

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

WATSON
 Loan #: **0439859117**
 MIN: **100397204398591179**

BORROWER(S): **MIESHA L WATSON**

PROPERTY ADDRESS: **5817 ROBINHOOD DR, HANAHAN, SC 29410**

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

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

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

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

DATED this **6TH** day of **JUNE, 2025**.

- BORROWER - **MIESHA L WATSON** - DATE -

State of **SOUTH CAROLINA**
 County of **BERKELEY**

The foregoing instrument was acknowledged before me this _____ day of _____ by **MIESHA L WATSON**.

 Notary Public

My Commission Expires: _____

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 6, 2025; or
- (2)

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

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

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

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

HOW TO CANCEL

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

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

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of JUNE 10, 2025 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

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

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

Date Notice of Right to Cancel form received: JUNE 6, 2025.

- BORROWER - MIESHA L WATSON - DATE -

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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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- BORROWER - MIESHA L WATSON - DATE -

MAILING ADDRESS CERTIFICATION

RE: Loan Number: 0439859117

Property Address: 5817 ROBINHOOD DR, HANAHAN, SC 29410

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

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

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

☐ OTHER THAN PROPERTY ADDRESS

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

- BORROWER - MIESHA L WATSON - DATE -

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Date Notice of Right to Cancel form received: JUNE 6, 2025.

- BORROWER - MIESHA L WATSON - DATE -

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

WATSON
Loan #: 0439859117
MIN: 100397204398591179

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

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

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as material inducement to **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** (the "Lender"), and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at **5817 ROBINHOOD DR, HANAHAN, SC 29410** (the "Property").
2. **Occupancy:** [check one box only]

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

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

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

- BORROWER - MIESHA L WATSON - DATE -

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

(Notary Seal)

(Notary Public)

My Commission Expires: _____

FIRST PAYMENT LETTER

WATSON
Loan #: 0439859117
MIN: 100397204398591179

DATE: JUNE 6, 2025

LOAN NUMBER: 0439859117

PROPERTY ADDRESS: 5817 ROBINHOOD DR, HANAHAN, SC 29410

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

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

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

Principal and Interest	\$ 490.44
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
TOTAL PAYMENT:	\$ 490.44

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

RECEIVED AND ACKNOWLEDGED:

- BORROWER - MIESHA L WATSON - DATE -

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

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



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

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

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

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

- BORROWER - MIESHA L WATSON - DATE -

Tax and Insurance Information Sheet

CLOSING DATE: JUNE 6, 2025

BORROWER(S): MIESHA L WATSON

PROPERTY ADDRESS: 5817 ROBINHOOD DR, HANAHAN, SC 29410

SHORT LEGAL:

WATSON
Loan #: 0439859117
PIN: 265-12-06-030
MIN: 100397204398591179

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

1. TITLE COMPANY NAME: **SERVICELINK, LLC**
Attn: **JESSICA HLAD**
Address: **1355 CHERRINGTON PKWY, MOON TOWNSHIP, PA 15108**
Phone #: **(877) 848-8122**
Escrow #: **2003586279**
2. COUNTY TAXES: **BERKELEY COUNTY**
Address:
Phone #:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐
Amount Last Paid: **\$650.06**
Amount Next Due:
Parcel #: **265-12-06-030**
Date Paid: **DECEMBER 10, 2024**
Next Due Date:
Date Taxes Delinquent:
3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:
Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
4. SCHOOL TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:
Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:
5. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:
Agent:
Premium:
Policy No:
6. HAZARD INSURANCE: **SAGESURE INS MANAGERS**
Address: **C/O SURECHOICE UNDERWRITES PO BOX 896671, CHARLOTTE, NC 28289**
Phone #: **(843) 936-0003**
Coverage Amount: **\$195,000.00**
Renewal Date:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Agent: **SAGESURE INSURANCE MANAGERS**
Premium: **\$1,968.00**
Policy No: **SCRC59009301**
7. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:
Agent:
Premium:
Policy No:

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

Loan No: 0439859117

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$270,000.00
Original Principal Balance: \$55,000.00
Amortization Term: 240
Interest Rate: 8.875%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	08/01/2025	\$490.44	\$406.77	\$83.67	\$406.77	\$54,916.33	20.34
2	09/01/2025	\$490.44	\$406.15	\$84.29	\$812.92	\$54,832.04	20.31
3	10/01/2025	\$490.44	\$405.53	\$84.91	\$1,218.45	\$54,747.13	20.28
4	11/01/2025	\$490.44	\$404.90	\$85.54	\$1,623.35	\$54,661.59	20.25
5	12/01/2025	\$490.44	\$404.27	\$86.17	\$2,027.62	\$54,575.42	20.21
6	01/01/2026	\$490.44	\$403.63	\$86.81	\$2,431.25	\$54,488.61	20.18
7	02/01/2026	\$490.44	\$402.99	\$87.45	\$2,834.24	\$54,401.16	20.15
8	03/01/2026	\$490.44	\$402.34	\$88.10	\$3,236.58	\$54,313.06	20.12
9	04/01/2026	\$490.44	\$401.69	\$88.75	\$3,638.27	\$54,224.31	20.08
10	05/01/2026	\$490.44	\$401.03	\$89.41	\$4,039.30	\$54,134.90	20.05
11	06/01/2026	\$490.44	\$400.37	\$90.07	\$4,439.67	\$54,044.83	20.02
12	07/01/2026	\$490.44	\$399.71	\$90.73	\$4,839.38	\$53,954.10	19.98
13	08/01/2026	\$490.44	\$399.04	\$91.40	\$5,238.42	\$53,862.70	19.95
14	09/01/2026	\$490.44	\$398.36	\$92.08	\$5,636.78	\$53,770.62	19.92
15	10/01/2026	\$490.44	\$397.68	\$92.76	\$6,034.46	\$53,677.86	19.88
16	11/01/2026	\$490.44	\$396.99	\$93.45	\$6,431.45	\$53,584.41	19.85
17	12/01/2026	\$490.44	\$396.30	\$94.14	\$6,827.75	\$53,490.27	19.81
18	01/01/2027	\$490.44	\$395.61	\$94.83	\$7,223.36	\$53,395.44	19.78
19	02/01/2027	\$490.44	\$394.90	\$95.54	\$7,618.26	\$53,299.90	19.74
20	03/01/2027	\$490.44	\$394.20	\$96.24	\$8,012.46	\$53,203.66	19.71
21	04/01/2027	\$490.44	\$393.49	\$96.95	\$8,405.95	\$53,106.71	19.67
22	05/01/2027	\$490.44	\$392.77	\$97.67	\$8,798.72	\$53,009.04	19.63
23	06/01/2027	\$490.44	\$392.05	\$98.39	\$9,190.77	\$52,910.65	19.60
24	07/01/2027	\$490.44	\$391.32	\$99.12	\$9,582.09	\$52,811.53	19.56
25	08/01/2027	\$490.44	\$390.59	\$99.85	\$9,972.68	\$52,711.68	19.52
26	09/01/2027	\$490.44	\$389.85	\$100.59	\$10,362.53	\$52,611.09	19.49
27	10/01/2027	\$490.44	\$389.10	\$101.34	\$10,751.63	\$52,509.75	19.45
28	11/01/2027	\$490.44	\$388.35	\$102.09	\$11,139.98	\$52,407.66	19.41
29	12/01/2027	\$490.44	\$387.60	\$102.84	\$11,527.58	\$52,304.82	19.37
30	01/01/2028	\$490.44	\$386.84	\$103.60	\$11,914.42	\$52,201.22	19.33
31	02/01/2028	\$490.44	\$386.07	\$104.37	\$12,300.49	\$52,096.85	19.30
32	03/01/2028	\$490.44	\$385.30	\$105.14	\$12,685.79	\$51,991.71	19.26
33	04/01/2028	\$490.44	\$384.52	\$105.92	\$13,070.31	\$51,885.79	19.22
34	05/01/2028	\$490.44	\$383.74	\$106.70	\$13,454.05	\$51,779.09	19.18
35	06/01/2028	\$490.44	\$382.95	\$107.49	\$13,837.00	\$51,671.60	19.14
36	07/01/2028	\$490.44	\$382.15	\$108.29	\$14,219.15	\$51,563.31	19.10
37	08/01/2028	\$490.44	\$381.35	\$109.09	\$14,600.50	\$51,454.22	19.06
38	09/01/2028	\$490.44	\$380.55	\$109.89	\$14,981.05	\$51,344.33	19.02
39	10/01/2028	\$490.44	\$379.73	\$110.71	\$15,360.78	\$51,233.62	18.98
40	11/01/2028	\$490.44	\$378.92	\$111.52	\$15,739.70	\$51,122.10	18.93
41	12/01/2028	\$490.44	\$378.09	\$112.35	\$16,117.79	\$51,009.75	18.89
42	01/01/2029	\$490.44	\$377.26	\$113.18	\$16,495.05	\$50,896.57	18.85
43	02/01/2029	\$490.44	\$376.42	\$114.02	\$16,871.47	\$50,782.55	18.81
44	03/01/2029	\$490.44	\$375.58	\$114.86	\$17,247.05	\$50,667.69	18.77
45	04/01/2029	\$490.44	\$374.73	\$115.71	\$17,621.78	\$50,551.98	18.72
46	05/01/2029	\$490.44	\$373.87	\$116.57	\$17,995.65	\$50,435.41	18.68
47	06/01/2029	\$490.44	\$373.01	\$117.43	\$18,368.66	\$50,317.98	18.64
48	07/01/2029	\$490.44	\$372.14	\$118.30	\$18,740.80	\$50,199.68	18.59
49	08/01/2029	\$490.44	\$371.27	\$119.17	\$19,112.07	\$50,080.51	18.55
50	09/01/2029	\$490.44	\$370.39	\$120.05	\$19,482.46	\$49,960.46	18.50
51	10/01/2029	\$490.44	\$369.50	\$120.94	\$19,851.96	\$49,839.52	18.46
52	11/01/2029	\$490.44	\$368.60	\$121.84	\$20,220.56	\$49,717.68	18.41
53	12/01/2029	\$490.44	\$367.70	\$122.74	\$20,588.26	\$49,594.94	18.37
54	01/01/2030	\$490.44	\$366.80	\$123.64	\$20,955.06	\$49,471.30	18.32
55	02/01/2030	\$490.44	\$365.88	\$124.56	\$21,320.94	\$49,346.74	18.28
56	03/01/2030	\$490.44	\$364.96	\$125.48	\$21,685.90	\$49,221.26	18.23
57	04/01/2030	\$490.44	\$364.03	\$126.41	\$22,049.93	\$49,094.85	18.18

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
58	05/01/2030	\$490.44	\$363.10	\$127.34	\$22,413.03	\$48,967.51	18.14
59	06/01/2030	\$490.44	\$362.16	\$128.28	\$22,775.19	\$48,839.23	18.09
60	07/01/2030	\$490.44	\$361.21	\$129.23	\$23,136.40	\$48,710.00	18.04
61	08/01/2030	\$490.44	\$360.25	\$130.19	\$23,496.65	\$48,579.81	17.99
62	09/01/2030	\$490.44	\$359.29	\$131.15	\$23,855.94	\$48,448.66	17.94
63	10/01/2030	\$490.44	\$358.32	\$132.12	\$24,214.26	\$48,316.54	17.90
64	11/01/2030	\$490.44	\$357.34	\$133.10	\$24,571.60	\$48,183.44	17.85
65	12/01/2030	\$490.44	\$356.36	\$134.08	\$24,927.96	\$48,049.36	17.80
66	01/01/2031	\$490.44	\$355.37	\$135.07	\$25,283.33	\$47,914.29	17.75
67	02/01/2031	\$490.44	\$354.37	\$136.07	\$25,637.70	\$47,778.22	17.70
68	03/01/2031	\$490.44	\$353.36	\$137.08	\$25,991.06	\$47,641.14	17.64
69	04/01/2031	\$490.44	\$352.35	\$138.09	\$26,343.41	\$47,503.05	17.59
70	05/01/2031	\$490.44	\$351.32	\$139.12	\$26,694.73	\$47,363.93	17.54
71	06/01/2031	\$490.44	\$350.30	\$140.14	\$27,045.03	\$47,223.79	17.49
72	07/01/2031	\$490.44	\$349.26	\$141.18	\$27,394.29	\$47,082.61	17.44
73	08/01/2031	\$490.44	\$348.22	\$142.22	\$27,742.51	\$46,940.39	17.39
74	09/01/2031	\$490.44	\$347.16	\$143.28	\$28,089.67	\$46,797.11	17.33
75	10/01/2031	\$490.44	\$346.10	\$144.34	\$28,435.77	\$46,652.77	17.28
76	11/01/2031	\$490.44	\$345.04	\$145.40	\$28,780.81	\$46,507.37	17.22
77	12/01/2031	\$490.44	\$343.96	\$146.48	\$29,124.77	\$46,360.89	17.17
78	01/01/2032	\$490.44	\$342.88	\$147.56	\$29,467.65	\$46,213.33	17.12
79	02/01/2032	\$490.44	\$341.79	\$148.65	\$29,809.44	\$46,064.68	17.06
80	03/01/2032	\$490.44	\$340.69	\$149.75	\$30,150.13	\$45,914.93	17.01
81	04/01/2032	\$490.44	\$339.58	\$150.86	\$30,489.71	\$45,764.07	16.95
82	05/01/2032	\$490.44	\$338.46	\$151.98	\$30,828.17	\$45,612.09	16.89
83	06/01/2032	\$490.44	\$337.34	\$153.10	\$31,165.51	\$45,458.99	16.84
84	07/01/2032	\$490.44	\$336.21	\$154.23	\$31,501.72	\$45,304.76	16.78
85	08/01/2032	\$490.44	\$335.07	\$155.37	\$31,836.79	\$45,149.39	16.72
86	09/01/2032	\$490.44	\$333.92	\$156.52	\$32,170.71	\$44,992.87	16.66
87	10/01/2032	\$490.44	\$332.76	\$157.68	\$32,503.47	\$44,835.19	16.61
88	11/01/2032	\$490.44	\$331.59	\$158.85	\$32,835.06	\$44,676.34	16.55
89	12/01/2032	\$490.44	\$330.42	\$160.02	\$33,165.48	\$44,516.32	16.49
90	01/01/2033	\$490.44	\$329.24	\$161.20	\$33,494.72	\$44,355.12	16.43
91	02/01/2033	\$490.44	\$328.04	\$162.40	\$33,822.76	\$44,192.72	16.37
92	03/01/2033	\$490.44	\$326.84	\$163.60	\$34,149.60	\$44,029.12	16.31
93	04/01/2033	\$490.44	\$325.63	\$164.81	\$34,475.23	\$43,864.31	16.25
94	05/01/2033	\$490.44	\$324.41	\$166.03	\$34,799.64	\$43,698.28	16.18
95	06/01/2033	\$490.44	\$323.19	\$167.25	\$35,122.83	\$43,531.03	16.12
96	07/01/2033	\$490.44	\$321.95	\$168.49	\$35,444.78	\$43,362.54	16.06
97	08/01/2033	\$490.44	\$320.70	\$169.74	\$35,765.48	\$43,192.80	16.00
98	09/01/2033	\$490.44	\$319.45	\$170.99	\$36,084.93	\$43,021.81	15.93
99	10/01/2033	\$490.44	\$318.18	\$172.26	\$36,403.11	\$42,849.55	15.87
100	11/01/2033	\$490.44	\$316.91	\$173.53	\$36,720.02	\$42,676.02	15.81
101	12/01/2033	\$490.44	\$315.62	\$174.82	\$37,035.64	\$42,501.20	15.74
102	01/01/2034	\$490.44	\$314.33	\$176.11	\$37,349.97	\$42,325.09	15.68
103	02/01/2034	\$490.44	\$313.03	\$177.41	\$37,663.00	\$42,147.68	15.61
104	03/01/2034	\$490.44	\$311.72	\$178.72	\$37,974.72	\$41,968.96	15.54
105	04/01/2034	\$490.44	\$310.40	\$180.04	\$38,285.12	\$41,788.92	15.48
106	05/01/2034	\$490.44	\$309.06	\$181.38	\$38,594.18	\$41,607.54	15.41
107	06/01/2034	\$490.44	\$307.72	\$182.72	\$38,901.90	\$41,424.82	15.34
108	07/01/2034	\$490.44	\$306.37	\$184.07	\$39,208.27	\$41,240.75	15.27
109	08/01/2034	\$490.44	\$305.01	\$185.43	\$39,513.28	\$41,055.32	15.21
110	09/01/2034	\$490.44	\$303.64	\$186.80	\$39,816.92	\$40,868.52	15.14
111	10/01/2034	\$490.44	\$302.26	\$188.18	\$40,119.18	\$40,680.34	15.07
112	11/01/2034	\$490.44	\$300.87	\$189.57	\$40,420.05	\$40,490.77	15.00
113	12/01/2034	\$490.44	\$299.46	\$190.98	\$40,719.51	\$40,299.79	14.93
114	01/01/2035	\$490.44	\$298.05	\$192.39	\$41,017.56	\$40,107.40	14.85
115	02/01/2035	\$490.44	\$296.63	\$193.81	\$41,314.19	\$39,913.59	14.78
116	03/01/2035	\$490.44	\$295.19	\$195.25	\$41,609.38	\$39,718.34	14.71
117	04/01/2035	\$490.44	\$293.75	\$196.69	\$41,903.13	\$39,521.65	14.64
118	05/01/2035	\$490.44	\$292.30	\$198.14	\$42,195.43	\$39,323.51	14.56
119	06/01/2035	\$490.44	\$290.83	\$199.61	\$42,486.26	\$39,123.90	14.49
120	07/01/2035	\$490.44	\$289.35	\$201.09	\$42,775.61	\$38,922.81	14.42
121	08/01/2035	\$490.44	\$287.87	\$202.57	\$43,063.48	\$38,720.24	14.34
122	09/01/2035	\$490.44	\$286.37	\$204.07	\$43,349.85	\$38,516.17	14.27
123	10/01/2035	\$490.44	\$284.86	\$205.58	\$43,634.71	\$38,310.59	14.19
124	11/01/2035	\$490.44	\$283.34	\$207.10	\$43,918.05	\$38,103.49	14.11
125	12/01/2035	\$490.44	\$281.81	\$208.63	\$44,199.86	\$37,894.86	14.04
126	01/01/2036	\$490.44	\$280.26	\$210.18	\$44,480.12	\$37,684.68	13.96
127	02/01/2036	\$490.44	\$278.71	\$211.73	\$44,758.83	\$37,472.95	13.88
128	03/01/2036	\$490.44	\$277.14	\$213.30	\$45,035.97	\$37,259.65	13.80

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
129	04/01/2036	\$490.44	\$275.57	\$214.87	\$45,311.54	\$37,044.78	13.72
130	05/01/2036	\$490.44	\$273.98	\$216.46	\$45,585.52	\$36,828.32	13.64
131	06/01/2036	\$490.44	\$272.38	\$218.06	\$45,857.90	\$36,610.26	13.56
132	07/01/2036	\$490.44	\$270.76	\$219.68	\$46,128.66	\$36,390.58	13.48
133	08/01/2036	\$490.44	\$269.14	\$221.30	\$46,397.80	\$36,169.28	13.40
134	09/01/2036	\$490.44	\$267.50	\$222.94	\$46,665.30	\$35,946.34	13.31
135	10/01/2036	\$490.44	\$265.85	\$224.59	\$46,931.15	\$35,721.75	13.23
136	11/01/2036	\$490.44	\$264.19	\$226.25	\$47,195.34	\$35,495.50	13.15
137	12/01/2036	\$490.44	\$262.52	\$227.92	\$47,457.86	\$35,267.58	13.06
138	01/01/2037	\$490.44	\$260.83	\$229.61	\$47,718.69	\$35,037.97	12.98
139	02/01/2037	\$490.44	\$259.13	\$231.31	\$47,977.82	\$34,806.66	12.89
140	03/01/2037	\$490.44	\$257.42	\$233.02	\$48,235.24	\$34,573.64	12.81
141	04/01/2037	\$490.44	\$255.70	\$234.74	\$48,490.94	\$34,338.90	12.72
142	05/01/2037	\$490.44	\$253.96	\$236.48	\$48,744.90	\$34,102.42	12.63
143	06/01/2037	\$490.44	\$252.22	\$238.22	\$48,997.12	\$33,864.20	12.54
144	07/01/2037	\$490.44	\$250.45	\$239.99	\$49,247.57	\$33,624.21	12.45
145	08/01/2037	\$490.44	\$248.68	\$241.76	\$49,496.25	\$33,382.45	12.36
146	09/01/2037	\$490.44	\$246.89	\$243.55	\$49,743.14	\$33,138.90	12.27
147	10/01/2037	\$490.44	\$245.09	\$245.35	\$49,988.23	\$32,893.55	12.18
148	11/01/2037	\$490.44	\$243.28	\$247.16	\$50,231.51	\$32,646.39	12.09
149	12/01/2037	\$490.44	\$241.45	\$248.99	\$50,472.96	\$32,397.40	12.00
150	01/01/2038	\$490.44	\$239.61	\$250.83	\$50,712.57	\$32,146.57	11.91
151	02/01/2038	\$490.44	\$237.75	\$252.69	\$50,950.32	\$31,893.88	11.81
152	03/01/2038	\$490.44	\$235.88	\$254.56	\$51,186.20	\$31,639.32	11.72
153	04/01/2038	\$490.44	\$234.00	\$256.44	\$51,420.20	\$31,382.88	11.62
154	05/01/2038	\$490.44	\$232.10	\$258.34	\$51,652.30	\$31,124.54	11.53
155	06/01/2038	\$490.44	\$230.19	\$260.25	\$51,882.49	\$30,864.29	11.43
156	07/01/2038	\$490.44	\$228.27	\$262.17	\$52,110.76	\$30,602.12	11.33
157	08/01/2038	\$490.44	\$226.33	\$264.11	\$52,337.09	\$30,338.01	11.24
158	09/01/2038	\$490.44	\$224.37	\$266.07	\$52,561.46	\$30,071.94	11.14
159	10/01/2038	\$490.44	\$222.41	\$268.03	\$52,783.87	\$29,803.91	11.04
160	11/01/2038	\$490.44	\$220.42	\$270.02	\$53,004.29	\$29,533.89	10.94
161	12/01/2038	\$490.44	\$218.43	\$272.01	\$53,222.72	\$29,261.88	10.84
162	01/01/2039	\$490.44	\$216.42	\$274.02	\$53,439.14	\$28,987.86	10.74
163	02/01/2039	\$490.44	\$214.39	\$276.05	\$53,653.53	\$28,711.81	10.63
164	03/01/2039	\$490.44	\$212.35	\$278.09	\$53,865.88	\$28,433.72	10.53
165	04/01/2039	\$490.44	\$210.29	\$280.15	\$54,076.17	\$28,153.57	10.43
166	05/01/2039	\$490.44	\$208.22	\$282.22	\$54,284.39	\$27,871.35	10.32
167	06/01/2039	\$490.44	\$206.13	\$284.31	\$54,490.52	\$27,587.04	10.22
168	07/01/2039	\$490.44	\$204.03	\$286.41	\$54,694.55	\$27,300.63	10.11
169	08/01/2039	\$490.44	\$201.91	\$288.53	\$54,896.46	\$27,012.10	10.00
170	09/01/2039	\$490.44	\$199.78	\$290.66	\$55,096.24	\$26,721.44	09.90
171	10/01/2039	\$490.44	\$197.63	\$292.81	\$55,293.87	\$26,428.63	09.79
172	11/01/2039	\$490.44	\$195.46	\$294.98	\$55,489.33	\$26,133.65	09.68
173	12/01/2039	\$490.44	\$193.28	\$297.16	\$55,682.61	\$25,836.49	09.57
174	01/01/2040	\$490.44	\$191.08	\$299.36	\$55,873.69	\$25,537.13	09.46
175	02/01/2040	\$490.44	\$188.87	\$301.57	\$56,062.56	\$25,235.56	09.35
176	03/01/2040	\$490.44	\$186.64	\$303.80	\$56,249.20	\$24,931.76	09.23
177	04/01/2040	\$490.44	\$184.39	\$306.05	\$56,433.59	\$24,625.71	09.12
178	05/01/2040	\$490.44	\$182.13	\$308.31	\$56,615.72	\$24,317.40	09.01
179	06/01/2040	\$490.44	\$179.85	\$310.59	\$56,795.57	\$24,006.81	08.89
180	07/01/2040	\$490.44	\$177.55	\$312.89	\$56,973.12	\$23,693.92	08.78
181	08/01/2040	\$490.44	\$175.24	\$315.20	\$57,148.36	\$23,378.72	08.66
182	09/01/2040	\$490.44	\$172.91	\$317.53	\$57,321.27	\$23,061.19	08.54
183	10/01/2040	\$490.44	\$170.56	\$319.88	\$57,491.83	\$22,741.31	08.42
184	11/01/2040	\$490.44	\$168.19	\$322.25	\$57,660.02	\$22,419.06	08.30
185	12/01/2040	\$490.44	\$165.81	\$324.63	\$57,825.83	\$22,094.43	08.18
186	01/01/2041	\$490.44	\$163.41	\$327.03	\$57,989.24	\$21,767.40	08.06
187	02/01/2041	\$490.44	\$160.99	\$329.45	\$58,150.23	\$21,437.95	07.94
188	03/01/2041	\$490.44	\$158.55	\$331.89	\$58,308.78	\$21,106.06	07.82
189	04/01/2041	\$490.44	\$156.10	\$334.34	\$58,464.88	\$20,771.72	07.69
190	05/01/2041	\$490.44	\$153.62	\$336.82	\$58,618.50	\$20,434.90	07.57
191	06/01/2041	\$490.44	\$151.13	\$339.31	\$58,769.63	\$20,095.59	07.44
192	07/01/2041	\$490.44	\$148.62	\$341.82	\$58,918.25	\$19,753.77	07.32
193	08/01/2041	\$490.44	\$146.10	\$344.34	\$59,064.35	\$19,409.43	07.19
194	09/01/2041	\$490.44	\$143.55	\$346.89	\$59,207.90	\$19,062.54	07.06
195	10/01/2041	\$490.44	\$140.98	\$349.46	\$59,348.88	\$18,713.08	06.93
196	11/01/2041	\$490.44	\$138.40	\$352.04	\$59,487.28	\$18,361.04	06.80
197	12/01/2041	\$490.44	\$135.80	\$354.64	\$59,623.08	\$18,006.40	06.67
198	01/01/2042	\$490.44	\$133.17	\$357.27	\$59,756.25	\$17,649.13	06.54
199	02/01/2042	\$490.44	\$130.53	\$359.91	\$59,886.78	\$17,289.22	06.40

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
200	03/01/2042	\$490.44	\$127.87	\$362.57	\$60,014.65	\$16,926.65	06.27
201	04/01/2042	\$490.44	\$125.19	\$365.25	\$60,139.84	\$16,561.40	06.13
202	05/01/2042	\$490.44	\$122.49	\$367.95	\$60,262.33	\$16,193.45	06.00
203	06/01/2042	\$490.44	\$119.76	\$370.68	\$60,382.09	\$15,822.77	05.86
204	07/01/2042	\$490.44	\$117.02	\$373.42	\$60,499.11	\$15,449.35	05.72
205	08/01/2042	\$490.44	\$114.26	\$376.18	\$60,613.37	\$15,073.17	05.58
206	09/01/2042	\$490.44	\$111.48	\$378.96	\$60,724.85	\$14,694.21	05.44
207	10/01/2042	\$490.44	\$108.68	\$381.76	\$60,833.53	\$14,312.45	05.30
208	11/01/2042	\$490.44	\$105.85	\$384.59	\$60,939.38	\$13,927.86	05.16
209	12/01/2042	\$490.44	\$103.01	\$387.43	\$61,042.39	\$13,540.43	05.01
210	01/01/2043	\$490.44	\$100.14	\$390.30	\$61,142.53	\$13,150.13	04.87
211	02/01/2043	\$490.44	\$97.26	\$393.18	\$61,239.79	\$12,756.95	04.72
212	03/01/2043	\$490.44	\$94.35	\$396.09	\$61,334.14	\$12,360.86	04.58
213	04/01/2043	\$490.44	\$91.42	\$399.02	\$61,425.56	\$11,961.84	04.43
214	05/01/2043	\$490.44	\$88.47	\$401.97	\$61,514.03	\$11,559.87	04.28
215	06/01/2043	\$490.44	\$85.49	\$404.95	\$61,599.52	\$11,154.92	04.13
216	07/01/2043	\$490.44	\$82.50	\$407.94	\$61,682.02	\$10,746.98	03.98
217	08/01/2043	\$490.44	\$79.48	\$410.96	\$61,761.50	\$10,336.02	03.83
218	09/01/2043	\$490.44	\$76.44	\$414.00	\$61,837.94	\$9,922.02	03.67
219	10/01/2043	\$490.44	\$73.38	\$417.06	\$61,911.32	\$9,504.96	03.52
220	11/01/2043	\$490.44	\$70.30	\$420.14	\$61,981.62	\$9,084.82	03.36
221	12/01/2043	\$490.44	\$67.19	\$423.25	\$62,048.81	\$8,661.57	03.21
222	01/01/2044	\$490.44	\$64.06	\$426.38	\$62,112.87	\$8,235.19	03.05
223	02/01/2044	\$490.44	\$60.91	\$429.53	\$62,173.78	\$7,805.66	02.89
224	03/01/2044	\$490.44	\$57.73	\$432.71	\$62,231.51	\$7,372.95	02.73
225	04/01/2044	\$490.44	\$54.53	\$435.91	\$62,286.04	\$6,937.04	02.57
226	05/01/2044	\$490.44	\$51.31	\$439.13	\$62,337.35	\$6,497.91	02.41
227	06/01/2044	\$490.44	\$48.06	\$442.38	\$62,385.41	\$6,055.53	02.24
228	07/01/2044	\$490.44	\$44.79	\$445.65	\$62,430.20	\$5,609.88	02.08
229	08/01/2044	\$490.44	\$41.49	\$448.95	\$62,471.69	\$5,160.93	01.91
230	09/01/2044	\$490.44	\$38.17	\$452.27	\$62,509.86	\$4,708.66	01.74
231	10/01/2044	\$490.44	\$34.82	\$455.62	\$62,544.68	\$4,253.04	01.58
232	11/01/2044	\$490.44	\$31.45	\$458.99	\$62,576.13	\$3,794.05	01.41
233	12/01/2044	\$490.44	\$28.06	\$462.38	\$62,604.19	\$3,331.67	01.23
234	01/01/2045	\$490.44	\$24.64	\$465.80	\$62,628.83	\$2,865.87	01.06
235	02/01/2045	\$490.44	\$21.20	\$469.24	\$62,650.03	\$2,396.63	00.89
236	03/01/2045	\$490.44	\$17.73	\$472.71	\$62,667.76	\$1,923.92	00.71
237	04/01/2045	\$490.44	\$14.23	\$476.21	\$62,681.99	\$1,447.71	00.54
238	05/01/2045	\$490.44	\$10.71	\$479.73	\$62,692.70	\$967.98	00.36
239	06/01/2045	\$490.44	\$7.16	\$483.28	\$62,699.86	\$484.70	00.18
240	07/01/2045	\$488.28	\$3.58	\$484.70	\$62,703.44	\$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 - MIESHA L WATSON - DATE -