



ATTENTION

AGENT ACKNOWLEDGEMENT REQUIRED



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

ILLEGIBLE/INCONSISTENT DATES

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

PATRIOT ACT INFORMATION FORM

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

John Doe / Notary Public
Printed Name/Title

4506-C

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

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

AGENT SIGNATURE: _____

255317

Townsgate Closing Services, LLC GENERAL CHECK LIST

BORROWER NAME: <u>LEON SCALES</u> ORDER NUMBER: <u>255317</u>			
DOCUMENTS	YES	NO	COMMENTS
MORTGAGE	<input type="checkbox"/>	<input type="checkbox"/>	
DEED	<input type="checkbox"/>	<input type="checkbox"/>	
SUBORDINATION	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER RECORDABLES	<input type="checkbox"/>	<input type="checkbox"/>	
BORROWER FUNDS	<input type="checkbox"/>	<input type="checkbox"/>	
ACCOUNT CLOSURE LETTER/PAYOFF	<input type="checkbox"/>	<input type="checkbox"/>	
NOTE	<input type="checkbox"/>	<input type="checkbox"/>	
HUD (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
CDF - Closing Disclosure Form (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
ALTA Settlement Statement (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
** Texas T-64 (TX only)	<input type="checkbox"/>	<input type="checkbox"/>	
** Florida Settlement Cert (FL only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Instructions (CA Only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Amendment (CA) if applicable	<input type="checkbox"/>	<input type="checkbox"/>	
TIL (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
RTC- DATES CORRECTED AND INITIALED	<input type="checkbox"/>	<input type="checkbox"/>	
1003	<input type="checkbox"/>	<input type="checkbox"/>	
VA ADDENDUM	<input type="checkbox"/>	<input type="checkbox"/>	
4506	<input type="checkbox"/>	<input type="checkbox"/>	
W9	<input type="checkbox"/>	<input type="checkbox"/>	
CLOSING INSTRUCTIONS	<input type="checkbox"/>	<input type="checkbox"/>	
SIGN. NAME AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
MC AFFIDAVITS	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input type="checkbox"/>	

AUDITOR: _____



[_tconnect.local_Production_Filesweeper_AccountClosureLetter_255317.pdf](#)

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER

DOCUMENT TYPE ID: 82

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_WiringInstructions_255317.pdf](#)

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

DOCUMENT TYPE ID: 100

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_MCAffadavits_255317.pdf](#)

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_SignedClosingPackages_255317.pdf](#)

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635



[_tconnect.local_Production_Filesweeper_RecordableDocuments_255317.pdf](#)

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 255317

BORROWER NAME: LEON SCALES

CLIENT NAME: PENNYMAC - CES

CLIENT NUMBER: 2635

eRECORD: YES

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: DORCHESTER

PROPERTY ADDRESS: 1055 Blockade Runner Pkwy
Summerville, SC 29485

Post Closing Doc List

Client: PENNYMAC - CES

Disbursement Date: 05/22/2025

Property State: SOUTH CAROLINA

Borrower: LEON SCALES

Order Number: 255317

Check:

On-line: X

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

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

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

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

Is the Note with the signed closing package?

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

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

Exhibit A
Legal Description

All that certain parcel of land situate in the City of Summerville, Town of Summerville, County of Dorchester and State of South Carolina bounded and described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in River Birch Subdivision, near the Town of Summerville, Dorchester County, South Carolina, and being shown and designated as Lot 69, Phase II, River Birch Subdivision, as shown on a plat entitled, "Final Plat River Birch Subdivision - Phase II owned by : River Birch, LLC located off Dorchester Road Dorchester County, South Carolina," prepared by Kemp C. Ahrens, PLS No. 16125, recorded on February 23, 2007, in the RMC Office for Dorchester County in Plat Cabinet L, Page 53. Said lot having such size, shape, buttins, boundings, dimensions, and location as will appear by reference to said plat which is incorporated herein by reference, be all the dimensions and measurements shown thereon a little more or less.

Being the same property as conveyed from Michael A. Jones and Leslie Jones to Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common as set forth in Deed Book 11688 Page 176 dated 12/21/2018, recorded 12/31/2018, DORCHESTER County, SOUTH CAROLINA.

Parcel ID: 151-11-02-042-000-C

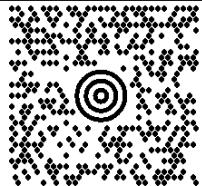
POST CLOSE
TOWNSGATE CLOSING SERVICES, LLC
600 CLUBHOUSE DRIVE SUITE 410
CORAOPOLIS PA 15108

LTR

1 OF 1

SHIP TO:

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



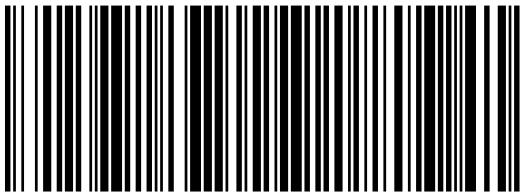
PA 151 9-50



UPS NEXT DAY AIR

TRACKING #: 1Z 026 3W0 01 2506 2691

1



BILLING: P/P

Dealer No.: 255317 5/22/2025 SC
Dept No.: 2635 - PENNYMAC - CES
XOL 25.05.01 NV-45 20.0A 05/2025*



TM

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS

SOUTH CAROLINA TRANSACTIONS

Date: 05/17/2025

Borrowers: LEON SCALES and ELWANDA SCALES

Address: 1055 Blockade Runner Pkwy, Summerville, SC 29485

MC File No.: 255317

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

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

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

Please contact the undersigned immediately if there are any questions.

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

Attorney Signature

Print Name



PRIVACY POLICY NOTICE

Effective Date: January 1, 2023

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

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

This policy applies to information we collect:

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

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

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

Information We Collect About You and How We Collect It

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

We collect this information:

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

Information You Provide to Us

The information we collect or receive may include:

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

How We Use Your Information

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

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



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



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

Disclosure of Your Information

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

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

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

We may also disclose your Personal Data:

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

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

Choices About How We Use and Disclose Your Information

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



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

Accessing and Correcting Your Information

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

Special US Privacy Information

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

The Enumerated Purposes include the following:

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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



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

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

Data Security

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

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

Changes to Our Privacy Policy

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

Contact Information

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

Phone: 1-866-789-1814

Email: PrivacyRequests@MortgageConnectLP.com

Postal Address:

Mortgage Connect, LP

Attention: Compliance- Privacy Request

600 Clubhouse Drive

Moon Township, PA 15108

OWNER'S AFFIDAVIT

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

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

1. THAT the Owners of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantees named in the deed recitals set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned are** **single** **married**,
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owners or the Premises that are known to the Affiants and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:
 THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.
 THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature: _____.

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

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

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

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

10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiants and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponents in any court, or before any officer of any state;
12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owners;
13. THAT WE know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
14. THAT WE know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT WE have never had our access to and from a public street limited in any way.
16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;
Also, that the undersigned have not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment
17. THAT We have never had our access to and from a public street limited in any way.
18. THAT WE have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
20. THAT Affiants further states that he/she are familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiants further certify that he, she, or they have heard read to Affiants the full facts of this Affidavit, and understand its contents.

Commitment #: 255317

Premises: 1055 Blockade Runner Pkwy, Summerville, SC 29485

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

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.

LEON SCALES

ELWANDA SCALES

State of _____)
)SS
County of _____)

This instrument was acknowledged before me on _____, by _____

Notary Public
My Commission Expires: _____

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

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

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

The undersigned borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or PENNYMAC - CES 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 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 _____.

LEON SCALES

ELWANDA SCALES

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

AFFIDAVIT AS TO NAME AND SIGNATURE

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

LEON SCALES

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

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

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

ELWANDA SCALES

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

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

State of _____)
) SS

County of _____)

This instrument was acknowledged before me on _____, by _____

Notary Public

My Commission Expires: _____

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

OBLIGATION OF DEBTS ACKNOWLEDGEMENT

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

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

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

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

LEON SCALES

ELWANDA SCALES

LENDER:

SETTLEMENT DATE: May 17, 2025

LOAN #:

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

ACCOUNT CLOSURE LETTER

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

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

LEON SCALES

ELWANDA SCALES

SETTLEMENT DATE: May 17, 2025

LOAN #: 7019193566

ORDER #: 255317

BUYER OR BUYERS: LEON SCALES and ELWANDA SCALES

PROPERTY: 1055 Blockade Runner Pkwy, Summerville, SC 29485

BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT

GIVE THIS SHEET TO THE BORROWER

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

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

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

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

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

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

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

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

Order # 255317

Borrower Name or Names: LEON SCALES and ELWANDA SCALES

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

Account Type: Checking Savings Other _____

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

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

Account #: _____

Name or Names on Account: _____

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

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

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

Account #: _____

Name or Names on Account: _____

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

Mail or Overnight Instructions:

Address: 1055 Blockade Runner Pkwy, Summerville, 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: _____

LEON SCALES _____

Date _____

ELWANDA SCALES _____

Date _____

State of _____)
)SS
County of _____)

This instrument was acknowledged before me on _____, by _____

Notary Public

My Commission Expires: _____

File No./Escrow No.: 255317

Townsgate Closing**Services, LLC**

Print Date & Time: 5/14/2025 12:28:11 PM

**600 Clubhouse Dr, Suite
410****Moon Township, PA
15108****Settlement Location:** 1055 BLOCKADE RUNNER PKWY SUMMERTON, SC 29485**Property Address:** 1055 Blockade Runner Pkwy Summerville, SC 29485**Purpose:** Home Equity**Buyer:** LEON SCALES and ELWANDA SCALES**Loan Number:** 7019193566**MIC Number:****License Number:** 3000756288**Lender:** PENNYMAC - CES
3043 TOWNSGATE ROAD SUITE 200 WESTLAKE VILLAGE, CA 91361**Settlement Date:** 5/17/2025**Disbursement Date:** 5/22/2025

Description		Borrower	
		Debit	Credit
Financial			
Loan Amount			\$67,500.00
Loan Charges to Lender			
3.018% of Loan Amount (Points)		LR \$2,037.15	
Application Fee		POCB (250.00) LR	
Underwriting Fee		LR \$250.00	
Other Loan Charges			
Appraisal Fee to ServiceLink		LR \$50.00	
Credit Report Fee to CoreLogic Credco		LR \$83.70	
Flood Certification Fee to CoreLogic		POCO(5.00) LR	
MERS Registration Fee to Mortgage Electronic Registration		LR \$23.70	

Description	Borrower	
	Debit	Credit
Title Charges & Escrow / Settlement Charges		
Settlement Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00	
Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00	
Title - Title Search to Townsgate Closing Services, LLC	\$75.00	
Title - Loan Policy to Townsgate Closing Services, LLC	\$15.00	
Agent's portion of the total title insurance \$5.00		
Underwriter's portion of the total title insurance \$10.00		
Government Recording and Transfer Charges		
Recording Fees	\$25.00	
Mortgage Recording to Dorchester County Register of Deeds \$25.00		
Payoff(s)		
credit card balance to NAVY FEDERAL CR UNION	\$47,685.00	
Miscellaneous		
Prepaid Interest (\$20.57 per day from 05/22/2025 to 06/01/2025)	LR	\$205.70
	Borrower	
	Debit	Credit
Subtotal(s)	\$50,875.25	\$67,500.00
Cash Due To Borrower		\$16,624.75
Cash Due From Seller		

Acknowledgement

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

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

Borrower : LEON SCALES

Borrower : ELWANDA SCALES

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

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

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

For Adobe versions DC and higher:

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

For Adobe versions X and lower:

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

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

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



DATA ENTRY PROOF SHEET

LOAN DETAILS

Lender Name **PennyMac Loan Services, LLC**

Lender Rep

Lender Phone # **(800) 777-4001**

Alt Lender Name **N/A**

Client ID **3011118971**

Processing Request GUID

751581b1-d455-4506-a5fa-59805d23922d

Investor **Generic**

Investor Loan#

First-Lien **NO**

Loan Type **Conventional**

Plan Code # **C.CES_FIXED_CLOSING**

Plan ID **00000102**

Program Code Description **Alias Fixed Plan Code for Closed End Second Closing Disclosures**

Loan Number **7019193566**

FHA Section Number

Application Date **April 22, 2025**

Lock Expiration Date **May 22, 2025**

Doc Date **May 17, 2025**

Closing Date **May 17, 2025**

Mers Min Number **1007159-2001800821-2**

Case Number

Rescission Date **May 21, 2025**

Disbursement Date **May 22, 2025**

Signing Date **May 17, 2025**

1st Pay Date **July 1, 2025**

Maturity Date **June 1, 2045**

Broker Company Name

Broker Contact

Broker Phone

TERMS

Appraised Value **\$541,707.00**

Sales Price **N/A**

Loan Amount **\$67,500.00**

Payment **\$702.48**

Subordinate Financing

Adjustable **NO**

1st Int Chg Months

Adj. Period Months

Initial Cap

Periodic Cap **0.000 %**

Life Cap

Term **240**

Due In **240**

Convertible: **No**

Interest Rate **11.125 %**

Interest Only Months **N/A**

Total Payment (PITI) **\$702.48**

APR % **11.875 %**

Margin %

Index %

Floor Rate

Floor Verbiage

PREPAY: **NO**

BUYDOWN: **NO**

PROPERTY INFORMATION

Address **1055 Blockade Runner Pkwy**

City **Summerville**

State **SC**

Unincorporated Area

Property Type **PUD**

Condo/PUD Name **River Birch**

County **Dorchester**

Zip **29485**

Number of Units **1**

Flood Required **YES**

Flood Cert Number **2504567318**

Property will be **Primary Residence**



PROPERTY INFORMATION (Continued)

Legal Description: Option To Attach Separate Legal Description was selected.
APN #: 151-11-02-042-000-C

ESCROW & TITLE INFORMATION

Escrow Co. **McDonnell & Associates**

Officer **Lisa Perry** Phone **844-740-0401**
 Fax

Number **7458478**
 Address **PNC Bank**
 City/St/Zip **Pittsburgh, PA 15222**

Title Co. **Townsgate Closing Services, LLC.**

Officer **Lisa Perry** Phone **844-740-0401**
 Fax

Number **255317**
 Address **600 Clubhouse Dr, Suite 410**
 City/St/Zip **Moons Township, PA 15108**

Report Date **April 15, 2025**

Approved Items **All necessary to provide full and complete coverage**

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

Tax Message **All taxes must be paid current**

BORROWER INFORMATION

Name: **Leon Scales**

AKA: **LEON, SCALES; SCALES JR, LEON R; SCALES JR, LEON R**

Borrower Type: **Individual**

SSN: **240-31-8116**

DOB: **02/14/1964**

Email: **leonsc@aol.com**

POA:

Phone: **843-729-2824** Business Phone: **843-729-2824**

Present Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Occupancy Status: Primary Residence Occupancy Intent:

Name: **Elwanda Scales**

AKA: **MILLER SCALES, ELWANDA D; MILLER,SCALES,ELWANDA,; MILLERSCALES, ELWANDA D; SCALES, ELWANDA D; SCALES, ELWANDA M; SCALES, ELWANDA-M;**

Borrower Type: **Individual**

SSN: **238-19-1790**

DOB: **04/30/1963**

Email: **leonsc@aol.com**

POA:

Phone: **Business Phone: 800-772-1213**

Present Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Occupancy Status: Primary Residence Occupancy Intent:

Vesting: **Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common**



INTER VIVOS TRUST INFORMATION

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

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

SELLER INFORMATION

Seller Name(s)

Address
 City/St/Zip

MORTGAGE INSURANCE INFORMATION

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

1st Renewal Mos
 2nd Renewal Mos
 Cancel at **N/A%**
 Financed
 MI Due Date

CLOSING CONDITIONS

Closing County

CDL - CES:
CLOSER INFORMATION:
 Closer Name: Aditya Batra
 Closing Group Email: MFDClosing1@Pnmac.com

LOAN DOCUMENTS

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

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

STATE REQUIREMENTS:

- 1) Ohio - The disclosure of right to not close must be signed before any other document at closing. The closing agent must provide a copy of the signed disclosure of right to not close to the consumer at the closing. In the event there is more than one consumer who is a party on the residential mortgage loan transaction, the closing agent must obtain the signature of, and provide a copy of, the signed disclosure to each consumer.
- 2) Massachusetts - The settlement agent is responsible for adding the name of the closing attorney in the field provided on the disclosure concerning the Massachusetts homestead ACT form.
- 3) Illinois - County of Cook, Will, Peoria, and Kane: A Certificate of compliance for owner occupied or certificate of exemption for non-owner occupied must be provided for the anti-predatory lending database prior to funding.
- 4) Maine - The assignment of mortgage is required to be recorded after recording the mortgage and within 7



CLOSING CONDITIONS (Continued)

days of closing. Settlement agent to include recording fee with ALTA statement.

5) Texas - Settlement Agent to pay Attorney Fee directly to: <change attorney below as needed>
 Devlin & Avant, P.C.
 1800 Bering
 Suite 310
 Houston, Texas 77057

Polunsky Beitel Green LLP
 17806 IH 10 West, Suite 450
 San Antonio, TX 78257

6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the Executed Closed Loan Package that is uploaded through PennyMac's secure document portal for PennyMac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

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

7) New York: The Seller's Certification with Smoke Alarm Language OR Smoke Alarm Affidavit must be fully executed by all parties including the Seller and returned in the Closed Loan Documents Package.

The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

8) Louisiana: The city of New Orleans, Louisiana Section 150-391(1)(c) requires for a "mortgage" of a single-family residence or residential double (Duplex) that exceeds 25 pages, the signed, dated, and notarized "Louisiana Documentary Transaction Tax Affidavit" by all parties stating that the property is a single-family residence or a residential double (Duplex). This document must be returned in the Closed Loan Documents Package.

OUTSTANDING CONDITIONS:

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on PNMAC's Closing Instructions to PNMAC prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.
- 3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: NAVY FEDERAL CR UNION and \$47,685.00

BORROWER TO SIGN THE FOLLOWING AT CLOSING:

- 1) Final 1003 (All signature pages)
- 2) 4506-T Form
- 3) ACH Authorization Form
- 4) W-9

REQUIRED VALIDATION OF SIGNERS:

US Patriot Act - Requires two (2) valid forms of ID, one of which must a document from the following list: a valid Driver License, State Identification Card, US Passport, US Military Card, Permanent Resident Card, Certificate of Citizenship, or a Certificate of Naturalization.

ALTA STATEMENT / CLOSING DISCLOSURE:

- 1) The Closing Disclosure will be prepared and approved by PNMAC (PennyMac). **Only the Closing Disclosure prepared by PNMAC is permitted to be sent to the Borrower(s). **Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by PNMAC.
- 2) Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, the PNMAC must approve it. No changes to fees are permitted after approval, unless specifically approved by the PNMAC.
- 4) Payoff all items listed on the Final ALTA statement.
- 5) Provide the Final ALTA Settlement Statement with Seller Fees (Purchase Only).
- 6) Cash to Close must come from Borrower(s) own funds.
- 7) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

- 1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Executed Closed End Second agreement.
- 3) Copy of Executed Note
- 4) Copy of Executed Deed of Trust or Security Instrument, all riders, and legal description



CLOSING CONDITIONS (Continued)**5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)**

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

FINAL TITLE POLICY REQUIREMENTS:

- 1) Insured listed as PennyMac Loan Services LLC, its successors and/or assigns.
- 2) Insured for the full line amount.
- 3) If ARM, Condo, PUD, or Leasehold, then the corresponding endorsements are required.
- 4) Any delinquent charges, liens, or assessments by, or on behalf of, any homeowner's association must be paid current prior to closing.
- 5) Pay off all liens on Title, if applicable.

FUNDING REQUIREMENTS

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

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

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

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

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

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

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



Data Proof Sheet – Fees

PAYMENT CATEGORIES:

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

CALCULATION METHODOLOGY:

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

(*) = Impacts APR

Origination Charges					Total Amount
3.018 % of Loan Amount (Points)	Paid To: Pennymac Loan Services, LLC				\$2,037.15
	Financed	PTC	PAC	POC	
Borrower		* \$2,037.15	* \$2,037.15		
Application Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower				* \$250.00	
Underwriting Fees	Paid To: PennyMac Loan Services, LLC				\$250.00
	Financed	PTC	PAC	POC	
Borrower		* \$250.00	* \$250.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: ServiceLink				\$50.00
	Financed	PTC	PAC	POC	
Borrower		\$50.00	\$50.00		
Credit Report	Paid To: CoreLogic Credco				\$83.70
	Financed	PTC	PAC	POC	
Borrower		\$83.70	\$83.70		
Flood Certification	Paid To: CoreLogic Flood Services				\$5.00
	Financed	PTC	PAC	POC	
Lender			\$5.00		
MERS(R) Registration Fee	Paid To: Mortgage Electronic Registration System (MERS) registration fee				\$23.70
	Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70		
Title - Closing Fee	Paid To: CAROLINA ATTORNEY NETWORK, LLC				\$200.00
	Financed	PTC	PAC	POC	
Borrower		* \$200.00	* \$200.00		
Title - Coordination Fee	Paid To: Townsgate Closing Services, LLC				\$225.00
	Financed	PTC	PAC	POC	
Borrower		* \$225.00	* \$225.00		
Title - Lender's Title Insurance	Paid To: Townsgate Closing Services, LLC				\$15.00
	Financed	PTC	PAC	POC	
Borrower		\$15.00	\$15.00		
Title - Title Search	Paid To: Townsgate Closing Services, LLC				\$75.00
	Financed	PTC	PAC	POC	
Borrower		\$75.00	\$75.00		
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)					\$25.00
	Financed	PTC	PAC	POC	
Borrower		\$25.00	\$25.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)					\$205.70
	Financed	PTC	PAC	POC	
Borrower		* \$205.70	* \$205.70		
Payoffs and Payments					
To	Account Number	Account Type	Amount		
NAVY FEDERAL CR UNION	430015XXXX0997	Installment	\$47,685.00		
Total Payoffs and Payments			\$47,685.00		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$3,440.25
CD Section	Fee Description	Total Amount
A.01	3.018 % of Loan Amount (Points)	* \$2,037.15
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$50.00
B.02	Credit Report	\$83.70
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)	* \$205.70
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$25.00
B.05	Title - Closing Fee	* \$200.00
B.06	Title - Coordination Fee	* \$225.00
B.07	Title - Lender's Title Insurance	\$15.00
B.08	Title - Title Search	\$75.00
A.03	Underwriting Fees	* \$250.00

Total Lender Paid		\$5.00
CD Section	Fee Description	Total Amount
B.03	Flood Certification	\$5.00





Funding Steps for Settlement Agents

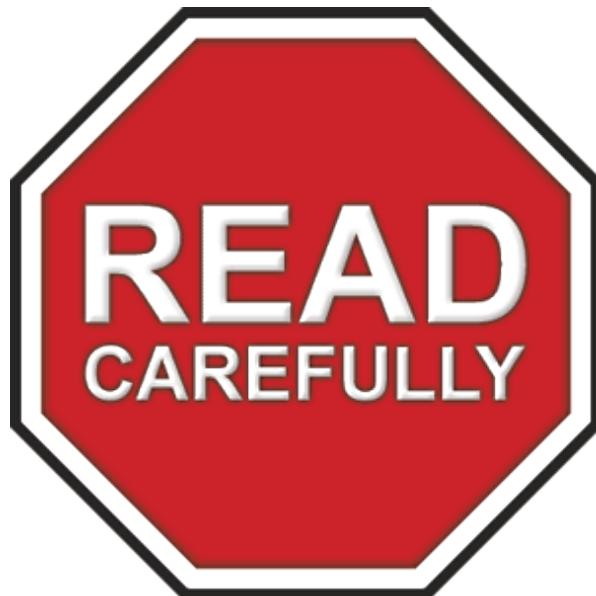
For immediate assistance or Funding related questions, please direct them to **(844) 252-6128**.

1	<h2>Closing Loan Documents</h2> <ul style="list-style-type: none"> • Retrieve the Closing Loan Documents from PennyMac's secure document portal • Upload the Critical Documents listed below through PennyMac's secure document portal immediately after the Borrower(s) signs them: <p>All Loans:</p> <ul style="list-style-type: none"> • Funds to Close per Settlement Agent's requirements • Closing Disclosure, signed and dated by all Title Holders • Notarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title Holders • Note, signed by Borrower(s) • Notice of Right to Cancel, signed and dated by all Title Holders • Initial Escrow Account Disclosure • 1003 signed by Borrower(s) • All outstanding Prior to Funding Conditions <p>FHA Loans (if applicable):</p> <ul style="list-style-type: none"> • HUD 92900-A – HUD/VA Addendum to URLA • FHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only) <p>VA Loans (if applicable):</p> <ul style="list-style-type: none"> • Final VA Rate Reduction Certification (IRRRL only) • VA 26-1802a – HUD/VA Addendum to URLA • VA Form 26-1820 – Report and Certification of Loan Disbursement • VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only) • Termite Report signed by Borrower(s) or paid receipt • VA Amendatory/Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)
2	<h2>Disbursement and Recording</h2> <p>Purchases:</p> <p>After the critical documents have been uploaded to PennyMac's secure document portal, disburse and record the loan in accordance with state law. No further authorization from PennyMac will be sent or is required.</p> <p>Rescission Refinances:</p> <p>To request the Funder to order the wire, upload the critical documents listed above into PennyMac's secure document portal immediately after the Borrower(s) signs the documents. Failing to provide these critical documents will delay the request for the wire. Once the documents are reviewed, the Funder will either request corrections/additional documentation via email or will order the wire. Funds can be disbursed upon receipt of wire and the loan can be recorded according to state law.</p> <p>Non-Rescission Refinances:</p> <p>If the wire has already been received for a Non-rescission Refinance, funds can be disbursed and the loan can be recorded according to state law immediately following the signing and uploading of all critical documents listed above to the PennyMac's secure, password protected document portal. No further authorization from PennyMac will be sent or is required.</p>
3	<h2>Closed Loan Package</h2> <ul style="list-style-type: none"> • All remaining non-critical signed closing documents must be uploaded into PennyMac's secure document portal by end of business day (local time) • DO NOT overnight a hard copy of the signed closed loan package to any PennyMac or Deutsche Bank office • PennyMac requests the Settlement Agent to retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded into PennyMac's Secure Documents Portal
4	<h2>Original Note</h2> <p>Overnight the Original Note ONLY to:</p> <p style="text-align: center;">Deutsche Bank National Trust Company Attn: Team PennyMac/Retail 1761 E. Saint Andrews Place, Santa Ana, CA 92705</p>
5	<h2>Checks Payable to PennyMac</h2> <p>All checks payable to PennyMac, excluding Payoffs, must reference the loan number and reason for the overage on the check and be sent to:</p> <p style="text-align: center;">Cash Management Department PennyMac Loan Services, LLC C/O – Carmen Martinez 6101 Condor Drive Moorpark, CA 93021</p>





Original Note Cover Sheet



What Do I Do With The Closed Loan Package?

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

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

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

What Do I Do With The Original Note?

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

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

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



Instructions to Escrow/Title/Closing Agent

Transaction Details

From

PennyMac Loan Services, LLC
3043 Townsgate Road, Suite 200
Westlake Village, CA 91361
PHONE: 800-777-4001
Aditya Batra, MFDCLOSING1@pnmac.com

Loan Details

LOAN #: 7019193566
MIN #: 1007159-2001800821-2
Borrower Name(s): Leon Scales AND Elwanda Scales
Loan Type: Conventional

To

ESCROW #: 7458478
ATTN: Lisa Perry
McDonnell & Associates
PNC Bank
Pittsburgh, PA 15222
PHONE: 844-740-0401
FAX:

To

TITLE #: 255317
ATTN: Lisa Perry
Townsgate Closing Services, LLC.
600 Clubhouse Dr, Suite 410
Moons Township, PA 15108
PHONE: 844-740-0401
FAX:

Last Loan Estimate Received: 04/24/2025	Loan Amount: \$67,500.00	Principal and Interest: \$702.48
Initial Closing Disclosure Received: 05/12/2025	Appraised Value: \$541,707.00	Estimated Taxes:
Document Date: 05/17/2025	Sales Price:	Hazard Insurance:
Closing Date: 05/17/2025	Interest Rate %: 11.125 %	Flood Insurance:
Signing Date: 05/17/2025	Loan Term: 20 years	Mortgage Insurance:
Disbursement/Settlement Date: 05/22/2025	Loan Purpose: Cash-Out Refinance	City Property Tax:
Rescission Date: 05/21/2025	Occupancy: OWNER	
Consummation Date: 05/17/2025	Lien Position: SecondLien	
Interest Rate Expiration Date: 05/22/2025	First Payment Date: 07/01/2025	
	Maturity Date: 06/01/2045	Total: \$702.48

Property

Property details should read as follows:

1055 Blockade Runner Pkwy
Summerville, SC 29485

Vesting

The vesting details should read as follows:

Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common

Questions

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

Directed to: Aditya Batra

At: PennyMac Loan Services, LLC

Phone: 800-777-4001
E-MAIL: MFDCLOSING1@pnmac.com
ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.
This Loan MUST CLOSE BY 05/17/2025.
Failure to comply with these instructions may delay funding.

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



Title Policy

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

Final title policy when issued must reflect the following:

1. Creditor's Title Policy is to be in the amount of \$67,500.00.
2. Secondary financing in the amount of N/A has been approved.
3. ALTA Policy must contain endorsements 5, 8.1, 9, 116 as necessary for full and completed coverage.
4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
5. Any and all encroachments must be insured over.
6. Issue said form of Policy free from encumbrances except items All necessary to provide full and complete coverage of preliminary Title Report dated 04/15/2025.
7. The vesting should read as referenced above.
8. Lien Position: We must be in First Lien Position. We must be in Second Lien Position.

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

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

Hazard Insurance

The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:
PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618
LOAN NO.: 7019193566

Hazard Insurance coverage must equal the lesser of the following:

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

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

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

Flood Insurance

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

Flood Insurance is not required. Flood Insurance is required.

Taxes and Assessments

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

Right to Cancel

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



Signatures	BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S). Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.
Corrections	Any correction to loan documents must be approved in writing by us in advance. NO WHITE-OUT PERMITTED. Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
Closing Disclosure	The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, If Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation. The Closing Disclosure is prepared by the Creditor. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.
Power of Attorney	Prior written approval must be obtained from the Creditor when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Creditor must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.
FHA or VA	No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.
Occupancy	This loan is approved as an: <input checked="" type="checkbox"/> Owner-occupant <input type="checkbox"/> Non-owner occupant loan <input type="checkbox"/> Second Home. Do not close if circumstances of Borrower(s) are different.

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



Additional Items

Please furnish the following:

CDL - CES:

CLOSER INFORMATION:

Closer Name: Aditya Batra

Closing Group Email: MFDClosing1@Pnmac.com

LOAN DOCUMENTS

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

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

STATE REQUIREMENTS:

- 1) Ohio - The disclosure of right to not close must be signed before any other document at closing. The closing agent must provide a copy of the signed disclosure of right to not close to the consumer at the closing. In the event there is more than one consumer who is a party on the residential mortgage loan transaction, the closing agent must obtain the signature of, and provide a copy of, the signed disclosure to each consumer.
- 2) Massachusetts - The settlement agent is responsible for adding the name of the closing attorney in the field provided on the disclosure concerning the Massachusetts homestead ACT form.
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- 5) Texas - Settlement Agent to pay Attorney Fee directly to: <change attorney below as needed>

Devlin & Avant, P.C.

1800 Bering

Suite 310

Houston, Texas 77057

Polunsky Beitel Green LLP

17806 IH 10 West, Suite 450

San Antonio, TX 78257

- 6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the Executed Closed Loan Package that is uploaded through PennyMac's secure document portal for PennyMac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

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

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The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

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The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on PNMAC's Closing Instructions to PNMAC prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.



Additional Items

Please furnish the following:

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

CCRED01: Liabilities Paid at Closing: The following liability needs to be paid off through closing: NAVY FEDERAL CR UNION and \$47,685.00

BORROWER TO SIGN THE FOLLOWING AT CLOSING:

- 1) Final 1003 (All signature pages)
- 2) 4506-T Form
- 3) ACH Authorization Form
- 4) W-9

REQUIRED VALIDATION OF SIGNERS:

US Patriot Act - Requires two (2) valid forms of ID, one of which must be a document from the following list: a valid Driver License, State Identification Card, US Passport, US Military Card, Permanent Resident Card, Certificate of Citizenship, or a Certificate of Naturalization.

ATLA STATEMENT / CLOSING DISCLOSURE:

- 1) The Closing Disclosure will be prepared and approved by PNMAC (PennyMac). **Only the Closing Disclosure prepared by PNMAC is permitted to be sent to the Borrower(s). **Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by PNMAC.
- 2) Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, the PNMAC must approve it. No changes to fees are permitted after approval, unless specifically approved by the PNMAC.
- 4) Payoff all items listed on the Final ALTA statement.
- 5) Provide the Final ALTA Settlement Statement with Seller Fees (Purchase Only).
- 6) Cash to Close must come from Borrower(s) own funds.
- 7) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.

MISCELLANEOUS REQUIREMENTS:

Provide the following:

- 1) Closing Conditions, Executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Executed Closed End Second agreement.
- 3) Copy of Executed Note
- 4) Copy of Executed Deed of Trust or Security Instrument, all riders, and legal description
- 5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)

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

FINAL TITLE POLICY REQUIREMENTS:

- 1) Insured listed as PennyMac Loan Services LLC, its successors and/or assigns.
- 2) Insured for the full line amount.
- 3) If ARM, Condo, PUD, or Leasehold, then the corresponding endorsements are required.
- 4) Any delinquent charges, liens, or assessments by, or on behalf of, any homeowner's association must be paid current prior to closing.
- 5) Pay off all liens on Title, if applicable.

FUNDING REQUIREMENTS

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



Additional Items

Please furnish the following:

to (844) 252-6128.

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

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

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

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

PennyMac Loan Services, LLC

? MFD Post Closing Checks

6101 Condor Drive

Moorpark, CA 93021

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

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

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

Settlement Officer

Date



Loan Disbursement Instructions

Lender: PennyMac Loan Services, LLC

Date: 05/17/2025

Loan #: 7019193566

Borrower Name(s): Leon Scales
Elwanda Scales

MIN #: 1007159-2001800821-2

Loan Amount: \$67,500.00

Property Address: 1055 Blockade Runner Pkwy
Summerville, SC 29485

PAYMENT CATEGORIES:

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

CALCULATION METHODOLOGY:

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

(*) = Impacts APR

PLEASE COLLECT/DISBURSE THE FOLLOWING:

Origination Charges					Total Amount	
3.018 % of Loan Amount (Points)		Paid To: Pennymac Loan Services, LLC				\$2,037.15
		Financed	PTC	PAC	POC	
Borrower		* \$2,037.15				
Application Fees		Paid To: PennyMac Loan Services, LLC				\$250.00
		Financed	PTC	PAC	POC	
Borrower						* \$250.00
Underwriting Fees		Paid To: PennyMac Loan Services, LLC				\$250.00
		Financed	PTC	PAC	POC	
Borrower		* \$250.00				* \$250.00
Services - Borrower Did Not Shop					Total Amount	
Appraisal Fee		Paid To: ServiceLink				\$50.00
		Financed	PTC	PAC	POC	
Borrower		\$50.00				
Credit Report		Paid To: CoreLogic Credco				\$83.70
		Financed	PTC	PAC	POC	
Borrower		\$83.70				\$83.70
Flood Certification		Paid To: CoreLogic Flood Services				\$5.00
		Financed	PTC	PAC	POC	
Lender		\$5.00				
MERS(R) Registration Fee		Paid To: Mortgage Electronic Registration System (MERS) registration fee				\$23.70
		Financed	PTC	PAC	POC	
Borrower		* \$23.70				* \$23.70
Title - Closing Fee		Paid To: CAROLINA ATTORNEY NETWORK, LLC				\$200.00
		Financed	PTC	PAC	POC	
Borrower		* \$200.00				* \$200.00
Title - Coordination Fee		Paid To: Townsgate Closing Services, LLC				\$225.00
		Financed	PTC	PAC	POC	
Borrower		* \$225.00				* \$225.00
Title - Lender's Title Insurance		Paid To: Townsgate Closing Services, LLC				\$15.00
		Financed	PTC	PAC	POC	
Borrower		\$15.00				\$15.00
Title - Title Search		Paid To: Townsgate Closing Services, LLC				\$75.00
		Financed	PTC	PAC	POC	
Borrower		\$75.00				\$75.00
Recording Fees, Transfer Taxes and Other Government Fees					Total Amount	
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)						\$25.00
		Financed	PTC	PAC	POC	
Borrower		\$25.00				\$25.00
Prepaid Items Required to be Paid in Advance					Total Amount	
Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)						\$205.70
		Financed	PTC	PAC	POC	
Borrower		* \$205.70				* \$205.70
Payoffs and Payments						
To	Account Number	Account Type	Amount			
NAVY FEDERAL CR UNION	430015XXXX0997	Installment			\$47,685.00	
Total Payoffs and Payments					\$47,685.00	



Wire Breakdown

Loan Amount	\$67,500.00
Over Wire Amount	
Total Deductions	
Lender Credits	
Wire Transfer Amount	\$67,505.00



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$3,440.25
CD Section	Fee Description	Total Amount
A.01	3.018 % of Loan Amount (Points)	* \$2,037.15
A.02	Application Fees	* \$250.00
B.01	Appraisal Fee	\$50.00
B.02	Credit Report	\$83.70
B.04	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)	* \$205.70
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$25.00
B.05	Title - Closing Fee	* \$200.00
B.06	Title - Coordination Fee	* \$225.00
B.07	Title - Lender's Title Insurance	\$15.00
B.08	Title - Title Search	\$75.00
A.03	Underwriting Fees	* \$250.00

Total Lender Paid		\$5.00
CD Section	Fee Description	Total Amount
B.03	Flood Certification	\$5.00



Closing Disclosure

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

Closing Information

Date Issued 5/14/2025
Closing Date 5/17/2025
Disbursement Date 5/22/2025
Settlement Agent CAROLINA ATTORNEY
File # 255317
Property 1055 Blockade Runner
Summerville, SC 29485

 Appraised Prop. Value \$541,707

Transaction Information

Borrower Leon Scales and Elwanda Scales
1055 Blockade Runner Pkwy
Summerville, SC 29485

Seller

Lender PennyMac Loan Services, LLC

Loan Information

Loan Term 20 years
Purpose Home Equity Loan
Product Fixed Rate

Loan Type Conventional FHA
 VA
Loan ID # 7019193566
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$67,500	NO
Interest Rate	11.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$702.48	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-20		
Principal & Interest		\$702.48	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment	\$702.48		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$419.41 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing

Closing Costs	\$3,440.25	Includes \$3,209.55 in Loan Costs + \$230.70 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$16,624.75	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid by Others
	At Closing	Before Closing	At Closing
A. Origination Charges	\$2,537.15		
01 3.018 % of Loan Amount (Points)	\$2,037.15		
02 Application Fees		\$250.00	
03 Underwriting Fees	\$250.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$672.40		
01 Appraisal Fee to ServiceLink	\$50.00		
02 Credit Report to CoreLogic Credco	\$83.70		
03 Flood Certification to CoreLogic Flood Services			(L) \$5.00
04 MERS(R) Registration Fee to Mortgage Electronic Registration	\$23.70		
05 Title - Closing Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00		
06 Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00		
07 Title - Lender's Title Insurance to Townsgate Closing Services, LLC	\$15.00		
08 Title - Title Search to Townsgate Closing Services, LLC	\$75.00		
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,209.55		
Loan Costs Subtotals (A + B + C)	\$2,959.55	\$250.00	

Other Costs				
E. Taxes and Other Government Fees		\$25.00		
01 Recording Fees Deed: Mortgage: \$25.00		\$25.00		
02				
F. Prepaids		\$205.70		
01 Homeowner's Insurance Premium (mo.)				
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)		\$205.70		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing				
01 Homeowner's Insurance per month for mo.				
02 Mortgage Insurance per month for mo.				
03 Property Taxes per month for mo.				
04				
05				
06				
07				
08 Aggregate Adjustment		\$0.00		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$230.70		
Other Costs Subtotals (E + F + G + H)		\$230.70		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$3,440.25		
Closing Costs Subtotals (D + I)		\$3,190.25	\$250.00	\$5.00
Lender Credits				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$3,461.00	\$3,440.25	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing .
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$19,815.00	-\$19,815.00	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$16,354.00	-\$16,624.75	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing** \$50,875.25

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J) \$3,190.25
 04 NAVY FEDERAL CR UNION \$47,685.00

Adjustments

- 05
 06
 07
Adjustments for Items Paid by Seller in Advance
 08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to
 11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing \$67,500.00

- 01 Deposit
 02 Loan Amount \$67,500.00
 03 Existing Loan(s) Assumed or Taken Subject to
 04
 05 Seller Credit

Other Credits

- 06
 07
Adjustments
 08
 09
 10
 11

Adjustments for Items Unpaid by Seller

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

SELLER'S TRANSACTION**M. Due to Seller at Closing**

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

Adjustments for Items Paid by Seller in Advance

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

N. Due from Seller at Closing

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

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due from Borrower at Closing (K) \$50,875.25

Total Paid Already by or on Behalf of Borrower at Closing (L) \$67,500.00

Cash to Close **From** **To Borrower** \$16,624.75**Cash** **From** **To Seller** \$0

Additional Information About This Loan

Loan Disclosures

Assumption

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

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

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

Demand Feature

Your loan

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

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue. The late fee will never exceed \$21.

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
1055 Blockade Runner Pkwy, Summerville, SC 29485

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

Escrow Account

For now, your loan

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

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

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

No Escrow		
Estimated Property Costs over Year 1	\$4,613.51	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$172,009.19
Finance Charge. The dollar amount the loan will cost you.	\$104,285.49
Amount Financed. The loan amount available after paying your upfront finance charge.	\$64,308.45
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	11.875 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	150.074 %



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				CAROLINA ATTORNEY NETWORK, LLC
Address	6840 Carothers Parkway Ste 500 NMLS 2168312 Franklin, TN 37067				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 2168312				3000756288
Contact	Truson Vorbeck				Lisa Perry
Contact NMLS ID	2299045				
Contact SC License ID					7458478
Email	truson.vorbeck@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	615-475-8381				844-740-0401

Confirm Receipt

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

Leon Scales

Date

Elwanda Scales

Date



Addendum to Closing Disclosure

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

Settlement Agent CAROLINA ATTORNEY NETWORK, LLC

Property 1055 Blockade Runner Pkwy
Summerville, SC 29485



Closing Disclosure

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

Closing Information

Date Issued 5/14/2025
Closing Date 5/17/2025
Disbursement Date 5/22/2025
Settlement Agent CAROLINA ATTORNEY
File # 255317
Property 1055 Blockade Runner
Summerville, SC 29485

 Appraised Prop. Value \$541,707

Transaction Information

Borrower Leon Scales and Elwanda Scales
1055 Blockade Runner Pkwy
Summerville, SC 29485

Seller

Lender PennyMac Loan Services, LLC

Loan Information

Loan Term 20 years
Purpose Home Equity Loan
Product Fixed Rate

Loan Type Conventional FHA
 VA
Loan ID # 7019193566
MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$67,500	NO
Interest Rate	11.125 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$702.48	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1-20		
Principal & Interest		\$702.48	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment	\$702.48		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$419.41 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA Dues <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO NO <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>

Costs at Closing

Closing Costs	\$3,440.25	Includes \$3,209.55 in Loan Costs + \$230.70 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	-\$16,624.75	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



Closing Cost Details

Loan Costs	Borrower-Paid	Seller-Paid	Paid by Others
	At Closing	Before Closing	At Closing
A. Origination Charges	\$2,537.15		
01 3.018 % of Loan Amount (Points)	\$2,037.15		
02 Application Fees		\$250.00	
03 Underwriting Fees	\$250.00		
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$672.40		
01 Appraisal Fee to ServiceLink	\$50.00		
02 Credit Report to CoreLogic Credco	\$83.70		
03 Flood Certification to CoreLogic Flood Services			(L) \$5.00
04 MERS(R) Registration Fee to Mortgage Electronic Registration	\$23.70		
05 Title - Closing Fee to CAROLINA ATTORNEY NETWORK, LLC	\$200.00		
06 Title - Coordination Fee to Townsgate Closing Services, LLC	\$225.00		
07 Title - Lender's Title Insurance to Townsgate Closing Services, LLC	\$15.00		
08 Title - Title Search to Townsgate Closing Services, LLC	\$75.00		
09			
10			
C. Services Borrower Did Shop For			
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$3,209.55		
Loan Costs Subtotals (A + B + C)	\$2,959.55	\$250.00	

Other Costs				
E. Taxes and Other Government Fees		\$25.00		
01 Recording Fees Deed: Mortgage: \$25.00		\$25.00		
02				
F. Prepaids		\$205.70		
01 Homeowner's Insurance Premium (mo.)				
02 Mortgage Insurance Premium (mo.)				
03 Prepaid Interest (\$20.57 per day from 5/22/25 to 6/1/25)		\$205.70		
04 Property Taxes (mo.)				
05				
G. Initial Escrow Payment at Closing				
01 Homeowner's Insurance per month for mo.				
02 Mortgage Insurance per month for mo.				
03 Property Taxes per month for mo.				
04				
05				
06				
07				
08 Aggregate Adjustment		\$0.00		
H. Other				
01				
02				
03				
04				
05				
06				
07				
08				
I. TOTAL OTHER COSTS (Borrower-Paid)		\$230.70		
Other Costs Subtotals (E + F + G + H)		\$230.70		
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$3,440.25		
Closing Costs Subtotals (D + I)		\$3,190.25	\$250.00	\$5.00
Lender Credits				



Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$3,461.00	\$3,440.25	YES · See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	-\$250.00	YES · You paid these Closing Costs before closing .
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$19,815.00	-\$19,815.00	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
Cash to Close	-\$16,354.00	-\$16,624.75	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION**K. Due from Borrower at Closing** \$50,875.25

- 01 Sale Price of Property
 02 Sale Price of Any Personal Property Included in Sale
 03 Closing Costs Paid at Closing (J) \$3,190.25
 04 NAVY FEDERAL CR UNION \$47,685.00

Adjustments

- 05
 06
 07
Adjustments for Items Paid by Seller in Advance
 08 City/Town Taxes to
 09 County Taxes to
 10 Assessments to
 11
 12
 13
 14
 15

L. Paid Already by or on Behalf of Borrower at Closing \$67,500.00

- 01 Deposit
 02 Loan Amount \$67,500.00
 03 Existing Loan(s) Assumed or Taken Subject to
 04
 05 Seller Credit

Other Credits

- 06
 07
Adjustments
 08
 09
 10
 11

Adjustments for Items Unpaid by Seller

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

SELLER'S TRANSACTION**M. Due to Seller at Closing**

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

Adjustments for Items Paid by Seller in Advance

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

N. Due from Seller at Closing

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

Adjustments for Items Unpaid by Seller

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

CALCULATION

Total Due from Borrower at Closing (K) \$50,875.25

Total Paid Already by or on Behalf of Borrower at Closing (L) \$67,500.00

Cash to Close From To Borrower \$16,624.75**Cash** From To Seller \$0

Additional Information About This Loan

Loan Disclosures

Assumption

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

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

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

Demand Feature

Your loan

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

does not have a demand feature.

Late Payment

If your payment is more than 15 days late, your lender will charge a late fee of 5% of the principal and interest overdue. The late fee will never exceed \$21.

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
1055 Blockade Runner Pkwy, Summerville, SC 29485

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

Escrow Account

For now, your loan

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

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

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

No Escrow		
Estimated Property Costs over Year 1	\$4,613.51	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$172,009.19
Finance Charge. The dollar amount the loan will cost you.	\$104,285.49
Amount Financed. The loan amount available after paying your upfront finance charge.	\$64,308.45
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	11.875 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	150.074 %



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	PennyMac Loan Services, LLC				CAROLINA ATTORNEY NETWORK, LLC
Address	6840 Carothers Parkway Ste 500 NMLS 2168312 Franklin, TN 37067				600 Clubhouse Dr, Suite 410 Moon Township, PA 15108
NMLS ID	35953				
SC License ID	MLB - 2168312				3000756288
Contact	Truson Vorbeck				Lisa Perry
Contact NMLS ID	2299045				
Contact SC License ID					7458478
Email	truson.vorbeck@pnmac.com				pennymacclosings@townsgateclosing.com
Phone	615-475-8381				844-740-0401

Confirm Receipt

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

Leon Scales

Date

Elwanda Scales

Date



Addendum to Closing Disclosure

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

Settlement Agent CAROLINA ATTORNEY NETWORK, LLC

Property 1055 Blockade Runner Pkwy
Summerville, SC 29485



NOTE

May 17, 2025
[Date]

Moorpark,
[City]

California
[State]

1055 Blockade Runner Pkwy, Summerville, SC 29485
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. **\$67,500.00** (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is **PennyMac Loan Services, LLC.**

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

2. INTEREST

I will pay interest at a yearly rate of **11.125 %.**

Interest will be charged on unpaid principal until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S. **\$702.48.**

I will make my payments on the **1st** day of each month beginning on **July 1, 2025.**

I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on **June 1, 2045,** I still owe amounts under this Note,

I will pay all those amounts, in full, on that date.

I will make my monthly payments at **P.O. Box 30597
Los Angeles, CA 90030**

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

4. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Note Holder has not received the full amount of any of my monthly payments by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000 %** of my unpaid installment, but not less than U.S. **\$21.00.**

I will pay this late charge only once on any late payment.

(B) Default

If I do not pay the full amount of each monthly payment by the date stated in Section 3 above, I will be in default. Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described below, the Note Holder will still have the right to do so if I am in default at a later time.

(C) Notice from Note Holder

If I am in default for 10 days, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount. That date must be at least 20 days after the date on which the notice is mailed to me or, if it is not mailed, 20 days after the date on which it is delivered to me.

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

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

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Note Holder under this Note, a Mortgage, dated **May 17, 2025,** protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment,



the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER'S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

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

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.

(Seal)

LEON SCALES

(Seal)

ELWANDA SCALES

Lender: PennyMac Loan Services, LLC

NMLS ID: 35953

Loan Originator: Truston Vorbeck

NMLS ID: 2299045



When recorded, return to:

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

This document was prepared by:

**Aditya Batra
PennyMac Loan Services, LLC
3043 Townsgate Road, Suite 200
Westlake Village, CA 91361
800-777-4001**

MORTGAGE

**MIN 1007159-2001800821-2
MERS PHONE #: 1-888-679-6377**

THIS MORTGAGE is made this **17th** day of **May, 2025**, between the Mortgagor,
Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common

(herein "Borrower") and the Mortgagee.
This Security Instrument is given to Mortgage Electronic Registration Systems, Inc. ("MERS") (solely as nominee for Lender, as hereinafter defined, and Lender's successors and assigns), as mortgagee. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of PO Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
PennyMac Loan Services, LLC, a Delaware Limited Liability Company,

organized and existing under the laws of **Delaware**, whose address is
3043 Townsgate Road, Suite 200, Westlake Village, CA 91361

WHEREAS, Borrower is indebted to Lender in the principal sum of U.S. **\$67,500.00**, which indebtedness is evidenced by Borrower's note dated **May 17, 2025** and extensions and renewals thereof (herein "Note"), providing for monthly installments of principal and interest, with the balance of indebtedness, if not sooner paid, due and payable on **June 1, 2045**.

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note, with interest thereon; the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower herein contained. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the **County** [Type of Recording Jurisdiction] of **Dorchester**

[Name of Recording Jurisdiction]:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 151-11-02-042-000-C**

which has the address of **1055 Blockade Runner Pkwy, Summerville,**

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

[Street] [City]

SOUTH CAROLINA - SECOND MORTGAGE - 1/80 - Fannie Mae/Freddie Mac Form 3841 (rev. 10/94)
Modified by ICE Mortgage Technology, Inc. All rights reserved.
ICE Mortgage Technology, Inc.
Lender NMLS ID#: 35953



TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents, all of which shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

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

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

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

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

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

If the amount of the Funds held by Lender, together with the future monthly installments of Funds payable prior to the due dates of taxes, assessments, insurance premiums and ground rents, shall exceed the amount required to pay said taxes, assessments, insurance premiums and ground rents as they fall due, such excess shall be, at Borrower's option, either promptly repaid to Borrower or credited to Borrower on monthly installments of Funds. If the amount of the Funds held by Lender shall not be sufficient to pay taxes, assessments, insurance premiums and ground rents as they fall due, Borrower shall pay to Lender any amount necessary to make up the deficiency in one or more payments as Lender may require.

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

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

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

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

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

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

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

6. Preservation and Maintenance of Property; Leaseholds; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property. If this Mortgage is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing. If this Mortgage is on a unit in a condominium or a planned unit development, Borrower shall perform all of Borrower's obligations under



the declaration or covenants creating or governing the condominium or planned unit development, the by-laws and regulations of the condominium or planned unit development, and constituent documents.

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

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

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

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

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

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

12. Notice. Except for any notice required under applicable law to be given in another manner, (a) any notice to Borrower provided for in this Mortgage shall be given by delivering it or by mailing such notice by certified mail addressed to Borrower at the Property Address or at such other address as Borrower may designate by notice to Lender as provided herein, and (b) any notice to Lender shall be given by certified mail to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein. Any notice provided for in this Mortgage shall be deemed to have been given to Borrower or Lender when given in the manner designated herein.

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

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

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

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

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

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

17. Acceleration; Remedies. Except as provided in paragraph 16 hereof, upon Borrower's breach of any covenant or agreement of Borrower in this Mortgage, including the covenants to pay when due any sums secured by this Mortgage, Lender prior to acceleration shall give notice to Borrower as provided in paragraph 12 hereof specifying: (1) the breach; (2) the action required to cure such breach; (3) a date, not less than 20 days from the date the notice is mailed to Borrower, by which such breach must be cured; and (4) that failure to cure such breach on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding, and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense of Borrower to acceleration and foreclosure. If the breach is not cured on or before the date specified in the notice, Lender, at Lender's option, may declare all of the sums secured by this



Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees, and costs of documentary evidence, abstracts and title reports, all of which shall be additional sums secured by this Mortgage.

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

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

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

20. Release. Upon payment of all sums secured by this Mortgage, this Mortgage shall become null and void, and Lender shall release this Mortgage without charge to Borrower. Borrower shall pay all costs of recordation, if any.

21. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Property.

22. Riders. All Riders to this document are executed by Borrower. The following Riders are to be executed by the Borrower [check box as applicable]:

Adjustable Rate Rider
 Balloon Rider
 1-4 Family Rider

Condominium Rider
 Planned Unit Development Rider
 Biweekly Payment Rider

Second Home Rider
 Other(s) [specify]

**REQUEST FOR NOTICE OF DEFAULT
AND FORECLOSURE UNDER SUPERIOR
MORTGAGES OR DEEDS OF TRUST**

Borrower and Lender request the holder of any mortgage, deed of trust or other encumbrance with a lien which has priority over this Mortgage to give Notice to Lender, at Lender's address set forth on page one of this Mortgage, of any default under the superior encumbrance and of any sale or other foreclosure action.

IN WITNESS WHEREOF, Borrower has executed this Mortgage.
Signed, sealed and delivered in the presence of:

Witness

Witness

LEON SCALES

(Seal)

DATE

ELWANDA SCALES

(Seal)

DATE



State of _____
County of _____

The foregoing instrument was acknowledged before me this _____ (date) by
LEON SCALES and ELWANDA SCALES.

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)

Lender: **PennyMac Loan Services, LLC**
NMLS ID: 35953
Loan Originator: **Triston Vorbeck**
NMLS ID: 2299045



PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this 17th day of May, 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date, given by the undersigned (the "Borrower") to secure Borrower's Note to PennyMac Loan Services, LLC, a Delaware Limited Liability Company

(the "Lender") of the same date and covering the Property described in the Security Instrument and located at: 1055 Blockade Runner Pkwy, Summerville, SC 29485

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

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

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

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

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

B. Hazard Insurance. So long as the Owners Association maintains, with a generally accepted insurance carrier, a "master" or "blanket" policy insuring the Property which is satisfactory to Lender and which provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and hazards included within the term "extended coverage," then:

- (i) Lender waives the provision in Uniform Covenant 2 for the monthly payment to Lender of the yearly premium installments for hazard insurance on the Property; and
- (ii) Borrower's obligation under Uniform Covenant 5 to maintain hazard insurance coverage on the Property is deemed satisfied to the extent that the required coverage is provided by the Owners Association policy.

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

In the event of a distribution of hazard insurance proceeds in lieu of restoration or repair following a loss to the Property, or to common areas and facilities of the PUD, any proceeds payable to Borrower are hereby assigned and shall be paid to Lender. Lender shall apply the proceeds to the sums secured by the Security Instrument, with any excess paid to Borrower.

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

D. Condemnation. The proceeds of any award or claim for damages, direct or consequential, payable to Borrower in connection with any condemnation or other taking of all or any part of the Property or the common areas and facilities of the PUD, or for any conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. Such proceeds shall be applied by Lender to the sums secured by the Security Instrument as provided in Uniform Covenant 9.

E. Lender's Prior Consent. Borrower shall not, except after notice to Lender and with Lender's prior written consent, either partition or subdivide the Property or consent to:



- (i) the abandonment or termination of the PUD, except for abandonment or termination required by law in the case of substantial destruction by fire or other casualty or in the case of a taking by condemnation or eminent domain;
- (ii) any amendment to any provision of the "Constituent Documents" if the provision is for the express benefit of Lender;
- (iii) termination of professional management and assumption of self-management of the Owners Association; or
- (iv) any action which would have the effect of rendering the public liability insurance coverage maintained by the Owners Association unacceptable to Lender.

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

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

LEON SCALES

(Seal)

DATE

ELWANDA SCALES

(Seal)

DATE

MULTISTATE PUD RIDER - Single Family/Second Mortgage - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3150 9/90 Amended 8/91

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

Page 2 of 2

GPUDSLR 0612
GPUDSLL (CLS)



NOTICE OF RIGHT TO CANCEL

Borrower(s): **Leon Scales**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Security interest in property described as: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is
May 17, 2025; or
- (2) the date you received your Truth-In-Lending disclosures;
or
- (3) the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

**PennyMac Loan Services, LLC
6101 Condor Dr, Suite 200
Moorpark, CA 93021
FAX: 805-426-8419**

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

If you cancel by mail or telegram, you must send the notice no later than midnight of **May 21, 2025** (or midnight of the third business day following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

_____ **DATE**

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

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

LEON SCALES

_____ **DATE**



NOTICE OF RIGHT TO CANCEL

Borrower(s): **Elwanda Scales**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Security interest in property described as: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

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_____ **DATE**

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

ELWANDA SCALES

_____ **DATE**



NOTICE OF RIGHT TO CANCEL

Borrower(s): **Leon Scales**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Security interest in property described as: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

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LEON SCALES

_____ **DATE**



NOTICE OF RIGHT TO CANCEL

Borrower(s): **Elwanda Scales**

Mailing Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Security interest in property described as: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

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I WISH TO CANCEL

DATE

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

ELWANDA SCALES

DATE



Uniform Residential Loan Application

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

Section 1: Borrower Information.

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

1a. Personal Information

Name (First, Middle, Last, Suffix) Leon Scales	Social Security Number <u>240-31-8116</u> (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) <u>02/14/1964</u> Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>2</u>	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Elwanda Scales	
Each Borrower intends to apply for joint credit. Your initials:		
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>843-729-2824</u> Cell Phone _____ Work Phone _____ Ext. _____ Email <u>leonsc@aol.com</u>

Current Address

Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US
 How Long at Current Address? 6 Years 3 Months Housing No primary housing expense Own Rent (\$ _____ /month)

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

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name Retired Street <u>1055 Blockade Runner Pkwy</u> City <u>Summerville</u> State <u>SC</u> ZIP <u>29485</u> Country <u>US</u>	Phone <u>843-729-2824</u> Unit # _____	Gross Monthly Income Base <u>\$0.00</u> /month Overtime _____ /month Bonus _____ /month Commission _____ /month Military _____ /month Entitlements _____ /month Other _____ /month TOTAL _____ /month
Position or Title Retiree Start Date <u>04</u> / <u>01</u> / <u>2023</u> (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed Owner or Self-Employed	<input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more.	Monthly Income (or Loss)



2b. Other Assets and Credits You Have

 Does not apply

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

Assets

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

Credits

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

Asset or Credit Type – use list above

Cash or Market Value

Provide TOTAL Amount Here

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

 Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	NAVY FEDERAL CR UNION	430015XXXX0997	\$47,685.00	<input checked="" type="checkbox"/>	\$955.00
Revolving	NAVY FEDERAL CR UNION	403216XXXXXX3851	\$25,211.00	<input type="checkbox"/>	\$515.00
Revolving	SYNCB/LOWES	7981926410193887	\$795.00	<input type="checkbox"/>	\$41.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

2d. Other Liabilities and Expenses

 Does not apply

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

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

Monthly Payment

Section 3: Financial Information — Real Estate.

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

3a. Property You Own

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

Address	Street	1055 Blockade Runner Pkwy	Unit #				
City	Summerville	State	SC	ZIP	29485	Country	US
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property			
\$541,707.00	Retained	Primary Residence	\$419.41	Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PENNYMAC LOAN SERVICES	SSE0018200513226	\$1,706.01	\$365,533.00	<input type="checkbox"/>		\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

Section 4: Loan and Property Information.

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

4a. Loan and Property Information

Loan Amount \$ 67,500.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 1055 Blockade Runner Pkwy Unit # _____	
City Summerville State SC ZIP 29485 County Dorchester	
Number of Units 1 Property Value \$ 541,707.00	
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) <input checked="" type="radio"/> NO <input type="radio"/> YES	
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> YES	

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

 Does not apply

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

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

For Purchase Only Does not apply

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

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

 Does not apply

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

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

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



Section 5: Declarations.

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

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

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

5b. About Your Finances

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



Section 6: Acknowledgements and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Leon Scales

Date (mm/dd/yyyy)



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

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

Asian

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

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

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

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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

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

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

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

The Demographic Information was provided through:

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



Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 6840 Carothers Parkway Ste 500 NMLS 2168312, Franklin, TN 37067

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 2168312

Loan Originator Name Truston Vorbeck

Loan Originator NMLSR ID# 2299045 State License ID# MLO - 2299045

Email truston.vorbeck@pnmac.com Phone 615-475-8381

Signature _____ Date (mm/dd/yyyy) _____



Uniform Residential Loan Application

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

Section 1: Borrower Information.

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

1a. Personal Information

Name (First, Middle, Last, Suffix) Elwanda Scales	Social Security Number 238-19-1790 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) 04/30/1963 Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	
Type of Credit <input type="radio"/> I am applying for individual credit. <input checked="" type="radio"/> I am applying for joint credit. Total Number of Borrowers: 2	List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names Leon Scales	
Each Borrower intends to apply for joint credit. Your initials: _____		
Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number 0 Ages _____ <small>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</small>	Contact Information Home Phone 843-864-4103 Cell Phone _____ Work Phone _____ Ext. _____ Email leonsc@aol.com

Current Address

Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US
 How Long at Current Address? 6 Years 3 Months Housing No primary housing expense Own Rent (\$ _____ /month)

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

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____
 How Long at Former Address? _____ Years _____ Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address – if different from Current Address Does not apply

Street _____ Unit # _____
 City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name Social Security Administration	Phone 800-772-1213	Gross Monthly Income
Street 1055 Blockade Runner Pkwy	Unit # _____	Base \$5,974.80 /month
City Summerville State SC ZIP 29485	Country US	Overtime _____ /month
Position or Title Legal Assistant	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	Bonus _____ /month
Start Date 01 / 01 / 1990 (mm/dd/yyyy)		Commission _____ /month
How long in this line of work? _____ Years _____ Months		Military _____ /month
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%.	Entitlements _____ /month
	<input type="radio"/> I have an ownership share of 25% or more.	Other _____ /month
		TOTAL \$5,974.80 /month



2b. Other Assets and Credits You Have

 Does not apply

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

Assets

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

Credits

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

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

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

 Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	NAVY FEDERAL CR UNION	430015XXXX0997	\$47,685.00	<input checked="" type="checkbox"/>	\$955.00
Installment	SOUTH CAROLINA FEDER	132323312	\$38,559.00	<input type="checkbox"/>	\$610.00
Installment	SOUTH CAROLINA FEDER	147038010	\$15,794.00	<input type="checkbox"/>	\$393.00
Revolving	NAVY FEDERAL CR UNION	542217XXXXXX2625	\$12,013.00	<input type="checkbox"/>	\$309.00
Revolving	CAPITAL ONE BANK USA	5178057827691093	\$3,914.00	<input type="checkbox"/>	\$39.00
Installment	LENDMARK FINANCIAL SER	12911460902	\$2,957.00	<input type="checkbox"/>	\$105.00
Revolving	S.C. FEDERAL CREDIT	5287727008156805	\$2,955.00	<input type="checkbox"/>	\$74.00
Revolving	BANK OF AMERICA	5524331677354313	\$1,197.00	<input type="checkbox"/>	\$35.00
Revolving	SYNCB/LOWES	7981926410193887	\$795.00	<input type="checkbox"/>	\$41.00
Revolving	JPMCB CARD SERVICES	4147400383440243	\$420.00	<input type="checkbox"/>	\$47.00
Revolving	SYNCB / CCSYCC		\$2,680.00	<input type="checkbox"/>	\$135.00

2d. Other Liabilities and Expenses

 Does not apply

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

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

Monthly Payment



Section 3: Financial Information — Real Estate.

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

3a. Property You Own

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

Address Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$541,707.00	Retained	Primary Residence	\$419.41	\$	\$

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
PENNYMAC LOAN SERVICES	SSE0018200513226	\$1,706.01	\$365,533.00	<input type="checkbox"/>		\$0.00
				<input type="checkbox"/>		

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

3c. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Section 4: Loan and Property Information.

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

4a. Loan and Property Information

Loan Amount \$ 67,500.00 Loan Purpose Purchase Refinance Other (specify) _____
 Property Address Street 1055 Blockade Runner Pkwy Unit # _____
 City Summerville State SC ZIP 29485 County Dorchester
 Number of Units 1 Property Value \$ 541,707.00

Occupancy Primary Residence Second Home Investment Property FHA Secondary Residence

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

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

Does not apply

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

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

For Purchase Only Does not apply

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



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

 Does not apply

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

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

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

Section 5: Declarations.

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

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

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

5b. About Your Finances

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



Section 6: Acknowledgements and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

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

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Additional Borrower Signature

Elwanda Scales

Date (mm/dd/yyyy)



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply:

- Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
- Currently retired, discharged, or separated from service
- Only period of service was as a non-activated member of the Reserve or National Guard
- Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- Female
- Male
- I do not wish to provide this information

Race: Check one or more

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

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

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

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

For example: Fijian, Tongan, and so on.

- White
- I do not wish to provide this information

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

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

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

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

The Demographic Information was provided through:

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



Section 9: Loan Originator Information.

To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name PennyMac Loan Services, LLC

Address 6840 Carothers Parkway Ste 500 NMLS 2168312, Franklin, TN 37067

Loan Originator Organization NMLSR ID# 35953 State License ID# MLB - 2168312

Loan Originator Name Truston Vorbeck

Loan Originator NMLSR ID# 2299045 State License ID# MLO - 2299045

Email truston.vorbeck@pnmac.com Phone 615-475-8381

Signature _____ Date (mm/dd/yyyy) _____



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

State of South Carolina Required Disclosure – Pursuant to the laws of South Carolina, Title 37, Chapter 10, Section 37-10-102(a), you are hereby notified that: (1) You have a right to select your own attorney to represent you in all matters related to this transaction. You can make this determination on your own or can work with the mortgage broker or lender to obtain assistance; and, (2) You have a right to select your own insurance agent(s) for homeowner's insurance and/or flood insurance (when required). You can make this determination on your own or you can work with the mortgage broker or lender to obtain assistance. YOU WILL BE REQUESTED TO PROVIDE THESE SELECTIONS PRIOR TO THE LOAN CLOSING ON A FORM THAT WILL BE PROVIDED SHORTLY ONCE YOU COMPLETE AND SUBMIT THIS APPLICATION FOR A MORTGAGE LOAN.

Borrower Name (*First, Middle, Last, Suffix*) Leon Scales

Additional Information

Additional Borrower Name (*First, Middle, Last, Suffix*) Elwanda Scales

Additional Information



Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

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

Additional Borrower Signature _____ Date (mm/dd/yyyy) _____
Elwanda Scales



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State <input type="checkbox"/> At least one borrower lives in a community property state. <input type="checkbox"/> The property is in a community property state.	Refinance Type <input type="radio"/> No Cash Out <input type="radio"/> Limited Cash Out <input checked="" type="radio"/> Cash Out	Refinance Program <input checked="" type="radio"/> Full Documentation <input type="radio"/> Interest Rate Reduction <input type="radio"/> Streamlined without Appraisal <input type="radio"/> Other _____
Transaction Detail <input type="checkbox"/> Conversion of Contract for Deed or Land Contract <input type="checkbox"/> Renovation <input type="checkbox"/> Construction-Conversion/Construction-to-Permanent <input type="radio"/> Single-Closing <input type="radio"/> Two-Closing	Energy Improvement <input type="checkbox"/> Mortgage loan will finance energy-related improvements. <input type="checkbox"/> Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the <i>Property Assessed Clean Energy program</i>).	
Construction/Improvement Costs \$ _____ Lot Acquired Date ____ / ____ / ____ (mm/dd/yyyy) Original Cost of Lot \$ _____		
Project Type <input type="checkbox"/> Condominium <input type="checkbox"/> Cooperative <input checked="" type="checkbox"/> Planned Unit Development (PUD) <input type="checkbox"/> Property is not located in a project		

L2. Title Information

Title to the Property Will be Held in What Name(s): Leon Scales and Elwanda Scales	For Refinance: Title to the Property is Currently Held in What Name(s):
Estate Will be Held in <input checked="" type="radio"/> Fee Simple <input type="radio"/> Leasehold Expiration Date ____ / ____ / ____ (mm/dd/yyyy)	Trust Information <input type="radio"/> Title Will be Held by an <i>Inter Vivos (Living)</i> Trust <input type="radio"/> Title Will be Held by a Land Trust
Manner in Which Title Will be Held <input type="radio"/> Sole Ownership <input type="radio"/> Joint Tenancy with Right of Survivorship <input type="radio"/> Life Estate <input type="radio"/> Tenancy by the Entirety <input type="radio"/> Tenancy in Common <input checked="" type="radio"/> Other	Indian Country Land Tenure <input type="radio"/> Fee Simple On a Reservation <input type="radio"/> Individual Trust Land (<i>Allotted/Restricted</i>) <input type="radio"/> Tribal Trust Land On a Reservation <input type="radio"/> Tribal Trust Land Off Reservation <input type="radio"/> Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For <input checked="" type="radio"/> Conventional <input type="radio"/> USDA-RD <input type="radio"/> FHA <input type="radio"/> VA <input type="radio"/> Other: _____	Terms of Loan Note Rate <u>11.125</u> % Loan Term <u>240</u> (months)	Mortgage Lien Type <input type="radio"/> First Lien <input checked="" type="radio"/> Subordinate Lien
Amortization Type <input checked="" type="radio"/> Fixed Rate <input type="radio"/> Other (explain): _____ <input type="radio"/> Adjustable Rate If Adjustable Rate: Initial Period Prior to First Adjustment _____ (months) Subsequent Adjustment Period _____ (months)	Proposed Monthly Payment for Property First Mortgage (P & I) \$ <u>1,706.01</u> Subordinate Lien(s) (P & I) \$ <u>702.48</u> Homeowner's Insurance \$ <u>275.67</u> Supplemental Property Insurance \$ <u>85.83</u> Property Taxes \$ <u>12.08</u> Mortgage Insurance \$ _____ Association/Project Dues (Condo, Co-Op, PUD) \$ <u>45.83</u> Other \$ _____ Total \$ <u>2,827.90</u>	
Loan Features <input type="checkbox"/> Balloon / Balloon Term _____ (months) <input type="checkbox"/> Interest Only / Interest Only Term _____ (months) <input type="checkbox"/> Negative Amortization <input type="checkbox"/> Prepayment Penalty / Prepayment Penalty Term _____ (months) <input type="checkbox"/> Temporary Interest Rate Buydown / Initial Buydown Rate _____ % <input type="checkbox"/> Other (explain): _____		

Borrower Name(s): Leon Scales

Uniform Residential Loan Application — Lender Loan Information
Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID#: 35953



L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)	
A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (<i>if acquired separately</i>)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 47,685.00
F. Borrower Closing Costs (<i>including Prepaid and Initial Escrow Payments</i>)	\$ 1,403.10
G. Discount Points	\$ 2,037.15
H. TOTAL DUE FROM BORROWER(s) (<i>Total of A thru G</i>)	\$ 51,125.25
TOTAL MORTGAGE LOANS	
I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) \$ 67,500.00 Financed Mortgage Insurance (<i>or Mortgage Insurance Equivalent</i>) Amount \$	\$ 67,500.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. TOTAL MORTGAGE LOANS (<i>Total of I and J</i>)	\$ 67,500.00
TOTAL CREDITS	
L. Seller Credits (<i>Enter the amount of Borrower(s) costs paid by the property seller</i>)	\$
M. Other Credits (<i>Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other</i>)	\$ 250.00
N. TOTAL CREDITS (<i>Total of L and M</i>)	\$ 250.00
CALCULATION	
TOTAL DUE FROM BORROWER(s) (<i>Line H</i>)	\$ 51,125.25
LESS TOTAL MORTGAGE LOANS (<i>Line K</i>) AND TOTAL CREDITS (<i>Line N</i>)	- \$ 67,750.00
Cash From/To the Borrower (<i>Line H minus Line K and Line N</i>) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	(\$ 16,624.75)



USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: **Leon Scales**

Date of Birth: **February 14, 1964**

Residential Address: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

Tax Identification Number (SSN): **240-31-8116**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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

Signature

Printed Name/Title

Date



USA PATRIOT ACT INFORMATION FORM

Customer Identification Verification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, applicants will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Applicants may also be asked to show their driver's license or other identifying documents.

THE FOLLOWING CUSTOMER INFORMATION MUST BE OBTAINED TO BE IN COMPLIANCE WITH THE USA PATRIOT ACT. THIS INFORMATION MUST BE RETAINED FOR FIVE YEARS AFTER THE ACCOUNT IS CLOSED.

Borrower Name: **Elwanda Scales**

Date of Birth: **April 30, 1963**

Residential Address: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

Tax Identification Number (SSN): **238-19-1790**

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Two forms of Verification are Required.

First Document List -	Country/State of Origin	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> State Issued Driver License				
<input type="checkbox"/> State Issued ID Card				
<input type="checkbox"/> Military ID Card				
<input type="checkbox"/> Passport				
<input type="checkbox"/> US Alien Registration Card				
<input type="checkbox"/> Canadian Driver License				

Second Document List -	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns ¹	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements ¹				
<input type="checkbox"/> Paycheck stub with name ¹				
<input type="checkbox"/> Most Recent W-2 ¹				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

¹ Do not verify identity with documents that illustrate income and/or assets if the documentation type for this loan precludes collection of such documentation.

Comments: _____

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

Signature

Printed Name/Title

Date



AFFIDAVIT OF OCCUPANCY

STATE OF **SOUTH CAROLINA**
 COUNTY OF **Dorchester**
1055 Blockade Runner Pkwy
Summerville, SC 29485

} SS.

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: **Leon Scales AND Elwanda Scales**

(“Affiants”) who, upon being duly sworn, depose and say as follows:

1. Affiants hereby certify that, upon taking title to the real property described above, their occupancy status will be as follows:

- [] 1.1 **Primary Residence:** At least one borrower will occupy, establish, and use the Property identified above as my/our principal residence within 60 days after the execution of the Security Instrument and shall continue to occupy the Property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing.
- [] 1.2 **Second Home:** At least one borrower will occupy the property as a second home (vacation, etc) while maintaining a principal residence elsewhere.
- [] 1.3 **Investment Property:** Not owner occupied. Purchased as an investment to be held or rented.
- [] 1.4 **REFINANCES ONLY 1055 Blockade Runner Pkwy, Summerville, SC 29485**
 I/We the undersigned certify that the property referenced above is NOT currently listed for sale or under contract to be listed for sale.

I/We the undersigned acquired the property on December 21, 2018.

2. Affiants acknowledge that this Affidavit of Occupancy is given as a material inducement to cause:

PennyMac Loan Services, LLC

to make a mortgage loan to Affiants and that any false statements, misrepresentations or material omissions shall constitute a breach of the Affiant's obligation to:

PennyMac Loan Services, LLC

and that all the provisions of the mortgage indenture concerning default on the Promissory Note will thereupon be in full force and effect.

3. Affiants further acknowledge that they have read and understand the following:

18 United States Code Section 1014:

“Whoever knowingly makes any false statement or report,...for the purpose of influencing in any way the action of...any institution the accounts of which are insured by the Federal Deposit Insurance Corporation, any Federal home loan bank, the Federal Housing Finance Board, the Federal Deposit Insurance Corporation, the Farm Credit System Insurance Corporation, or the National Credit Union Administration Board,...upon any application,...or loan,...shall be fined not more than \$1,000,000 or imprisoned not more than 30 years or both.”

4. The agreements and covenants contained herein shall survive the closing of the mortgage loan transaction.

LEON SCALES

DATE

ELWANDA SCALES

DATE



State of SOUTH CAROLINA

County of _____

Signed and sworn to (or affirmed) before me on _____ (date) by LEON
SCALES AND ELWANDA SCALES.

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



FIRST PAYMENT LETTER

PennyMac Loan Services, LLC

LOAN NO.: **7019193566**

DATE: **May 17, 2025**

BORROWER(S): **Leon Scales**
Elwanda Scales

ADDRESS: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

We are pleased to have you as a mortgage loan customer. The following is a breakdown of your initial monthly payment:

Principal and Interest	\$ 702.48
Estimated Taxes	\$
Hazard Insurance	\$
Flood Insurance	\$
Mortgage Insurance	\$
City Property Tax	\$
TOTAL MONTHLY PAYMENT	\$ 702.48

Your first regular payment is due **July 1, 2025**.

Partial Payments:

- Your lender may accept partial payments you make and apply such payments to your loan.
- Your lender may hold partial payments in a separate account until you pay the remainder of the payment, and then apply the full periodic payment to your loan.
- Your lender will not accept any partial payments.

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

The outstanding principal balance at the time of this letter is **\$67,500.00**.

The current interest rate is **11.125 %**.

Your loan **DOES NOT** have a prepayment penalty.

Housing Counselor Information: If you would like counseling or assistance, you can contact the following:

- U.S. Department of Housing and Urban Development (HUD): For a list of homeownership counselors or counseling organizations in your area, go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm> or call 800-569-4287.

For additional information regarding your loan please contact: **PennyMac Loan Services, LLC**

at **(800) 777-4001**.

We hereby acknowledge receiving a copy of this letter.

We are aware that the total monthly payment may be subject to change each year due to increases or decreases in annual taxes and/or insurance premiums and when applicable, adjustments in accordance with the adjustable rate mortgage provisions of the Note.

LEON SCALES

DATE

ELWANDA SCALES

DATE



DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019193566	PAYMENT DUE DATE 08/01/2025	IF NOT RECEIVED BY 08/16/2025 a late fee of \$21.00 will be charged.
	Leon Scales Elwanda Scales	USE FOR ADDL. AMOUNTS	
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030		

PROPERTY ADDRESS: **1055 Blockade Runner Pkwy, Summerville, SC 29485** COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. 7019193566	PAYMENT DUE DATE 07/01/2025	IF NOT RECEIVED BY 07/16/2025 a late fee of \$21.00 will be charged.
	Leon Scales Elwanda Scales	USE FOR ADDL. AMOUNTS	
	PennyMac Loan Services, LLC P.O. Box 30597 Los Angeles, CA 90030		

PROPERTY ADDRESS: **1055 Blockade Runner Pkwy, Summerville, SC 29485** COUPON MUST ACCOMPANY PAYMENT



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019193566	1055 Blockade Runner Pkwy, Summerville, SC 29485

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Leon Scales

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Leon Scales
as the name is signed on the note and/or security instrument is one and the same person as;
LEON, SCALES; SCALES JR, LEON R; SCALES JR, LEON R

as the name appears in various loan documents.

LEON SCALES

DATE

State of _____
County of _____

Signed and sworn to (or affirmed) before me on this _____ (date) by **LEON SCALES.**

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	7019193566	1055 Blockade Runner Pkwy, Summerville, SC 29485

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, Elwanda Scales

who, after being by me first duly sworn, upon oath does depose and say:

THAT, Elwanda Scales

as the name is signed on the note and/or security instrument is one and the same person as;

MILLER SCALES, ELWANDA D; MILLER,SCALES,ELWANDA,; MILLERSCALES, ELWANDA D; SCALES, ELWANDA D; SCALES, ELWANDA M; SCALES, ELWANDA-M;

as the name appears in various loan documents.

ELWANDA SCALES

DATE

State of _____
County of _____

Signed and sworn to (or affirmed) before me on this _____ (date) by **ELWANDA SCALES.**

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s) **Leon Scales**
Elwanda Scales

Date: **May 17, 2025**

Loan Number: **7019193566**

Property Address: **1055 Blockade Runner Pkwy**
Summerville, SC 29485

Lender: **PennyMac Loan Services, LLC**

In accordance with the implementation of the Fair and Accurate Credit Transactions Act of 2003, we are required to provide you the following statement as prescribed by Section 217:

WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

LEON SCALES

DATE

ELWANDA SCALES

DATE



COMPLIANCE AGREEMENT

Borrower(s): **Leon Scales**
Elwanda Scales

Date: **May 17, 2025**

Loan Number: **7019193566**

Property Address: **1055 Blockade Runner Pkwy**
Summerville, SC 29485

Lender: **PennyMac Loan Services, LLC**

The undersigned borrower(s), for and in consideration of Lender disbursing loan proceeds for the purchase or refinancing of, or construction of improvements on the aforementioned property, agree(s), if requested by the Lender or someone acting on behalf of said Lender, to fully cooperate in adjusting for clerical errors, on any or all loan closing documentation deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to, an investor, Fannie Mae (FNMA), Government National Mortgage Association (GNMA), Freddie Mac (FHLMC), Department of Housing and Urban Development, Department of Veterans Affairs or any municipal bonding authority.

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

Dated effective this _____ day of _____, _____.

LEON SCALES**DATE**

ELWANDA SCALES**DATE**

State of SOUTH CAROLINA

County of _____

The foregoing instrument was acknowledged before me this _____ (date)
by LEON SCALES AND ELWANDA SCALES.

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)

BORROWER'S CERTIFICATION & AUTHORIZATION**Certification**

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **PennyMac Loan Services, LLC**

(“Lender”).

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Lender reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the Financial Institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Lender. As part of the application process, Lender and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Lender and to any investor to whom Lender may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.
3. Lender or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Lender, the investor that purchased the mortgage, or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any):

VA, FHA and USDA Loans

This is notice to you as required by the Right to Financial Privacy Act of 1978 that:

<u>N/A</u>	Department of Veterans Affairs (VA)
<u>N/A</u>	Department of Housing and Urban Development
<u>N/A</u>	Department of Agriculture (USDA)

has a right of access to financial records held by a financial institution in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the agency indicated above without further notice or authorization, but will not be disclosed or released to another Government Agency or Department without your consent except as required or permitted by law. You are authorizing such disclosure for a period of time not in excess of three months. Prior to the time that your financial records are disclosed, you may revoke this authorization at any time; however, your refusal to provide the information may cause your application to be delayed or rejected. If you believe that your financial records have been disclosed improperly, you may have legal rights under the Right to Financial Privacy Act of 1978 [12 USCS Sections 3401 et seq.].

LEON SCALES**DATE****ELWANDA SCALES****DATE**

PennyMac Loan Services, LLC

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); or because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is:

**Federal Trade Commission
Consumer Response Center
600 Pennsylvania Avenue NW
Washington, DC 20580
877-382-4357**

Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered in determining your creditworthiness.

LEON SCALES

DATE

ELWANDA SCALES

DATE



Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Leon	ii. Middle initial 	iii. Last name/BMF company name Scales	i. Spouse's first name Elwanda	ii. Middle initial 	iii. Spouse's last name Scales
1b. First taxpayer identification number (see instructions) 240-31-8116			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers) 238-19-1790		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name 	ii. Middle initial 	iii. Last name 	i. First name 	ii. Middle initial 	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 1055 Blockade Runner Pkwy			b. City Summerville	c. State SC	d. ZIP code 29485
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Corelogic Credco			ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T	
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900			v. City Irvine	vi. State CA	vii. ZIP code 92618
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name PennyMac Loan Services, LLC			ii. Telephone number 818-224-7442		
iii. Street address (including apt., room, or suite no.) 3043 Townsgate Rd, Suite 200			iv. City Westlake Village	v. State CA	vi. ZIP code 91361

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts
1040

a. Return Transcript b. Account Transcript c. Record of Account

7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a Line 2a

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

12 / 31 / 2023 **12 / 31 / 2024** / / / /

Caution: Do not sign this form unless all applicable lines have been completed.

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.

Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a 843-729-2824
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Leon Scales			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name Elwanda Scales				



Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

Line 1b/2b (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

Line 1c/2c (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

Line 3. Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

Line 4. Enter the address shown on the last return filed if different from the address entered on line 3.

Note: If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

Line 5b. Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Line 5c. Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

Note. If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

Line 5d. Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

Line 6. Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

Line 6a. Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

Line 6b. Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

Line 6c. Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

Line 7. The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

Line 8. Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

Signature and date. Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

Authorized Representative: A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

Electronic Signature: Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

Individuals. Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

Corporations. Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

All others. See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

Documentation. For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form 10 min.
Preparing the form 12 min.
Copying, assembling, and sending the form to the IRS 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Leon Scales
Elwanda Scales**

Date: **05/17/2025**

Loan Number: **7019193566**

Property Address: **1055 Blockade Runner Pkwy, Summerville, SC 29485**

Lender: **PennyMac Loan Services, LLC**

Listed below are your Lender's policies and procedures and minimum requirements for Hazard Insurance which must be provided covering the subject property unless otherwise provided by applicable state law:

1. Coverage must equal the lesser of the following:
 - 100% of the insurable value of the improvements, as established by the property insurer, or
 - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.
2. The property insurance policy must provide for claims to be settled on a replacement cost basis. Property insurance policies that provide for claims to be settled on an actual cash value basis are not acceptable. Policies that limit, depreciate, reduce or otherwise settle losses at anything other than a replacement cost basis are also not acceptable.
3. The insurance company providing coverage must have a(n) **"A"** rating or better in the latest edition of "Best's Insurance Guide," must be licensed in the State in which the property described above is located, and must be licensed to transact the lines of insurance required in the transaction.
4. Policy shall provide at least "Broad Form" coverage on properties of one to four units, and at least "Vandalism & Malicious Mischief" on properties with over four units, with no deviation. Homeowners policies must provide coverage equal to "HO 2" form.
5. The maximum deductible must not exceed **5.000 % of the face amount of the insurance policy.**
6. Policy must provide coverage for a term of at least **One (1) Year(s).** Premiums may be paid on an annual installment basis only if the policy provides that the Lender will be notified in writing of cancellation 30 days prior to expiration of coverage, for any cause. Binders are not acceptable, unless otherwise mandated by state law.
7. If any existing policy is provided which will expire within **Two (2) Month(s)** from the date of the recording of this loan, said policy must be renewed for the required term as noted in #6 above.
8. All forms and endorsements pertaining to the Lender's requirements must appear on the "Declaration Page" of the policy.
9. New policies must be accompanied by a signed "Broker of Record Authorization" if borrower(s) have changed Insurance Agents.
10. Verification of renewal of insurance policies must be in the Lender's office at least thirty days prior to the expiration date of the existing policy. If this requirement is not met, the LENDER OR ITS SUCCESSORS OR ASSIGNS MAY AT THEIR OPTION, BUT WITHOUT OBLIGATION TO DO SO, PROVIDE COVERAGE TO REPLACE ANY EXPIRING POLICIES WHICH HAVE NOT BEEN PROPERLY RENEWED. The premium for such coverage will be remitted promptly by the undersigned, or Lender may charge borrower's account for the cost thereof.
11. The policy must include a standard "mortgagee loss payee clause" (Lenders Loss Payable Endorsement form 438 BFU or equivalent) in favor of:
**PennyMac Loan Services, LLC, Its Successors And/Or Assigns
P.O. Box 6618
Springfield, OH 45501-6618**
12. Property address and insureds' names must be designated on the policy as on the ALTA Title Policy.
13. The Lender's loan number must appear on the policy and any subsequent endorsements.
14. Effective date of new policies, endorsements, and/or assignments shall be as of, or prior to, the date of recording this loan.



15. If the security property is a condominium, the master insurance policy must contain a minimum of **\$1,000,000.00** coverage for "Directors & Officers" liability as well as "walls-in" coverage policy (commonly known as HO-6 policy). The policy must include replacement of improvements and betterment coverage to cover any improvements that you may have made to the unit. A copy of the master policy must be submitted to the Lender prior to funding.

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

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

LEON SCALES**DATE**

ELWANDA SCALES**DATE**

FACTS**WHAT DOES PENNYMAC LOAN SERVICES, LLC DO WITH YOUR PERSONAL INFORMATION?**

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and employment information • Account balances and payment history • Transaction history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons PennyMac Loan Services, LLC chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does PennyMac Loan Services, LLC share?	Can you limit this sharing?
For our everyday business purposes — such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes — to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes — information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes — information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> • Call 866-601-3518 – our menu will prompt you through your choices or • Visit us online: PENNYMAC.COM/PRIVACY <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 45 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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Questions?	Call toll-free 866-601-3518 or go to PENNYMAC.COM/CONTACT-US
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Page 2

What we do

How does PennyMac Loan Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we maintain physical, electronic, and procedural safeguards that comply with state and federal law. These measures include computer safeguards and secured files and buildings.
How does PennyMac Loan Services, LLC collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • apply for a loan or provide your mortgage information • give us your contact information or give us your income information • provide account information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes — information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with a PennyMac or Townsgate name.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>PennyMac Loan Services, LLC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners include mortgage companies, insurance companies, and companies that provide financial products and services.</i>

Other important information

California Residents: We will not share your information with nonaffiliated third parties for their marketing purposes except with your express consent. We will not share your personal information with affiliates or with other financial companies for joint marketing purposes if you ask us not to by using the opt-out form or instructions called "Important Privacy Choices for Consumers" provided with this notice.

Nevada Residents: This notice is provided to you pursuant to state law. You may be placed on our internal Do Not Call List by calling (866) 601-3518, sending a secure message through our website at PENNYMAC.COM, or writing to PennyMac Loan Services, LLC, Attn: Corporate Privacy, PO Box 788, Moorpark, CA 93020-9903. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: aginfo@ag.nv.gov.

Vermont Residents: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at PENNYMAC.COM/PRIVACY or by calling (866) 601-3518.

Texas Residents: For questions or complaints about this loan, contact PennyMac Loan Services, LLC at 800-777-4001. The lender is licensed and examined under Texas law by the Office of Consumer Credit Commissioner (OCCC), a state agency. If a complaint or question cannot be resolved by contacting the lender, consumers can contact the OCCC to file a complaint or ask a general credit-related question. OCCC address: 2601 N. Lamar Blvd., Austin, Texas 78705. Phone: (800) 538-1579. Fax: (512) 936-7610. Website: occc.texas.gov. E-mail: consumer.complaints@occc.texas.gov.



W-9

Form W-9
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

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

Print or type.
See Specific Instructions on page 2.

1	Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Leon Scales				
2	Business name/disregarded entity name, if different from above.				
3a	Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership). Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)				
3b	If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions				
5	Address (number, street, and apt. or suite no.). See instructions. 1055 Blockade Runner Pkwy				
6	City, state, and ZIP code Summerville, SC 29485				
7	List account number(s) here (optional)				
Requester's name and address (optional) PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361					

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

2	4	0	-	3	1	-	8	1	1	6
---	---	---	---	---	---	---	---	---	---	---

or

Employer identification number

--	--	--	--	--	--	--	--	--	--

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

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

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

What's New

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

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

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN),

or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or



3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.



- Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3a

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

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

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5 – A corporation.

6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7 – A futures commission merchant registered with the Commodity Futures Trading Commission.

8 – A real estate investment trust.

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.

10 – A common trust fund operated by a bank under section 584(a).

11 – A financial institution as defined under section 581.

12 – A middleman known in the investment community as a nominee or custodian.

13 – A trust exempt from tax under section 664 or described in section 4947.

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

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

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

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

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

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.



Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program

payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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



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

Protect yourself from suspicious emails or phishing schemes.

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

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

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

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

Privacy Act Notice

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



W-9

Form W-9
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the requester. Do not send to the IRS.

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

Print or type.
See Specific Instructions on page 2.

1	Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Elwanda Scales				
2	Business name/disregarded entity name, if different from above.				
3a	Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership). Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions)				
3b	If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions				
5	Address (number, street, and apt. or suite no.). See instructions. 1055 Blockade Runner Pkwy				
6	City, state, and ZIP code Summerville, SC 29485				
7	List account number(s) here (optional)				
Requester's name and address (optional) PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361					

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number

2	3	8	-	1	9	-	1	7	9	0
---	---	---	---	---	---	---	---	---	---	---

or

Employer identification number

--	--	--	--	--	--	--	--	--	--

Part II Certification

Under penalties of perjury, I certify that:

1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person	Date
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General Instructions

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

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

What's New

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

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

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN),

or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or



3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.



- Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3a

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

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

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5 – A corporation.

6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7 – A futures commission merchant registered with the Commodity Futures Trading Commission.

8 – A real estate investment trust.

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.

10 – A common trust fund operated by a bank under section 584(a).

11 – A financial institution as defined under section 581.

12 – A middleman known in the investment community as a nominee or custodian.

13 – A trust exempt from tax under section 664 or described in section 4947.

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

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

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

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

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

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.



Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program

payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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



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

Protect yourself from suspicious emails or phishing schemes.

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

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

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

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

Privacy Act Notice

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



NOTICE OF SPECIAL FLOOD HAZARDS AND AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE

Date **May 17, 2025**

Borrowers Name(s) **Leon Scales**
Elwanda Scales

Mailing Address **1055 Blockade Runner Pkwy**
Summerville, SC 29485

Property Address **1055 Blockade Runner Pkwy**
Summerville, SC 29485

Lender **PennyMac Loan Services, LLC**
3043 Townsgate Road, Suite 200
Westlake Village, CA 91361

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community:
DORCHESTER COUNTY

This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - (1) the outstanding principal balance of the loan; or
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.
- Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Flood insurance coverage under the NFIP is not available for the property securing the loan because the community in which the property is located does not participate in the NFIP. In addition, if the non-participating community has been identified for at least one year as containing a special flood hazard area, properties located in the community will not be eligible for Federal disaster relief assistance in the event of a Federally-declared flood disaster.



Acknowledgement by Borrower

Borrower(s) agrees to furnish, at Borrower's expense, a flood insurance policy satisfying Lender's requirements before closing of the above referenced loan and maintain same thereafter.

Delivery of these notices is hereby acknowledged.

LEON SCALES

DATE

ELWANDA SCALES

DATE



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Leon Scales AND Elwanda Scales**

Date: **May 17, 2025**

Loan Number: **7019193566**

Property Address: **1055 Blockade Runner Pkwy
Summerville, SC 29485**

Lender: **PennyMac Loan Services, LLC**

I/We, **Leon Scales AND Elwanda Scales**

understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws.

The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

ACKNOWLEDGEMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

LEON SCALES

DATE

ELWANDA SCALES

DATE



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Leon Scales

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

NO YES

If YES: (1) **What format was it in:** (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: _____

(3) **Date of Completion** _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

If YES: (1) **What format was it in:** (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Counseling Agency: _____

(3) **Date of Completion** _____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 7019193566/RVDPPPGHCGZ40J4VQ731701919356667 Agency Case No. _____

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Elwanda Scales

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months?

NO YES

If YES: (1) **What format was it in:** (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: _____

(3) **Date of Completion** _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months?

NO YES

If YES: (1) **What format was it in:** (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) **Who provided it:**

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of the Housing Counseling Agency: _____

(3) **Date of Completion** _____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt) I do not wish to respond

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

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- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.





Pennymac AutoPay Authorization for Closed End Second

This document is not applicable for this PennyMac loan

Borrower(s): Leon Scales
Elwanda Scales

Date: May 14, 2025

Closed End Second Loan Number: 7019193566

Pennymac offers AutoPay as a convenience to borrowers to ensure your mortgage is paid on time.

- I acknowledge that I am currently enrolled in monthly Pennymac AutoPay on a Pennymac 1st lien mortgage (8200513226)
- I consent and authorize Pennymac to automatically enroll the Closed End Second mortgage loan (7019193566) in AutoPay.
- I acknowledge the Pennymac AutoPay established for the Closed End Second mortgage will be withdrawn from the same bank account as the AutoPay provided to Pennymac for the 1st lien mortgage loan (8200513226).
- I acknowledge the Pennymac AutoPay for the Closed End Second mortgage will draft on the same date as established on the 1st lien mortgage. If the 1st lien mortgage has a bi-weekly AutoPay schedule, the AutoPay draft for the Closed End Second mortgage will occur on the 1st draft date within the month (8200513226).
- I understand if the 1st lien mortgage has a bi-weekly AutoPay, Pennymac will only be able to establish a monthly AutoPay draft for the Closed End Second mortgage at the time Pennymac sets up your loan. You can contact the customer service department to set up your bi-weekly AutoPay once your new loan is active.
- I acknowledge the Pennymac AutoPay for the Closed End Second mortgage will be for the amount of my contractual payment.
- I consent to a Pennymac AutoPay account for the Closed End Second mortgage 7019193566

Click Box

Yes

No

A confirmation email and/or letter will be sent with the details of the AutoPay enrollment on the Closed End Second mortgage loan number (7019193566)



BORROWER: Leon Scales

DATE

CO-BORROWER: Elwanda Scales

DATE





AutoPay

One less thing to do, more time for you

AutoPay is a free, secure, and easy way for you to ensure your mortgage is paid on time, every time.

Enroll to have your mortgage payments withdrawn from your checking or savings account on the day of your choice every month. You can also add extra principal to your payment, if you'd like.

You're eligible to sign up as long as your loan is current. Not sure of your loan's status? You can opt in for text reminders in your account settings to be notified once you're eligible.

Your Benefits With AutoPay



Protect your credit



Save your precious time and assets



Enjoy peace of mind

Set your payments on cruise control

- Log in to your account at **PENNYMAC.COM/LOGIN**.
- Select **Make a Payment** from the menu on the left.
- Choose **AutoPay**.
- Pick your payment day (from the first to the sixteenth of the month).
- Enter your bank information.
- Click save, and you're done.

Any questions, or need help?

We're here for you.

Call 800.777.4001

PENNYMAC.COM

Monday – Friday, 5 a.m. to 6 p.m. and Saturdays 7 a.m. to 11 a.m.





INI02062024



Loan Number: 7019193566

Date: 05/17/2025

Property Address: 1055 Blockade Runner Pkwy
Summerville, SC 29485

EXHIBIT "A"

LEGAL DESCRIPTION

All that certain parcel of land situate in the City of Summerville, Town of Summerville, County of Dorchester and State of South Carolina bounded and described as follows:

All that certain piece, parcel or lot of land, situate, lying and being in River Birch Subdivision, near the Town of Summerville, Dorchester County, South Carolina, and being shown and designated as Lot 69, Phase II, River Birch Subdivision, as shown on a plat entitled, "Final Plat River Birch Subdivision - Phase II owned by : River Birch, LLC located off Dorchester Road Dorchester County, South Carolina," prepared by Kemp C. Ahrens, PLS No. 16125, recorded on February 23, 2007, in the RMC Office for Dorchester County in Plat Cabinet L, Page 53. Said lot having such size, shape, buttings, boundings, dimensions, and location as will appear by reference to said plat which is incorporated herein by reference, be all the dimensions and measurements shown thereon a little more or less.

Being the same property as conveyed from Michael A. Jones and Leslie Jones to Elwanda Scales and Leon Scales, as joint tenants with right of survivorship and not as tenants in common as set forth in Deed Book 11688 Page 176 dated 12/21/2018, recorded 12/31/2018, DORCHESTER County, SOUTH CAROLINA.

A.P.N. # : 151-11-02-042-000-C



ATTORNEY/INSURANCE PREFERENCE FORM

STATE OF SOUTH CAROLINA

Borrower(s): Leon Scales
Elwanda Scales

Date: May 14, 2025

Loan Number: 7019193566

Property Address: 1055 Blockade Runner Pkwy , Summerville, SC 29485

Lender/Broker: PennyMac Loan Services, LLC

Loan Originator: Truston Vorbeck

License #: MLB - 2168312

License #: MLO - 2299045

NMLS #: 35953

NMLS #: 2299045

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

(a) I select CAROLINA ATTORNEY NETWORK, LLC

Attorney's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date

- (b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of acceptable attorneys. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date



2. I have been informed by the mortgage broker/lender that I have a right to select a hazard insurance agent to furnish the required insurance in connection with this mortgage transaction.

(a) I select FRONTLINE INSURANCE

Agent's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date

(b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of qualified agents. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

3. I have been informed by the mortgage broker/lender that I have a right to select a Flood insurance agent to furnish the required insurance in connection with this mortgage transaction.

(a) I select _____
Agent's Name

Borrower Leon Scales

Date

Borrower Elwanda Scales

Date



(b) Having been informed of this right, and having no preference, I asked for assistance from the mortgage broker/lender, and was referred to a list of qualified agents. From that list I select

Not Applicable

Borrower Signature

Date

Not Applicable

Borrower Signature

Date

