

# MUST READ!!!



NOTARY PLEASE GO BACK AND DOUBLE  
CHECK YOUR COMISSION EXPIRATION DATE  
  
MAKE SURE YOU ARE NOT WRITING IN THE  
DATE OF THE CLOSING.  
  
THE DATE ON THE LINE **MUST MATCH**  
YOUR STAMP.

NOTARY INITIALS CONFIRMING COMPLETE: \_\_\_\_\_

**\*\*NOTARY ATTENTION REQUIRED\*\***



**VERIFICATION OF IDENTIFICATION**

When completing/signing the document please verify that the names listed on the VOI match exactly as the ID reads. If the ID is different, you have permission to strike out, initial strike out, and correct the VOI with the correct information.

Please make sure to upload a **CLEAR** copy of the ID for funding.

Funding will be delayed if ID received is illegible.

Sample of ID needed below.



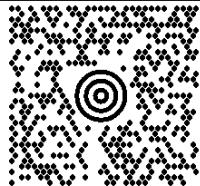
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
600 CLUBHOUSE DR  
CORAOPOLIS PA 15108

LTR

1 OF 1

**SHIP TO:**

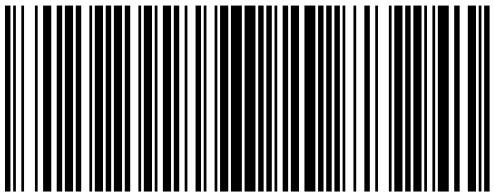
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
3RD FLOOR  
600 CLUBHOUSE DR  
**CORAOPOLIS PA 15108**



**PA 151 9-50**



**UPS NEXT DAY AIR SAVER** **1P**  
TRACKING #: 1Z 7R0 E91 13 9139 6123



BILLING: P/P

Dealer No.: 3462231 5/27/2025 SC  
Dept No.: 1859 - REGIONS - HOME EQUITY  
XOL 25.05.01 NV45 21.0A 05/2025\*



TM





## CLOSING AGENT INSTRUCTIONS

### **READ CAREFULLY**

Upon receipt of closing documents, please review them as soon as possible.

- All documents must be signed the way the names are typed, and all documents must be dated.
- No changes are to be made to the closing location, date, or time.
- Reach out to the customer to introduce yourself, provide your contact information, confirm the appointment date/time/signing location.
- If the borrowers do not agree or question a document, contact Mortgage Connect immediately.
- **WE MUST BE PROVIDED WITH \*CLEAR\* COPIES OF ALL SIGNER'S PHOTO IDs – THESE COPIES MUST BE FULLY LEGIBLE WITH DETAILS INTACT – FAILURE TO DO SO WILL RESULT IN A FUNDING DELAY FOR THE BORROWER(S)**
- **PLEASE ENSURE YOU ARRIVE 15 MINUTES BEFORE THE SCHEDULED APPOINTMENT AND ARE DRESSED IN BUSINESS ATTIRE**

### **\*DO NOT ALTER LOAN DOCUMENTS IN ANY MANNER!**

No handwritten changes may be made to the documents. Do not store loan documents on your computer. All documents must be deleted properly.

Confirm Closing with Mortgage Connect **WITHIN 2 HOURS** of the completed signing.

### **\*PLEASE DO NOT WAIT FOR APPROVAL\***

**DROP THE DOCUMENTS IMMEDIATELY AFTER YOU HAVE SENT THE SCAN BACKS**

#### **How to send scanned documents to MC:**

- Upload to MC Portal
- Email: [Regionshe@mortgageconnectlp.com](mailto:Regionshe@mortgageconnectlp.com)

Please be aware that you are facilitating the closing of this transaction on behalf of Mortgage Connect. Thank you in advance for providing our customer with the highest level of service possible.

**Failure to follow these instructions will result in deactivation from this client.**

**Please do not cancel or terminate the closing without first receiving approval from one of the team members listed below.**

**IF YOU HAVE ANY QUESTIONS AT THE CLOSING TABLE BETWEEN THE HOURS OF 8AM AND 9PM, PLEASE CALL **866-789-1814** AND USE THE EXTENSIONS PROVIDED BELOW:**

Name	Position	Ext	Email
Jaymie Cantagallo	Team Lead	22013	jcantagallo@mortgageconnectlp.com
Clarice Taylor	Closing Coordinator	22390	cltaylor@mortgageconnectlp.com
Austin Pope-Pannell	Closing Coordinator	21142	apope-pannell@mortgageconnectlp.com
Randall Butler	Director	26160	rbutler@mortgageconnectlp.com

**OUTSIDE THE HOURS OF 8AM-9PM, PLEASE CALL THE FOLLOWING MANAGEMENT ON THEIR MOBILE PHONE:**

**You may also text the below numbers only after a call has been made first:**

Team Lead	Jaymie Cantagallo	724-816-3122
Director	Randall Butler	737-247-5627

#### **STATE WITNESS REQUIREMENTS:**

Witness State	Witness Requirements	Notary Can Witness
CT	2 - all Deeds/Mortgage	Yes
FL	2 - Vesting Deeds Only	Yes
GA	2 - all recordable documents	One must be a notary
LA	2 - all recordable documents	No
SC	2 - all recordable documents	Yes

**Mortgage Connect / Regions Signing Agent Checklist / Please Initial Each Item Below:**

	Ensure ALL documents are printed in full, appear clear and legible with full ink toner, and not printed double sided.
	Confirm all necessary parties will be attending the signing appointment. Any concerns, we ask that you reach out to Mortgage Connect for clarification.
<b>During the Signing Event:</b>	
	Copies of IDS are required for all parties listed on the documents, this included if there is a POA being used. If there are any concerns with notarizing based on validation / forms of Identification, please contact Mortgage Connect.
	If additional parties wish to sit in on the closing event, please confirm required signers grant permission.
	Please confirm the date on the documents coincides with the scheduled closing date. If not, stop and call into Mortgage Connect right away
<b>Document Specifics:</b>	
	Errors and Omissions \ Compliance Agreement: please pay specific attention to the instructions provided.
	Verification of Identification form - The information on this form must match the information on the ID EXACTLY! The form MUST be completed in its entirety!
	RTC Dates cannot have any additional markings. If a mistake is made, print a new page, and have that one signed.
	Trustee Verbiage- If trustee verbiage is listed, they must sign name, trustee. If trust verbiage is not signed, this will result in you going back to have the documents corrected.
	Please welcome any Regions representative that is present at closing. They are there to assist with questions the borrower has
	DO NOT leave the documents at the branch
	If funds are due, the branch must collect the check from the borrower. If closing at the home and the borrower provides a check, please call Mortgage Connect.
	FLORIDA AGENTS- Please be sure that either ALL witness lines are signed or NONE. Do not complete only one of two lines or it will need resigned.
<b>After the Signing Event:</b>	
	Please confirm closing complete via the Mortgage Connect App. Note: If for any reason, the signing was not complete, please contact Mortgage Connect with full details.
	Please complete a full QC prior to scanning documents. Are all notarizations FULLY complete? _____ Are all signatures AND dates entered where required? _____
	A full scan of the signed package is required. Please image our secure portal or send via email. Once full package is scanned in, including CLEAR copies of the IDs, you can drop.
	Is this a Dual Signing? Please contact your Mortgage Connect Representative for full instructions on closing package return.

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Signing Agent

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Date

## Post Closing Doc List

Client: REGIONS - HOME EQUITY

Disbursement Date:	05/27/2025	Property State:	SOUTH CAROLINA
Borrower:	MICHELLE LEA SIESE		
Order Number:	3462231	Check:	On-line:

Doc Auditor:	Scan/Ship:	Fee Validation:	Recording:
MTG:	<input type="checkbox"/>	MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>	Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>	SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>	Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>	POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>	Misc.:	<input type="checkbox"/>
Is the Note with the signed closing package? <input type="checkbox"/>			

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



MORTGAGE  
CONNECT



[\\_mcpitfs02\\_Global Share\\_Scans\\_AccountClosureLetter\\_3462231.pdf](#)

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER

DOCUMENT TYPE ID: 82

ORDER NUMBER: 3462231

BORROWER NAME: MICHELLE LEA SIESE

CLIENT NAME: REGIONS - HOME EQUITY

CLIENT NUMBER: 1859



MORTGAGE  
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[\\_\\_mcpitfs02\\_Global Share\\_Scans\\_WiringInstructions\\_3462231.pdf](#)

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

DOCUMENT TYPE ID: 100

ORDER NUMBER: 3462231

BORROWER NAME: MICHELLE LEA SIESE

CLIENT NAME: REGIONS - HOME EQUITY

CLIENT NUMBER: 1859



MORTGAGE  
CONNECT



\_\_mcpitfs02\_Global Share\_Scans\_MCAffadavits\_3462231.pdf

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 3462231

BORROWER NAME: MICHELLE LEA SIESE

CLIENT NAME: REGIONS - HOME EQUITY

CLIENT NUMBER: 1859



MORTGAGE  
CONNECT



[\\_\\_mcpitfs02\\_Global Share\\_Scans\\_SignedClosingPackages\\_3462231.pdf](#)

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 3462231

BORROWER NAME: MICHELLE LEA SIESE

CLIENT NAME: REGIONS - HOME EQUITY

CLIENT NUMBER: 1859



MORTGAGE  
CONNECT



[\\_\\_mcpitfs02\\_Global Share\\_Scans\\_RecordableDocuments\\_3462231.pdf](#)

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 3462231

BORROWER NAME: MICHELLE LEA SIESE

CLIENT NAME: REGIONS - HOME EQUITY

CLIENT NUMBER: 1859

eRECORD: YES

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: DORCHESTER

PROPERTY ADDRESS: 102 ANSTEAD Drive  
Summerville, SC 29485



MORTGAGE  
CONNECT

Settlement Date: **05/20/2025**

Borrower(S): **MICHELLE LEA SIESE**

Property Address: **102 ANSTEAD DRIVE, ERROR! AUTOTEXT ENTRY NOT DEFINED.**

Loan Number: **0012255447**

Order Number: **3462231**

**ERROR AND OMISSIONS / COMPLIANCE AGREEMENT**

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

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

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

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

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

DATED effective this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

\_\_\_\_\_  
(Borrower)

Sworn to and subscribed before me this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



MORTGAGE  
CONNECT

**BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT**  
**GIVE THIS SHEET TO THE BORROWER**

**IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING**

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

- Mortgage Connect does not charge for wire transfers; however, your bank or credit union may charge you to **receive** the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- If you require your proceeds in the form of a check, please note that Mortgage Connect will not be held responsible for lost or stolen checks. If the check is stolen and cashed, you must cooperate fully with the investigation. The replacement of the proceeds is contingent on a successful investigation with our bank.
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

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

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

Order # 3462231

**BORROWER WIRING INFORMATION / AUTHORIZATION**  
**CASH OUT PROCEEDS FROM CLOSING ONLY**

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

Order # 3462231

Borrower Name(s): MICHELLE LEA SIESE

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

Account Type:  Checking     Savings     Other \_\_\_\_\_

Bank Name: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

ABA Routing #: \_\_\_\_\_

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

Account #: \_\_\_\_\_

Name(s) on Account: \_\_\_\_\_

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

**Additional wiring information for CREDIT UNION, if necessary:**

Bank Name: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

ABA Routing #: \_\_\_\_\_

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

Account #: \_\_\_\_\_

Name(s) on Account: \_\_\_\_\_

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

**Mail or Overnight Instructions:**

Address: 102 ANSTEAD Drive, SUMMERTVILLE, SC 29485

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

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

Street number and  
name: \_\_\_\_\_  
City, State and Zip  
Code: \_\_\_\_\_

MICHELLE LEA SIESE

Date \_\_\_\_\_

Date \_\_\_\_\_

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of \_\_\_\_\_

County of \_\_\_\_\_

Subscribed and sworn to (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_, by

MICHELLE LEA SIESE, , proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

\_\_\_\_\_  
Notary Public

My Commission Expires: \_\_\_\_\_



**MORTGAGE  
CONNECT**

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600 Clubhouse Drive, Moon Township, PA 15108  
Phone - 866-789-1814  
Fax - 866-789-1845

## **PRIVACY POLICY NOTICE**

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Mortgage Connect, LP.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates, or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

**WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.**

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Order: 3462231



## OWNER'S AFFIDAVIT

**Commitment No:** 3462231

**Premises:** 102 ANSTEAD Drive, SUMMERTON, SC 29485

### SOUTH CAROLINA

ON THIS \_\_\_\_\_ DAY OF \_\_\_\_\_ 20\_\_\_\_\_, the undersigned Affiant after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiant knowledge and belief:

1. That the Owner of the Premises being insured in the present transaction are the same person and/or entity(ies) as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned is**  **single**  **married**,
3. That there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant and not set forth in the Commitment;
4. That any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. The property is currently used as: a single family residence;
6. That the Owner in this transaction is/are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant must identify the party in possession and any applicable leases or agreements as follows: \_\_\_\_\_;
7. The building and all improvements were completed more than \_\_\_\_\_ years ago;
8. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none") \_\_\_\_\_.
9. **As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;**
10. **As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;**
11. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owner;
12. I know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
13. I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.



**Commitment No:** 3462231

**Premises:** 102 ANSTEAD Drive, SUMMERTON, SC 29485

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

Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property;

Additionally, there are no unpaid homeowners, condominium, or other special assessment

15. THAT I have never had my access to and from a public street limited in any way.
16. THAT I have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
17. THAT this Affidavit is made to induce the purchase of and/or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
18. THAT Affiant further state(s) that he/she is familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant further certify that he/she has heard read to Affiant the full facts of this Affidavit, and understand its contents.

FURTHER YOUR AFFIANT(S) SAYETH NAUGHT.

---

MICHELLE LEA SIESE

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JOHN DRUMMOND

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State of: \_\_\_\_\_ )  
                        ) ss:  
County of: \_\_\_\_\_ )

SUBSCRIBED AND SWORN TO (or affirmed) before me on this \_\_\_\_\_ day of

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20\_\_\_\_ by

---

proved to me on the basis of satisfactory evidence to be the persons(s) who appeared before me.

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Notary Signature

My Commission Expires: \_\_\_\_\_

Notary Public Commissioned for said County and State



## **TAX INDEMNITY**

DATE: May 20, 2025  
ORDER NUMBER: 3462231  
BORROWER(S): MICHELLE LEA SIESE  
PROPERTY ADDRESS: 102 ANSTEAD Drive, SUMMERTON, SC 29485  
PARCEL ID #: 145-15-05-032-000-C

We the undersigned are currently involved in a transaction wherein Mortgage Connect is being requested to issue a Policy of Title Insurance.

We the undersigned, hereby agree to indemnify and hold harmless Mortgage Connect and/or it's Underwriters from any loss resulting from the non -payment of the following taxes:

Real property taxes due and payable for the current year and any subsequent delinquencies.

The undersigned also understands and agrees that it is our responsibility to pay the above mentioned taxes that should they become unpaid and delinquent.

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MICHELLE LEA SIESE

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---

JOHN DRUMMOND

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State of: \_\_\_\_\_ )  
                        ) ss:  
County of: \_\_\_\_\_ )

This document was acknowledged before me on \_\_\_\_\_, by \_\_\_\_\_

---

Notary Public

My Commission Expires: \_\_\_\_\_



**CONFIRMATION OF HOMEOWNER'S ASSOCIATION DUES PAID**

DATE: May 20, 2025  
ORDER NUMBER: 3462231  
BORROWER(S): MICHELLE LEA SIESE and JOHN DRUMMOND  
PROPERTY ADDRESS: 102 ANSTEAD Drive, SUMMERTON, SC 29485

I/We, MICHELLE LEA SIESE and JOHN DRUMMOND, confirm that we are paid current with our homeowner's association dues in reference to the property located at 102 ANSTEAD Drive, SUMMERTON, SC 29485, and there are currently no delinquencies.

MICHELLE LEA SIESE	Date	JOHN DRUMMOND	Date
_____	Date	_____	Date

State of: \_\_\_\_\_ }  
                                }ss  
County of: \_\_\_\_\_ }

This document was acknowledged before me on \_\_\_\_\_, by \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_.  
\_\_\_\_\_.  
\_\_\_\_\_.  
\_\_\_\_\_.

Notary Public

My Commission Expires: \_\_\_\_\_



THIS AFFIDAVIT WHEN COMPLETED IS TO BE SIGNED AND NOTARIZED. BEFORE RETURNING, BE SURE TO COMPLETE ALL THE REQUIRED INFORMATION TO ENABLE THIS COMPANY TO PROPERLY PROCESS THE TRANSACTION PRESENTLY PENDING.

**AFFIDAVIT OF NO MORTGAGE OR DEED OF TRUST**

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DATE: May 20, 2025  
ORDER NUMBER: 3462231  
BORROWER(S): MICHELLE LEA SIESE and JOHN DRUMMOND  
PROPERTY ADDRESS: 102 ANSTEAD Drive, SUMMERTON, SC 29485

Each for Himself and or Herself, declare: That to my/our personal knowledge there are NO encumbrances in the form of a Mortgage or Deed of Trust against the property in this transaction.

That this declaration is made for the protection of all parties to this transaction, and particularly for the benefit of Title Connect, Inc. and Westcor Land Title Insurance Company, who are about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property.

That I/We will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of particular facts hereinabove set forth.

MICHELLE LEA SIESE \_\_\_\_\_ Date \_\_\_\_\_

JOHN DRUMMOND \_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_ Date

State of: \_\_\_\_\_ }  
                        }ss  
County of: \_\_\_\_\_ }

SUBSCRIBED AND SWORN TO (or affirmed) before me on this \_\_\_\_\_ day of \_\_\_\_\_  
20\_\_\_\_ by \_\_\_\_\_

proved to me on the basis of satisfactory evidence to be the persons(s) who appeared before me.

\_\_\_\_\_  
Notary Signature

My Commission Expires: \_\_\_\_\_

Notary Public Commissioned for said County and State

## **AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS**

### **SOUTH CAROLINA TRANSACTIONS**

Date: May 20, 2025

Borrowers: MICHELLE LEA SIESE and JOHN DRUMMOND

Address: 102 ANSTEAD Drive, SUMMERTON, SC 29485

MC File No.: 3462231

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

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

Lastly, upon the completion of the rescission period, Mortgage Connect may disburse the file as instructed with the executed settlement statement.

Please contact the undersigned immediately if there are any questions.

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

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Attorney Signature

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Print Name

Carolina Attorney Network, LLC

Law Firm

**File No./Escrow No.:** 3462231**Mortgage Connect, LP****Print Date & Time:** 5/19/2025 10:41:07  
AM600 Clubhouse Dr  
Moon Township, PA  
15108**Settlement Location:** 102 ANSTEAD DRIVE SUMMERTVILLE, SC 29485**Property Address:** 102 ANSTEAD Drive SUMMERTVILLE, SC 29485**Purpose:** Home Equity**Buyer:** MICHELLE LEA SIESE**Loan Number:** 0012255447**Lender:** REGIONS - HOME EQUITY  
2050 PARKWAY OFFICE CIRCLE BIRMINGHAM, AL 35244**MIC Number:****License Number:****Settlement Date:** 5/20/2025**Disbursement Date:** 5/27/2025

<b>Description</b>		<b>Borrower</b>	
		<b>Debit</b>	<b>Credit</b>
<b>Financial</b>			
Loan Amount			\$50,000.00
<b>Title Charges &amp; Escrow / Settlement Charges</b>			
Settlement Fee to Mortgage Connect, LP	POCL(450.00)		
Title - Loan Policy to Mortgage Connect, LP	POCL(180.00)		
Title - Closing Protection Letter to Westcor Land Title Insurance Company	POCL(25.00)		
Agent's portion of the total title insurance \$108.00			
Underwriter's portion of the total title insurance \$97.00			
<b>Government Recording and Transfer Charges</b>			
Recording Fees	POCL(25.00)		
<b>Payoff(s)</b>			
AVAIL FOR DRAW		\$50,000.00	

	<b>Borrower</b>	
	<b>Debit</b>	<b>Credit</b>
<b>Subtotal(s)</b>	\$50,000.00	\$50,000.00
<b>Cash Due From Borrower</b>	\$0.00	
<b>Cash Due From Seller</b>		

## Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Mortgage Connect, LP. Mortgage Connect, LP is solely responsible for the accuracy and completeness of the data on this form.

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

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Borrower : MICHELLE LEA SIESE

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Borrower : JOHN DRUMMOND

**ATTENTION NOTARIES/CLOSING ATTORNEYS**



**ORIGINAL SIGNED DOCUMENTS**

Signed loan documents are to be with the notary or attorney until dropped off at the UPS drop.

**DO NOT GIVE THE SIGNED DOCUMENTS TO REGIONS OR THE BORROWER.**

Documents need to come back to Mortgage Connect for audit purposes,

Then we will return the documents to regions.

Any questions or issues please call our office.

**BATCH COVER SHEET  
PLACE ON TOP OF  
CLOSING PACKAGE**

Loan Number: 0012255447

Borrower Name: MICHELLE L SIESE

Place this on top of Closing Documents



**Closing Disclosure - MICHELLE L SIESE**

**Please include the coversheet with the associated document for proper processing, when  
document return is requested.**



# Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	05/19/2025	Borrower	MICHELLE L SIESE 102 ANSTEAD DR SUMMERTON, SC 29485-5602	Loan Term	20 years
Closing Date	05/20/2025	Purpose	Home Equity Loan	Product	Fixed Rate
Disbursement Date	05/27/2025	Lender	Regions Bank	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
Settlement Agent	Mortgage Connect LP	File #		Loan ID #	0012255447-0
Property	102 ANSTEAD DR, SUMMERTON, SC 29485-5602	Appraised Prop. Value	\$380,000.00	MIC #	

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$50,000	NO	
Interest Rate	8.5%	NO	
Monthly Principal & Interest	\$433.92	NO	
<i>See Projected Payments below for your Estimated Total Monthly Payment</i>		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments		Years 1-20	
Payment Calculation		Years 1-20	
Principal & Interest		\$433.92	
Mortgage Insurance		+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>		+ 0.00	
Estimated Total Monthly Payment		\$433.92	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> See page 4 for details	\$501.12 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b> NO NO NO

Costs at Closing			
Closing Costs	\$58.20	Includes \$0.00 in Loan Costs + \$58.20 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.	
Cash to Close	\$14,432.14	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

## Closing Cost Details

			Borrower-Paid At Closing	Paid by Others Before Closing
<b>Loan Costs</b>				
<b>A. Origination Charges</b>				
01 % of Loan Amount (Points)				
02				
03				
04				
05				
06				
07				
08				
<b>B. Services Borrower Did Not Shop For</b>				
01 Appraisal/AVM	to Davis Julia Lyman			(L)\$138.00
02 Credit Report Fee				(L)\$0.58
03 Delivery Service Fee to WK				(L)\$2.39
04 Flood Certificate				(L)\$3.15
05 Title - Closing Protection Ltr	to Mortgage Connect LP			(L)\$25.00
06 Title - Settlement Fee	to Mortgage Connect LP			(L)\$450.00
07 Title - Title Insurance	to Mortgage Connect LP			(L)\$180.00
08				
09				
10				
<b>C. Services Borrower Did Shop For</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			<b>\$0.00</b>	
Loan Costs Subtotals (A + B + C)				
<b>Other Costs</b>				
<b>E. Taxes and Other Government Fees</b>				
01 Recording Fees	Deed:	Mortgage: \$25.00		(L)\$25.00
02				
<b>F. Prepaids</b>			<b>\$58.20</b>	
01 Homeowner's Insurance Premium ( mo.)				
02 Mortgage Insurance Premium ( mo.)				
03 Prepaid Interest (\$11.64 per day from 05/27/25 to 06/01/25)			\$58.20	
04 Property Taxes ( mo.)				
05				
<b>G. Initial Escrow Payment at Closing</b>				
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				
<b>H. Other</b>				
01				
02				
03				
04				
05				
06				
07				
08				
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			<b>\$58.20</b>	
Other Costs Subtotals (E + F + G + H)			\$58.20	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			<b>\$58.20</b>	
Closing Costs Subtotals (D + I)			\$58.20	\$824.12
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 REGIONS BANK 0012128684	\$32,820.83
02 REVFCU 319390L0040	\$2,688.83
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$35,509.66</b>

## Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$75,000	\$50,000.00	YES • This amount decreased.
Total Closing Costs (J)	-\$175	-\$58.20	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$32,619	-\$35,509.66	YES • See Payoffs and Payments (K)
<b>Cash to Close</b>	\$42,206	\$14,432.14	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$58.20

# Additional Information About This Loan

## Loan Disclosures

### Assumption

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

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

### Demand Feature

Your loan

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

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5 percent of the Principal and Interest or \$29.00, whichever is greater. However, this charge will not be greater than \$100.00.

This amount may change to be the maximum amount allowed by law.

### 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  
the real property located at: 102 ANSTEAD DR, SUMMERTON, SC  
29485-5602

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	\$6,013.32	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

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$104,193.74
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$54,193.74
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$49,941.80
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.5%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	108.387%



**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](http://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	Mortgage Broker	Settlement Agent
Name	Regions Bank		Mortgage Connect LP
Address	2050 Parkway Office Circle Birmingham, AL 35244		600 Clubhouse Dr. Moon Township, PA 15108
NMLS ID	174490		
SC License ID			15551
Contact	Ann Young		Mortgage Connect LP
Contact NMLS ID	481524		
Contact SC License ID			15551
Email	ann.young@regions.com		regionsdocs@mortgageconnectlp.com
Phone	8439706771		(866)789-1814

## 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.

**Closing Disclosure - John Drummond**

**Please include the coversheet with the associated document for proper processing, when  
document return is requested.**



# Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	05/19/2025	Borrower	MICHELLE L SIESE 102 ANSTEAD DR SUMMERTON, SC 29485-5602	Loan Term	20 years
Closing Date	05/20/2025	Purpose	Home Equity Loan	Product	Fixed Rate
Disbursement Date	05/27/2025	Lender	Regions Bank	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
Settlement Agent	Mortgage Connect LP	File #		Loan ID #	0012255447-0
Property	102 ANSTEAD DR, SUMMERTON, SC 29485-5602	Appraised Prop. Value	\$380,000.00	MIC #	

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$50,000	NO	
Interest Rate	8.5%	NO	
Monthly Principal & Interest	\$433.92	NO	
<i>See Projected Payments below for your Estimated Total Monthly Payment</i>		Does the loan have these features?	
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments		Years 1-20	
Payment Calculation		Years 1-20	
Principal & Interest		\$433.92	
Mortgage Insurance		+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>		+ 0.00	
Estimated Total Monthly Payment		\$433.92	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> See page 4 for details	\$501.12 a month	<b>This estimate includes</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	<b>In escrow?</b> NO NO NO

Costs at Closing			
Closing Costs	\$58.20	Includes \$0.00 in Loan Costs + \$58.20 in Other Costs - \$0.00 in Lender Credits. See page 2 for details.	
Cash to Close	\$14,432.14	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

## Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Paid by Others Before Closing
<b>A. Origination Charges</b>			
01 % of Loan Amount (Points)			
02			
03			
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>			
01 Appraisal/AVM	to Davis Julia Lyman		(L)\$138.00
02 Credit Report Fee			(L)\$0.58
03 Delivery Service Fee to WK			(L)\$2.39
04 Flood Certificate			(L)\$3.15
05 Title - Closing Protection Ltr	to Mortgage Connect LP		(L)\$25.00
06 Title - Settlement Fee	to Mortgage Connect LP		(L)\$450.00
07 Title - Title Insurance	to Mortgage Connect LP		(L)\$180.00
08			
09			
10			
<b>C. Services Borrower Did Shop For</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		\$0.00	
Loan Costs Subtotals (A + B + C)			
Other Costs			
<b>E. Taxes and Other Government Fees</b>			
01 Recording Fees	Deed:	Mortgage: \$25.00	(L)\$25.00
02			
<b>F. Prepaids</b>		\$58.20	
01 Homeowner's Insurance Premium ( mo.)			
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest (\$11.64 per day from 05/27/25 to 06/01/25)		\$58.20	
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>			
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			
<b>H. Other</b>			
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		\$58.20	
Other Costs Subtotals (E + F + G + H)		\$58.20	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		\$58.20	
Closing Costs Subtotals (D + I)		\$58.20	\$824.12
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 REGIONS BANK 0012128684	\$32,820.83
02 REVFCU 319390L0040	\$2,688.83
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	<b>\$35,509.66</b>

## Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$75,000	\$50,000.00	YES • This amount decreased.
Total Closing Costs (J)	-\$175	-\$58.20	YES • See Total Loan Costs (D) and Total Other Costs (I)
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$32,619	-\$35,509.66	YES • See Payoffs and Payments (K)
<b>Cash to Close</b>	\$42,206	\$14,432.14	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$58.20

# Additional Information About This Loan

## Loan Disclosures

### Assumption

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

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

### Demand Feature

Your loan

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

### Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5 percent of the Principal and Interest or \$29.00, whichever is greater. However, this charge will not be greater than \$100.00.

This amount may change to be the maximum amount allowed by law.

### 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  
the real property located at: 102 ANSTEAD DR, SUMMERTON, SC  
29485-5602

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	\$6,013.32	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

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$104,193.74
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$54,193.74
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$49,941.80
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	8.5%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	108.387%



**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](http://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	Mortgage Broker	Settlement Agent
Name	Regions Bank		Mortgage Connect LP
Address	2050 Parkway Office Circle Birmingham, AL 35244		600 Clubhouse Dr. Moon Township, PA 15108
NMLS ID	174490		
SC License ID			15551
Contact	Ann Young		Mortgage Connect LP
Contact NMLS ID	481524		
Contact SC License ID			15551
Email	ann.young@regions.com		regionsdocs@mortgageconnectlp.com
Phone	8439706771		(866)789-1814

## 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.

**Closing Disclosure Addendum - MICHELLE L SIESE**

**Please include the coversheet with the associated document for proper processing, when  
document return is requested.**



# Closing Disclosure Addendum

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Date Issued 05/19/2025

## Owner's Acknowledgment

I certify that I have received a copy of the Closing Disclosure.

---

John Drummond

Date

**Closing Disclosure Addendum - John Drummond**

**Please include the coversheet with the associated document for proper processing, when  
document return is requested.**



# Closing Disclosure Addendum

---

Date Issued 05/19/2025

## Owner's Acknowledgment

I certify that I have received a copy of the Closing Disclosure.

---

John Drummond

Date



## Loan Checklist

### Lender

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

### Borrower

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

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### Description

Loan Plan: HELOAN 2nd Lien 20 YR FRM

Loan Amount: \$50,000.00

Officer Name: Ann Young

Processor Name: Katherine Harrison

Branch Number & Name: 004047 - SUMMERTON SC

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### Loan Documents

Agreement to Provide Insurance  
 Automatic Payment Authorization  
 Closing Disclosure - MICHELLE L SIESE  
 Closing Disclosure - John Drummond  
 Consent to the Use of Tax Return Information -  
MICHELLE L SIESE  
 Errors and Omissions  
 Disbursement Request and Authorization  
 Funding Request Form  
 Home Equity Loan Application Disclosure  
 Limited Power of Attorney  
 Mortgage Closed End-SC - 102 ANSTEAD DR,  
SUMMERTON, SC 29485-5602

No Escrow Account  
 Note Consumer - V2  
 Notice of Right to Cancel - MICHELLE L SIESE  
 Notice of Right to Cancel - John Drummond  
 Owners Affidavit  
 Payment Authorization 319390L0040  
 Payment Options and Services Letter  
 Regions Privacy Pledge  
 Signature Name Affidavit - MICHELLE L SIESE  
 Signature Name Affidavit - John Drummond  
 Verification of Identification - MICHELLE L SIESE

This list of documents may not include all the documents needed for this transaction. Applications, verifications, and other specialized documents may be needed.



**ATTN CLOSING AGENT:**

Do not collect any prepaid interest or escrow. Prepare Warranty Deed (if purchase).

Closing Agent to scan or fax the following documents to the funding group immediately after Borrower signs the documents in order to obtain approval for disbursement of funds:

Promissory Note, Credit Agreement, or Change in Terms Agreement, Mortgage, Deed of Trust, or Modification of Mortgage (limit increases), Picture IDs, Funding Request Form, Notice(s) of Right to Cancel, Payoff Authorization(s) (if applicable)

If the funding group detects any errors on the above documents, the closing agent must re-scan/fax the corrected and executed documents to the funding group in order to obtain approval for disbursement of any funds. It will be best to scan/fax the documents to the funding group while the customer(s) are still present at closing.

After the above documents have been scanned to the funding group and funding group has authorized loan to be disbursed, immediately send the entire signed loan closing package to the following address (with the exception of one copy of the original Mortgage which the Closing Agent is to record):

Regions Bank  
ATTN: Mail Services  
2090 Parkway Office Circle  
Hoover, AL 35244

Closing Agent to attach legal description (if applicable) and record Mortgage. Once Mortgage is recorded, Closing Agent is to send recorded mortgage to:

Regions Bank Collateral  
Management  
P.O. Box 12926  
Birmingham, AL 35202

Closing Agent to provide the following in the signed loan closing package to Regions Lakeshore Operations:

1. Closing Agent responsible for disbursement of any payoff conditions.
2. Closing Agent responsible for delivering clear title with NO EXCEPTIONS.

**DO NOT MAKE ANY CHANGES TO CLOSING COSTS WITHOUT APPROVAL FROM YOUR PROCESSOR** as changes to the CLOSING COSTS may affect our closing package

Closing Agent Contact:

Person: Mortgage Connect LP  
Phone: (866)789-1814



## Acceptable forms of Identification

The following are acceptable when presented as identification, provided they are authentic, unexpired with photograph and issued by a state in which Regions conducts business (AL, AR, FL, GA, IL, IN, IA, LA, KY, MS, MO, NC, SC, TN, or TX). The date of birth, license number and expiration date will need to be recorded on the Verification of ID form. Identification from states other than where Regions conducts business may be accepted, however, a second form of ID is required (See Acceptable second forms of identification).

- State Driver's License
- State Non-Driver's Identification
- State Temporary Driver's License(Acceptable only if accompanied by an approved second form of ID)
- State Temporary Non-Driver's Identification (Acceptable only if accompanied by an approved second form of ID)

## Additional acceptable forms of identification:

- Canadian Passport and Canadian Driver's License or Canadian ID (Passport or DL) and US Identification (Driver's License and Non- Driver's License).
- Military Identification - With photograph- record the military serial number and the branch of service on the Verification of ID form
- U.S. Passport - record the passport number and write the country of issue on the Verification of ID form. Check expiration date.
- Matricula Consular Card (Acceptable only if accompanied by an approved second form of ID)

## Acceptable second forms of identification

The following is required when a form of ID presented is temporary or out of state from the transaction location:

- Student Identification - With photograph - record the institution name and student identification number on the Verification of ID form (if available).
- Employment Identification with photograph
- Major credit card
- Alien Registration Card

Since it is well known that any identification document can be stolen, counterfeited, altered, or forged, all identification presented must be reviewed carefully.



## Unacceptable Identification

The following are some unacceptable documents for use as identification:

- Social Security Card
- Welfare identification
- United States of America Identification
- Birth Certificate
- Bill Receipts
- Business Card
- Library Card



# Consumer Note

Lender	Borrower	Summary
Regions Bank 2050 Parkway Office Circle Birmingham, AL 35244 Lender #: 174490	MICHELLE L SIESE 102 ANSTEAD DR SUMMERTON, SC 29485-5602	<b>Loan Number:</b> 0012255447 <b>Note Date:</b> May 20, 2025 <b>Loan Amount:</b> \$50,000.00 <b>Maturity Date:</b> June 1, 2045

**"I"**, **"me"** or **"my"** means each Borrower or Cosigner who signs this note and each other person or legal entity (including guarantors, endorsers, and sureties) who agrees to pay this note (together referred to as **"us"**). **"You"** or **"your"** means the Lender and its successors and assigns.

**"Property"** means all property securing this note.

**"Loan Documents"** means all the documents executed as a part of or in connection with the transaction.

## Promise to pay

For value received, I promise to pay to you, or your order, at your address listed above the **PRINCIPAL** sum of Fifty thousand and 00/100 dollars (\$50,000.00), or so much of this amount as may be advanced from time to time under the terms of this note.

## Interest and Other Charges:

I agree to pay interest on the outstanding principal balance from May 27, 2025 at the rate of 8.500% per year until paid in full.

I will pay this loan in 239 payments of \$433.92 each payment and an irregular last payment estimated at \$428.66. My first payment is due July 1, 2025, and all subsequent payments are due on the same day of each month after that. My final payment will be due on June 1, 2045 and will be for all principal and all accrued interest not yet paid. Payments include principal and interest. Unless otherwise agreed or required by applicable law, payments will be applied to the amounts owing under this note and to any escrow payments required under the mortgage securing this note in any order Lender, in its sole discretion, chooses. Lender may change the methodology for the application of my payments at any time without notice to me. I will pay Lender at Regions Mortgage, PO BOX 70903, Charlotte, NC 28272-0903 or at such other place as Lender may designate in writing.

**Accrual Method.** The amount of interest that I will pay on this note will be calculated on a 30/360 basis. For interest calculation, the accrual method will determine the number of days in a year.

**Prepayment.** I may prepay this note in whole, or in part, at any time, without penalty. If I prepay in part, I must still make each later payment in the original amount as it becomes due until this note is paid in full.

**Late Charge.** If I make a payment more than 15 days after it is due, I agree to pay a late charge of 5 percent of the principal and interest portion of such payment or \$29.00, whichever is greater. However, this charge will not be greater than \$100.00.

**Default.** I will be in default under this note if any of the following happen:

- **Payment Default.** I fail to make any payment when due under this note.
- **Break Other Promises.** I break any promise made to Lender or fail to perform promptly at the time and strictly in the manner provided in this note or in any agreement related to this note, or in any other agreement or loan I have with Lender.
- **Default in Favor of Third Parties.** I or any person or entity granting security for this loan defaults under any loan, extension of credit, security agreement, purchase or sales agreement, or any other agreement, in favor of any other creditor or person that may materially affect any of my property or my ability to repay this note or perform my obligations under this note or any of the related documents.
- **False Statements.** Any representation or statement made or furnished to Lender by me or on my behalf under this note or the related documents is false or misleading in any material respect, either now or at the time made or furnished.



- **Death or Insolvency.** I die or become insolvent; a receiver is appointed for any part of my property; I make an assignment for the benefit of creditors; or any proceeding is commenced either by me or against me under any bankruptcy or insolvency laws.
- **Taking of the Property.** Any creditor or governmental agency tries to take any of the property securing this loan or any other of my property in which Lender has a lien. This includes taking of, garnishing of or levying on my accounts with Lender. However, if I dispute in good faith whether the claim on which the taking of such property is based is valid or reasonable, and if I give Lender written notice of the claim and furnish Lender with monies or a surety bond satisfactory to Lender to satisfy the claim, then this default provision will not apply.
- **Defective Collateralization.** This note or any of the related documents ceases to be in full force and effect (including failure of any collateral document to create a valid and perfected security interest or lien) at any time and for any reason.
- **Collateral Damage or Loss.** Any collateral securing this note is lost, stolen, substantially damaged or destroyed and the loss, theft, substantial damage or destruction is not covered by insurance.
- **Events Affecting Guarantor.** Any of the preceding events occurs with respect to any guarantor, endorser, surety, or accommodation party of this loan or any such guarantor, endorser, surety, or accommodation party dies or becomes incompetent, or revokes or disputes the validity of, or liability under, any guaranty of this loan.

**Lender's Right's.** Upon default, Lender may declare the entire unpaid principal balance under this note and all accrued unpaid interest immediately due, and then I will pay that amount.

#### Collection Costs and Attorneys' Fees

On or after default, to the extent permitted by law, I agree to pay the following:

All expenses of collection, enforcement or protection of your rights and remedies under this Agreement, which will include, but are not limited to, reasonable attorneys' fees. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Agreement. All fees and expenses will be secured by the property I have granted to you, if any. To the extent permitted by the *United States Bankruptcy Code*, I agree

to pay the reasonable attorneys' fees you incur to collect the Loan Account Balance as awarded by any court exercising jurisdiction under the Bankruptcy Code.

**Jury Waiver.** To the fullest extent allowed by law, Lender and I hereby waive the right to any jury trial in any action, proceeding, or counterclaim brought by either Lender or me against the other.

**Governing Law.** This note will be governed by federal law applicable to Lender and, to the extent not preempted by federal law, the laws of the State of Alabama without regard to its conflicts of laws provisions. The loan transaction that is evidenced by this note has been approved, made, and funded, and all necessary loan documents have been accepted by Lender in the State of Alabama.

**Security.** This note is separately secured by:

a Mortgage dated May 20, 2025, to Lender on real property located in DORCHESTER County, State of South Carolina.

The security document described above is called the "Security Instrument". I agree to pay any other fees, costs, or expenses that are or become due under the Security Instrument. These costs may include, without limitation, the purchase of insurance as described in the Security Instrument, the payment of amounts to protect or perfect Lender's security interest in the property described in the Security Instrument, and the payment of property taxes on the property described in the Security Instrument.

**Sharing information with affiliates and others.** Under the Fair Credit Reporting Act, Lender has the right to share information about my experiences or transactions with Lender. Unless I instruct Lender otherwise, Lender also has the right to share any other information about me with any of Lender's affiliates (persons related by common ownership or affiliated by corporate control, now or in the future) either directly or for example, through a central database. This other information may include but is not limited to application information, credit reports from consumer reporting agencies, and any other information Lender has about me. If I do not want Lender to share this other information with its affiliates, I can direct Lender not to by writing to Lender at Regions Bank Privacy Officer, PO Box 10944, Birmingham, AL 35202.

**Arbitration.** Lender and I agree that no mandatory arbitration clause in any agreement, document or instrument between Lender and me shall be construed to require Lender or me to arbitrate any dispute whose



arbitration cannot be required under the Dodd-Frank Wall Street Reform and Consumer Protection Act.

**Receipt of Payments.** All payments must be made in U.S. Dollars and must be received by Lender at the address shown at the beginning of this note or as provided in any payment instructions set out on or with any billing statement or payment coupon Lender may provide. If a payment is made consistent with Lender's payment instructions but is received on a business day after the time specified in Lender's instructions for the payment method used, Lender will apply the payment to the loan on the next business day.

I agree not to send Lender payments marked "paid in full", "without recourse", or similar language. If I send such a payment, Lender *may* accept it without losing any of Lender(s) rights under this note, and I will remain obligated to pay any further amount owed to Lender. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Regions Bank, PO Box 110, Hattiesburg, MS 39403-0110.

**Set-Off.** In the event of a default, Lender may, under applicable law, have the right to apply any accounts I have with Lender to any portions of my debts to Lender.

**Oral Agreements:** IMPORTANT: READ BEFORE SIGNING. THE TERMS OF THIS AGREEMENT SHOULD BE READ CAREFULLY BECAUSE ONLY THOSE TERMS IN WRITING ARE ENFORCEABLE. NO OTHER TERMS OR ORAL PROMISES NOT CONTAINED IN THIS WRITTEN CONTRACT MAY BE LEGALLY ENFORCED. I MAY CHANGE THE TERMS OF THIS AGREEMENT ONLY BY ANOTHER WRITTEN AGREEMENT.

**Defense Costs.** Subject to any limits under applicable law, in addition to the costs and expenses I have agreed to pay within this note, I will pay all costs and expenses incurred by Lender arising out of or relating to any steps

or actions Lender takes to defend any unsuccessful claim, allegation, remedy or counterclaim I may assert against Lender. Such costs and expenses shall include, without limitation, reasonable attorneys' fees and costs.

**Successor Interests.** The terms of this note shall be binding upon me, and upon my heirs, personal representatives, successors and assigns, and shall inure to the benefit of Lender and its successors and assigns except as otherwise provided by applicable law.

**Notify Us Of Inaccurate Information We Report To Consumer Reporting Agencies.** I may notify Lender if Lender reports any inaccurate information about my account(s) to a consumer reporting agency. My written notice describing the specific inaccuracy(ies) should be sent to Lender at the following address: Regions Bank P.O. Box 110, Hattiesburg, MS 39403-0110.

**General Provisions.** If any part of this note cannot be enforced, this fact will not affect the rest of the note. Lender may delay or forgo enforcing any of its rights or remedies under this note without losing them. I and any other person who signs, guarantees or endorses this note, to the extent allowed by law, waive presentment, demand for payment, and notice of dishonor. Upon any change in the terms of this note, and unless otherwise expressly stated in writing, no party who signs this note, whether as maker, guarantor, accommodation maker or endorser, shall be released from liability. All such parties agree that Lender may renew or extend (repeatedly and for any length of time) this loan or release any party or guarantor or collateral; or impair, fail to realize upon or perfect Lender's security interest in the collateral. All such parties also agree that Lender may modify this loan without the consent of or notice to anyone other than the party with whom the modification is made. The obligations under this note are joint and several. This means that the words "I", "me", and "my" mean each and all of the persons signing below.

PRIOR TO SIGNING THIS NOTE, I READ AND UNDERSTOOD ALL THE PROVISIONS OF THIS NOTE. I AGREE TO THE TERMS OF THE NOTE.

## Signatures

By signing under seal, I agree to the terms contained in this note. I also acknowledge receipt of a copy of this note on today's date.

Signed, sealed and delivered:



**Borrower**

**MICHELLE L SIESE**

**Date**  
*Seal*

Loan Origination Organization: Regions Bank  
NMLS ID: 174490

Loan Originator: Ann Young  
NMLS ID: 481524

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MICHELLE L SIESE  
Note-Consumer-SC

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05/2023  
Page 4 of 4



**Return To:** Regions Bank  
Collateral Management  
2050 Parkway Office Circle  
Birmingham, AL 35244

**Prepared By:** Katherine Harrison  
550 Metroplex Drive  
Nashville, TN 37211

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## Mortgage

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The date of this Mortgage ("Security Instrument") is May 20, 2025.

**Mortgagor**

MICHELLE L SIESE AKA Michelle Lea Siese and John Drummond, Wife and Husband;  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Lender**

Regions Bank  
Organized and existing under the laws of the state of Alabama  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**1. Conveyance.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

THE LAND REFERRED TO HEREIN BELOW IS SITUATED IN THE COUNTY OF DORCHESTER, STATE OF SC, AND IS DESCRIBED AS FOLLOWS: ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, SITUATE, LYING AND BEING IN BRIARWOOD SUBDIVISION, NEAR THE TOWN OF SUMMERTON, IN THE COUNTY OF DORCHESTER, STATE OF SOUTH CAROLINA, DESIGNATED AS LOT 32, BLOCK J, ON A PLAT OF BRIARWOOD, SECTION NO. 3, MADE BY C. ROGER JENNINGS, R.L.S., DATED MARCH, 1977, AND RECORDED IN THE OFFICE OF THE CLERK OF COURT FOR DORCHESTER COUNTY, IN PLAT BOOK 24, PAGE 37. SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS AND BOUNDINGS AS WILL BY REFERENCE TO SAID PLAT MORE FULLY APPEAR. BEING THE SAME PROPERTY AS CONVEYED FROM MICHELLE LEA SIESE TO MICHELLE LEA SIESE AND JOHN DRUMMOND, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP AS SET FORTH IN DEED BOOK 15482 PAGE 152 DATED 08/29/2024, RECORDED 09/03/2024, DORCHESTER COUNTY, SOUTH CAROLINA. TAX ID: 145-15-05-032

The property is located in DORCHESTER County at 102 ANSTEAD DR, SUMMERTON, South Carolina 29485-5602.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "*Property*").



**2. Maximum Obligation Limit.** The total principal amount secured by this Security Instrument at any one time shall not exceed \$50,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument. Interest under the Note will be deferred, accrued or capitalized; however, Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in the Note.

**3. Secured Debt.** The term "*Secured Debt*" is defined as follows:

- (A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, refinancings, modifications or substitutions.

The promissory note signed by MICHELLE L SIESE (the "*Borrower*") and dated the same date as this Security Instrument (the "*Note*"). The Note states that Borrower owes Lender Fifty thousand and 00/100 Dollars (U.S. \$50,000.00) plus interest. Borrower has promised to pay this debt in regular periodic payments and to pay the debt in full not later than June 1, 2045.

- (B) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if any part of the improvements on the Property is located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area.

**4. Payments.** Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

**5. Warranty of Title.** Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell, and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

**6. Prior Security Interests.** With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees:

- (A) To make all payments when due and to perform or comply with all covenants.  
(B) To promptly deliver to Lender any notices that Mortgagor receives from the holder.  
(C) Not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written consent.

**7. Claims Against Title.** Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

**8. Due on Sale or Encumbrance.** Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, any lien, encumbrance, transfer or sale of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

**9. Warranties and Representations.** Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

**10. Property Condition, Alterations and Inspection.** Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment,



or deterioration of the Property. Mortgagor will keep the Property free of noxious weeds and grasses. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

**11. Authority to Perform.** If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument. If any construction on the Property is discontinued or not carried on in a reasonable manner, Lender may take all steps necessary to protect Lender's security interest in the Property, including completion of the construction.

**12. Assignment of Leases and Rents.** Mortgagor irrevocably grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "*Leases*") and rents, issues and profits (all referred to as "*Rents*"). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.

Mortgagor agrees that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Mortgage. Mortgagor agrees that Lender may take actual possession of the property without the necessity of commencing legal action and that actual possession is deemed to occur when Lender, or its agent, notifies Mortgagor of default and demands that any tenant pay all future Rents directly to Lender. On receiving notice of default, Mortgagor will endorse and deliver to Lender any payment of Rents in Mortgagor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Mortgagor warrants that no default exists under the Leases or any applicable landlord/tenant law. Mortgagor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

**13. Leaseholds; Condominiums; Planned Unit Developments.** Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

**14. Default.** Mortgagor will be in default if any party obligated on the Secured Debt fails to make payment when due. A good faith belief by Lender that the prospect of any payment, performance, or realization on the Property is significantly impaired shall also constitute an event of default.

**15. Remedies on Default.** In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure or other notices and may establish time schedules for foreclosure actions. Subject to these limitations, if any, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default.



At the option of Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter. In addition, Lender shall be entitled to all the remedies provided by law, the terms of the Secured Debt, this Security Instrument and any related documents.

All remedies are distinct, cumulative and not exclusive, and the Lender is entitled to all remedies provided at law or equity, whether or not expressly set forth. The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it continues or happens again.

**16. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs.** If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. Such amount includes, but is not limited to, attorneys' fees incurred by Lender in collecting enforcing or protecting Lender's rights and remedies under this Security Instrument, court costs and other legal expenses allowed by law. To the extent permitted by the *United States Bankruptcy Code*, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

**17. Environmental Laws and Hazardous Substances.** As used in this section, (1) "Environmental Law" means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) "Hazardous Substance" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste," or "hazardous substance," under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- (A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- (B) Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- (C) Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- (D) Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

**18. Condemnation.** Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided



in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

**19. Insurance.** Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgagee clause" and, where applicable, "loss payee clause". Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

**20. Escrow for Taxes and Insurance.** Until otherwise directed by Lender, Mortgagor will pay all taxes, assessments, leasehold payments, and insurance premiums as provided in this Security Instrument. Lender may, at any time, in its discretion, require Mortgagor to establish an escrow account and make escrow payments for such items. In such event, the following paragraphs will apply:

Mortgagor will pay to Lender amounts for (a) yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, (b) yearly leasehold payments or ground rents (if any), (c) yearly premiums for hazard or property insurance, (d) yearly premiums for flood insurance (if any), and (e) yearly premiums for mortgage insurance (if any). Mortgagor will pay those amounts to Lender unless Lender tells Mortgagor, in writing, that Mortgagor does not have to do so, or unless the law requires otherwise. Mortgagor will make those payments at the times required by Lender.

Lender will estimate from time to time Mortgagor's yearly taxes, assessments, leasehold payments or ground rents and insurance premiums, which will be called the "*Escrow Items*". Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that Mortgagor pays to Lender for Escrow Items under this section will be called the "*Funds*". Lender will collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal *Real Estate Settlement Procedures Act of 1974* (as amended), unless another law that applies to the Funds sets a lesser amount. If so, Lender will collect and hold Funds in the lesser amount.

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items. Lender will give Mortgagor, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge Mortgagor for holding or keeping the Funds, for using the Funds to pay Escrow Items, for analyzing Mortgagor's payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge Mortgagor for these services if Lender pays Mortgagor interest on the Funds and if the law permits Lender to make such a charge. Lender may require Mortgagor to pay a one-time charge for an independent real estate



tax reporting service used by Lender in accordance with the Secured Debts, unless applicable law provides otherwise. Lender will not be required to pay Mortgagor any interest or earnings on the Funds unless either (i) Lender and Mortgagor agree in writing, at the time Mortgagor signed this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify borrower in writing, and, in such case, borrower will pay to Lender the amount necessary to make up the shortage or deficiency. Borrower shall make up the shortage or deficiency as Lender directs, subject to the requirements of applicable law.

If, by reason of any default under this Security Instrument, Lender declares all Secured Debts due and payable, Lender may then apply any Funds against the Secured Debts.

When Mortgagor has paid all of the sums secured, Lender will promptly refund to Mortgagor any Funds that are then being held by Lender.

**21. Financial Reports and Additional Documents.** Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

**22. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound.** All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

**23. Applicable Law; Severability; Interpretation.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

**24. Notice.** Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

**25. Waivers.** Except to the extent prohibited by law, Mortgagor waives all homestead exemption rights relating to the Property.

**26. Other Terms.** If checked, the following are applicable to this Security Instrument:

- Construction Loan.** This Security Instrument secures an obligation incurred for the construction of an improvement on the Property.



**Fixture Filing.** Mortgagor grants to Lender a security interest in all goods that Mortgagor owns now or in the future and that are or will become fixtures related to the Property. This Security Instrument suffices as a financing statement and any carbon, photographic or other reproduction may be filed of record for purposes of Article 9 of the *Uniform Commercial Code*.

**Riders.** The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument. [Check all applicable boxes]

Condominium Rider  Planned Unit Development Rider  Other: \_\_\_\_\_

**Additional Terms.**

**27. Additional Rights and Remedies Upon Default and Foreclosure.** Upon the occurrence of an Event of Default, Lender, in addition to the other rights and remedies provided in this Security Instrument, at law and in equity, shall have the right at any time, at its option and sole discretion, to pay any or all indebtedness secured by a prior security interest in the Property (an "Existing Lien"), and to cause any or all Existing Liens, or other liens, on the Property to be discharged, whether or not such indebtedness, Existing Liens or other liens are in default, and any such payment by Lender shall constitute Secured Debt as defined herein. Lender's right of payment and discharge, expressly hereby authorized by Mortgagor, includes the right of Lender to pay any and all proceeds (including but not limited to excess proceeds above the amount owed) arising from collection efforts (including foreclosure sale or any other subsequent sale by Lender) toward any indebtedness evidenced by a recorded lien against the Property, whether or not such lien was extinguished upon foreclosure. Mortgagor expressly authorizes Lender to communicate with other lienholders, holders and/or owners (and their agents, representatives and servicers) of such other indebtedness, and to rely on information obtained from them in order to make such payment to them. In addition to and not in limitation of the other rights of Lender provided in this Security Instrument, at law and in equity, until all sums owed under the Note have been paid to or otherwise recovered by Lender, any and all reasonable attorneys' fees, expenses and carrying costs (including but not limited to insurance, ad valorem taxes, improvements, maintenance, repairs, assessments, association dues, environmental reports, surveys, closing costs, real estate commissions, advertising and marketing) incurred by Lender during the course of collection and recovery (both before and after foreclosure) shall constitute Secured Debt as defined herein. Mortgagor agrees that in the event Lender sells the Property post-foreclosure during any applicable redemption period, any payment and discharge of liens, and any and all reasonable attorneys' fees, expenses, costs of sale and carrying costs (including but not limited to those described above) incurred by Lender during Lender's period of ownership of the Property shall be deducted for the purposes of determining any profit realized.

**28. Defense Costs.** Subject to any limits under applicable law, in addition to the costs and expenses Grantor has agreed to pay within this Mortgage, Grantor will pay all costs and expenses incurred by Lender arising out of our relating to any steps or actions Lender takes to defend any unsuccessful claim, allegation, remedy or counterclaim Borrower may assert against Lender. Such costs and expenses shall include, without limitation, reasonable attorneys' fees and costs.

**29. Authorization to Other Lien Holders.** The Grantor hereby authorizes the holder of any other mortgage, lien or encumbrance on any portion of the Real Property and any other party claiming any interest in the Real Property whatsoever to disclose to the Lender any and all information the Lender may request, including, without limitation: (1) the nature of such interest in or claim to the Real Property; (2) the amount of such interest or claim or of any indebtedness or obligation secured by any mortgage, lien or encumbrance; (3) the amount of any such indebtedness or obligation that is unpaid; (4) whether any amount owed on any such indebtedness or obligation is or has been in arrears; (5) whether there is or has been any default with respect to any such mortgage, lien or encumbrance or the indebtedness or obligation secured thereby; and (6) any other information regarding such interest, claim, mortgage, lien or encumbrance or the indebtedness or obligation secured thereby which the Lender may request from time to time. This authorization shall be effective without any further action, notice, authorization or consent from the Grantor and shall remain in full force and effect for so long as this Mortgage remains unsatisfied and has not been released.



**30. Private Flood Insurance.** If the Property is at any time deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area and if Federal Flood Insurance is not available, Grantor agrees to obtain and maintain flood insurance in an amount equal to the full unpaid principal balance under the Note plus the amount of any prior liens on the Property. Such flood insurance will be with such insurer as is satisfactory to Lender. Such flood insurance will also be on such terms as are satisfactory to Lender, including deductible provisions, endorsements, a standard mortgagee clause in favor of Lender, and stipulations that coverage will not be cancelled or diminished without at least ten (10) days' prior written notice to Lender with no disclaimer for failure to give such cancellation notice.

**31. Subordination, Partial Release and Other Modification Requests.** From time to time, Mortgagor or Borrower may request that Lender subordinate the lien of this Security Instrument to another lien, release part of the Property from the lien of this Security Instrument, or agree to some other modification of this Security Instrument or the Note or any related document. Lender is not obligated to agree to any such request. Lender may, in its sole discretion, impose conditions on its agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Note, or both.

### **Signatures**

By signing under seal below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

Signed, sealed and delivered:

#### **Mortgagor**

---

<b>MICHELLE L SIESE</b>	<b>Date</b>
	<i>Seal</i>

---

<i>Witness</i>	<b>Date</b>
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---

<i>Witness</i>	<b>Date</b>
----------------	-------------

---

<b>John Drummond</b>	<b>Date</b>
	<i>Seal</i>



*Witness* \_\_\_\_\_ **Date**

*Witness* \_\_\_\_\_ **Date**

**Acknowledgment**

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
by MICHELLE L SIESE.

*Notary Public* \_\_\_\_\_

*Notary Public Name* \_\_\_\_\_

Serial Number (if any):  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person  
 In Person Electronic



**Acknowledgment**

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
by John Drummond.Notary PublicNotary Public NameSerial Number (if any):  
\_\_\_\_\_Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

Loan Origination Organization: Regions Bank  
NMLS ID: 174490Loan Originator: Ann Young  
NMLS ID: 481524

# **Exhibit A**

File No.: 3462231

The Land referred to herein below is situated in the County of DORCHESTER, State of SC, and is described as follows:

ALL that certain piece, parcel or lot of land, situate, lying and being in Briarwood Subdivision, near the Town of Summerville, in the County of Dorchester, State of South Carolina, designated as Lot 32, Block J, on a plat of Briarwood, Section No. 3, made by C. Roger Jennings, R.L.S., dated March, 1977, and recorded in the Office of the Clerk of Court for Dorchester County, in Plat Book 24, Page 37. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

Being the same property as conveyed from Michelle Lea Siese to Michelle Lea Siese and John Drummond, as joint tenants with rights of survivorship as set forth in Deed Book 15482 Page 152 dated 08/29/2024, recorded 09/03/2024, DORCHESTER County, SOUTH CAROLINA.

Tax ID: 145-15-05-032-000-C

**\*\*NOTARY ATTENTION REQUIRED\*\***



**VERIFICATION OF IDENTIFICATION**

When completing/signing the document please verify that the names listed on the VOI match exactly as the ID reads. If the ID is different, you have permission to strike out, initial strike out, and correct the VOI with the correct information.

Please make sure to upload a **CLEAR** copy of the ID for funding.

Funding will be delayed if ID received is illegible.

Sample of ID needed below.





## VERIFICATION OF ID EXAMPLE

**NOTE: THIS IS THE ONLY DOCUMENT YOU CAN MAKE ANY CHANGES TO**

- This form is needed for every signor.
- All information on this form must match the photo ID presented. Strike through and correct all differing information.

### VERIFICATION OF IDENTIFICATION

**Lender**  
Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244

**Borrower**  
John Calvin Doe  
1234 John Doe Way  
Pittsburgh, PA 15420

Customer Name (As indicated on ID): ~~John Calvin Doe~~ **John Calvin Doe** JD

Social Security #: 123-456-7890

Date of Birth: 01/23/1945

Citizenship: USA

Primary Identification:

ID Number: P42612455555

ID Type: US State Driver's License

ID Address:

Street: ~~1234 John Doe Way~~ **1234 John Doe way** JD

City: Pittsburgh

State: PA

Zip: 15420

ID State or Country of Issuance: PA

ID Issue Date: 02/28/2023

ID Expiration Date: 04/12/2031

Strike out the discrepancy.  
Initial the Strike out and  
note it on page 2 of the  
form

Customer Identification Discrepancy - If applicable, explain why the information listed on the VOI does not match the information listed above.

*Full name listed on license. Address was incorrect*

Verify all information on the  
form matches the valid  
unexpired ID. If there is a  
discrepancy strike it out  
and note it on page 2

### IMPORTANT NOTES

- When completing/signing the document please verify that the names listed on the VOI match exactly as the ID reads.
  - If the ID is different, you have permission to strike out, initial strike out, and correct the VOI with the correct information.
- The address must match what is shown on the valid ID.
- Social Security Number must match if it happens to be listed.
- If there are any discrepancies, you must note them on "Customer Identification Discrepancy" the section of the VOI (shown above)

**\*\*\*Notary Attention Required\*\*\***



**Verification of Identification**

The information on the VOI MUST MATCH the ID provided at closing. If it doesn't match you are required to Strike out, Correct, and initial the change.

**MAKE SURE TO UPLOAD A CLEAR COPY OF THE ID FOR FUNDING**

If the borrower says it's already been provided to Regions, you are still required to verify the information on the ID used at closing in order to ensure the VOI is correct. THE ID COPY NEEDS INCLUDED IN THE DOCUMENTS/FAXBACKS

If borrower refuses, They have to send a copy of the ID used at closing to their LO or processor ASAP

If the ID is not obtained at closing the notary needs to instruct the borrower that this will cause a funding delay.

## VERIFICATION OF IDENTIFICATION

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

---

Customer Name (As indicated on ID): MICHELLE L SIESE

Social Security #: 388-82-1155

Date of Birth: 10/26/1969

Citizenship: USA

Primary Identification:

ID Number: 105532295

ID Type: US State Driver's License

ID Address:

Street: 102 ANSTEAD DR

City: SUMMERTON

State: SC

Zip: 29485-5602

ID State or Country of Issuance: SC

ID Issue Date: 10/24/2019

ID Expiration Date: 10/26/2027

Secondary Identification (if applicable - required for the following: primary ID outside of Regions footprint, borrower is a resident alien or non resident alien, or ID is temporary issued):

ID Number: \_\_\_\_\_

ID Type: \_\_\_\_\_



ID Address:

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

ID State or Country of Issuance: \_\_\_\_\_

ID Issue Date: \_\_\_\_\_

ID Expiration Date: \_\_\_\_\_

Customer Identification Discrepancy - If applicable, explain why the information listed on the VOI does not match the information listed above.

---

---

I affirm and attest that all information submitted on this Verification of Identification form is correct & complete. Any discrepancies between the above information and identification documentation provided by the borrower(s) have been noted above.

---

Signature of Regions Employee or Closing Agent Viewing / Verifying ID

Make copy of front & back of ID below:



## VERIFICATION OF IDENTIFICATION

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

John Drummond  
102 ANSTEAD Drive  
Summerville, SC 29485

---

Customer Name (As indicated on ID): \_\_\_\_\_

Social Security #: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Citizenship: \_\_\_\_\_

Primary Identification:

ID Number: \_\_\_\_\_

ID Type: \_\_\_\_\_

ID Address:

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

ID State or Country of Issuance: \_\_\_\_\_

ID Issue Date: \_\_\_\_\_

ID Expiration Date: \_\_\_\_\_

Secondary Identification (if applicable - required for the following: primary ID outside of Regions footprint, borrower is a resident alien or non resident alien, or ID is temporary issued):

ID Number: \_\_\_\_\_

ID Type: \_\_\_\_\_



ID Address:

Street: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip: \_\_\_\_\_

ID State or Country of Issuance: \_\_\_\_\_

ID Issue Date: \_\_\_\_\_

ID Expiration Date: \_\_\_\_\_

Customer Identification Discrepancy - If applicable, explain why the information listed on the VOI does not match the information listed above.

---

---

I affirm and attest that all information submitted on this Verification of Identification form is correct & complete. Any discrepancies between the above information and identification documentation provided by the borrower(s) have been noted above.

---

Signature of Regions Employee or Closing Agent Viewing / Verifying ID

Make copy of front & back of ID below:



## OWNERS AFFIDAVIT

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

FILE# \_\_\_\_\_

STATE OF South Carolina

COUNTY OF DORCHESTER

BEING FIRST DULY SWORN, the undersigned(s) deposes and says that:

1. Affiant(s) is the sole owner(s) in fee simple title and has possession of that certain real estate legally described as:  
See attached Exhibit "A" for a more complete and accurate legal description.  
And that there is no other person in possession who has rights in the aforesaid property EXCEPT:  
**MICHELLE L SIESE and John Drummond**
2. That no "Notice of Commencement" has been recorded or posted affecting the property, and there are no unrecorded labor, mechanics, or materialmen's liens against, and no labor has been performed or materials furnished to the property which have not been paid in full.
3. That there are no unpaid bills, liens or assessments for sanitary sewers, paving of other public utilities, or improvements made by any governmental agency and that no notice has been received of any public hearing regarding future or pending assessments for improvements by any governmental agency against the property.
4. That there are no unrecorded easements or rights-of-way for users or adverse interest with respect to the property.
5. That there have been no improvements constructed on the property or which encroach across the perimeter boundary lines thereof which would prevent full use of the property.
6. That there are no judgments, liens, mortgages or other claims, recorded or unrecorded, against the aforesaid property other than those shown in the commitment being issued in connection with this closing.
7. That the undersigned Affiant has not filed for bankruptcy in any Federal Bankruptcy Court.
8. That there are no existing contracts for sale or mortgage commitments other than those being closed affecting the property.
9. That there are no claims whatsoever of any kind or description against the furniture, fixtures, equipment or personal property located on the property that could create a lien against the property.
10. That from May 20, 2025 the date of the most current title certifications, no lien or mortgage has been filed against the property and no transfer of title has taken place and no document has been filed of record that would adversely affect the title to the property. In the event a document is filed of record from the date shown herein through the recording of the mortgage to Regions Bank, the affiant(s) will assume full **LEGAL RESPONSIBILITY** for the removal or satisfaction of same.
11. Affiant(s) further agree to indemnify **MICHELLE L SIESE and John Drummond** against any intervening liens or other documents adversely affecting the title to the property.



12. That the affiant understands the payoff/assumption figures used on the closing statement are the best information available from the lender, and in the event they differ from the actual payoff or assumption figures, affiant(s) agrees to pay the balance necessary to satisfy the mortgage.

13. That affiant(s) agree to fully cooperate and adjust for clerical errors on any or all loan closing documentation, deed, loan and the transfer of title in the public records. Affiant(s) agree to cooperate to assure that the loan documentation will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

14. The parties hereto agree that there are no outstanding unpaid balances owing for tangible personal property, sewer, water, special assessments that could create a lien on and attach to the real property herein.

15. That affiant(s) understand that making a false statement under oath, knowing it to be false, is a misdemeanor of the first degree and is punishable by a definite term of imprisonment.

16. That affiant(s) have/has no knowledge of any due taxes, special assessments for repairs, road, sewer, or the like, fire district dues, library dues, Homeowners Association dues, Condo Association dues, or other charge, except as follows: None

This Affidavit is made for the purpose of inducing Mortgage Connect LP to issue a title insurance policy on the property described herein.

**Grantor**

---

**MICHELLE L SIESE**

**Date**

**John Drummond**

**Date**



State of \_\_\_\_\_

County of \_\_\_\_\_

Sworn and subscribed before me on \_\_\_\_\_ by  
MICHELLE L SIESE \_\_\_\_\_.

*Notary Public* \_\_\_\_\_

*Notary Public Name* \_\_\_\_\_

Serial Number (if any):  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

State of \_\_\_\_\_

County of \_\_\_\_\_

Sworn and subscribed before me on \_\_\_\_\_ by  
John Drummond \_\_\_\_\_.

*Notary Public* \_\_\_\_\_

*Notary Public Name* \_\_\_\_\_

Serial Number (if any):  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic





## CONSUMER REAL ESTATE APPLICATION DISCLOSURE

**\*Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Applicant Name: MICHELLE L SIESE

Date: 03/26/2025

Employer: HOME COURT  
HOSPITALITY

Stated Income\*: \$ 8,916.68

Income Frequency: Monthly

Applicant Name:

Employer:

Stated Income\*: \$

Income Frequency:

Product: HELOAN 2nd Lien 20 Requested Loan Amount: \$ 50,000.00 Bank Officer Name: Ann Young  
YR FRM

Branch Name: SUMMERTON SC

NMLS ID: 481524

If you applied for a real estate loan, we will order an appraisal to determine the property's value and may charge you for this appraisal. 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.

### 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.

### INFORMATIONAL COMMUNICATIONS

By providing your telephone number(s) and other contact information, you agree that Regions Bank ("Regions"), its successors or assigns, or any company or person providing services in connection with your account(s) (each a "Communicator") may call you, using an automatic telephone dialing system or otherwise, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message to service your account, to collect any amounts you may owe under your account, or for other informational purposes related to your account (each a "Communication"). You agree that any Communicator may call or text you at any telephone number that you provide in connection with your account, including cellular telephone numbers.

Your consent to receive Communications made to your cellular telephone number(s) may be revoked only to the extent required by law. If you wish to revoke your consent to be contacted at any cellular telephone number(s) using an automatic telephone dialing system and/or an artificial or prerecorded message, please call Regions at 1-888-219-9227. You will be asked to provide certain identifying information and for the account(s) and cellular telephone number(s) affected.

### ACKNOWLEDGMENT AND AGREEMENT

By signing below, you acknowledge and agree that:



- You have read, received, and understand these disclosures;
- Everything you have stated in this application process is correct to the best of your knowledge;
- You fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for a mortgage loan;
- We will retain your application whether or not it is approved;
- We are authorized to check your credit and employment history and to answer questions about our credit experience with you;
- **You are not requesting credit at a specific interest rate;** and
- **If your application is approved, the interest on your loan will be based on several factors,** including your credit history, and may be higher than our "best" rate or "published" rate.

---

MICHELLE L SIESE

Date



## No Escrow Account

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

An escrow account is not being established for this loan at this time. An escrow account is an account into which you would make monthly payments to pay the property taxes, hazard insurance, and other recurring charges as they become due. The payments made into an escrow account would be in addition to the payments of principal and interest due on the loan. Your loan payments will only cover principal and interest on the loan.

Because an escrow account is not being established for this loan at this time, you must directly pay all property taxes, hazard insurance premiums, and other recurring charges when they are due. If you fail to pay any of those items, it will be a default under your loan, and we may require you to establish an escrow account. In addition, if you fail to pay your property taxes, your state or local government may impose fines and penalties or place a tax lien on the property.

By signing below, you acknowledge that you understand that an escrow account is not being established in connection with this loan at this time and that you will be responsible for paying all property taxes, hazard insurance premiums, and other recurring charges when they are due.

If this loan is not secured by a first lien mortgage, deed of trust, deed to secure debt, security deed, or other applicable security instrument, you should check with your first lien lender regarding the availability of an escrow account with that lender.

**Borrower**

---

**MICHELLE L SIESE****Date**

**Return To:** Regions Bank  
Collateral Management  
2050 Parkway Office Circle  
Birmingham, AL 35244

**Prepared By:** Katherine Harrison  
550 Metroplex Drive  
Nashville, TN 37211

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## LIMITED POWER OF ATTORNEY

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Grantor**

MICHELLE L SIESE  
John Drummond  
102 ANSTEAD DR  
SUMMERTVILLE, SC 29485-5602

**Loan Number:** 0012255447

The undersigned, having executed in favor of Regions Bank a mortgage, deed of trust, security deed, deed to secure debt or similar instrument as of the Loan Date set out above (the "Mortgage"), hereby constitutes and appoints Regions Bank, acting by and through its agents, officers, employees or contractors, as the true and lawful attorney-in-fact of the undersigned, to act in the name, place, and stead of the undersigned, for the limited purposes of:

1. Attaching to the Mortgage as Exhibit A the legal description for the property covered by the Mortgage; and
2. Executing such instruments or documents or otherwise taking such action as the said attorney-in-fact may deem useful or necessary to correct any and all typographical or clerical errors on or in any and all documents executed by the undersigned in connection with or relating to the Mortgage or the loan from Regions Bank to the undersigned secured by the Mortgage.

The undersigned hereby grants to said attorney-in-fact full power and authority to execute such instruments or documents and to take such other actions as if the undersigned were personally present. The foregoing powers, being coupled with an interest, shall be irrevocable until the loan secured by the Mortgage is paid in full and the Mortgage is satisfied or canceled.

All acts of such attorney-in-fact or its designee taken pursuant to this Limited Power of Attorney are hereby ratified, confirmed and approved by the undersigned. Said attorney-in-fact shall not be liable for any acts or omissions, nor for any error of judgment or mistake of fact or law.

This Limited Power of Attorney has been executed and is effective as of the Loan Date set out above.



Signed, sealed and delivered in the presence of:

**Grantor**

**MICHELLE L SIESE**

**Date**

*Seal*

*Witness*

**Date**

*Witness*

**Date**

**John Drummond**

**Date**

*Seal*

*Witness*

**Date**

*Witness*

**Date**

**Lender**

**Regions Bank**



**Acknowledgment**

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
by MICHELLE L SIESE.Notary PublicNotary Public NameSerial Number (if any):  
\_\_\_\_\_Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic



## Acknowledgment

State of \_\_\_\_\_

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_  
by John Drummond.

*Notary Public*

*Notary Public Name*

Serial Number (if any):  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

\*\*\*\*\*EACH PERSON THAT SIGNS THE MORTGAGE MUST ALSO SIGN ABOVE (GRANTORS)

\*\*\*\*\*EACH SIGNOR MAY BE NOTARIZED BY SAME REGIONS EMPLOYEE

\*\*\*\*\*COMPLETE ALL NOTARY INFORMATION.



# Signature/Name Affidavit

---

**Date:** May 20, 2025

**Loan Number:** 0012255447

**Party:** MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.

(This signature must exactly match signatures on the Note and Mortgage, Deed of Trust, Security Agreement, or other Security Instrument.)

**MICHELLE L SIESE**

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

**Michelle Lea Siese**

---

**(Print or Type Name)**

---

**Signature**

I also certify that MICHELLE L SIESE and Michelle Lea Siese are one and the same person.



State of \_\_\_\_\_

County of \_\_\_\_\_

Sworn and subscribed before me on \_\_\_\_\_ by  
MICHELLE L SIESE \_\_\_\_\_.

Notary Public

Notary Public Name

Serial Number (if any):  
\_\_\_\_\_  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

Regions Bank NMLS ID: 174490



# Signature/Name Affidavit

---

**Date:** May 20, 2025

**Loan Number:** 0012255447

**Party:** John Drummond  
102 ANSTEAD Drive  
Summerville, SC 29485

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.

(This signature must exactly match signatures on the Note and Mortgage, Deed of Trust, Security Agreement, or other Security Instrument.)

**John Drummond**

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

---

(Print or Type Name)

---

Signature

I also certify that John Drummond are one and the same person.



State of \_\_\_\_\_

County of \_\_\_\_\_

Sworn and subscribed before me on \_\_\_\_\_ by

John Drummond \_\_\_\_\_.

Notary Public

Notary Public Name

Serial Number (if any):  
\_\_\_\_\_  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

Regions Bank NMLS ID: 174490



# Consent to the Use of Tax Return Information

---

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244

**Date:** May 20, 2025

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Loan Number:** 0012255447

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

**Borrower**

---

MICHELLE L SIESE

Date



## AGREEMENT TO PROVIDE INSURANCE

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Grantor**

MICHELLE L SIESE  
John Drummond  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**INSURANCE REQUIREMENTS.** We, MICHELLE L SIESE and John Drummond ("Grantor"), understand that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to me by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

**Collateral:** **102 ANSTEAD DR, SUMMERTON, SC 29485-5602, DORCHESTER.**

**Type:** Fire and extended coverage.

**Amount:** Full Insurable Value.

**Basis:** Replacement value.

**Endorsements:** Standard mortgagee's clause with stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.

**Comments:** Second Lien Position

**Latest Delivery Date:** By 10 days after the loan closing date.

**INSURANCE COMPANY.** We may obtain Insurance from any insurance company we may choose that is reasonably acceptable to Lender. We understand that credit may not be denied solely because Insurance was not purchased through Lender.

**FLOOD INSURANCE.** Flood Insurance for the Collateral securing this loan is described as follows:

Real Estate at 102 ANSTEAD DR, SUMMERTON, SC 29485-5602, DORCHESTER.

Should the Collateral at any time be deemed to be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, we agree to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Collateral is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood Insurance may be purchased under the National Flood Insurance Program or from private Insurers.

**INSURANCE MAILING ADDRESS.** All documents and other materials relating to Insurance for this loan should be mailed, delivered or directed to the following address:

Regions Bank  
Attn: Insurance Center  
P.O. Box 200401  
Florence, SC 29502-0401

**PRIVATE FLOOD INSURANCE.** If the Property is at any time deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area and if Federal Flood Insurance is not available, I agree to obtain and maintain flood insurance in an amount equal to the full unpaid principal balance under the Note plus the amount of any prior liens on the Property. Such flood insurance will be with such insurer as is satisfactory to Lender. Such flood insurance will also be on such terms as are satisfactory to Lender, including deductible provisions, endorsements, a standard mortgagee clause in favor of Lender, and stipulations that coverage will not be cancelled or diminished without at least ten (10) days' prior written notice to Lender with no disclaimer for failure to give such cancellation notice.



**FAILURE TO PROVIDE INSURANCE.** We agree to deliver to Lender, on the latest delivery date stated above, evidence of the required Insurance as provided above, with an effective date of May 20, 2025, or earlier. We acknowledge and agree that if we fail to provide any required Insurance or fail to continue such Insurance in force, Lender may do so at our expense as provided in the applicable security document. The cost of any such Insurance, at the option of lender, shall be added to the indebtedness as provided in the security document. WE ACKNOWLEDGE THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO AN AMOUNT EQUAL TO THE LESSER OF (1) THE UNPAID BALANCE OF THE DEBT, EXCLUDING ANY UNEARNED FINANCE CHARGES, OR (2) THE VALUE OF THE COLLATERAL; HOWEVER, OUR EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

**AUTHORIZATION.** For purposes of Insurance coverage on the Collateral, we authorize Lender to provide to any person (Including any Insurance agent or company) all information lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

WE ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT TO PROVIDE INSURANCE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

**WE ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED MAY 20, 2025.**

**Grantor**

---

**MICHELLE L SIESE**

**Date**

*Seal*

---

*Witness*

**Date**

---

*Witness*

**Date**

---

**John Drummond**

**Date**

*Seal*

---

*Witness*

**Date**

---

*Witness*

**Date**



# Authorization for Payoff

---

**New Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Lender**

REGIONS BANK  
6200 Poplar Ave 4th Floor  
Memphis, TN 38119

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Date:** May 20, 2025

**Loan Information:** 0012128684

“I” and “me” refers to Borrower. “You”, “your”, “we” and “us” refers to Lender.

I authorize you to accept from New Lender a payoff of the balance of the loan referenced above. On New Lender's payment in full of the loan, I authorize you to release to New Lender:

(i) a copy of the promissory note, credit agreement or reimbursement agreement marked “cancelled” or “paid in full” and certifying that it is a true and correct copy of the original with the original sent to me; (ii) any financing statement terminations; (iii) any security agreement releases or terminations; (iv) any title documents, properly endorsed and released; (v) a certified copy of any release of lien with the original sent to me and (vi) any other documentation that was necessary to terminate the loan or fully release your lien on any of the loan collateral.

This documentation is to be sent to New Lender within 30 days of the date of this “Authorization for Payoff” letter. You are responsible for closing any accounts and releasing any liens or security interests. Your negotiation of New Lender's check constitutes your acceptance of these terms.

If you have any questions or concerns regarding this Authorization for Payoff, please contact me or New Lender at: 2050 Parkway Office Circle, Birmingham, AL 35244. Phone: (800)986-2462.

**Borrower**

---

MICHELLE L SIESE

Date



## **Receipt**

- By signing below, we hereby acknowledge receipt of this Authorization for Payoff on \_\_\_\_\_.
- We are enclosing all requested documents.
- Please contact us concerning the requested documents.
- Other:
- 
- 

### **Lender**

**REGIONS BANK**

---

**Cashiering Department**

**Date**



**\*\*NOTARY ATTENTION REQUIRED: FUNDING REQUEST FORM \*\***



**Failure to complete will result in delayed funding for the borrower(s)**

**1. Initial Draw: Borrower MUST select YES or NO**

- If YES, the borrower must indicate Cashier's Check OR Automatic Deposit (must be a Regions account)

**FOR HOME EQUITY LINES OF CREDIT**

YES, I WISH TO TAKE AN INITIAL DRAW IN THE FORM OF:

- a Cashier's Check in the amount of \$ \_\_\_\_\_  
 an Automatic Deposit (complete amount and deposit account information below)

NO, I DO NOT WISH TO TAKE AN INITIAL DRAW AT THIS TIME

FOR HOME EQUITY LINES OF CREDIT, YOU MUST CHECK EITHER YES OR NO ABOVE AND SIGN BELOW

**2. Delivery of Cash Out Proceeds (if the borrower is receiving funds from this transaction): Borrower MUST select Cashier's Check OR Automatic Deposit (must be a Regions account)**

**FOR HOME EQUITY INSTALLMENT LOANS**

I wish to receive the Disbursements to Borrower in the form of

- a Cashier's Check  
 an Automatic Deposit (complete deposit account information below)

FOR HOME EQUITY INSTALLMENT LOANS, YOU MUST CHECK ONE OF THE OPTIONS ABOVE AND SIGN BELOW

**3. Automatic Deposit Account Information (must be a Regions account)**

- Borrower MUST indicated the amount of funds to be deposited and complete the account information in its entirety

**COMPLETE THE FOLLOWING ACCOUNT INFORMATION FOR AUTOMATIC DEPOSIT**

Once the above conditions have been met, I hereby authorize Lender to automatically deposit \$ \_\_\_\_\_ from the proceeds of this loan into the account indicated below.

Demand Deposit - Checking account

Account Number \_\_\_\_\_

Routing Number \_\_\_\_\_

Bank Name \_\_\_\_\_

Street Address \_\_\_\_\_

City / State / Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Demand Deposit - Savings account

Account Number \_\_\_\_\_

**REGIONS ACCOUNT ONLY**

# FUNDING REQUEST FORM

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

---

This FUNDING REQUEST FORM is attached to and by this reference is made a part of the Disbursement Request and Authorization, dated May 20, 2025, and executed in connection with a loan or other financial accommodations between REGIONS BANK and MICHELLE L SIESE.

I understand that no loan proceeds will be disbursed until Lender's conditions have been met and any applicable rescission period has expired.

**FOR HOME EQUITY LINES OF CREDIT**

YES, I WISH TO TAKE AN INITIAL DRAW IN THE FORM OF:

- a Cashier's Check in the amount of \$\_\_\_\_\_  
 an Automatic Deposit to a Regions Account (complete amount and deposit account information below)

NO, I DO NOT WISH TO TAKE AN INITIAL DRAW AT THIS TIME

FOR HOME EQUITY LINES OF CREDIT, YOU MUST CHECK EITHER YES OR NO ABOVE AND SIGN BELOW

**FOR HOME EQUITY INSTALLMENT LOANS**

I wish to receive the Disbursements to Borrower in the form of

- a Cashier's Check  
 an Automatic Deposit to a Regions Account (complete deposit account information below)

FOR HOME EQUITY INSTALLMENT LOANS, YOU MUST CHECK ONE OF THE OPTIONS ABOVE AND SIGN BELOW

**COMPLETE THE FOLLOWING ACCOUNT INFORMATION FOR AUTOMATIC DEPOSIT**

Once the above conditions have been met, I hereby authorize Lender to automatically deposit \$\_\_\_\_\_ from the proceeds of this loan into the Regions account indicated below.

Demand Deposit - Checking account

Account Number \_\_\_\_\_

Routing Number \_\_\_\_\_

Street Address \_\_\_\_\_

City / State / Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

Demand Deposit - Savings account

Account Number \_\_\_\_\_



Routing Number \_\_\_\_\_  
Street Address \_\_\_\_\_  
City / State / Zip \_\_\_\_\_  
Phone Number \_\_\_\_\_

THIS FUNDING REQUEST FORM IS EXECUTED ON MAY 20, 2025.

**Borrower**

**MICHELLE L SIESE**

**Date**



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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

1. the date of the transaction, which is May 20, 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 canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, 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 shown 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:

Regions Bank  
Attn: Post Closing  
Mail Code: ALBH40602B  
2050 Parkway Office Circle  
Birmingham, AL 35244

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than midnight of May 23, 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

---

MICHELLE L SIESE

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

---

MICHELLE L SIESE

Date



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

John Drummond  
102 ANSTEAD Drive  
Summerville, SC 29485

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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

1. the date of the transaction, which is May 20, 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 canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, 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 shown 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:

Regions Bank  
Attn: Post Closing  
Mail Code: ALBH40602B  
2050 Parkway Office Circle  
Birmingham, AL 35244

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than midnight of May 23, 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

**John Drummond**

**Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

**John Drummond**

**Date**



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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

1. the date of the transaction, which is May 20, 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 canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, 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 shown 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:

Regions Bank  
Attn: Post Closing  
Mail Code: ALBH40602B  
2050 Parkway Office Circle  
Birmingham, AL 35244

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than midnight of May 23, 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

---

MICHELLE L SIESE

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

---

MICHELLE L SIESE

Date



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

John Drummond  
102 ANSTEAD Drive  
Summerville, SC 29485

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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

1. the date of the transaction, which is May 20, 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 canceled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, 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 shown 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:

Regions Bank  
Attn: Post Closing  
Mail Code: ALBH40602B  
2050 Parkway Office Circle  
Birmingham, AL 35244

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than midnight of May 23, 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

**John Drummond**

**Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

**John Drummond**

**Date**



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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I WISH TO CANCEL

---

MICHELLE L SIESE

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

---

MICHELLE L SIESE

Date



# Notice of Right to Cancel

## For Refinancing by a Different Lender or Origination of a New Rescindable Loan

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 20, 2025

**Borrower/Owner**

John Drummond  
102 ANSTEAD Drive  
Summerville, SC 29485

**Loan Number:** 0012255447

This Notice relates to a consumer credit transaction dated May 20, 2025 between MICHELLE L SIESE and the Lender.

**NOTICE OF RIGHT TO CANCEL****Your Right to Cancel**

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

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I WISH TO CANCEL

**John Drummond**

**Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

**Borrower/Owner**

**John Drummond**

**Date**



# REGIONS PRIVACY PLEDGE

## FACTS

### WHAT DOES REGIONS DO WITH YOUR PERSONAL INFORMATION?



<b>Why?</b>	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.
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• Account balance and transaction history</li> <li>• Payment history and credit history</li> </ul>
<b>How?</b>	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 Regions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Regions Share?	Can you limit this sharing?
<b>For our everyday business purposes</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b> (although, we may share aggregate information that does not contain personal identifiers)	<b>We don't share personal information</b>



<b>To limit our sharing</b>	<ul style="list-style-type: none"> <li>• Call <b>1.800.240.2948</b> - our menu will prompt you through your choice(s). For TTY/TDD, call <b>1.800.374.5791</b> for assistance with making a written election.</li> <li>• Visit a Regions branch.</li> <li>• Talk to your assigned financial advisor, if applicable.</li> </ul> <p><b>Please note:</b> If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.</p>
<b>To limit direct marketing contact</b>	<ul style="list-style-type: none"> <li>• Call <b>1.800.734.4667</b> to speak with a Regions associate.</li> <li>• Visit a Regions branch.</li> <li>• Talk to your assigned financial advisor, if applicable.</li> </ul> <p><b>Please note:</b> Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
<b>Questions?</b>	Call <b>1.800.734.4667</b> or visit our Privacy and Security section at <a href="http://www.regions.com">www.regions.com</a> .
<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by Regions Bank and other companies with the Regions name.
<b>What we do</b>	
<b>How does Regions protect my personal information?</b>	<p>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 secured buildings.</p> <p>Our internal policies and procedures provide additional safeguards for the protection of customer information and prohibit employees from accessing customer information except for legitimate business purposes.</p>
<b>How does Regions collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• open an account or apply for a loan</li> <li>• make deposits or withdrawals from your account, or use your credit or debit card</li> <li>• provide account information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing. See "Other important information" section for your rights under state law.</p>
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply individually unless you tell us otherwise.



## Definitions

<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with the Regions name and financial companies, such as Regions Investment Management, Inc., a registered investment advisor, and Regions Investment Services, Inc., a licensed insurance agent.</i>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Regions does not share personal information with nonaffiliates so they can market to you.</i>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include financial companies such as insurance companies and product and service marketing companies.</i>

## Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements.

For Vermont residents only: 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. Additional information concerning our privacy policies can be found at <https://www.regions.com/about-regions/privacy-security> or call 1.800.240.2948.

For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Solicit List by following the directions in the "To limit direct marketing contact" section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132; email, [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us).

## Do Not Call Policy

This notice serves as the Regions Do Not Call Policy required by the Telephone Consumer Protection Act. Our associates receive training on how to document and process opt outs for telephone marketing calls. Consumers who request to no longer receive these calls will be placed on our internal Do Not Call list. Regions will not contact any consumer on the federal or state Do Not Call registries, unless allowed by law.



## **IMPORTANT NOTICES** **Welcome to Regions**

**At Regions, we want to make banking easy while keeping your information secure. Included in this notice are just a few of the ways we can make your real estate loan experience easier when it comes time to receive statements and make your payment.**

If you have questions about your real estate loan, please contact our Customer Service Department at 1-800-986-2462, Monday through Friday from 7a.m. to 6p.m. CT.

Regions  
Attention: Correspondence  
PO Box 18001  
Hattiesburg, MS 39404-8001

### **Error Resolution and Information Requests:**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan, you must write us at the address listed below:

Regions  
Information Requests and Error Resolutions  
PO BOX 110  
Hattiesburg, MS 39403-0110

### **When requesting information or notifying us of an error, include the following information:**

- Name(s) of Borrower(s)
- Information allowing the identification of your loan (i.e. loan number, property address etc.)
- The specific information requested or the specific error which is believed to have occurred.

Your request for information or error notice will be acknowledged in writing within five (5) business days of receipt unless excused under the applicable regulation.

A final written response to an error notice will be issued unless excused under the applicable regulation. This response will include:

- Correction of the error,
- The effective date of correction, and
- Contact information for further assistance

Or

- Our determination that no error occurred,
- The reasons for that determination,
- Your right to request documents we relied upon in making the determination,
- How you may request those documents, and
- Contact information for further assistance.



A final written response to a request for information will be issued unless excused under the applicable regulation. This response will include:

- The information requested, and
- Contact information for further assistance

Or

- Our determination that the requested information is not available,
- The basis for that determination, and
- Contact information for further assistance.

For questions concerning your rights, you may contact Regions Bank at 1-800-986-2462 or visit our website at [regionsmortgage.com](http://regionsmortgage.com).

### **How to Sign Up for MyMortgage**

MyMortgage was designed to provide our customers with the ability to login, from anywhere, and view the status of their loan, establish an auto draft, sign up to receive e-documents, request a callback, upload documents, submit a secure message, chat with an agent, and much more. Customers have the ability to make an on-line payment directly to Regions (for those customers not utilizing on-line bill pay through Regions or another financial institution).

You can sign up for MyMortgage at any time by going to [regionsmortgage.com](http://regionsmortgage.com) and selecting **Enroll Now** located under the MyMortgage Login section.

### **Electronic Document Delivery (eDocument Delivery)**

Electronic Document Delivery is available through Regions MyMortgage website. Here, you can choose to receive your monthly statements delivered via our Electronic Document Delivery. Some of the benefits of signing up for Electronic Document Delivery are:

- Security - Documents are secured within the MyMortgage system. No documents in a mailbox that could be stolen or lost.
- Convenience - Documents are available 24/7 on the website and can be reviewed at any time from any location.
- Reduced clutter by not having paper to file.
- Reduced environmental impact.

### **Right to Withdraw Consent (Opt Out)**

You have the right to withdraw your consent to receive electronic Loan Information at any time. You may withdraw your consent by selecting the "Cancel Subscription" option located on the MyMortgage website. If you withdraw your consent for electronic Loan Information, we will mail you paper copies of Loan Information that we are required or elect to provide after the withdrawal of your consent; however, the withdrawal of your consent will not affect the legal validity or enforceability of prior electronic Loan Information we have provided to you.

### **Automatic Payments (Auto Draft)**

Signing up for Auto Draft is as easy as it gets. You choose the date your payment is drafted from your checking account. You can establish, update, and cancel Auto Draft Payments on the MyMortgage Website.

Simply complete the Automatic Payment Authorization Form on our website at [regionsmortgage.com](http://regionsmortgage.com) by selecting the "Payments" tab and then "Auto Draft Payments." You can select any day between the 1st and 15th of each month for your draft to occur.

Now, sit back and relax. Your monthly mortgage payment is scheduled and will be drafted. No check writing or on-line bill payment scheduling is required.

### **Right to Withdraw Authorization for Automatic Payments (Opt Out)**

You have the right, at any time, to withdraw your authorization to automatically debit your monthly mortgage payment. You may withdraw your authorization either in writing to the address referenced above, by phone by notifying our



Customer Service department at the number listed above, or by visiting our website at regionsmortgage.com. The request to withdraw authorization must be received no less than three (3) business days prior to the next scheduled debit to ensure the debit will not occur.

**Make a Payment by Phone or Via Web**

Customers also have the option to make a payment via phone or the web (via MyMortgage). Be sure to review the details provided on the "Make a Payment" link on MyMortgage.



# Errors and Omissions - Compliance Agreement

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**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Date:** May 19, 2025

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**Loan Number:** 0012255447

**Property Address:** 102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**State of** SOUTH CAROLINA , **County/Parish/City of** DORCHESTER

The borrower(s) for and in consideration of the 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 Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The borrower(s) agree(s) to comply with all above noted requests by the 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.

The 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).

**Borrower**

---

MICHELLE L SIESE

Date



State of \_\_\_\_\_

County of \_\_\_\_\_

Sworn and subscribed before me on \_\_\_\_\_ by  
MICHELLE L SIESE \_\_\_\_\_.

*Notary Public*

*Notary Public Name*

Serial Number (if any):  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic





## DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION

**Lender**

Regions Bank  
2050 Parkway Office Circle  
Birmingham, AL 35244  
Lender #: 174490

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERTON, SC 29485-5602

**PRIMARY PURPOSE OF LOAN.** The primary purpose of this loan is for  
Personal, Family, or Household Purposes or Personal Investment.

**REAL ESTATE DOCUMENTS.** If any party to this transaction is granting a security interest in any real property to lender and I am not also a party to the real estate document or documents (the "Real Estate Documents") granting such security interest, I agree to perform and comply with the Real Estate Documents just as if I have signed as a direct and original party to the Real Estate Documents. This means I agree to all the representations and warranties made in the Real Estate Documents. In addition, I agree to perform and comply strictly with all terms, obligations and covenants to be performed by either me or any Grantor or Mortgagor, as defined in the Real Estate Documents, or both. Lender need not tell me about any action or inaction Lender takes in connection with the Real Estate Documents. I assume the responsibility for being and keeping informed about the property. I also waive any defenses that may arise because of any action or inaction of the Lender, including without limitation any failure of Lender to realize upon the property, or any delay by Lender on realizing upon the property.

**DISBURSEMENT INSTRUCTIONS.** I understand that no loan proceeds will be disbursed until any notice of the right to cancel time period specified has expired and all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of \$50,000.00 as shown in the Closing Disclosure:

<b>Other Disbursements:</b>	\$50,000.00
\$50,000.00 FUNDS DISBURSED TO OTHERS AND/OR BORROWER	
REMAINDER TO BE DISBURSED AS PROVIDED IN THE CREDIT AGREEMENT AND DISCLOSURE	
<b>Note Principal:</b>	\$50,000.00

**TAX CONSEQUENCES.** I understand that Lender makes no representation or warranty whatsoever concerning tax consequences of this loan, including the deductibility of interest, and that I should consult with my own tax advisor for guidance on this subject. I also agree that Lender shall not be liable in any manner whatsoever should the interest paid on the loan not be deductible.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS DISBURSEMENT REQUEST, JOINDER,  
ACKNOWLEDGEMENTS, AND AUTHORIZATION AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

**FINANCIAL CONDITION.** BY SIGNING THIS DISBURSEMENT REQUEST, JOINDER,  
ACKNOWLEDGEMENTS, AND AUTHORIZATION, I REPRESENT AND WARRANT TO LENDER THAT THE



INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN MY FINANCIAL CONDITION AS DISCLOSED IN MY MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION IS DATED MAY 20, 2025.

Borrower:

X

MICHELLE L SIESE



## **ATTENTION NOTARIES-PAYMENT AUTHORIZATION**

**PLEASE MAKE SURE THE BORROWER SIGNS ABOVE THE PRINTED NAME**



### **EXAMPLE BELOW**

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#### **Payment Authorization**

---

**Lender:**

XXX

**Borrower:**

JOHN DOE

XXX

**Date: January 13, 2025**

**Loan Information: XXXXX**

Please accept the enclosed check on behalf of JOHN DOE in the amount of \$10,081.39 as payment towards the principal balance of the above-referenced account.  
Any credit balance created by an overpayment should be refunded in accordance with applicable regulations and state law, and your agreement with the borrower(s).

Sincerely,

A handwritten signature in black ink, appearing to read "John Doe".

John Doe

# Payment Authorization

---

**Lender**

REVFCU  
200 Marymeade Drive  
Summerville, SC 29483

**Borrower**

MICHELLE L SIESE  
102 ANSTEAD DR  
SUMMERVILLE, SC 29485-5602

**DATE:** May 20, 2025

**Loan Information:** 319390L0040

Please accept the enclosed check on behalf of MICHELLE L SIESE in the amount of \$2,688.83 as payment towards the principal balance of the above-referenced account.

Any credit balance created by an overpayment should be refunded in accordance with applicable regulations and state law, and your agreement with the borrower(s).

If you have any questions or concerns regarding this Authorization for Payment, please contact me or New Lender at: 2050 Parkway Office Circle, Birmingham, AL 35244; phone: 1-800-986-2462.

Sincerely,

MICHELLE L SIESE

