193.57	14.67
89	11/05/2032	\$370.63	\$307.15	\$63.48	\$28,680.16	\$47,130.09	14.65
90	12/05/2032	\$370.63	\$306.74	\$63.89	\$28,986.90	\$47,066.20	14.64
91	01/05/2033	\$370.63	\$306.32	\$64.31	\$29,293.22	\$47,001.89	14.62
92	02/05/2033	\$370.63	\$305.90	\$64.73	\$29,599.12	\$46,937.16	14.59
93	03/05/2033	\$370.63	\$305.48	\$65.15	\$29,904.60	\$46,872.01	14.57
94	04/05/2033	\$370.63	\$305.06	\$65.57	\$30,209.66	\$46,806.44	14.55
95	05/05/2033	\$370.63	\$304.63	\$66.00	\$30,514.29	\$46,740.44	14.53
96	06/05/2033	\$370.63	\$304.20	\$66.43	\$30,818.49	\$46,674.01	14.51
97	07/05/2033	\$370.63	\$303.77	\$66.86	\$31,122.26	\$46,607.15	14.49
98	08/05/2033	\$370.63	\$303.33	\$67.30	\$31,425.59	\$46,539.85	14.47
99	09/05/2033	\$370.63	\$302.90	\$67.73	\$31,728.49	\$46,472.12	14.45
100	10/05/2033	\$370.63	\$302.46	\$68.17	\$32,030.95	\$46,403.95	14.43
101	11/05/2033	\$370.63	\$302.01	\$68.62	\$32,332.96	\$46,335.33	14.41
102	12/05/2033	\$370.63	\$301.57	\$69.06	\$32,634.53	\$46,266.27	14.39
103	01/05/2034	\$370.63	\$301.12	\$69.51	\$32,935.65	\$46,196.76	14.36
104	02/05/2034	\$370.63	\$300.66	\$69.97	\$33,236.31	\$46,126.79	14.34
105	03/05/2034	\$370.63	\$300.21	\$70.42	\$33,536.52	\$46,056.37	14.32
106	04/05/2034	\$370.63	\$299.75	\$70.88	\$33,836.27	\$45,985.49	14.30
107	05/05/2034	\$370.63	\$299.29	\$71.34	\$34,135.56	\$45,914.15	14.28
108	06/05/2034	\$370.63	\$298.82	\$71.81	\$34,434.38	\$45,842.34	14.25
109	07/05/2034	\$370.63	\$298.36	\$72.27	\$34,732.74	\$45,770.07	14.23
110	08/05/2034	\$370.63	\$297.89	\$72.74	\$35,030.63	\$45,697.33	14.21
111	09/05/2034	\$370.63	\$297.41	\$73.22	\$35,328.04	\$45,624.11	14.19
112	10/05/2034	\$370.63	\$296.94	\$73.69	\$35,624.98	\$45,550.42	14.16
113	11/05/2034	\$370.63	\$296.46	\$74.17	\$35,921.44	\$45,476.25	14.14
114	12/05/2034	\$370.63	\$295.97	\$74.66	\$36,217.41	\$45,401.59	14.12
115	01/05/2035	\$370.63	\$295.49	\$75.14	\$36,512.90	\$45,326.45	14.09
116	02/05/2035	\$370.63	\$295.00	\$75.63	\$36,807.90	\$45,250.82	14.07
117	03/05/2035	\$370.63	\$294.51	\$76.12	\$37,102.41	\$45,174.70	14.05
118	04/05/2035	\$370.63	\$294.01	\$76.62	\$37,396.42	\$45,098.08	14.02
119	05/05/2035	\$370.63	\$293.51	\$77.12	\$37,689.93	\$45,020.96	14.00
120	06/05/2035	\$370.63	\$293.01	\$77.62	\$37,982.94	\$44,943.34	13.97
121	07/05/2035	\$370.63	\$292.51	\$78.12	\$38,275.45	\$44,865.22	13.95
122	08/05/2035	\$370.63	\$292.00	\$78.63	\$38,567.45	\$44,786.59	13.93
123	09/05/2035	\$370.63	\$291.49	\$79.14	\$38,858.94	\$44,707.45	13.90
124	10/05/2035	\$370.63	\$290.97	\$79.66	\$39,149.91	\$44,627.79	13.88
125	11/05/2035	\$370.63	\$290.45	\$80.18	\$39,440.36	\$44,547.61	13.85
126	12/05/2035	\$370.63	\$289.93	\$80.70	\$39,730.29	\$44,466.91	13.83
127	01/05/2036	\$370.63	\$289.41	\$81.22	\$40,019.70	\$44,385.69	13.80
128	02/05/2036	\$370.63	\$288.88	\$81.75	\$40,308.58	\$44,303.94	13.78
129	03/05/2036	\$370.63	\$288.34	\$82.29	\$40,596.92	\$44,221.65	13.75

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
130	04/05/2036	\$370.63	\$287.81	\$82.82	\$40,884.73	\$44,138.83	13.72
131	05/05/2036	\$370.63	\$287.27	\$83.36	\$41,172.00	\$44,055.47	13.70
132	06/05/2036	\$370.63	\$286.73	\$83.90	\$41,458.73	\$43,971.57	13.67
133	07/05/2036	\$370.63	\$286.18	\$84.45	\$41,744.91	\$43,887.12	13.65
134	08/05/2036	\$370.63	\$285.63	\$85.00	\$42,030.54	\$43,802.12	13.62
135	09/05/2036	\$370.63	\$285.08	\$85.55	\$42,315.62	\$43,716.57	13.59
136	10/05/2036	\$370.63	\$284.52	\$86.11	\$42,600.14	\$43,630.46	13.57
137	11/05/2036	\$370.63	\$283.96	\$86.67	\$42,884.10	\$43,543.79	13.54
138	12/05/2036	\$370.63	\$283.40	\$87.23	\$43,167.50	\$43,456.56	13.51
139	01/05/2037	\$370.63	\$282.83	\$87.80	\$43,450.33	\$43,368.76	13.49
140	02/05/2037	\$370.63	\$282.26	\$88.37	\$43,732.59	\$43,280.39	13.46
141	03/05/2037	\$370.63	\$281.68	\$88.95	\$44,014.27	\$43,191.44	13.43
142	04/05/2037	\$370.63	\$281.10	\$89.53	\$44,295.37	\$43,101.91	13.40
143	05/05/2037	\$370.63	\$280.52	\$90.11	\$44,575.89	\$43,011.80	13.37
144	06/05/2037	\$370.63	\$279.94	\$90.69	\$44,855.83	\$42,921.11	13.35
145	07/05/2037	\$370.63	\$279.34	\$91.29	\$45,135.17	\$42,829.82	13.32
146	08/05/2037	\$370.63	\$278.75	\$91.88	\$45,413.92	\$42,737.94	13.29
147	09/05/2037	\$370.63	\$278.15	\$92.48	\$45,692.07	\$42,645.46	13.26
148	10/05/2037	\$370.63	\$277.55	\$93.08	\$45,969.62	\$42,552.38	13.23
149	11/05/2037	\$370.63	\$276.95	\$93.68	\$46,246.57	\$42,458.70	13.20
150	12/05/2037	\$370.63	\$276.34	\$94.29	\$46,522.91	\$42,364.41	13.17
151	01/05/2038	\$370.63	\$275.72	\$94.91	\$46,798.63	\$42,269.50	13.14
152	02/05/2038	\$370.63	\$275.10	\$95.53	\$47,073.73	\$42,173.97	13.11
153	03/05/2038	\$370.63	\$274.48	\$96.15	\$47,348.21	\$42,077.82	13.08
154	04/05/2038	\$370.63	\$273.86	\$96.77	\$47,622.07	\$41,981.05	13.05
155	05/05/2038	\$370.63	\$273.23	\$97.40	\$47,895.30	\$41,883.65	13.02
156	06/05/2038	\$370.63	\$272.59	\$98.04	\$48,167.89	\$41,785.61	12.99
157	07/05/2038	\$370.63	\$271.95	\$98.68	\$48,439.84	\$41,686.93	12.96
158	08/05/2038	\$370.63	\$271.31	\$99.32	\$48,711.15	\$41,587.61	12.93
159	09/05/2038	\$370.63	\$270.67	\$99.96	\$48,981.82	\$41,487.65	12.90
160	10/05/2038	\$370.63	\$270.02	\$100.61	\$49,251.84	\$41,387.04	12.87
161	11/05/2038	\$370.63	\$269.36	\$101.27	\$49,521.20	\$41,285.77	12.84
162	12/05/2038	\$370.63	\$268.70	\$101.93	\$49,789.90	\$41,183.84	12.81
163	01/05/2039	\$370.63	\$268.04	\$102.59	\$50,057.94	\$41,081.25	12.77
164	02/05/2039	\$370.63	\$267.37	\$103.26	\$50,325.31	\$40,977.99	12.74
165	03/05/2039	\$370.63	\$266.70	\$103.93	\$50,592.01	\$40,874.06	12.71
166	04/05/2039	\$370.63	\$266.02	\$104.61	\$50,858.03	\$40,769.45	12.68
167	05/05/2039	\$370.63	\$265.34	\$105.29	\$51,123.37	\$40,664.16	12.64
168	06/05/2039	\$370.63	\$264.66	\$105.97	\$51,388.03	\$40,558.19	12.61
169	07/05/2039	\$370.63	\$263.97	\$106.66	\$51,652.00	\$40,451.53	12.58
170	08/05/2039	\$370.63	\$263.27	\$107.36	\$51,915.27	\$40,344.17	12.54
171	09/05/2039	\$370.63	\$262.57	\$108.06	\$52,177.84	\$40,236.11	12.51
172	10/05/2039	\$370.63	\$261.87	\$108.76	\$52,439.71	\$40,127.35	12.48
173	11/05/2039	\$370.63	\$261.16	\$109.47	\$52,700.87	\$40,017.88	12.44
174	12/05/2039	\$370.63	\$260.45	\$110.18	\$52,961.32	\$39,907.70	12.41
175	01/05/2040	\$370.63	\$259.73	\$110.90	\$53,221.05	\$39,796.80	12.37
176	02/05/2040	\$370.63	\$259.01	\$111.62	\$53,480.06	\$39,685.18	12.34
177	03/05/2040	\$370.63	\$258.28	\$112.35	\$53,738.34	\$39,572.83	12.30
178	04/05/2040	\$370.63	\$257.55	\$113.08	\$53,995.89	\$39,459.75	12.27
179	05/05/2040	\$370.63	\$256.82	\$113.81	\$54,252.71	\$39,345.94	12.23
180	06/05/2040	\$370.63	\$256.08	\$114.55	\$54,508.79	\$39,231.39	12.20
181	07/05/2040	\$370.63	\$255.33	\$115.30	\$54,764.12	\$39,116.09	12.16
182	08/05/2040	\$370.63	\$254.58	\$116.05	\$55,018.70	\$39,000.04	12.13
183	09/05/2040	\$370.63	\$253.83	\$116.80	\$55,272.53	\$38,883.24	12.09
184	10/05/2040	\$370.63	\$253.07	\$117.56	\$55,525.60	\$38,765.68	12.05
185	11/05/2040	\$370.63	\$252.30	\$118.33	\$55,777.90	\$38,647.35	12.02
186	12/05/2040	\$370.63	\$251.53	\$119.10	\$56,029.43	\$38,528.25	11.98
187	01/05/2041	\$370.63	\$250.75	\$119.88	\$56,280.18	\$38,408.37	11.94
188	02/05/2041	\$370.63	\$249.97	\$120.66	\$56,530.15	\$38,287.71	11.91
189	03/05/2041	\$370.63	\$249.19	\$121.44	\$56,779.34	\$38,166.27	11.87
190	04/05/2041	\$370.63	\$248.40	\$122.23	\$57,027.74	\$38,044.04	11.83
191	05/05/2041	\$370.63	\$247.60	\$123.03	\$57,275.34	\$37,921.01	11.79
192	06/05/2041	\$370.63	\$246.80	\$123.83	\$57,522.14	\$37,797.18	11.75
193	07/05/2041	\$370.63	\$246.00	\$124.63	\$57,768.14	\$37,672.55	11.71
194	08/05/2041	\$370.63	\$245.19	\$125.44	\$58,013.33	\$37,547.11	11.68
195	09/05/2041	\$370.63	\$244.37	\$126.26	\$58,257.70	\$37,420.85	11.64
196	10/05/2041	\$370.63	\$243.55	\$127.08	\$58,501.25	\$37,293.77	11.60
197	11/05/2041	\$370.63	\$242.72	\$127.91	\$58,743.97	\$37,165.86	11.56
198	12/05/2041	\$370.63	\$241.89	\$128.74	\$58,985.86	\$37,037.12	11.52
199	01/05/2042	\$370.63	\$241.05	\$129.58	\$59,226.91	\$36,907.54	11.48
200	02/05/2042	\$370.63	\$240.21	\$130.42	\$59,467.12	\$36,777.12	11.44

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
201	03/05/2042	\$370.63	\$239.36	\$131.27	\$59,706.48	\$36,645.85	11.39
202	04/05/2042	\$370.63	\$238.50	\$132.13	\$59,944.98	\$36,513.72	11.35
203	05/05/2042	\$370.63	\$237.64	\$132.99	\$60,182.62	\$36,380.73	11.31
204	06/05/2042	\$370.63	\$236.78	\$133.85	\$60,419.40	\$36,246.88	11.27
205	07/05/2042	\$370.63	\$235.91	\$134.72	\$60,655.31	\$36,112.16	11.23
206	08/05/2042	\$370.63	\$235.03	\$135.60	\$60,890.34	\$35,976.56	11.19
207	09/05/2042	\$370.63	\$234.15	\$136.48	\$61,124.49	\$35,840.08	11.14
208	10/05/2042	\$370.63	\$233.26	\$137.37	\$61,357.75	\$35,702.71	11.10
209	11/05/2042	\$370.63	\$232.37	\$138.26	\$61,590.12	\$35,564.45	11.06
210	12/05/2042	\$370.63	\$231.47	\$139.16	\$61,821.59	\$35,425.29	11.02
211	01/05/2043	\$370.63	\$230.56	\$140.07	\$62,052.15	\$35,285.22	10.97
212	02/05/2043	\$370.63	\$229.65	\$140.98	\$62,281.80	\$35,144.24	10.93
213	03/05/2043	\$370.63	\$228.73	\$141.90	\$62,510.53	\$35,002.34	10.88
214	04/05/2043	\$370.63	\$227.81	\$142.82	\$62,738.34	\$34,859.52	10.84
215	05/05/2043	\$370.63	\$226.88	\$143.75	\$62,965.22	\$34,715.77	10.79
216	06/05/2043	\$370.63	\$225.94	\$144.69	\$63,191.16	\$34,571.08	10.75
217	07/05/2043	\$370.63	\$225.00	\$145.63	\$63,416.16	\$34,425.45	10.70
218	08/05/2043	\$370.63	\$224.05	\$146.58	\$63,640.21	\$34,278.87	10.66
219	09/05/2043	\$370.63	\$223.10	\$147.53	\$63,863.31	\$34,131.34	10.61
220	10/05/2043	\$370.63	\$222.14	\$148.49	\$64,085.45	\$33,982.85	10.57
221	11/05/2043	\$370.63	\$221.17	\$149.46	\$64,306.62	\$33,833.39	10.52
222	12/05/2043	\$370.63	\$220.20	\$150.43	\$64,526.82	\$33,682.96	10.47
223	01/05/2044	\$370.63	\$219.22	\$151.41	\$64,746.04	\$33,531.55	10.43
224	02/05/2044	\$370.63	\$218.23	\$152.40	\$64,964.27	\$33,379.15	10.38
225	03/05/2044	\$370.63	\$217.24	\$153.39	\$65,181.51	\$33,225.76	10.33
226	04/05/2044	\$370.63	\$216.24	\$154.39	\$65,397.75	\$33,071.37	10.28
227	05/05/2044	\$370.63	\$215.24	\$155.39	\$65,612.99	\$32,915.98	10.24
228	06/05/2044	\$370.63	\$214.23	\$156.40	\$65,827.22	\$32,759.58	10.19
229	07/05/2044	\$370.63	\$213.21	\$157.42	\$66,040.43	\$32,602.16	10.14
230	08/05/2044	\$370.63	\$212.19	\$158.44	\$66,252.62	\$32,443.72	10.09
231	09/05/2044	\$370.63	\$211.15	\$159.48	\$66,463.77	\$32,284.24	10.04
232	10/05/2044	\$370.63	\$210.12	\$160.51	\$66,673.89	\$32,123.73	09.99
233	11/05/2044	\$370.63	\$209.07	\$161.56	\$66,882.96	\$31,962.17	09.94
234	12/05/2044	\$370.63	\$208.02	\$162.61	\$67,090.98	\$31,799.56	09.89
235	01/05/2045	\$370.63	\$206.96	\$163.67	\$67,297.94	\$31,635.89	09.84
236	02/05/2045	\$370.63	\$205.90	\$164.73	\$67,503.84	\$31,471.16	09.79
237	03/05/2045	\$370.63	\$204.82	\$165.81	\$67,708.66	\$31,305.35	09.73
238	04/05/2045	\$370.63	\$203.75	\$166.88	\$67,912.41	\$31,138.47	09.68
239	05/05/2045	\$370.63	\$202.66	\$167.97	\$68,115.07	\$30,970.50	09.63
240	06/05/2045	\$370.63	\$201.57	\$169.06	\$68,316.64	\$30,801.44	09.58
241	07/05/2045	\$370.63	\$200.47	\$170.16	\$68,517.11	\$30,631.28	09.52
242	08/05/2045	\$370.63	\$199.36	\$171.27	\$68,716.47	\$30,460.01	09.47
243	09/05/2045	\$370.63	\$198.24	\$172.39	\$68,914.71	\$30,287.62	09.42
244	10/05/2045	\$370.63	\$197.12	\$173.51	\$69,111.83	\$30,114.11	09.36
245	11/05/2045	\$370.63	\$195.99	\$174.64	\$69,307.82	\$29,939.47	09.31
246	12/05/2045	\$370.63	\$194.86	\$175.77	\$69,502.68	\$29,763.70	09.25
247	01/05/2046	\$370.63	\$193.71	\$176.92	\$69,696.39	\$29,586.78	09.20
248	02/05/2046	\$370.63	\$192.56	\$178.07	\$69,888.95	\$29,408.71	09.14
249	03/05/2046	\$370.63	\$191.40	\$179.23	\$70,080.35	\$29,229.48	09.09
250	04/05/2046	\$370.63	\$190.24	\$180.39	\$70,270.59	\$29,049.09	09.03
251	05/05/2046	\$370.63	\$189.06	\$181.57	\$70,459.65	\$28,867.52	08.98
252	06/05/2046	\$370.63	\$187.88	\$182.75	\$70,647.53	\$28,684.77	08.92
253	07/05/2046	\$370.63	\$186.69	\$183.94	\$70,834.22	\$28,500.83	08.86
254	08/05/2046	\$370.63	\$185.49	\$185.14	\$71,019.71	\$28,315.69	08.80
255	09/05/2046	\$370.63	\$184.29	\$186.34	\$71,204.00	\$28,129.35	08.75
256	10/05/2046	\$370.63	\$183.08	\$187.55	\$71,387.08	\$27,941.80	08.69
257	11/05/2046	\$370.63	\$181.85	\$188.78	\$71,568.93	\$27,753.02	08.63
258	12/05/2046	\$370.63	\$180.63	\$190.00	\$71,749.56	\$27,563.02	08.57
259	01/05/2047	\$370.63	\$179.39	\$191.24	\$71,928.95	\$27,371.78	08.51
260	02/05/2047	\$370.63	\$178.14	\$192.49	\$72,107.09	\$27,179.29	08.45
261	03/05/2047	\$370.63	\$176.89	\$193.74	\$72,283.98	\$26,985.55	08.39
262	04/05/2047	\$370.63	\$175.63	\$195.00	\$72,459.61	\$26,790.55	08.33
263	05/05/2047	\$370.63	\$174.36	\$196.27	\$72,633.97	\$26,594.28	08.27
264	06/05/2047	\$370.63	\$173.08	\$197.55	\$72,807.05	\$26,396.73	08.21
265	07/05/2047	\$370.63	\$171.80	\$198.83	\$72,978.85	\$26,197.90	08.15
266	08/05/2047	\$370.63	\$170.50	\$200.13	\$73,149.35	\$25,997.77	08.08
267	09/05/2047	\$370.63	\$169.20	\$201.43	\$73,318.55	\$25,796.34	08.02
268	10/05/2047	\$370.63	\$167.89	\$202.74	\$73,486.44	\$25,593.60	07.96
269	11/05/2047	\$370.63	\$166.57	\$204.06	\$73,653.01	\$25,389.54	07.89
270	12/05/2047	\$370.63	\$165.24	\$205.39	\$73,818.25	\$25,184.15	07.83
271	01/05/2048	\$370.63	\$163.91	\$206.72	\$73,982.16	\$24,977.43	07.77

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
272	02/05/2048	\$370.63	\$162.56	\$208.07	\$74,144.72	\$24,769.36	07.70
273	03/05/2048	\$370.63	\$161.21	\$209.42	\$74,305.93	\$24,559.94	07.64
274	04/05/2048	\$370.63	\$159.84	\$210.79	\$74,465.77	\$24,349.15	07.57
275	05/05/2048	\$370.63	\$158.47	\$212.16	\$74,624.24	\$24,136.99	07.51
276	06/05/2048	\$370.63	\$157.09	\$213.54	\$74,781.33	\$23,923.45	07.44
277	07/05/2048	\$370.63	\$155.70	\$214.93	\$74,937.03	\$23,708.52	07.37
278	08/05/2048	\$370.63	\$154.30	\$216.33	\$75,091.33	\$23,492.19	07.30
279	09/05/2048	\$370.63	\$152.90	\$217.73	\$75,244.23	\$23,274.46	07.24
280	10/05/2048	\$370.63	\$151.48	\$219.15	\$75,395.71	\$23,055.31	07.17
281	11/05/2048	\$370.63	\$150.05	\$220.58	\$75,545.76	\$22,834.73	07.10
282	12/05/2048	\$370.63	\$148.62	\$222.01	\$75,694.38	\$22,612.72	07.03
283	01/05/2049	\$370.63	\$147.17	\$223.46	\$75,841.55	\$22,389.26	06.96
284	02/05/2049	\$370.63	\$145.72	\$224.91	\$75,987.27	\$22,164.35	06.89
285	03/05/2049	\$370.63	\$144.25	\$226.38	\$76,131.52	\$21,937.97	06.82
286	04/05/2049	\$370.63	\$142.78	\$227.85	\$76,274.30	\$21,710.12	06.75
287	05/05/2049	\$370.63	\$141.30	\$229.33	\$76,415.60	\$21,480.79	06.68
288	06/05/2049	\$370.63	\$139.80	\$230.83	\$76,555.40	\$21,249.96	06.61
289	07/05/2049	\$370.63	\$138.30	\$232.33	\$76,693.70	\$21,017.63	06.54
290	08/05/2049	\$370.63	\$136.79	\$233.84	\$76,830.49	\$20,783.79	06.46
291	09/05/2049	\$370.63	\$135.27	\$235.36	\$76,965.76	\$20,548.43	06.39
292	10/05/2049	\$370.63	\$133.74	\$236.89	\$77,099.50	\$20,311.54	06.32
293	11/05/2049	\$370.63	\$132.19	\$238.44	\$77,231.69	\$20,073.10	06.24
294	12/05/2049	\$370.63	\$130.64	\$239.99	\$77,362.33	\$19,833.11	06.17
295	01/05/2050	\$370.63	\$129.08	\$241.55	\$77,491.41	\$19,591.56	06.09
296	02/05/2050	\$370.63	\$127.51	\$243.12	\$77,618.92	\$19,348.44	06.02
297	03/05/2050	\$370.63	\$125.93	\$244.70	\$77,744.85	\$19,103.74	05.94
298	04/05/2050	\$370.63	\$124.33	\$246.30	\$77,869.18	\$18,857.44	05.86
299	05/05/2050	\$370.63	\$122.73	\$247.90	\$77,991.91	\$18,609.54	05.79
300	06/05/2050	\$370.63	\$121.12	\$249.51	\$78,113.03	\$18,360.03	05.71
301	07/05/2050	\$370.63	\$119.49	\$251.14	\$78,232.52	\$18,108.89	05.63
302	08/05/2050	\$370.63	\$117.86	\$252.77	\$78,350.38	\$17,856.12	05.55
303	09/05/2050	\$370.63	\$116.21	\$254.42	\$78,466.59	\$17,601.70	05.47
304	10/05/2050	\$370.63	\$114.56	\$256.07	\$78,581.15	\$17,345.63	05.39
305	11/05/2050	\$370.63	\$112.89	\$257.74	\$78,694.04	\$17,087.89	05.31
306	12/05/2050	\$370.63	\$111.21	\$259.42	\$78,805.25	\$16,828.47	05.23
307	01/05/2051	\$370.63	\$109.53	\$261.10	\$78,914.78	\$16,567.37	05.15
308	02/05/2051	\$370.63	\$107.83	\$262.80	\$79,022.61	\$16,304.57	05.07
309	03/05/2051	\$370.63	\$106.12	\$264.51	\$79,128.73	\$16,040.06	04.99
310	04/05/2051	\$370.63	\$104.39	\$266.24	\$79,233.12	\$15,773.82	04.90
311	05/05/2051	\$370.63	\$102.66	\$267.97	\$79,335.78	\$15,505.85	04.82
312	06/05/2051	\$370.63	\$100.92	\$269.71	\$79,436.70	\$15,236.14	04.74
313	07/05/2051	\$370.63	\$99.16	\$271.47	\$79,535.86	\$14,964.67	04.65
314	08/05/2051	\$370.63	\$97.40	\$273.23	\$79,633.26	\$14,691.44	04.57
315	09/05/2051	\$370.63	\$95.62	\$275.01	\$79,728.88	\$14,416.43	04.48
316	10/05/2051	\$370.63	\$93.83	\$276.80	\$79,822.71	\$14,139.63	04.40
317	11/05/2051	\$370.63	\$92.03	\$278.60	\$79,914.74	\$13,861.03	04.31
318	12/05/2051	\$370.63	\$90.21	\$280.42	\$80,004.95	\$13,580.61	04.22
319	01/05/2052	\$370.63	\$88.39	\$282.24	\$80,093.34	\$13,298.37	04.14
320	02/05/2052	\$370.63	\$86.55	\$284.08	\$80,179.89	\$13,014.29	04.05
321	03/05/2052	\$370.63	\$84.70	\$285.93	\$80,264.59	\$12,728.36	03.96
322	04/05/2052	\$370.63	\$82.84	\$287.79	\$80,347.43	\$12,440.57	03.87
323	05/05/2052	\$370.63	\$80.97	\$289.66	\$80,428.40	\$12,150.91	03.78
324	06/05/2052	\$370.63	\$79.08	\$291.55	\$80,507.48	\$11,859.36	03.69
325	07/05/2052	\$370.63	\$77.18	\$293.45	\$80,584.66	\$11,565.91	03.60
326	08/05/2052	\$370.63	\$75.27	\$295.36	\$80,659.93	\$11,270.55	03.50
327	09/05/2052	\$370.63	\$73.35	\$297.28	\$80,733.28	\$10,973.27	03.41
328	10/05/2052	\$370.63	\$71.42	\$299.21	\$80,804.70	\$10,674.06	03.32
329	11/05/2052	\$370.63	\$69.47	\$301.16	\$80,874.17	\$10,372.90	03.23
330	12/05/2052	\$370.63	\$67.51	\$303.12	\$80,941.68	\$10,069.78	03.13
331	01/05/2053	\$370.63	\$65.54	\$305.09	\$81,007.22	\$9,764.69	03.04
332	02/05/2053	\$370.63	\$63.55	\$307.08	\$81,070.77	\$9,457.61	02.94
333	03/05/2053	\$370.63	\$61.55	\$309.08	\$81,132.32	\$9,148.53	02.84
334	04/05/2053	\$370.63	\$59.54	\$311.09	\$81,191.86	\$8,837.44	02.75
335	05/05/2053	\$370.63	\$57.52	\$313.11	\$81,249.38	\$8,524.33	02.65
336	06/05/2053	\$370.63	\$55.48	\$315.15	\$81,304.86	\$8,209.18	02.55
337	07/05/2053	\$370.63	\$53.43	\$317.20	\$81,358.29	\$7,891.98	02.45
338	08/05/2053	\$370.63	\$51.36	\$319.27	\$81,409.65	\$7,572.71	02.35
339	09/05/2053	\$370.63	\$49.29	\$321.34	\$81,458.94	\$7,251.37	02.25
340	10/05/2053	\$370.63	\$47.19	\$323.44	\$81,506.13	\$6,927.93	02.15
341	11/05/2053	\$370.63	\$45.09	\$325.54	\$81,551.22	\$6,602.39	02.05
342	12/05/2053	\$370.63	\$42.97	\$327.66	\$81,594.19	\$6,274.73	01.95

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
343	01/05/2054	\$370.63	\$40.84	\$329.79	\$81,635.03	\$5,944.94	01.85
344	02/05/2054	\$370.63	\$38.69	\$331.94	\$81,673.72	\$5,613.00	01.75
345	03/05/2054	\$370.63	\$36.53	\$334.10	\$81,710.25	\$5,278.90	01.64
346	04/05/2054	\$370.63	\$34.36	\$336.27	\$81,744.61	\$4,942.63	01.54
347	05/05/2054	\$370.63	\$32.17	\$338.46	\$81,776.78	\$4,604.17	01.43
348	06/05/2054	\$370.63	\$29.97	\$340.66	\$81,806.75	\$4,263.51	01.33
349	07/05/2054	\$370.63	\$27.75	\$342.88	\$81,834.50	\$3,920.63	01.22
350	08/05/2054	\$370.63	\$25.52	\$345.11	\$81,860.02	\$3,575.52	01.11
351	09/05/2054	\$370.63	\$23.27	\$347.36	\$81,883.29	\$3,228.16	01.00
352	10/05/2054	\$370.63	\$21.01	\$349.62	\$81,904.30	\$2,878.54	00.90
353	11/05/2054	\$370.63	\$18.73	\$351.90	\$81,923.03	\$2,526.64	00.79
354	12/05/2054	\$370.63	\$16.44	\$354.19	\$81,939.47	\$2,172.45	00.68
355	01/05/2055	\$370.63	\$14.14	\$356.49	\$81,953.61	\$1,815.96	00.56
356	02/05/2055	\$370.63	\$11.82	\$358.81	\$81,965.43	\$1,457.15	00.45
357	03/05/2055	\$370.63	\$9.48	\$361.15	\$81,974.91	\$1,096.00	00.34
358	04/05/2055	\$370.63	\$7.13	\$363.50	\$81,982.04	\$732.50	00.23
359	05/05/2055	\$370.63	\$4.77	\$365.86	\$81,986.81	\$366.64	00.11
360	06/05/2055	\$369.03	\$2.39	\$366.64	\$81,989.20	\$0.00	00.00

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS OUTLINED ABOVE AND ASSUMES THAT PAYMENTS WILL BE MADE AS SCHEDULED. IT IS PROVIDED AS AN EXAMPLE ONLY. IF THIS IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, THIS SCHEDULE ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES.

- BORROWER - Patricia Greenwood - DATE -

COMPLIANCE AGREEMENT

Greenwood
Loan #: 1022786925

Borrower(s): **Patricia Greenwood**

Property Address: **8969 Planters Row Ln, Summerville, SC 29485**

Errors and Omissions

We make every effort to ensure that all of your loan documents reflect the correct terms of the loan you applied for and we agreed to make. But, sometimes, whether through our fault, your fault, or the fault of someone else, a document that we required in order to make the loan to you is lost or misplaced, does not reflect the terms of the loan that you applied for and we agreed to make, or is not signed or initialed in the proper place or by the proper person. Sometimes we fail to collect all of the information we need or we learn that the information we collected is incomplete or incorrect. Each of these or other similar document and informational problems is referred to below as an "Error or Omission."

Cooperation Agreement

If we discover an Error or Omission, we will notify you and you agree to help correct any Error or Omission within 10 days after you receive our written request. You agree to provide us complete and accurate information if we ask for it. You agree to execute and/or initial and deliver to us any document that we deem necessary to create, replace or correct a loan document or any misstated, omitted or inaccurate term contained in a document (a "Replacement Document.") If we require a Replacement Document to be signed or initialed by a third party who acted with you in connection with your application, provided information to us in connection with your application, or has an interest in the property that secures your loan, you agree to obtain the signature or initials from that third party on our behalf.

Failure to Comply Can Constitute Default On Your Loan - You Could Lose Your Home

Subject to any limitation on events of default under applicable law, if you do not provide the information we ask for or deliver the Replacement Document within 10 days after you receive a written request from us, we may declare your loan to be in default and accelerate your loan. You also agree to be responsible and liable for any loss we suffer as a result of the Error or Omission.

This agreement shall inure to the benefit of our successors and assigns and be binding upon your heirs, personal representative, successors and assigns.

Dated this **31st** day of **May, 2025**.

- BORROWER - Patricia Greenwood - DATE -

[Space Below This Line For Acknowledgment]

_____ County.

I certify that the following person(s) personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose therein and in the capacity indicated: **Patricia Greenwood**.

Date: **May 31, 2025**

(Official Seal)

_____, Notary Public
(Notary's printed or typed name)

My Commission Expires:



SIGNATURE/NAME AFFIDAVIT

Date: **May 31, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **Patricia Greenwood**

Greenwood

Loan #: **1022786925**

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

Patricia Greenwood

(Print or Type Name)

Signature

Patricia Greenwood

Date

State of _____)

County of _____)

On this **31st** day of **May, 2025**, before me, the undersigned, a Notary Public in and for said State, personally appeared **Patricia Greenwood** known to me, or proved to me on the basis of satisfactory evidence to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

Witness my hand and official seal.

Signature _____

Notary Public for _____

My Commission Expires: _____

**CORRECTION AGREEMENT
LIMITED POWER OF ATTORNEY**

Greenwood
Loan #: 1022786925

On this **31st** day of **May, 2025** the undersigned borrower(s), for and in consideration of the approval, closing and funding of their loan # **1022786925**, hereby grant to **Capital One, N.A.**, as Lender, a Limited Power of Attorney to correct and/or execute the following typographical or clerical errors discovered on any or all of the closing documentation required to be executed by the undersigned at settlement or during the loan approval process:

- Errors with the borrower's name(s) including, but not limited to, wrong or misspelled names;
- Errors with the property address including, but not limited to, wrong or misspelled street, city or town names and incorrect house numbers;
- Errors in the legal description;
- Errors with the applicable county name including wrong or misspelled county names; and
- Errors related to the date of documents including wrong and incomplete dates.

In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document(s) executed or initialed on their behalf.

This Power of Attorney is limited to the rights granted herein and may not be used to increase the interest rate the undersigned is paying, increase the term of the undersigned's loan, increase the undersigned's outstanding principal balance, or increase the undersigned's monthly principal and interest payment. Any of these specified changes must be executed directly by the undersigned.

In WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year written.

- BORROWER - Patricia Greenwood - DATE -

STATE OF _____

COUNTY OF _____

This instrument was acknowledged before me on **May 31, 2025** by

executed the foregoing instrument, and acknowledged that he/she/they executed the same as his/her/their free act and deed.

Notary Public
My Commission Expires:

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

Print or type.
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Patricia Greenwood		
2 Business name/disregarded entity name, if different from above.		
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <i>(Applies to accounts maintained outside the United States.)</i>	
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. 8969 Planters Row Ln	Requester's name and address (optional) Capital One, N.A.	
6 City, state, and ZIP code Summerville, SC 29485	502 E. Market St. Greenwood, DE 19950	
7 List account number(s) here (optional) 1022786925		

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
076-46-4998
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
------------------	--------------------------	------

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

Specific Instructions

Line 1

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

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

Line 2

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

Line 3a

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

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

Line 3b

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

Line 4 Exemptions

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

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

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

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

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

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

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a nonemployee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

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

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

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

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

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

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

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

Privacy Act Notice

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

IMPORTANT INFORMATION UNDISCLOSED DEBT

Disclosure to Applicants

Greenwood
Loan #: 1022786925

Borrower(s): **Patricia Greenwood**

Property Address: **8969 Planters Row Ln, Summerville, SC 29485**

It is extremely important that all loan applicants of **Capital One, N.A.** ("Lender") disclose all outstanding debts, obligations and/or liabilities at time of loan application and the Lender urges applicants not to incur any new or additional debts (e.g. car loan, new credit card, installment loan for home furnishings, etc.) prior to closing the mortgage loan.

The Lender relies on the outstanding debts, obligations and/or liabilities disclosed by applicants during the loan application. The information provided is used for loan program qualification purposes.

It is the applicant's responsibility to disclose to the Lender all outstanding debts, obligations and/or liabilities as well as any new or additional liabilities the applicant will incur prior to mortgage loan closing.

If new and/or additional debts or obligations are identified prior to closing the mortgage loan, the Lender may re-underwrite the application to assess loan program qualification requirements are met. The Lender reserves the right to amend or rescind its loan approval based on the re-underwriting results.

I (we), **Patricia Greenwood**, acknowledge and certify that I (we) have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what I (we) provided on my (our) loan application. I (we), further acknowledge and certify that I (we) understand that knowingly withholding debt obligation information is mortgage fraud.

Acknowledged by:

- BORROWER - **Patricia Greenwood** - DATE -

FACTS

WHAT DOES CAPITAL ONE, N.A. 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:

- Social Security number and income
- 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 Capital One, N.A. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Capital One, N.A. 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**

- Call 1-888-347-1137—Our menu will prompt you through your choices.

Please note:

If you are a *new* customer, we can begin sharing your information 30 days from the date we sent this notice. When you are *no longer* 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.

Questions?

Call 1-888-347-1137



Who we are

Who is providing this notice?

This privacy policy is being provided by Capital One, N.A. and applies to any home loans you may have with us and the products and services offered in connection with these loans.

What we do

How does Capital One, N.A. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does Capital One, N.A. collect my personal information?

We collect your personal information, for example, when you

- open an account or apply for a loan
- give us your contact information or give us your income information
- provide employment 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

- 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.

- *Our affiliates include companies with a Discover or Capital One, N.A. name and financial companies such as Diners Club International, Ltd., PULSE Network, LLC, The Student Loan Corporation, and GTC Insurance Agency, Inc.*

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Nonaffiliates we share with can include service providers.*
- *Capital One, N.A. does not share with nonaffiliates so they can market to you.*

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners can include institutions such as insurance companies.*

Other important information

Vermont Residents—We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Find additional information about our privacy policies at Discover.com/privacy-statement or by calling 1-888-347-1137.

California Residents—Except as permitted by law, we will not share information we collect about you with nonaffiliates or joint marketing partners while you are a resident of California.

Nevada Residents—You may call 1-888-347-1137 to be placed on our Do Not Call List. For more information, mail Discover Home Loans, P.O. Box 29029, Phoenix, AZ 85038-9029, or visit DiscoverHomeLoans.com. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, NV 89101, call 1-702-486-3132, 1-888-434-9989 toll-free, or e-mail BCPINFO@ag.state.nv.us. This notice is provided pursuant to state law.



☐ By checking this box, you acknowledge that you have electronically received the Privacy Notice from Discover Home Loans.



Authorization to Release Loan Information

Loan Number: 1022786925
Borrower: Patricia Greenwood
Co-Borrower:
Address: 8969 Planters Row Ln
Summerville, SC 29485

The undersigned applicant has a mortgage loan with **Capital One, N.A.** ("Lender"). You are hereby authorized to release any information required by Lender (its successors and/or assigns). This borrower signed document gives the Lender blanket authorization to request the information about my loan.

I/We the undersigned hereby authorize you to release to **Capital One, N.A.**, or its agents and assigns any and all information that they may require about my loan and mortgage/trust deed on the above referenced property. This authorization is a continuation authorization for said persons to receive information about my loan, including duplicates of any notices sent to me regarding my loan, and payoff statement. You may reproduce this document to acquire reference from more than one source.

A photocopy of this letter will be deemed as acceptable authorization for release of any information or documentation requested by my/our Lender.

THIS FORM MUST BE SIGNED AND RETURNED IN ORDER TO COMPLETE THE PROCESSING OF YOUR LOAN.

- BORROWER - Patricia Greenwood - DATE -

Date: May 31, 2025

USA Patriot Act Disclosure
Borrower Identification

Greenwood
Loan #: 1022786925

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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

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

Please provide the following information. We require two forms of identification for each borrower, one primary and one secondary, to comply with section 326 of the Act.

Borrower's Name:
Patricia Greenwood

Address:
**8969 Planters Row Ln
Summerville, SC 29485**

Borrower's Phone: (843) 926-4093

Loan Number: **1022786925**

Date of Birth: **October 25, 1954**

Social Security # / Tax ID #¹: **076-46-4998**

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

Primary Forms of Identification - must display Borrower's name

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

Secondary Forms of Identification - must display Borrower's name

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

Comments: _____

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

Certifier's Signature

Date

Certifier's Printed Name and Title

South Carolina - Anti-Coercion Insurance Disclosure

Greenwood
Loan #: 1022786925

Date: **May 31, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **Patricia Greenwood**

Property Address: **8969 Planters Row Ln, Summerville, SC 29485**

No person shall require that you, upon financing the purchase of real property or lending money on the security of real property, as a condition precedent, concurrent, or subsequent to financing the purchase of such property or renewal or extension to lending money upon the security of a mortgage thereon, **negotiate any policy of insurance, or renewal thereof through a particular insurer, agent, solicitor or broker.** The lender may, for reasonable cause, refuse to accept the insurance provided by you based on the financial ratings or strength of the insurer.

If insurance is required, upon notice to your creditor, you have the option of providing the required insurance through an existing policy of insurance owned or controlled by you, or through a policy to be obtained and paid by you. Your creditor, however, may for reasonable cause decline such insurance.

S.C. Code Ann. §§ 37-4-109 & 38-57-110

By signing below, you acknowledge receipt of this Disclosure.

- BORROWER - Patricia Greenwood - DATE -

ATTORNEY/INSURANCE PREFERENCE FORM STATE OF SOUTH CAROLINA

Greenwood
Loan #: 1022786925

Date: **May 31, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **Patricia Greenwood**

Property Address: **8969 Planters Row Ln, Summerville, SC 29485**

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

(a) I select _____

- BORROWER - Patricia Greenwood - DATE -

- (b) Having been informed of this right, and having no preference, I asked for assistance from **Capital One, N.A.** and was referred to a list of acceptable attorneys. From that list I select _____.

- BORROWER - Patricia Greenwood - DATE -

2. I (we) have been informed by **Capital One, N.A.** that I (we) have a right to select an insurance agent to furnish required _____ insurance in connection with this mortgage transaction.

(a) I select _____

- BORROWER - Patricia Greenwood - DATE -

- (b) Having been informed of this right, and having no preference, I asked for assistance from **Capital One, N.A.** and was referred to a list of qualified agents. From that list I select **State Farm Fire**.

- BORROWER - Patricia Greenwood - DATE -

Borrower Certifications and Disclosures

Greenwood
Loan No. 1022786925

Date: May 31, 2025

Name(s) of Applicant(s): Patricia Greenwood

Mailing Address: 8969 Planters Row Ln, Summerville, SC 29485

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

In this document, "you" and "your" refers to the Borrower(s) and "we" and "us" refers to Capital One, N.A..

CERTIFICATIONS

Primary Residence

You certify that you occupy the above-referenced property as your primary residence.

Employment

Information about your employment, income, and obligations is critical to determining whether or not we can approve your application for a loan. At the time of loan closing, you must execute a sworn statement that 1) the information you have supplied on the loan application about employment and income is still current, 2) you have not received notice of and do not have knowledge of an impending layoff, and 3) your outstanding obligations are still substantially the same as you reported on the application. If there is a change in your employment or financial circumstances prior to loan closing, you must immediately notify your loan officer in order to obtain approval of the changes.

DISCLOSURES

Fair Lending Notice

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding your home or whether or not such composition is undergoing change, or is expected to undergo change, in appraising your home or in determining whether or not, or under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one to four unit family residences occupied by the owner and for the purpose of the home improvement of one to four unit family residences. If you have any questions about your rights, or wish to file a complaint, contact the manager of this financial institution or: **CFPB - Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

ECOA Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against you on the basis of race, color, religion, national origin, sex, handicap, familial status, marital status, age (provided that you have the capacity to enter into a binding contract), because all or part of your income derives from any public assistance program; or because you have 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: **CFPB - Consumer Financial Protection Bureau, 1700 G Street NW, Washington, DC 20552.**

Anti-Coercion Statement

The laws of this State provide that we may not require you to take insurance through any particular insurance agent or company to protect the mortgaged property. You, subject to the rules adopted by the Insurance Commissioner, have the right to place your insurance with an insurance agent or company of your choice, provided they meet our requirements. We, however, have the right to designate reasonable financial and experience requirements as to the insurance agent or company and the adequacy of the coverage.

If the selection of the insurance agent or company is not mutually agreeable, then we shall furnish you a copy of the rules and regulations published by the Insurance Commissioner governing the placing of your insurance.

You acknowledge having read the foregoing statement, or the Rules of Insurance Commissioner relative thereto, and understand your rights and privileges and ours relative to the placing of such insurance.

You have selected the following entities to write the insurance covering the property described above:

**Homeowner's Insurance Company & Address: State Farm Fire
po box 88049
Atlanta, GA 30356**

Fair Credit Reporting Act

In conjunction with your application for a loan, please be advised that we will obtain a credit report or consumer report regarding your credit experience, and you give us permission to obtain a report at any time until your loan is paid in full. You have the right given by Federal Law to know if we have requested a credit report or consumer report about you and the nature and scope of the information given in this report. We will provide you this information, including the name, address, and telephone number of the consumer credit reporting agency that provided it upon request. This report may contain information on your character, general reputation, personal characteristics or mode of living in addition to your actual credit experience from persons or firms with which you have done business, your credit worthiness, credit standing and credit capacity. In the event we deny your application or raise the charge for extending your credit based on any information, you have the right within sixty (60) days to make a written request that we disclose the nature of the information to you. We shall also advise you of the information in the consumer report and the name and address of the reporting agencies. We will 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. By your signature below, you acknowledge receipt of a copy of this information letter.

By signing below, you consent to the certifications and acknowledge the disclosures listed above.

- BORROWER - Patricia Greenwood - DATE -



BORROWER'S AUTHORIZATION AND AGREEMENT

Application: 1022786925

By signing below, you agree to the following:

- "I" "we" "us" refers to Capital One, N.A. and "you" and "your" refers to the borrower(s) signing this document.
- You authorize us to verify the information contained in your loan application and related documents, and you authorize any employer, financial institution, or other party to provide information and documentation as we request for the purpose of our verification.
- You will inform us if your employment, income, or financial situation change and understand that any such change could alter your eligibility or final loan terms.
- All of the information provided in your loan application is true and complete.
- Your eligibility and final loan terms depend on our collection and verification of your information such as, but not limited to, employment history and income, account balances, credit history, income tax returns and/or W-2 forms from the IRS, payoff requests, and verification of mortgage.
- By providing any tax information to us, including signing the 4506-C Request for Transcript of Tax Return form, we can obtain and use your tax return information for the following purposes: (i) providing you with an offer; (ii) maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable law. In addition, you give us permission to share this information with our affiliates, agents, any actual or potential owners of a loan resulting from your application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for the purposes mentioned above.

- BORROWER - Patricia Greenwood

- DATE -



NET TANGIBLE BENEFIT WORKSHEET

Borrower Names: **Patricia Greenwood**
Property Address: **8969 Planters Row Ln, Summerville, SC 29485**
Loan Originator/NMLS Number: **Yliana Torres / 2597511**
Application Number: **1022786925**

I/We are receiving a reasonable, Net Tangible Benefit from obtaining my/our new loan on my/our property as noted above.

- ☐ Payment Reduction. The borrower's monthly P&I payment is at least 5% lower than the total of all monthly obligations being financed, taking into account costs and fees.
- ☐ Cash Out. The borrower receives at least \$5,000 of cash out in excess of and in relation to any costs and fees.
- ☐ Rate Reduction. The new loan APR is at least 0.5% less than the annual rate of interest accrual of the loan(s) being refinanced/consolidated, based upon your statements.
- ☒ Adjustable/Variable Rate Mortgage to Fixed Rate. The new loan APR is no more than 2% higher than the current annual rate of interest accrual of the variable rate loan being refinanced.
- ☐ Loan with a Balloon Feature to an Amortizing Loan. The Balloon Loan must be coming due within 12 months.

IV. Extraordinary Circumstance: The circumstances of the borrower may include an extraordinary expense or event.
(Manager Approval Required. Explain below).

- ☐ Refinancing is necessary to respond to a bona fide personal need or an order of a court of competent jurisdiction.
- ☐ Refinancing is necessary to respond to a bona fide personal emergency (E.g., Prevention of judgment/charge-off/bankruptcy/foreclosure of a loan made or owned by a third party).

Explain Extraordinary Circumstance:

BORROWER(S) CERTIFICATION:

I/We affirm that the Net Tangible Benefit of my/our new loan has been explained and that I/we understand and confirm the benefit(s). Finally, I/we understand that **Capital One, N.A.** is relying on this certification and the fact that the Net Tangible Benefit exists in making its decision to fund the loan.

- BORROWER - Patricia Greenwood - DATE -

**NOTICE OF RIGHT TO RECEIVE
COPY OF APPRAISAL REPORT**

Greenwood
Loan #: **1022786925**

Date: **May 31, 2025**

Lender: **Capital One, N.A.**

Borrower(s): **Patricia Greenwood**

Property Address: **8969 Planters Row Ln, Summerville, SC 29485**

We may order an appraisal to determine the property's value. We will not charge you for any appraisals that we order. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

We will not schedule the loan closing until at least three business days after we deliver the appraisal to you.

- BORROWER - Patricia Greenwood - DATE -

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1022786925 / 207ALC1P1YM0OVDV0K75102278692518

Agency Case No. _____

Uniform Residential Loan Application

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

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

1a. Personal Information

Name (First, Middle, Last, Suffix) <u>Patricia Greenwood</u>	Social Security Number <u>076-46-4998</u> (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) <u>10/25/1954</u>
	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit . <input type="radio"/> I am applying for joint credit . Total Number of Borrowers: _____ Each Borrower intends to apply for joint credit. Your initials: _____	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names
Marital Status <input type="radio"/> Married <input type="radio"/> Separated <input checked="" type="radio"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____
	Contact Information Home Phone <u>(843) 926-4093</u> Cell Phone _____ Work Phone _____ Ext. _____ Email <u>pgreenwood245@gmail.com</u>

Current Address

Street 8969 Planters Row Ln Unit # _____

City Summerville State SC ZIP 29485 Country USA

How Long at Current Address? 19 Years _____ Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____ /month)

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

Mailing Address - if different from Current Address ☒ **Does not apply**

1b. Current Employment/Self-Employment and Income

☒ **Does not apply**

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

☒ **Does not apply**

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

☒ **Does not apply**


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

Borrower Signature _____ **Date** (mm/dd/yyyy) _____

Borrower Name: Patricia Greenwood

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1e. Income from Other Sources☐ Does not apply**Include income from other sources below. Under Income Source, choose from the sources listed here:**

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

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

Income Source - use list above	Monthly Income
Social Security	\$ 2,904.36
Retirement	\$ 480.39
Retirement	\$ 842.00
Provide TOTAL Amount Here	\$ 4,226.75

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

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

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

2b. Other Assets and Credits You Have☒ Does not apply**Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:**

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

2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe☐ Does not apply**List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:**

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Revolving	NAVY FEDERAL CR UNION	0327	\$ 1,223.00	<input type="checkbox"/>	\$ 27.00
Revolving	BANK OF AMERICA	2405	\$ 649.00	<input type="checkbox"/>	\$ 25.00
Revolving	CITICARDS CBNA	542418158842	\$ 2,641.00	<input type="checkbox"/>	\$ 41.00
Revolving	CITICARDS CBNA	542418159531	\$ 2,125.00	<input type="checkbox"/>	\$ 41.00
Installment	FMCC	57570416	\$ 3,546.00	<input type="checkbox"/>	\$ (559.00)
Revolving	DISCOVER BANK	6011010466309633	\$ 995.00	<input type="checkbox"/>	\$ 40.00
Revolving	TBOM/ATLS/FORTIVA	7656502175231171	\$ 1,839.00	<input type="checkbox"/>	\$ 33.00
Revolving	USBank/StateFarm Visa	xxx2819	\$ 919.13	<input type="checkbox"/>	\$ 40.00

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

Borrower Name: Patricia GreenwoodUniform Residential Loan Application
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2d. Other Liabilities and Expenses☒ **Does not apply**

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

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

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

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

Address Street 8969 Planters Row Ln Unit # _____
City Summerville State SC ZIP 29485 Country USA

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

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)
Bank of America	642017100	(\$328.00)	\$50,868.56	<input checked="" type="checkbox"/>		\$
JPMCB HOME	4654033707948	(\$609.92)	\$98,785.98	<input type="checkbox"/>		\$

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 \$ 51,436.00 Loan Purpose ☐ Purchase ☒ Refinance ☐ Other (specify) _____Property Address Street 8969 Planters Row Ln Unit # _____
City Summerville State SC ZIP 29485 County Dorchester
Number of Units 1 Property Value \$ 321,600.00Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property ☐ FHA Secondary Residence ☐

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

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing☒ **Does not apply****4c. Rental Income on the Property You Want to Purchase**For Purchase Only ☒ **Does not apply****4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**☒ **Does not apply**

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

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

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

Borrower Name: Patricia GreenwoodUniform Residential Loan Application
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Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

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

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

5b. About Your Finances

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

Borrower Signature _____ **Date (mm/dd/yyyy)** _____

Borrower Name: Patricia Greenwood

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Section 7: Military Service. This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

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

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

☐ Currently retired, discharged, or separated from service

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

☐ Surviving spouse

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

Borrower Name: Patricia Greenwood

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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 Capital One, N.A.
 Address 502 E. Market St., Greenwood, DE 19950
 Loan Originator Organization NMLSR ID# 453156 State License ID# 453156
 Loan Originator Name Yliana Torres
 Loan Originator NMLSR ID# 2597511 State License ID# 2597511
 Email ylanatorres@discoverhomeloans.com Phone (800) 973-5054 Extn. 2256
 Signature _____ Date (mm/dd/yyyy) 04/24/2025

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

Borrower Name: Patricia Greenwood

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1022786925 / 207ALC1P1YM0OVDV0K75102278692518

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

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

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

Transaction Detail

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

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

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

Refinance Program

- ☐ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

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

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

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

Patricia Greenwood

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

Patricia Greenwood

Estate Will be Held in

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

Manner in Which Title Will be Held

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

Trust Information

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

Indian Country Land Tenure

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

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

Borrower Name: Patricia Greenwood

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

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

Terms of Loan

Note Rate 7.8100 %
 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)	\$	<u>609.39</u>
Subordinate Lien(s) (P & I)	\$	<u>370.63</u>
Homeowner's Insurance	\$	<u>131.33</u>
Supplemental Property Insurance	\$	_____
Property Taxes	\$	<u>112.43</u>
Mortgage Insurance	\$	_____
Association/Project Dues (Condo, Co-Op, PUD)	\$	<u>38.33</u>
Other	\$	_____
TOTAL	\$	<u>1,262.11</u>

Borrower Signature _____ **Date (mm/dd/yyyy)** _____


Borrower Name: Patricia Greenwood

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

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land <i>(if acquired separately)</i>	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 50,868.56
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 50,868.56

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 51,436.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$	\$ 51,436.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 51,436.00

TOTAL CREDITS

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

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 50,868.56
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	- \$ 51,436.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ -567.44

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

Borrower Name: Patricia GreenwoodUniform Residential Loan Application - Lender Loan Information
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Date: May 31, 2025

Lender: Capital One, N.A.

Borrower(s): Patricia Greenwood

Greenwood

Loan #: 1022786925

Property Address: 8969 Planters Row Ln, Summerville, SC 29485

HOMEOWNERSHIP COUNSELING AGENCIES NOTICE

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at <https://www.hudexchange.info/programs/housing-counseling/>.

NOTIFICACIÓN DE LAS AGENCIAS DE ASESORAMIENTO PARA LA PROPIEDAD DE VIVIENDA

Las agencias de asesoramiento en esta lista están aprobadas por el Departamento de Vivienda y Desarrollo Urbano de Estados Unidos (HUD, Department of Housing and Urban Development) y pueden ofrecer asesoramiento independiente sobre si una serie determinada de términos de préstamo hipotecario es una buena opción según sus objetivos y circunstancias, lo que frecuentemente genera poco o ningún costo para usted. Esta lista le muestra varias agencias aprobadas que se encuentran en su área. Puede encontrar otras agencias de asesoramiento aprobadas en el sitio web de la Oficina para la Protección Financiera del Consumidor (CFPB, Consumer Financial Protection Bureau): consumerfinance.gov/mortgagehelp o llamando al 1-855-411-CFPB (2372). También puede acceder a una lista de intermediarios de asesoramiento aprobados por el HUD en toda la nación en el sitio web <https://www.hudexchange.info/programs/housing-counseling/>.

주택 소유권 카운슬링 대행사 고지사항

이 목록의 카운슬링 대행사는 미국 주택도시개발부(HUD, U.S. Department of Housing and Urban Development)의 승인을 받은 업체로, 특정 주택 담보 대출 조건이 귀하의 목표와 상황에 적합한지에 대해 대체로 저렴한 비용이나 무료로 독립적인 조언을 제공합니다. 이 목록에는 귀하 지역에 소재한 승인받은 대행사가 나와 있습니다. 승인받은 다른 카운슬링 대행사는 금융소비자보호국(CFPB, Consumer Financial Protection Bureau) 웹 사이트(consumerfinance.gov/mortgagehelp)를 참조하거나 1-855-411-CFPB(2372)번으로 전화하여 알아볼 수 있습니다. 또한 <https://www.hudexchange.info/programs/housing-counseling/>에서 HUD의 승인을 받은 미 전역의 카운슬링 중개기관 목록을 찾을 수 있습니다.

THÔNG BÁO VỀ CƠ QUAN TƯ VẤN QUYỀN SỞ HỮU NHÀ Ở

Cơ quan tư vấn trong danh sách này đã được Bộ Gia Cư và Phát Triển Đô Thị Hoa Kỳ (HUD) chấp thuận và họ có thể đưa ra lời khuyên độc lập về việc liệu một tập hợp các điều khoản vay thế chấp cụ thể có phù hợp với mục tiêu và hoàn cảnh của quý vị hay không. Thường quý vị chỉ phải trả một khoản phí nhỏ hoặc không phải trả bất cứ khoản phí nào. Danh sách này hiển thị một số cơ quan đã được chấp thuận tại khu vực của quý vị. Quý vị có thể tìm thấy các cơ quan tư vấn khác đã được chấp thuận trên trang web của Cục Bảo Vệ Tài Chính cho Giới Tiêu Thụ của Hoa Kỳ (CFPB): consumerfinance.gov/mortgagehelp hoặc gọi số 1-855-411-CFPB (2372). Quý cũng có thể truy cập danh sách các trung gian tư vấn đã được HUD chấp thuận trên toàn quốc tại <https://www.hudexchange.info/programs/housing-counseling/>

房屋產權顧問機構通知

此清單上的顧問機構皆經過美國住房及城市發展部 (U.S. Department of Housing and Urban Development, 簡稱 HUD) 核可, 它們可根據您的物件與情況, 提供有關特定房屋抵押貸款條款是否適合您的獨立意見 (通常會向您收取少許費用或免費)。這份清單將顯示您所在區域的幾家核可顧問機構。您可以在消費者金融保護局 (CFPB) 的網站上找到其他核可的顧問機構: consumerfinance.gov/mortgagehelp 或撥打 1-855-411-CFPB (2372)。您也可以在此 <https://www.hudexchange.info/programs/housing-counseling/> 存取一份經 HUD 核可的全國顧問中介機構清單

Capital One, N.A. (NMLS #: 453156) | Yliana Torres (NMLS #: 2597511)



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住房咨询代理公告

此表中列出的咨询代理已通过美国住房和城市发展部 (U.S. Department of Housing and Urban Development, HUD) 审批, 可根据您的目标和情况为您提供特定按揭贷款条款是否适合的独立建议。此类服务通常只会收取少量费用, 甚至不收取费用。此表显示在您的区域中有多家通过审批的代理。您可以访问消费者金融保护局 (Consumer Financial Protection Bureau, CFPB) 的网站 (consumerfinance.gov/mortgagehelp) 或者致电 1-855-411-CFPB (2372), 查找其他通过审批的咨询代理。您也可以访问 <https://www.hudexchange.info/programs/housing-counseling/>, 获取全国范围内通过 HUD 审批的咨询机构列表。

УВЕДОМЛЕНИЕ О КОНСУЛЬТАЦИОННЫХ АГЕНТСТВАХ, ЗАНИМАЮЩИХСЯ ВОПРОСАМИ ДОМОВЛАДЕНИЯ

Консультационные агентства, перечисленные в этом списке, одобрены Министерством жилищного строительства и городского развития США (HUD) и могут предлагать независимые советы, касающиеся выгодности для вас определенного набора условий ипотечного займа, исходя из ваших целей и обстоятельств. Консультации предоставляются часто за небольшую плату или бесплатно. В данном списке перечислены некоторые одобренные агентства, находящиеся поблизости от вас. Другие одобренные консультационные агентства можно найти, перейдя на веб-сайт Бюро по финансовой защите потребителей (CFPB): consumerfinance.gov/mortgagehelp или позвонив по телефону: 1-855-411-CFPB (2372). Кроме того, вы можете ознакомиться со списком национальных консультантов-посредников, одобренных Министерством жилищного строительства и городского развития США, на следующей веб-странице: <https://www.hudexchange.info/programs/housing-counseling/>

ABISO SA MGA AHENSYA NG PAGPAPAYO SA PAGMAMAY-ARI NG BAHAY

Ang mga ahensya ng pagpapayo na nasa listahang ito ay aprubado ng U.S. Department of Housing and Urban Development (HUD), at puwede silang magbigay ng hiwalay na payo tungkol sa kaangkupan ng isang partikular na hanay ng mga tuntunin sa mortgage loan batay sa iyong mga layunin at sitwasyon, kung saan kadalasang may kaunti o wala kang babayaran. Ipinapakita sa iyo ng listahang ito ang ilang aprubadong ahensya sa iyong lugar. Makikita mo ang iba pang aprubadong ahensya ng pagpapayo sa website ng Consumer Financial Protection Bureau (CFPB): consumerfinance.gov/mortgagehelp o sa pamamagitan ng pagtawag sa 1-855-411-CFPB (2372). Makakapag-access ka rin ng listahan ng mga tagapamagitan sa pagpapayo na aprubado ng HUD sa buong bansa sa <https://www.hudexchange.info/programs/housing-counseling/>.

10 LOCATIONS CLOSEST TO ZIP CODE 29485

1. INCREASING H.O.P.E. FINANCIAL TRAINING CENTER 8570 Rivers Ave North Charleston, SC 29406-9892 Website: http://www.increasinghope.org Phone: 843-225-4343 Email Address: housingcounseling@increasinghope.org Languages: English, Spanish Services: Mortgage Delinquency and Default Resolution Counse, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops	Distance 8.50 miles
2. ORIGIN SC 8084 Rivers Ave Suite 100 North Charleston, SC 29406-9235 Website: http://www.originSC.org Phone: 843-628-3000 Email Address: info@originSC.org Languages: English Services: Mortgage Delinquency and Default Resolution Counse, Resolving/Preventing Mortgage Delinquency Workshop, Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Services for Homeless Counseling, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Reverse Mortgage Counseling	Distance 8.50 miles

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3. **NACA (NEIGHBORHOOD ASSISTANCE CORPORATION OF AMERICA) CHARLESTON, SC** **Distance**
 7301 Rivers Ave **8.90 miles**
 NORTH CHARLESTON, SC 29406-4650
 Website: <https://www.naca.com>
 Phone: 843-556-0497
 Email Address: Philippe.Gibeault@naca.com
 Languages: English, Spanish
 Services: Mortgage Delinquency and Default Resolution Counse, Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops
-
4. **CREDIT.ORG-NORTH CHARLESTON, SC BRANCH** **Distance**
 5935 Rivers Ave **10.30 miles**
 Suite 101B
 North Charleston, SC 29406-6071
 Website: <http://www.credit.org>
 Phone: 843-574-8668
 Email Address: info@credit.org
 Languages: English, Other, Spanish
 Services: Not available
-
5. **CHARLESTON TRIDENT URBAN LEAGUE, INC.** **Distance**
 2133 N Hillside Dr **15.40 miles**
 CHARLESTON, SC 29407-8102
 Website: <http://www.ctul.org>
 Phone: 843-769-8173
 Email Address: Not available
 Languages: English
 Services: Financial Management/Budget Counseling, Financial, Budgeting and Credit Repair Workshops, Fair Housing Pre-Purchase Education Workshops, Non-Delinquency Post Purchase Workshops, Predatory Lending Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling
-
6. **CCCS OF THE SAVANNAH AREA, INC.- SC BRANCH** **Distance**
 69 Robert Smalls Parkway, Ste. 3E **46.50 miles**
 BEAUFORT, SC 29906-4275
 Website: www.cccssavannah.org
 Phone: 843-379-2227
 Email Address: jennifer@cccassav.com
 Languages: English
 Services: Mortgage Delinquency and Default Resolution Counse, Financial Management/Budget Counseling, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling, Reverse Mortgage Counseling
-
7. **SOUTHEASTERN HOUSING & COMMUNITY DEVELOPMENT FKA SOUTHEASTERN HOUSING FOUNDATION** **Distance**
 986 Doyle St **54.00 miles**
 ORANGEBURG, SC 29115-6087
 Website: <https://southeasternhcd.org/>
 Phone: 803-259-3588
 Email Address: info@southeasternhcd.org
 Languages: English
 Services: Financial Management/Budget Counseling, Fair Housing Pre-Purchase Education Workshops, Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops, Rental Housing Counseling
-

8. **NEW AMERICA CORPORATION**
 1136 Russell St
 Orangeburg, SC 29115-4762
 Website: <https://newamerica.managebuilding.com>
 Phone: 803-534-0035
 Email Address: homebuyer@new-america.org
 Languages: **English**
 Services: **Pre-purchase Counseling, Pre-purchase Homebuyer Education Workshops**
-
9. **CREDIT.ORG- SAVANNAH, GA BRANCH**
 100 Bull St
 Suite 200
 Savannah, GA 31401-3373
 Website: <http://www.credit.org>
 Phone: 912-303-7584
 Email Address: info@credit.org
 Languages: **English, Other, Spanish**
 Services: **Not available**
-
10. **UNIVERSITY OF GEORGIA'S FAMILY AND CONSUMER SCIENCES COOPERATIVE EXTENSION SERVICE (CHATHAM COUNTY)**
 17 Minus Avenue
 Chatham County Extension Office
 GARDEN CITY, GA 31408-2006
 Website: <http://extension.uga.edu/county-offices/chatham.html>
 Phone: 912-652-7981
 Email Address: jogden@uga.edu
 Languages: **English**
 Services: **Financial Management/Budget Counseling, Non-Delinquency Post Purchase Workshops, Pre-purchase Homebuyer Education Workshops**
-

LIST UPDATED 05/27/2025

By signing below, you acknowledge receipt of this list.

- BORROWER - Patricia Greenwood - DATE -



Date: May 31, 2025

NOTICE OF SUBSERVICING TRANSFER

Greenwood
Loan #: 1022786925

The subservicing of your mortgage loan is being transferred, effective June 5, 2025. Capital One, N.A. is and will remain the Servicer of your mortgage loan. This means that after this date, a new subservicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Capital One, N.A. is now collecting your payments. Capital One, N.A. will stop accepting payments received from you after June 5, 2025.

Capital One, N.A. (by Dovenmuehle Mortgage, Inc. as Subservicer) will collect your payments going forward. Your new subservicer will start accepting payments received from you on June 5, 2025.

Send all payments due on or after June 5, 2025 to Capital One, N.A. (by Dovenmuehle Mortgage, Inc. as Subservicer) at this address: PO Box 371306, Pittsburgh, PA 15250-7306.

If you have any questions for either your present servicer, Capital One, N.A. or your new subservicer Capital One, N.A. (by Dovenmuehle Mortgage, Inc. as Subservicer), about your mortgage loan or this transfer, please contact them using the information below:

Current Servicer:

Capital One, N.A.
Closing Department
1-800-973-5054
502 E. Market St.
Greenwood, DE 19950

New Subservicer:

Capital One, N.A.
By Dovenmuehle Mortgage, Inc. as Subservicer
Customer Service
1-855-295-2193
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047-8945

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new subservicer as late, and a late fee may not be imposed on you.

Present Servicer	Date	New Subservicer	Date
Capital One, N.A.	May 31, 2025	Capital One, N.A. (by Dovenmuehle Mortgage, Inc. as Subservicer)	May 31, 2025

☐ By checking this box, you acknowledge that you have electronically received the Notice of Subservicing Transfer.

NOTICE OF PAYOFF AND REQUEST FOR SATISFACTION

Greenwood
Loan #: 1022786925

Lender's Name Bank of America	Borrower's Name Patricia Greenwood	
Address Attn Payoff Dept MS TX1-160-06-37 Dallas, TX 75207	Address 8969 Planters Row Ln Summerville, SC 29485	
	Account Number 642017100	Date 05/30/2025

Attention: Payoff Department

Under separate cover, Discover Home Loans has issued funds in the amount of **\$50,868.56**, which represents payment in full on the above-referenced real estate loan pursuant to information obtained from your payoff department.

This amount has been tendered with the explicit condition that you:

- Immediately prepare and record a satisfaction of the mortgage securing the above-referenced real estate loan, and
- Immediately cancel the note or loan agreement as well as any right to obtain future credit under the note or loan agreement.

Your acceptance and retention of these funds signifies your agreement with these terms and conditions.

After you prepare and record the mortgage satisfaction, please return a copy to:

Discover Home Loans
PO Box 29029
Phoenix AZ 85038

In addition, please return the cancelled note or loan agreement to the customer at the address above.

Thank you for your assistance.

- BORROWER - Patricia Greenwood - DATE -