

LOAN PROCEEDS DELIVERY INSTRUCTIONS

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

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

Cash Out Options:

Proceeds over \$2,500.00 to be sent via overnight courier (UPS or FedEx) to the property address associated with your application. If your loan proceeds need to be sent to alternative location, please provide the address in the lines below. (Checks will arrive the day after funds are received from the lender).

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

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

Bank Name:

Name(s) on the Account:

Bank Routing Number:

Bank Account Number:

Type of Account:

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

Note: ServiceLink will make all checks for unsecured debt (credit card, car loans, etc.) payable to the creditor as shown on the Closing Disclosure and will send directly to the property address associated with your loan application. If there is an alternative address that you would like the checks sent to, please provide the address below. All checks should be sent immediately along with a current statement to the creditor.

Signature:

Signature:

Date:

Date:

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

WILLIAMS
Loan #: 105706137
MIN: 100853701057061375

BORROWER(S): RAYMOND G. WILLIAMS

PROPERTY ADDRESS: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

LENDER: LOANDEPOT.COM, LLC

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

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

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

DATED this 11TH day of JUNE, 2025.

- BORROWER - RAYMOND G. WILLIAMS - DATE -

State of SOUTH CAROLINA
County of BERKELEY

The foregoing instrument was acknowledged before me this _____ day of _____ by RAYMOND G. WILLIAMS.

Notary Public

My Commission Expires: _____



OCCUPANCY STATEMENT

WILLIAMS
Loan #: 105706137
MIN: 100853701057061375

Date: JUNE 11, 2025
Lender: LOANDEPOT.COM, LLC
Borrower(s): RAYMOND G. WILLIAMS
Property Address: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

Borrower hereby declares, under penalty of perjury, as follows:

- ☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- ☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- ☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

- BORROWER - RAYMOND G. WILLIAMS - DATE -

State of SOUTH CAROLINA

County of BERKELEY

Sworn and subscribed before me on this _____ day of _____.

Notary Public for South Carolina

My commission expires: _____



FIRST PAYMENT LETTER

WILLIAMS
Loan #: 105706137
MIN: 100853701057061375

DATE: JUNE 11, 2025

LOAN NUMBER: 105706137

PROPERTY ADDRESS: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

TO: RAYMOND G. WILLIAMS
201 TRESTLEWOOD DR
SUMMERVILLE, SC 29486

The first regular monthly payment on the above mortgage loan is due on **AUGUST 1, 2025**, and will continue monthly until **JULY 1, 2045**. 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	\$ 439.00
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
TOTAL PAYMENT:	\$ 439.00

The undersigned further acknowledges that monthly statements will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - RAYMOND G. WILLIAMS - DATE -

PAYMENT MUST BE SENT TO:
LOANDEPOT.COM, LLC.
PO BOX 5710
CHICAGO, IL 60680-5681

Please reference your loan number, shown above, on all correspondence, payments, or when calling in to speak with a representative.
Visit servicing.loandepot.com to register to make a payment online. You may also refer to the Welcome to Servicing letter included in this package for additional payment options.
For additional questions, contact Customer Service at (866) 258-6572, Monday - Friday between the hours of 7:00 a.m. - 7:00 p.m. and Saturday from 8:00 a.m. - 5:00 p.m. CST.

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

loanDepot
P.O. Box 251027
Plano, TX 75025



LOANDEPOT.COM, LLC
6561 IRVINE CENTER DRIVE, IRVINE, CA 92618
BORROWER(S): RAYMOND G. WILLIAMS

Loan No: 105706137

Initial Amortization Schedule

General Loan Parameters:
Appraised Value: \$314,784.00
Original Principal Balance: \$52,000.00
Amortization Term: 240
Interest Rate: 8.125%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	08/01/2025	\$439.00	\$352.08	\$86.92	\$352.08	\$51,913.08	16.49
2	09/01/2025	\$439.00	\$351.49	\$87.51	\$703.57	\$51,825.57	16.46
3	10/01/2025	\$439.00	\$350.90	\$88.10	\$1,054.47	\$51,737.47	16.44
4	11/01/2025	\$439.00	\$350.31	\$88.69	\$1,404.78	\$51,648.78	16.41
5	12/01/2025	\$439.00	\$349.71	\$89.29	\$1,754.49	\$51,559.49	16.38
6	01/01/2026	\$439.00	\$349.10	\$89.90	\$2,103.59	\$51,469.59	16.35
7	02/01/2026	\$439.00	\$348.49	\$90.51	\$2,452.08	\$51,379.08	16.32
8	03/01/2026	\$439.00	\$347.88	\$91.12	\$2,799.96	\$51,287.96	16.29
9	04/01/2026	\$439.00	\$347.26	\$91.74	\$3,147.22	\$51,196.22	16.26
10	05/01/2026	\$439.00	\$346.64	\$92.36	\$3,493.86	\$51,103.86	16.23
11	06/01/2026	\$439.00	\$346.02	\$92.98	\$3,839.88	\$51,010.88	16.21
12	07/01/2026	\$439.00	\$345.39	\$93.61	\$4,185.27	\$50,917.27	16.18
13	08/01/2026	\$439.00	\$344.75	\$94.25	\$4,530.02	\$50,823.02	16.15
14	09/01/2026	\$439.00	\$344.11	\$94.89	\$4,874.13	\$50,728.13	16.12
15	10/01/2026	\$439.00	\$343.47	\$95.53	\$5,217.60	\$50,632.60	16.08
16	11/01/2026	\$439.00	\$342.82	\$96.18	\$5,560.42	\$50,536.42	16.05
17	12/01/2026	\$439.00	\$342.17	\$96.83	\$5,902.59	\$50,439.59	16.02
18	01/01/2027	\$439.00	\$341.52	\$97.48	\$6,244.11	\$50,342.11	15.99
19	02/01/2027	\$439.00	\$340.86	\$98.14	\$6,584.97	\$50,243.97	15.96
20	03/01/2027	\$439.00	\$340.19	\$98.81	\$6,925.16	\$50,145.16	15.93
21	04/01/2027	\$439.00	\$339.52	\$99.48	\$7,264.68	\$50,045.68	15.90
22	05/01/2027	\$439.00	\$338.85	\$100.15	\$7,603.53	\$49,945.53	15.87
23	06/01/2027	\$439.00	\$338.17	\$100.83	\$7,941.70	\$49,844.70	15.83
24	07/01/2027	\$439.00	\$337.49	\$101.51	\$8,279.19	\$49,743.19	15.80
25	08/01/2027	\$439.00	\$336.80	\$102.20	\$8,615.99	\$49,640.99	15.77
26	09/01/2027	\$439.00	\$336.11	\$102.89	\$8,952.10	\$49,538.10	15.74
27	10/01/2027	\$439.00	\$335.41	\$103.59	\$9,287.51	\$49,434.51	15.70
28	11/01/2027	\$439.00	\$334.71	\$104.29	\$9,622.22	\$49,330.22	15.67
29	12/01/2027	\$439.00	\$334.01	\$104.99	\$9,956.23	\$49,225.23	15.64
30	01/01/2028	\$439.00	\$333.30	\$105.70	\$10,289.53	\$49,119.53	15.60
31	02/01/2028	\$439.00	\$332.58	\$106.42	\$10,622.11	\$49,013.11	15.57
32	03/01/2028	\$439.00	\$331.86	\$107.14	\$10,953.97	\$48,905.97	15.54
33	04/01/2028	\$439.00	\$331.13	\$107.87	\$11,285.10	\$48,798.10	15.50
34	05/01/2028	\$439.00	\$330.40	\$108.60	\$11,615.50	\$48,689.50	15.47
35	06/01/2028	\$439.00	\$329.67	\$109.33	\$11,945.17	\$48,580.17	15.43
36	07/01/2028	\$439.00	\$328.93	\$110.07	\$12,274.10	\$48,470.10	15.40
37	08/01/2028	\$439.00	\$328.18	\$110.82	\$12,602.28	\$48,359.28	15.36
38	09/01/2028	\$439.00	\$327.43	\$111.57	\$12,929.71	\$48,247.71	15.33
39	10/01/2028	\$439.00	\$326.68	\$112.32	\$13,256.39	\$48,135.39	15.29
40	11/01/2028	\$439.00	\$325.92	\$113.08	\$13,582.31	\$48,022.31	15.26
41	12/01/2028	\$439.00	\$325.15	\$113.85	\$13,907.46	\$47,908.46	15.22
42	01/01/2029	\$439.00	\$324.38	\$114.62	\$14,231.84	\$47,793.84	15.18
43	02/01/2029	\$439.00	\$323.60	\$115.40	\$14,555.44	\$47,678.44	15.15
44	03/01/2029	\$439.00	\$322.82	\$116.18	\$14,878.26	\$47,562.26	15.11
45	04/01/2029	\$439.00	\$322.04	\$116.96	\$15,200.30	\$47,445.30	15.07
46	05/01/2029	\$439.00	\$321.24	\$117.76	\$15,521.54	\$47,327.54	15.03
47	06/01/2029	\$439.00	\$320.45	\$118.55	\$15,841.99	\$47,208.99	15.00
48	07/01/2029	\$439.00	\$319.64	\$119.36	\$16,161.63	\$47,089.63	14.96
49	08/01/2029	\$439.00	\$318.84	\$120.16	\$16,480.47	\$46,969.47	14.92
50	09/01/2029	\$439.00	\$318.02	\$120.98	\$16,798.49	\$46,848.49	14.88
51	10/01/2029	\$439.00	\$317.20	\$121.80	\$17,115.69	\$46,726.69	14.84
52	11/01/2029	\$439.00	\$316.38	\$122.62	\$17,432.07	\$46,604.07	14.81
53	12/01/2029	\$439.00	\$315.55	\$123.45	\$17,747.62	\$46,480.62	14.77
54	01/01/2030	\$439.00	\$314.71	\$124.29	\$18,062.33	\$46,356.33	14.73



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
55	02/01/2030	\$439.00	\$313.87	\$125.13	\$18,376.20	\$46,231.20	14.69
56	03/01/2030	\$439.00	\$313.02	\$125.98	\$18,689.22	\$46,105.22	14.65
57	04/01/2030	\$439.00	\$312.17	\$126.83	\$19,001.39	\$45,978.39	14.61
58	05/01/2030	\$439.00	\$311.31	\$127.69	\$19,312.70	\$45,850.70	14.57
59	06/01/2030	\$439.00	\$310.45	\$128.55	\$19,623.15	\$45,722.15	14.52
60	07/01/2030	\$439.00	\$309.58	\$129.42	\$19,932.73	\$45,592.73	14.48
61	08/01/2030	\$439.00	\$308.70	\$130.30	\$20,241.43	\$45,462.43	14.44
62	09/01/2030	\$439.00	\$307.82	\$131.18	\$20,549.25	\$45,331.25	14.40
63	10/01/2030	\$439.00	\$306.93	\$132.07	\$20,856.18	\$45,199.18	14.36
64	11/01/2030	\$439.00	\$306.04	\$132.96	\$21,162.22	\$45,066.22	14.32
65	12/01/2030	\$439.00	\$305.14	\$133.86	\$21,467.36	\$44,932.36	14.27
66	01/01/2031	\$439.00	\$304.23	\$134.77	\$21,771.59	\$44,797.59	14.23
67	02/01/2031	\$439.00	\$303.32	\$135.68	\$22,074.91	\$44,661.91	14.19
68	03/01/2031	\$439.00	\$302.40	\$136.60	\$22,377.31	\$44,525.31	14.14
69	04/01/2031	\$439.00	\$301.47	\$137.53	\$22,678.78	\$44,387.78	14.10
70	05/01/2031	\$439.00	\$300.54	\$138.46	\$22,979.32	\$44,249.32	14.06
71	06/01/2031	\$439.00	\$299.60	\$139.40	\$23,278.92	\$44,109.92	14.01
72	07/01/2031	\$439.00	\$298.66	\$140.34	\$23,577.58	\$43,969.58	13.97
73	08/01/2031	\$439.00	\$297.71	\$141.29	\$23,875.29	\$43,828.29	13.92
74	09/01/2031	\$439.00	\$296.75	\$142.25	\$24,172.04	\$43,686.04	13.88
75	10/01/2031	\$439.00	\$295.79	\$143.21	\$24,467.83	\$43,542.83	13.83
76	11/01/2031	\$439.00	\$294.82	\$144.18	\$24,762.65	\$43,398.65	13.79
77	12/01/2031	\$439.00	\$293.85	\$145.15	\$25,056.50	\$43,253.50	13.74
78	01/01/2032	\$439.00	\$292.86	\$146.14	\$25,349.36	\$43,107.36	13.69
79	02/01/2032	\$439.00	\$291.87	\$147.13	\$25,641.23	\$42,960.23	13.65
80	03/01/2032	\$439.00	\$290.88	\$148.12	\$25,932.11	\$42,812.11	13.60
81	04/01/2032	\$439.00	\$289.87	\$149.13	\$26,221.98	\$42,662.98	13.55
82	05/01/2032	\$439.00	\$288.86	\$150.14	\$26,510.84	\$42,512.84	13.51
83	06/01/2032	\$439.00	\$287.85	\$151.15	\$26,798.69	\$42,361.69	13.46
84	07/01/2032	\$439.00	\$286.82	\$152.18	\$27,085.51	\$42,209.51	13.41
85	08/01/2032	\$439.00	\$285.79	\$153.21	\$27,371.30	\$42,056.30	13.36
86	09/01/2032	\$439.00	\$284.76	\$154.24	\$27,656.06	\$41,902.06	13.31
87	10/01/2032	\$439.00	\$283.71	\$155.29	\$27,939.77	\$41,746.77	13.26
88	11/01/2032	\$439.00	\$282.66	\$156.34	\$28,222.43	\$41,590.43	13.21
89	12/01/2032	\$439.00	\$281.60	\$157.40	\$28,504.03	\$41,433.03	13.16
90	01/01/2033	\$439.00	\$280.54	\$158.46	\$28,784.57	\$41,274.57	13.11
91	02/01/2033	\$439.00	\$279.46	\$159.54	\$29,064.03	\$41,115.03	13.06
92	03/01/2033	\$439.00	\$278.38	\$160.62	\$29,342.41	\$40,954.41	13.01
93	04/01/2033	\$439.00	\$277.30	\$161.70	\$29,619.71	\$40,792.71	12.96
94	05/01/2033	\$439.00	\$276.20	\$162.80	\$29,895.91	\$40,629.91	12.91
95	06/01/2033	\$439.00	\$275.10	\$163.90	\$30,171.01	\$40,466.01	12.86
96	07/01/2033	\$439.00	\$273.99	\$165.01	\$30,445.00	\$40,301.00	12.80
97	08/01/2033	\$439.00	\$272.87	\$166.13	\$30,717.87	\$40,134.87	12.75
98	09/01/2033	\$439.00	\$271.75	\$167.25	\$30,989.62	\$39,967.62	12.70
99	10/01/2033	\$439.00	\$270.61	\$168.39	\$31,260.23	\$39,799.23	12.64
100	11/01/2033	\$439.00	\$269.47	\$169.53	\$31,529.70	\$39,629.70	12.59
101	12/01/2033	\$439.00	\$268.33	\$170.67	\$31,798.03	\$39,459.03	12.54
102	01/01/2034	\$439.00	\$267.17	\$171.83	\$32,065.20	\$39,287.20	12.48
103	02/01/2034	\$439.00	\$266.01	\$172.99	\$32,331.21	\$39,114.21	12.43
104	03/01/2034	\$439.00	\$264.84	\$174.16	\$32,596.05	\$38,940.05	12.37
105	04/01/2034	\$439.00	\$263.66	\$175.34	\$32,859.71	\$38,764.71	12.31
106	05/01/2034	\$439.00	\$262.47	\$176.53	\$33,122.18	\$38,588.18	12.26
107	06/01/2034	\$439.00	\$261.27	\$177.73	\$33,383.45	\$38,410.45	12.20
108	07/01/2034	\$439.00	\$260.07	\$178.93	\$33,643.52	\$38,231.52	12.15
109	08/01/2034	\$439.00	\$258.86	\$180.14	\$33,902.38	\$38,051.38	12.09
110	09/01/2034	\$439.00	\$257.64	\$181.36	\$34,160.02	\$37,870.02	12.03
111	10/01/2034	\$439.00	\$256.41	\$182.59	\$34,416.43	\$37,687.43	11.97
112	11/01/2034	\$439.00	\$255.18	\$183.82	\$34,671.61	\$37,503.61	11.91
113	12/01/2034	\$439.00	\$253.93	\$185.07	\$34,925.54	\$37,318.54	11.86
114	01/01/2035	\$439.00	\$252.68	\$186.32	\$35,178.22	\$37,132.22	11.80
115	02/01/2035	\$439.00	\$251.42	\$187.58	\$35,429.64	\$36,944.64	11.74
116	03/01/2035	\$439.00	\$250.15	\$188.85	\$35,679.79	\$36,755.79	11.68
117	04/01/2035	\$439.00	\$248.87	\$190.13	\$35,928.66	\$36,565.66	11.62
118	05/01/2035	\$439.00	\$247.58	\$191.42	\$36,176.24	\$36,374.24	11.56
119	06/01/2035	\$439.00	\$246.28	\$192.72	\$36,422.52	\$36,181.52	11.49
120	07/01/2035	\$439.00	\$244.98	\$194.02	\$36,667.50	\$35,987.50	11.43
121	08/01/2035	\$439.00	\$243.67	\$195.33	\$36,911.17	\$35,792.17	11.37
122	09/01/2035	\$439.00	\$242.34	\$196.66	\$37,153.51	\$35,595.51	11.31



Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
123	10/01/2035	\$439.00	\$241.01	\$197.99	\$37,394.52	\$35,397.52	11.25
124	11/01/2035	\$439.00	\$239.67	\$199.33	\$37,634.19	\$35,198.19	11.18
125	12/01/2035	\$439.00	\$238.32	\$200.68	\$37,872.51	\$34,997.51	11.12
126	01/01/2036	\$439.00	\$236.96	\$202.04	\$38,109.47	\$34,795.47	11.05
127	02/01/2036	\$439.00	\$235.59	\$203.41	\$38,345.06	\$34,592.06	10.99
128	03/01/2036	\$439.00	\$234.22	\$204.78	\$38,579.28	\$34,387.28	10.92
129	04/01/2036	\$439.00	\$232.83	\$206.17	\$38,812.11	\$34,181.11	10.86
130	05/01/2036	\$439.00	\$231.43	\$207.57	\$39,043.54	\$33,973.54	10.79
131	06/01/2036	\$439.00	\$230.03	\$208.97	\$39,273.57	\$33,764.57	10.73
132	07/01/2036	\$439.00	\$228.61	\$210.39	\$39,502.18	\$33,554.18	10.66
133	08/01/2036	\$439.00	\$227.19	\$211.81	\$39,729.37	\$33,342.37	10.59
134	09/01/2036	\$439.00	\$225.76	\$213.24	\$39,955.13	\$33,129.13	10.52
135	10/01/2036	\$439.00	\$224.31	\$214.69	\$40,179.44	\$32,914.44	10.46
136	11/01/2036	\$439.00	\$222.86	\$216.14	\$40,402.30	\$32,698.30	10.39
137	12/01/2036	\$439.00	\$221.39	\$217.61	\$40,623.69	\$32,480.69	10.32
138	01/01/2037	\$439.00	\$219.92	\$219.08	\$40,843.61	\$32,261.61	10.25
139	02/01/2037	\$439.00	\$218.44	\$220.56	\$41,062.05	\$32,041.05	10.18
140	03/01/2037	\$439.00	\$216.94	\$222.06	\$41,278.99	\$31,818.99	10.11
141	04/01/2037	\$439.00	\$215.44	\$223.56	\$41,494.43	\$31,595.43	10.04
142	05/01/2037	\$439.00	\$213.93	\$225.07	\$41,708.36	\$31,370.36	09.97
143	06/01/2037	\$439.00	\$212.40	\$226.60	\$41,920.76	\$31,143.76	09.89
144	07/01/2037	\$439.00	\$210.87	\$228.13	\$42,131.63	\$30,915.63	09.82
145	08/01/2037	\$439.00	\$209.32	\$229.68	\$42,340.95	\$30,685.95	09.75
146	09/01/2037	\$439.00	\$207.77	\$231.23	\$42,548.72	\$30,454.72	09.67
147	10/01/2037	\$439.00	\$206.20	\$232.80	\$42,754.92	\$30,221.92	09.60
148	11/01/2037	\$439.00	\$204.63	\$234.37	\$42,959.55	\$29,987.55	09.53
149	12/01/2037	\$439.00	\$203.04	\$235.96	\$43,162.59	\$29,751.59	09.45
150	01/01/2038	\$439.00	\$201.44	\$237.56	\$43,364.03	\$29,514.03	09.38
151	02/01/2038	\$439.00	\$199.83	\$239.17	\$43,563.86	\$29,274.86	09.30
152	03/01/2038	\$439.00	\$198.22	\$240.78	\$43,762.08	\$29,034.08	09.22
153	04/01/2038	\$439.00	\$196.58	\$242.42	\$43,958.66	\$28,791.66	09.15
154	05/01/2038	\$439.00	\$194.94	\$244.06	\$44,153.60	\$28,547.60	09.07
155	06/01/2038	\$439.00	\$193.29	\$245.71	\$44,346.89	\$28,301.89	08.99
156	07/01/2038	\$439.00	\$191.63	\$247.37	\$44,538.52	\$28,054.52	08.91
157	08/01/2038	\$439.00	\$189.95	\$249.05	\$44,728.47	\$27,805.47	08.83
158	09/01/2038	\$439.00	\$188.27	\$250.73	\$44,916.74	\$27,554.74	08.75
159	10/01/2038	\$439.00	\$186.57	\$252.43	\$45,103.31	\$27,302.31	08.67
160	11/01/2038	\$439.00	\$184.86	\$254.14	\$45,288.17	\$27,048.17	08.59
161	12/01/2038	\$439.00	\$183.14	\$255.86	\$45,471.31	\$26,792.31	08.51
162	01/01/2039	\$439.00	\$181.41	\$257.59	\$45,652.72	\$26,534.72	08.43
163	02/01/2039	\$439.00	\$179.66	\$259.34	\$45,832.38	\$26,275.38	08.35
164	03/01/2039	\$439.00	\$177.91	\$261.09	\$46,010.29	\$26,014.29	08.26
165	04/01/2039	\$439.00	\$176.14	\$262.86	\$46,186.43	\$25,751.43	08.18
166	05/01/2039	\$439.00	\$174.36	\$264.64	\$46,360.79	\$25,486.79	08.10
167	06/01/2039	\$439.00	\$172.57	\$266.43	\$46,533.36	\$25,220.36	08.01
168	07/01/2039	\$439.00	\$170.76	\$268.24	\$46,704.12	\$24,952.12	07.93
169	08/01/2039	\$439.00	\$168.95	\$270.05	\$46,873.07	\$24,682.07	07.84
170	09/01/2039	\$439.00	\$167.12	\$271.88	\$47,040.19	\$24,410.19	07.75
171	10/01/2039	\$439.00	\$165.28	\$273.72	\$47,205.47	\$24,136.47	07.67
172	11/01/2039	\$439.00	\$163.42	\$275.58	\$47,368.89	\$23,860.89	07.58
173	12/01/2039	\$439.00	\$161.56	\$277.44	\$47,530.45	\$23,583.45	07.49
174	01/01/2040	\$439.00	\$159.68	\$279.32	\$47,690.13	\$23,304.13	07.40
175	02/01/2040	\$439.00	\$157.79	\$281.21	\$47,847.92	\$23,022.92	07.31
176	03/01/2040	\$439.00	\$155.88	\$283.12	\$48,003.80	\$22,739.80	07.22
177	04/01/2040	\$439.00	\$153.97	\$285.03	\$48,157.77	\$22,454.77	07.13
178	05/01/2040	\$439.00	\$152.04	\$286.96	\$48,309.81	\$22,167.81	07.04
179	06/01/2040	\$439.00	\$150.09	\$288.91	\$48,459.90	\$21,878.90	06.95
180	07/01/2040	\$439.00	\$148.14	\$290.86	\$48,608.04	\$21,588.04	06.86
181	08/01/2040	\$439.00	\$146.17	\$292.83	\$48,754.21	\$21,295.21	06.77
182	09/01/2040	\$439.00	\$144.19	\$294.81	\$48,898.40	\$21,000.40	06.67
183	10/01/2040	\$439.00	\$142.19	\$296.81	\$49,040.59	\$20,703.59	06.58
184	11/01/2040	\$439.00	\$140.18	\$298.82	\$49,180.77	\$20,404.77	06.48
185	12/01/2040	\$439.00	\$138.16	\$300.84	\$49,318.93	\$20,103.93	06.39
186	01/01/2041	\$439.00	\$136.12	\$302.88	\$49,455.05	\$19,801.05	06.29
187	02/01/2041	\$439.00	\$134.07	\$304.93	\$49,589.12	\$19,496.12	06.19
188	03/01/2041	\$439.00	\$132.00	\$307.00	\$49,721.12	\$19,189.12	06.10
189	04/01/2041	\$439.00	\$129.93	\$309.07	\$49,851.05	\$18,880.05	06.00



12-3-4-105706137

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
190	05/01/2041	\$439.00	\$127.83	\$311.17	\$49,978.88	\$18,568.88	05.90
191	06/01/2041	\$439.00	\$125.73	\$313.27	\$50,104.61	\$18,255.61	05.80
192	07/01/2041	\$439.00	\$123.61	\$315.39	\$50,228.22	\$17,940.22	05.70
193	08/01/2041	\$439.00	\$121.47	\$317.53	\$50,349.69	\$17,622.69	05.60
194	09/01/2041	\$439.00	\$119.32	\$319.68	\$50,469.01	\$17,303.01	05.50
195	10/01/2041	\$439.00	\$117.16	\$321.84	\$50,586.17	\$16,981.17	05.39
196	11/01/2041	\$439.00	\$114.98	\$324.02	\$50,701.15	\$16,657.15	05.29
197	12/01/2041	\$439.00	\$112.78	\$326.22	\$50,813.93	\$16,330.93	05.19
198	01/01/2042	\$439.00	\$110.57	\$328.43	\$50,924.50	\$16,002.50	05.08
199	02/01/2042	\$439.00	\$108.35	\$330.65	\$51,032.85	\$15,671.85	04.98
200	03/01/2042	\$439.00	\$106.11	\$332.89	\$51,138.96	\$15,338.96	04.87
201	04/01/2042	\$439.00	\$103.86	\$335.14	\$51,242.82	\$15,003.82	04.77
202	05/01/2042	\$439.00	\$101.59	\$337.41	\$51,344.41	\$14,666.41	04.66
203	06/01/2042	\$439.00	\$99.30	\$339.70	\$51,443.71	\$14,326.71	04.55
204	07/01/2042	\$439.00	\$97.00	\$342.00	\$51,540.71	\$13,984.71	04.44
205	08/01/2042	\$439.00	\$94.69	\$344.31	\$51,635.40	\$13,640.40	04.33
206	09/01/2042	\$439.00	\$92.36	\$346.64	\$51,727.76	\$13,293.76	04.22
207	10/01/2042	\$439.00	\$90.01	\$348.99	\$51,817.77	\$12,944.77	04.11
208	11/01/2042	\$439.00	\$87.65	\$351.35	\$51,905.42	\$12,593.42	04.00
209	12/01/2042	\$439.00	\$85.27	\$353.73	\$51,990.69	\$12,239.69	03.89
210	01/01/2043	\$439.00	\$82.87	\$356.13	\$52,073.56	\$11,883.56	03.78
211	02/01/2043	\$439.00	\$80.46	\$358.54	\$52,154.02	\$11,525.02	03.66
212	03/01/2043	\$439.00	\$78.03	\$360.97	\$52,232.05	\$11,164.05	03.55
213	04/01/2043	\$439.00	\$75.59	\$363.41	\$52,307.64	\$10,800.64	03.43
214	05/01/2043	\$439.00	\$73.13	\$365.87	\$52,380.77	\$10,434.77	03.31
215	06/01/2043	\$439.00	\$70.65	\$368.35	\$52,451.42	\$10,066.42	03.20
216	07/01/2043	\$439.00	\$68.16	\$370.84	\$52,519.58	\$9,695.58	03.08
217	08/01/2043	\$439.00	\$65.65	\$373.35	\$52,585.23	\$9,322.23	02.96
218	09/01/2043	\$439.00	\$63.12	\$375.88	\$52,648.35	\$8,946.35	02.84
219	10/01/2043	\$439.00	\$60.57	\$378.43	\$52,708.92	\$8,567.92	02.72
220	11/01/2043	\$439.00	\$58.01	\$380.99	\$52,766.93	\$8,186.93	02.60
221	12/01/2043	\$439.00	\$55.43	\$383.57	\$52,822.36	\$7,803.36	02.48
222	01/01/2044	\$439.00	\$52.84	\$386.16	\$52,875.20	\$7,417.20	02.36
223	02/01/2044	\$439.00	\$50.22	\$388.78	\$52,925.42	\$7,028.42	02.23
224	03/01/2044	\$439.00	\$47.59	\$391.41	\$52,973.01	\$6,637.01	02.11
225	04/01/2044	\$439.00	\$44.94	\$394.06	\$53,017.95	\$6,242.95	01.98
226	05/01/2044	\$439.00	\$42.27	\$396.73	\$53,060.22	\$5,846.22	01.86
227	06/01/2044	\$439.00	\$39.58	\$399.42	\$53,099.80	\$5,446.80	01.73
228	07/01/2044	\$439.00	\$36.88	\$402.12	\$53,136.68	\$5,044.68	01.60
229	08/01/2044	\$439.00	\$34.16	\$404.84	\$53,170.84	\$4,639.84	01.47
230	09/01/2044	\$439.00	\$31.42	\$407.58	\$53,202.26	\$4,232.26	01.34
231	10/01/2044	\$439.00	\$28.66	\$410.34	\$53,230.92	\$3,821.92	01.21
232	11/01/2044	\$439.00	\$25.88	\$413.12	\$53,256.80	\$3,408.80	01.08
233	12/01/2044	\$439.00	\$23.08	\$415.92	\$53,279.88	\$2,992.88	00.95
234	01/01/2045	\$439.00	\$20.26	\$418.74	\$53,300.14	\$2,574.14	00.82
235	02/01/2045	\$439.00	\$17.43	\$421.57	\$53,317.57	\$2,152.57	00.68
236	03/01/2045	\$439.00	\$14.57	\$424.43	\$53,332.14	\$1,728.14	00.55
237	04/01/2045	\$439.00	\$11.70	\$427.30	\$53,343.84	\$1,300.84	00.41
238	05/01/2045	\$439.00	\$8.81	\$430.19	\$53,352.65	\$870.65	00.28
239	06/01/2045	\$439.00	\$5.90	\$433.10	\$53,358.55	\$437.55	00.14
240	07/01/2045	\$440.51	\$2.96	\$437.55	\$53,361.51	\$0.00	00.00

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

- BORROWER - RAYMOND G. WILLIAMS - DATE -



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 **JUNE 11, 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:

LOANDEPOT.COM, LLC

ATTN: RESCISSION DEPARTMENT

6561 IRVINE CENTER DRIVE

IRVINE, CA 92618

FAX# to: (949)470-6596 and email to: RTC@loanDepot.com

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **JUNE 14, 2025** or (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

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

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

- BORROWER - RAYMOND G. WILLIAMS

- DATE -

LOANDEPOT.COM, LLC (NMLS #: 174457) | BRAD BOLOURCHIAN (NMLS #: 1924634)

8204.545

Page 1 of 1

8204-1-1-105706137

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- BORROWER - RAYMOND G. WILLIAMS

- DATE -



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- BORROWER - RAYMOND G. WILLIAMS

- DATE -



HAZARD INSURANCE AUTHORIZATION AND REQUIREMENTS

LENDER: LOANDEPOT.COM, LLC

ESCROW CO: SERVICELINK, LLC (SETTLEMENT)

BORROWER'S NAME(S) RAYMOND G. WILLIAMS

PROPERTY ADDRESS: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

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

- 1. Coverage must be in an amount at least equal to the sum of this loan plus any existing prior liens, not to exceed the maximum amount allowed by state law. If your loan program allows for potential negative amortization, your lender may require that the amount of coverage be increased to protect the amount of potential negative amortization.
- 2. The insurance company providing coverage must have an "A" rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in this transaction.
- 3. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
- 4. Policies must contain deductibles on any peril. Deductibles may not exceed five percent of the face amount of the insurance policy.
- 5. Policy must provide coverage for a term of at least one year. Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable.
- 6. If any existing policy is provided which will expire within six months from the date of the recording of this loan, said policy must be renewed for the required term as noted in #5 above.
- 7. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
- 8. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
- 9. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
- 10. Lender's Loss Payable Endorsement 438 BFU to be affixed in favor of:

LOANDEPOT.COM, LLC, ISAOA/ATIMA
PO BOX 7114
TROY, MI 48007-7114
- 11. Property address and insured's names must be designated on the policy as on the ALTA Title Policy.
- 12. The Lender's loan number must appear on the policy and any subsequent endorsements.
- 13. The effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording of this loan.
- 14. Please notify your agent to forward future premium notices directly to you.
- 15. If the security property is a condominium, the master insurance policy must contain a minimum of \$1,000,000.00 coverage for "Directors & Officers" liability. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

- BORROWER - RAYMOND G. WILLIAMS - DATE -



Tax and Insurance Information Sheet

CLOSING DATE: JUNE 11, 2025

BORROWER(S): RAYMOND G. WILLIAMS

PROPERTY ADDRESS: 201 TRESTLEWOOD DR, SUMMERVILLE, SC 29486

SHORT LEGAL:

WILLIAMS
Loan #: 105706137
PIN: 233-09-03-033
MIN: 100853701057061375

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

1. TITLE COMPANY NAME: SERVICELINK, LLC (TITLE)
Attn: KIMBERLY ARNDT
Address: 1355 CHERRINGTON PARKWAY, MOON TOWNSHIP, PA 15108-
Phone #: (724) 512-4960
Escrow #: 2003633468
2. COUNTY TAXES: BERKELEY
Address:
Phone #:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due: \$999.98

Parcel #: 233-09-03-033
Date Paid:
Next Due Date: JANUARY 15, 2026
Date Taxes Delinquent:
3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:

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

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

Parcel #: 233-09-03-033
Date Paid:
Next Due Date: MAY 28, 2026
Date Taxes Delinquent:
6. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:
7. HAZARD INSURANCE: STATE FARM INS
Address: PO BOX 88049, ATLANTA, GA 30356
Phone #:
Coverage Amount: \$322,200.00
Renewal Date:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐

Agent: PRELIMINARY
Premium: \$1,845.00
Policy No: 40-CU-N386-3
8. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:

Agent:
Premium:
Policy No:

