

*****ATTENTION CLOSING AGENTS*****
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING
DOCS!!!

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 **Royal United Mortgage LLC**

Lender Rep **Jonathon Burdine**
Lender Phone # **317-664-7700**
Alt Lender Name **N/A**

Client ID **3011118154**

Processing Request GUID
f97c9293-8183-4d02-8488-e73bd891ae00

Investor **Franklin American Mortgage Company, a division of Citizens Bank, N.A.**
Investor Loan#

Loan Type **FHA**
Plan Code # **FAMFFOT**
Plan ID **08110015**
Program Code Description **FHA Fixed Open Term**

First-Lien **YES**
Purch/Refi **REFINANCE, Cash-Out Other**
Refi with Original Lender: **No**

Loan Number **RUM-250415683**
FHA Section Number **203B**
Application Date **April 15, 2025**
Lock Expiration Date **June 6, 2025**
Doc Date **May 16, 2025**
Closing Date **May 16, 2025**

Mers Min Number **1008722-0001159468-5**
Case Number **461-9121338-703**
Rescission Date **May 20, 2025**
Disbursement Date **May 21, 2025**
Signing Date **May 16, 2025**
1st Pay Date **July 1, 2025**
Maturity Date **June 1, 2055**

Broker Company Name

Broker Contact
Broker Phone

TERMS

Appraised Value **\$248,000.00**
Sales Price **N/A**
Loan Amount **\$169,922.00**
Payment **\$978.17**
Subordinate Financing
Adjustable **NO**
1st Int Chg Months
Adj. Period Months
Initial Cap
Periodic Cap **0.000 %**
Life Cap

Term **360**
Due In **360**
Interest Rate **5.625 %**
Interest Only Months **N/A**
Total Payment (PITI) **\$1,275.34**

Convertible: **No**

APR % **6.592 %**
Margin %
Index %
Floor Rate
Floor Verbiage **or less than the Margin.**

PREPAY: **NO**

BUYDOWN: **NO**

PROPERTY INFORMATION

Address **124 Congaree Ct**

City **Santee**
State **SC**
Unincorporated Area
Property Type **PUD**
Condo/PUD Name **Center Pointe**

County **Orangeburg**
Zip **29142-9513**

Number of Units **1**

Flood Required **NO**
Flood Cert Number **1221114257**

Property will be **Primary Residence**



PROPERTY INFORMATION (Continued)

Legal Description: Option To Attach Separate Legal Description was selected.
APN #: 0307-20-01-106.000

ESCROW & TITLE INFORMATION

Escrow Co. **Realeo, Inc.**

Officer	Joseph Montag	Phone	888-732-5361
		Fax	

Number **25984**
Address **1320 Flynn Rd, Ste 201**
City/St/Zip **Camarillo, CA 93012**

Title Co. **Realeo, Inc.**

Officer	Joseph Montag	Phone	888-732-5361
		Fax	

Number **25984**
Address **1320 Flynn Rd, Ste 201**
City/St/Zip **Camarillo, CA 93012**

Report Date
Approved Items
Special Endorse **All Applicable**
Tax Message

BORROWER INFORMATION

Name: Christine Tant Drummond
AKA: CHRISTIE DRUMMOND; CHRISTINE DRUMMOND; CHRISTINE T DRUMMOND; CHRISTINE TANT DRUMMOND; DRUMMOND CHRISTINE; DRUMMOND CHRRISTIE; DRUMMOND,CHRISTIE,T
Borrower Type: Individual
SSN: 249-31-0320
DOB: 01/18/1961
Email: Cdrumm8755@aol.com
POA:
Phone: 843-514-8168 Business Phone:
Present Address: 124 Congaree Ct, Santee, SC 29142-9513
Mailing Address: 124 Congaree Ct, Santee, SC 29142-9513
Occupancy Status: Primary Residence Occupancy Intent:

Vesting: CHRISTINE TANT DRUMMOND



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 % 0.500000
2nd Renew %
FHA Upfront Premium % 1.750000
\$0.50 Paid in Cash
Monthly Premium Amt: \$69.17

1st Renewal Mos 132
2nd Renewal Mos
Cancel at N/A%
\$2,922.00 Financed
MI Due Date 07/01/2025

MI Company: HUD

CLOSING CONDITIONS

Closing County Orangeburg

Income - VVOE:

Max cash to closing::\$

Appraisal - FHA & SSR (EAD Report):***PTF name correction***Name needs corrected to show Christine***
Must show correct Case Number and meet all HUD guidelines.

Loan must close by the following earliest document expiration date::05/20/2025

Max PITIA for loan::1,318.26

Loan Must Fund By::8/13/2025

Docs signed at closing:All attached documentation must be signed/dated at closing

RUM Paid Invoices/Reimburse on HUD:Attached are invoices that have been included in the loan.

SSI Income Verification:Document to be Signed at Closing

INVESTOR RESTRICTIONS for loan delivery::Fannie - PHL, HomePoint - Fannie, NewRez - Fannie, PNC, Flagstar Bank, Freedom - Fannie, RoundPoint, Freddie Mac, Freedom Mortgage, NewRez - Freddie, Matrix, N/A, Arvest, PHH - Fannie, Mr. Cooper - Fannie, Planet Home - Freddie, Matrix - Freddie, Chase - Fannie, Freedom - Freddie,

Loan Requires the following Rider::PUD

Liabilities to be Paid Off(CTC)::REGIONS BANK, JPMCB CARD, BARCLAYS BANK DELAWARE, CAPITAL ONE,

CLOSING CONDITIONS (Continued)

ELAN FIN SVCS/SSB,



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
2.768 % of Loan Amount (Points)	Paid To: Royal United Mortgage, LLC				\$ 4,703.44
	Financed	PTC	PAC	POC	
Borrower	* \$ 4,703.44		* \$ 4,703.44		
Processing Fees	Paid To: Royal United Mortgage, LLC				\$ 1,899.00
	Financed	PTC	PAC	POC	
Borrower		* \$ 1,899.00	* \$ 1,899.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: ServiceLink				\$ 650.00
	Financed	PTC	PAC	POC	
Borrower				\$ 650.00	
Credit Reporting Fee	Paid To: Settlement One				\$ 601.42
	Financed	PTC	PAC	POC	
Borrower	\$ 601.42		\$ 601.42		
Credit Verifications	Paid To: Settlement One				\$ 173.58
	Financed	PTC	PAC	POC	
Borrower	* \$ 173.58		* \$ 173.58		
MERS(R) Registration Fee	Paid To: MERS				\$ 24.95
	Financed	PTC	PAC	POC	
Borrower	* \$ 24.95		* \$ 24.95		
Mortgage Insurance Premium	Paid To: HUD				\$ 2,922.50
	Financed	PTC	PAC	POC	
Borrower	* \$ 2,922.00	* \$ 0.50	* \$ 2,922.50		
Technology Fee	Paid To: ICE Mortgage Technology, Inc.				\$ 151.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 151.00		* \$ 151.00		
Title - Attorney Fee	Paid To: Carolina Attorney Network				\$ 350.00
	Financed	PTC	PAC	POC	
Borrower	\$ 350.00		\$ 350.00		
Title - Closing Protection Letter	Paid To: Westcor Land Title Insurance Company				\$ 25.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 25.00		* \$ 25.00		
Title - Lender's Title Insurance	Paid To: Realeo, Inc.				\$ 477.00
	Financed	PTC	PAC	POC	
Borrower	\$ 477.00		\$ 477.00		
Title - Settlement Fee	Paid To: Realeo, Inc.				\$ 425.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 425.00		* \$ 425.00		
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 (\$ 26.19 per day from 5/21/25 to 6/1/25)					\$ 288.09
	Financed	PTC	PAC	POC	
Borrower	* \$ 288.09		* \$ 288.09		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (9 mo. @ \$ 91.67)					\$ 825.03
	Financed	PTC	PAC	POC	
Borrower	\$ 825.03		\$ 825.03		
Property Taxes (7 mo. @ \$ 136.33)					\$ 954.31
	Financed	PTC	PAC	POC	
Borrower	\$ 954.31		\$ 954.31		
Aggregate Adjustment					(\$ 183.34)
		PTC	PAC		
Borrower		(\$ 183.34)	(\$ 183.34)		
Disbursement Dates:					
Hazard Insurance Reserves			November 01, 2025		
Mortgage Insurance Reserves			July 01, 2025		
Property Tax Reserves			January 01, 2026		
Payoffs and Payments					
To		Account Number	Account Type		Amount
REGIONS BANK		4011899045636	MortgageLoan		\$ 148,082.67
JPMCB CARD		414740041766	Revolving		\$ 2,538.00
BARCLAYS BANK DELAWARE		000480505564025	Revolving		\$ 1,996.00
CAPITAL ONE		517805973182	Revolving		\$ 1,949.00
ELAN FIN SVCS/SSB		4147769769007077	Revolving		\$ 574.00
Total Payoffs and Payments					\$ 155,139.67



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 14,311.98
CD Section	Fee Description	Total Amount
A.01	2.768 % of Loan Amount (Points)	* \$ 4,703.44
G.08	Aggregate Adjustment	(\$ 183.34)
B.01	Appraisal Fee	\$ 650.00
B.02	Credit Reporting Fee	\$ 601.42
B.03	Credit Verifications	* \$ 173.58
G.01	Homeowner's Insurance (9 mo. @ \$ 91.67)	\$ 825.03
B.04	MERS(R) Registration Fee	* \$ 24.95
B.05	Mortgage Insurance Premium	* \$ 2,922.50
F.03	Prepaid Interest (\$ 26.19 per day from 5/21/25 to 6/1/25)	* \$ 288.09
A.02	Processing Fees	* \$ 1,899.00
G.03	Property Taxes (7 mo. @ \$ 136.33)	\$ 954.31
E.01	Recording Fees (Deed \$ 0.00;Mortgage \$ 25.00;Releases \$ 0.00)	\$ 25.00
B.06	Technology Fee	* \$ 151.00
B.07	Title - Attorney Fee	\$ 350.00
B.08	Title - Closing Protection Letter	* \$ 25.00
B.09	Title - Lender's Title Insurance	\$ 477.00
B.10	Title - Settlement Fee	* \$ 425.00



Instructions to Escrow/Title/Closing Agent

Transaction Details	
From	Loan Details
Royal United Mortgage LLC 10194 Crosspoint Blvd. Ste. 110 Indianapolis, IN 46256	LOAN #: RUM-250415683 Case #: 461-9121338-703 MIN #: 1008722-0001159468-5 Borrower Name(s): Christine Tant Drummond Loan Type: FHA
To	To
ESCROW #: 25984 ATTN: Joseph Montag Realeo, Inc. 1320 Flynn Rd, Ste 201 Camarillo, CA 93012 PHONE: 888-732-5361 FAX:	TITLE #: 25984 ATTN: Joseph Montag Realeo, Inc. 1320 Flynn Rd, Ste 201 Camarillo, CA 93012 PHONE: 888-732-5361 FAX:

Last Loan Estimate Received: 04/25/2025	Loan Amount: \$169,922.00	Principal and Interest: \$978.17
Initial Closing Disclosure Received: 05/07/2025	Appraised Value: \$248,000.00	Estimated Taxes: \$136.33
Document Date: 05/16/2025	Sales Price:	Hazard Insurance: \$91.67
Closing Date: 05/16/2025	Interest Rate %: 5.625 %	Flood Insurance:
Signing Date: 05/16/2025	Loan Term: 30 years	Mortgage Insurance: \$69.17
Disbursement/Settlement Date: 05/21/2025	Loan Purpose: Cash-Out Refinance	City Property Tax:
Rescission Date: 05/20/2025	Occupancy: OWNER	
Consummation Date: 05/16/2025	Lien Position: FirstLien	
Interest Rate Expiration Date: 06/06/2025	First Payment Date: 07/01/2025	
	Maturity Date: 06/01/2055	Total: \$1,275.34

Property	Vesting
Property details should read as follows:	The vesting details should read as follows:
124 Congaree Ct Santee, SC 29142-9513	CHRISTINE TANT DRUMMOND

Questions	All questions concerning these instructions, conditions and funding procedures should be...
Directed to:	At: Royal United Mortgage LLC
Phone:	Fax:

ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.
This Loan MUST CLOSE BY 05/16/2025.
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:

- Creditor's Title Policy is to be in the amount of \$ 169,922.00.
- Secondary financing in the amount of N/A has been approved.
- ALTA Policy must contain endorsements All Applicable
- 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.
- Any and all encroachments must be insured over.
- Issue said form of Policy free from encumbrances except items of preliminary Title Report dated
- The vesting should read as referenced above.
- Lien Position: ☒ We must be in First Lien Position. ☐ We must be in Second Lien Position.
- Final Title Policy and Recorded Documents to be sent to:
Royal United Mortgage LLC
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256
Final Document Department

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:
Royal United Mortgage LLC, a Limited Liability Company, Its Successors And/Or Assigns
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256
LOAN NO.: RUM-250415683

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 Six (6) 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: N/A

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:

☒ Owner-occupant

☐ Non-owner occupant loan

☐ Second Home.

Do not close if circumstances of Borrower(s) are different.

Executed Closing Documents to be delivered to:
Royal United Mortgage LLC
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256

**Additional
Items**

Please furnish the following:

Income - VVOE:

Max cash to closing::\$

Appraisal - FHA & SSR (EAD Report):***PTF name correction***Name needs corrected to show Christine*** Must show correct Case Number and meet all HUD guidelines.

Loan must close by the following earliest document expiration date::05/20/2025

Max PITIA for loan::1,318.26

Loan Must Fund By::8/13/2025

Docs signed at closing:All attached documentation must be signed/dated at closing

RUM Paid Invoices/Reimburse on HUD:Attached are invoices that have been included in the loan.

SSI Income Verification:Document to be Signed at Closing

INVESTOR RESTRICTIONS for loan delivery::Fannie - PHL, HomePoint - Fannie, NewRez - Fannie, PNC, Flagstar Bank, Freedom - Fannie, RoundPoint, Freddie Mac, Freedom Mortgage, NewRez - Freddie, Matrix, N/A, Arvest, PHH - Fannie, Mr. Cooper - Fannie, Planet Home - Freddie, Matrix - Freddie, Chase - Fannie, Freedom - Freddie,

Loan Requires the following Rider::PUD

Liabilities to be Paid Off(CTC)::REGIONS BANK, JPMCB CARD, BARCLAYS BANK DELAWARE, CAPITAL ONE, ELAN FIN SVCS/SSB,

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 48 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: Royal United Mortgage LLC, a Limited Liability Company

Date: 05/16/2025

Loan #: RUM-250415683

Borrower Name(s): Christine Tant Drummond

MIN #: 1008722-0001159468-5

Loan Amount: \$ 169,922.00

Property Address: 124 Congaree Ct
Santee, SC 29142-9513

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
2.768 % of Loan Amount (Points)	Paid To: Royal United Mortgage, LLC				\$ 4,703.44
	Financed	PTC	PAC	POC	
Borrower	* \$ 4,703.44		* \$ 4,703.44		
Processing Fees	Paid To: Royal United Mortgage, LLC				\$ 1,899.00
	Financed	PTC	PAC	POC	
Borrower		* \$ 1,899.00	* \$ 1,899.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: ServiceLink				\$ 650.00
	Financed	PTC	PAC	POC	
Borrower				\$ 650.00	
Credit Reporting Fee	Paid To: Settlement One				\$ 601.42
	Financed	PTC	PAC	POC	
Borrower	\$ 601.42		\$ 601.42		
Credit Verifications	Paid To: Settlement One				\$ 173.58
	Financed	PTC	PAC	POC	
Borrower	* \$ 173.58		* \$ 173.58		
MERS(R) Registration Fee	Paid To: MERS				\$ 24.95
	Financed	PTC	PAC	POC	
Borrower	* \$ 24.95		* \$ 24.95		
Mortgage Insurance Premium	Paid To: HUD				\$ 2,922.50
	Financed	PTC	PAC	POC	
Borrower	* \$ 2,922.00	* \$ 0.50	* \$ 2,922.50		
Technology Fee	Paid To: ICE Mortgage Technology, Inc.				\$ 151.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 151.00		* \$ 151.00		
Title - Attorney Fee	Paid To: Carolina Attorney Network				\$ 350.00
	Financed	PTC	PAC	POC	
Borrower	\$ 350.00		\$ 350.00		
Title - Closing Protection Letter	Paid To: Westcor Land Title Insurance Company				\$ 25.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 25.00		* \$ 25.00		
Title - Lender's Title Insurance	Paid To: Realeo, Inc.				\$ 477.00
	Financed	PTC	PAC	POC	
Borrower	\$ 477.00		\$ 477.00		
Title - Settlement Fee	Paid To: Realeo, Inc.				\$ 425.00
	Financed	PTC	PAC	POC	
Borrower	* \$ 425.00		* \$ 425.00		
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 (\$ 26.19 per day from 5/21/25 to 6/1/25)					\$ 288.09
	Financed	PTC	PAC	POC	
Borrower	* \$ 288.09		* \$ 288.09		
Initial Escrow Payment (Provided at Closing)					Total Amount
Homeowner's Insurance (9 mo. @ \$ 91.67)					\$ 825.03
	Financed	PTC	PAC	POC	
Borrower	\$ 825.03		\$ 825.03		



Property Taxes (7 mo. @ \$136.33)					\$954.31
Borrower	Financed	PTC	PAC	POC	
	\$954.31		\$954.31		
Aggregate Adjustment					(\$183.34)
Borrower		PTC	PAC		
		(\$183.34)	(\$183.34)		
Payoffs and Payments					
To		Account Number	Account Type		Amount
REGIONS BANK		4011899045636	MortgageLoan		\$148,082.67
JPMCB CARD		414740041766	Revolving		\$2,538.00
BARCLAYS BANK DELAWARE		000480505564025	Revolving		\$1,996.00
CAPITAL ONE		517805973182	Revolving		\$1,949.00
ELAN FIN SVCS/SSB		4147769769007077	Revolving		\$574.00
Total Payoffs and Payments					\$155,139.67
Wire Breakdown					
Loan Amount					\$169,922.00
Over Wire Amount					
Total Deductions					
Lender Credits					
Wire Transfer Amount					\$169,922.00



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 14,311.98
CD Section	Fee Description	Total Amount
A.01	2.768 % of Loan Amount (Points)	* \$ 4,703.44
G.08	Aggregate Adjustment	(\$ 183.34)
B.01	Appraisal Fee	\$ 650.00
B.02	Credit Reporting Fee	\$ 601.42
B.03	Credit Verifications	* \$ 173.58
G.01	Homeowner's Insurance (9 mo. @ \$ 91.67)	\$ 825.03
B.04	MERS(R) Registration Fee	* \$ 24.95
B.05	Mortgage Insurance Premium	* \$ 2,922.50
F.03	Prepaid Interest (\$ 26.19 per day from 5/21/25 to 6/1/25)	* \$ 288.09
A.02	Processing Fees	* \$ 1,899.00
G.03	Property Taxes (7 mo. @ \$ 136.33)	\$ 954.31
E.01	Recording Fees (Deed \$ 0.00;Mortgage \$ 25.00;Releases \$ 0.00)	\$ 25.00
B.06	Technology Fee	* \$ 151.00
B.07	Title - Attorney Fee	\$ 350.00
B.08	Title - Closing Protection Letter	* \$ 25.00
B.09	Title - Lender's Title Insurance	\$ 477.00
B.10	Title - Settlement Fee	* \$ 425.00



NOTICE OF RIGHT TO CANCEL

Borrower(s): Christine Tant Drummond

Mailing Address: 124 Congaree Ct, Santee, SC 29142-9513

Security interest in property described as: 124 Congaree Ct
Santee, SC 29142-9513

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 16, 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
Royal United Mortgage LLC
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256

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 20, 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

CHRISTINE TANT DRUMMOND DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

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

CHRISTINE TANT DRUMMOND DATE



NOTICE OF RIGHT TO CANCEL

Borrower(s): Christine Tant Drummond

Mailing Address: 124 Congaree Ct, Santee, SC 29142-9513

Security interest in property described as: 124 Congaree Ct
Santee, SC 29142-9513

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I WISH TO CANCEL

CHRISTINE TANT DRUMMOND

DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

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

CHRISTINE TANT DRUMMOND

DATE



FHA Case No.
461-9121338-703

NOTE

May 16, 2025
[Note Date]

Indianapolis,
[City]

Indiana
[State]

124 Congaree Ct, Santee, SC 29142-9513
[Property Address]

1. BORROWER’S PROMISE TO PAY

In return for a loan in the amount of U.S. \$169,922.00 (the “Principal”) that I have received from
Royal United Mortgage LLC

(the “Lender”), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.
I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the “Note Holder.”

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of 5.625 %.
The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my “Monthly Payment.”
I will make my Monthly Payment 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. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest and other items in the order described in the Security Instrument before the Principal. If, on June 1, 2055, I still owe amounts under this Note, I will pay those amounts on that date, which is called the “Maturity Date.”
I will make my Monthly Payments at 10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256

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

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. \$978.17. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER’S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a “Prepayment.” When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.
I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

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



6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **4.000 %** of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.



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

CHRISTINE TANT DRUMMOND (Seal)

[Sign Original Only]

Lender: Royal United Mortgage LLC
NMLS ID: 13390
Loan Originator: Jonathon Burdine
NMLS ID: 2413497



When recorded, return to:
Royal United Mortgage LLC
Final Document Department
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256

This document was prepared by:
Nick Edwards, Chief Operating Officer
Royal United Mortgage LLC
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256
317-664-7700

Title Order No.: 25984
Escrow No.: 25984
LOAN #: RUM-250415683

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MORTGAGE

FHA Case No. 461-9121338-703
MIN 1008722-0001159468-5
MERS PHONE #: 1-888-679-6377

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 15, 18, 23, and 24. Certain rules regarding the usage of words used in this document are also provided in Section 16.

Parties

(A) “Borrower” is CHRISTINE TANT DRUMMOND

currently residing at 124 Congaree Ct, Santee, SC 29142-9513.

Borrower is the mortgagor under this Security Instrument.

(B) “Lender” is Royal United Mortgage LLC.

Lender is a Limited Liability Company, organized and existing under the laws of Indiana. Lender’s address is 10194 Crosspoint Blvd. Ste. 110, Indianapolis, IN 46256.

The term “Lender” includes any successors and assigns of Lender.

(C) “MERS” is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns. MERS is the mortgagee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(D) “Note” means the promissory note dated May 16, 2025, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower’s written pen and ink

signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with E-SIGN. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **ONE HUNDRED SIXTY NINE THOUSAND NINE HUNDRED TWENTY TWO AND NO/100******* Dollars (U.S. **\$169,922.00**) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **June 1, 2055**.

(E) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:
☐ Adjustable Rate Rider ☐ Condominium Rider ☒ Planned Unit Development Rider
☐ Other(s) [specify]

(F) "Security Instrument" means this document, which is dated **May 16, 2025**, together with all Riders to this document.

Additional Definitions

- (G) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (H) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.
- (I) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 11(e).
- (J) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone or other electronic device capable of communicating with such financial institution, wire transfers, and automated clearinghouse transfers.
- (K) "Electronic Signature" means an "Electronic Signature" as defined in E-SIGN.
- (L) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 *et seq.*), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.
- (M) "Escrow Items" means: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly Mortgage Insurance premiums.
- (N) "Loan" means the debt obligation evidenced by the Note, plus interest, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.
- (O) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.
- (P) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (Q) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.
- (R) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.
- (S) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.
- (T) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."
- (U) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.
- (V) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter. When used in this Security Instrument, "RESPA" refers to all requirements and restrictions that would apply to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.
- (W) "Secretary" means the Secretary of the United States Department of Housing and Urban Development or his designee.
- (X) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

Initials: _____

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower’s covenants and agreements under this Security Instrument and the Note. 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** of **Orangeburg**:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".
APN #: 0307-20-01-106.000

which currently has the address of **124 Congaree Ct, Santee** [Street] [City]

South Carolina **29142-9513** (“Property Address”);
[Zip Code]

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 subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument 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 and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower’s leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific South Carolina state requirements to constitute a uniform security instrument covering real property.

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

1. Payment of Principal, Interest, Escrow Items, and Late Charges. Borrower will pay each Periodic Payment when due. Borrower will also pay any late charges due under the Note, and any other amounts due under this Security Instrument. Payments due under the Note and this Security Instrument must be made in U.S. currency. If any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer’s check, or cashier’s check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (d) Electronic Fund Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial

Payments or to apply any Partial Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: First, to the Mortgage Insurance premiums to be paid by Lender to the Secretary or the monthly charge by the Secretary instead of the monthly mortgage insurance premiums; Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required; Third, to interest due under the Note; Fourth, to amortization of the principal of the Note; and, Fifth, to late charges due under the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 15; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions

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in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term “extended coverage,” and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender’s right to disapprove Borrower’s choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender’s option and at Borrower’s expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower’s equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower’s insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender’s right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender’s security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender’s satisfaction (which may include satisfying Lender’s minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender’s security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower’s rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower’s rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower’s principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower’s principal residence for at least one year after the date of occupancy, unless: (1) Lender otherwise agrees in writing, which consent will not be unreasonably withheld; (2) Lender determines that this requirement shall cause undue hardship for the Borrower; or (3) extenuating circumstances exist which are beyond Borrower’s control.

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7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

If condemnation proceeds are paid in connection with the taking of the property, Lender shall apply such proceeds to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts, and then to payment of principal. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments or change the amount of such payments.

Lender may make reasonable entries upon and inspections of the Property. If Lender has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender will give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

(c) Additional Amounts Secured. Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will 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 will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to

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Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) Control and Maintenance of the Property. Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) Additional Provisions. Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

(d) Settlement of Claims. Lender is authorized to collect and apply the Miscellaneous Proceeds either to the sums secured by this Security Instrument, whether or not then due, or to restoration or repair of the Property, if Borrower (i) abandons the Property, or (ii) fails to respond to Lender within 30 days after the date Lender notifies Borrower that the Opposing Party (as defined in the next sentence) offers to settle a claim for damages. "Opposing Party" means the third party that owes Borrower the Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to the Miscellaneous Proceeds.

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will

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be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

12. Borrower Not Released; Forbearance by Lender Not a Waiver. Borrower or any Successor in Interest of Borrower will not be released from liability under this Security Instrument if Lender extends the time for payment or modifies the amortization of the sums secured by this Security Instrument. Lender will not be required to commence proceedings against any Successor in Interest of Borrower, or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument, by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities, or Successors in Interest of Borrower or in amounts less than the amount then due, will not be a waiver of, or preclude the exercise of, any right or remedy by Lender.

13. Joint and Several Liability; Signatories; Successors and Assigns Bound. Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

14. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. Lender may collect fees and charges authorized by the Secretary. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

(d) Savings Clause. If Applicable Law sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then (i) any such loan charge will be reduced by the amount necessary to reduce the charge to the permitted limit, and (ii) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment. To the extent permitted by Applicable Law, Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 15(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 15(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes

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to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

16. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of South Carolina. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

17. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

18. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 18 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

19. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower shall have the right to reinstatement of a mortgage. However, Lender is not required to reinstate if: (i) Lender has accepted reinstatement after the commencement of foreclosure proceedings within two years immediately preceding the commencement of a current foreclosure proceedings; (ii) reinstatement will preclude foreclosure on different grounds in the future, or (iii) reinstatement will adversely affect the priority of the lien created by this Security Instrument. This right to reinstate will not apply in the case of acceleration under Section 18.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

20. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

21. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other

Initials: _____



amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

22. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 15) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this Section 22. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 18 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 22.

23. Hazardous Substances.

(a) Definitions. As used in this Section 23: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

(b) Restrictions on Use of Hazardous Substances. Borrower will not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower will not do, nor allow anyone else to do, anything affecting the Property that: (i) violates Environmental Law; (ii) creates an Environmental Condition; or (iii) due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects or could adversely affect the value of the Property. The preceding two sentences will not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) any investigation, claim, demand, lawsuit, or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

24. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

25. Borrower Not Third-Party Beneficiary to Contract of Insurance. Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower acknowledges and agrees that the Borrower is not a third party beneficiary to the contract of insurance between the Secretary and Lender, nor is Borrower entitled to enforce any agreement between Lender and the Secretary, unless explicitly authorized to do so by Applicable Law.

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

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 18 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.

(b) Acceleration; Foreclosure; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without

Initials: _____



further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys’ fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender’s interest in the Property and/or rights under this Security Instrument.

27. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument will become null and void. Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

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

29. Future Advances. The lien of this Security Instrument will secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest, attorneys’ fees, and court costs. Interest or discount may be deferred, accrued or capitalized.

30. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver will not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250 of the South Carolina Code of Laws or to a consumer credit transaction as defined in Section 37-1-301(11) of the South Carolina Code of Laws.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider signed by Borrower and recorded with it.

Signed, sealed, and delivered in the presence of:

Witness

Witness

CHRISTINE TANT DRUMMOND (Seal)
DATE

State of _____
County of _____

The foregoing instrument was acknowledged before me this MAY 16, 2025 (date) by CHRISTINE TANT DRUMMOND.

(Signature of Person Taking Acknowledgement) (Official Seal)

(Title or Rank)

(Serial Number, if any)

Lender: Royal United Mortgage LLC
NMLS ID: 13390
Loan Originator: Jonathon Burdine
NMLS ID: 2413497

LOAN #: RUM-250415683
MIN: 1008722-0001159468-5

FHA Case No.
461-9121338-703

PLANNED UNIT DEVELOPMENT RIDER

THIS PLANNED UNIT DEVELOPMENT RIDER is made this **16th** day of **May, 2025**, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (“Security Instrument”) of the same date given by the undersigned (“Borrower”) to secure Borrower’s Note (“Note”) to **Royal United Mortgage LLC, a Limited Liability Company**

(“Lender”) of the same date and covering the Property described in the Security Instru-
ment and located at:
124 Congaree Ct
Santee, SC 29142-9513.

The Property Address is a part of a planned unit development (“PUD”) known as
Center Pointe

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

- A. So long as the Owners Association (or equivalent entity holding title to common areas and facilities), acting as trustee for the homeowners, maintains, with a generally accepted insurance carrier, a “master” or “blanket” policy insuring the property located in the PUD, including all improvements now existing or hereafter erected on the mortgaged premises, and such policy is satisfactory to Lender and provides insurance coverage in the amounts, for the periods, and against the hazards Lender requires, including fire and other hazards included within the term “extended coverage,” and loss by flood, to the extent required by the Secretary, then:
 - (i) Lender waives the provision in Paragraph 3 of this Security Instrument for the monthly payment to Lender of one-twelfth of the yearly premium installments for hazard insurance on the Property, and
 - (ii) Borrower’s obligation under Paragraph 5 of this Security Instrument 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 and of any loss occurring from a hazard. 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 for application to the sums secured by this Security Instrument, with any excess paid to the entity legally entitled thereto.

Initials: _____



LOAN #: RUM-250415683

- B. Borrower promises to pay all dues and assessments imposed pursuant to the legal instruments creating and governing the PUD.
- C. If Borrower does not pay PUD dues and assessments when due, then Lender may pay them. Any amounts disbursed by Lender under this paragraph C 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 provisions contained in this PUD Rider.

CHRISTINE TANT DRUMMOND

(Seal)
DATE



AFFIDAVIT OF OCCUPANCY

STATE OF SOUTH CAROLINA }
COUNTY OF Orangeburg } SS.
124 Congaree Ct
Santee, SC 29142-9513

Before me, the undersigned authority duly authorized to take acknowledgments and administer oaths personally appeared: Christine Tant Drummond

(“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:
- [x]

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.
- [x]

1.4

REFINANCES ONLY 124 Congaree Ct, Santee, SC 29142-9513
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 November 30, 2023.

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

CHRISTINE TANT DRUMMOND

DATE



State of _____
County of ORANGEBURG

Signed and sworn to (or affirmed) before me on MAY 16, 2025 (date) by CHRISTINE TANT DRUMMOND.

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
1	07/01/2025	\$1,047.34	\$181.66	\$796.51	\$169,740.34	\$69.17	68.444%
2	08/01/2025	\$1,047.34	\$182.51	\$795.66	\$169,557.83	\$69.17	68.370%
3	09/01/2025	\$1,047.34	\$183.37	\$794.80	\$169,374.46	\$69.17	68.296%
4	10/01/2025	\$1,047.34	\$184.23	\$793.94	\$169,190.23	\$69.17	68.222%
5	11/01/2025	\$1,047.34	\$185.09	\$793.08	\$169,005.14	\$69.17	68.147%
6	12/01/2025	\$1,047.34	\$185.96	\$792.21	\$168,819.18	\$69.17	68.072%
7	01/01/2026	\$1,047.34	\$186.83	\$791.34	\$168,632.35	\$69.17	67.997%
8	02/01/2026	\$1,047.34	\$187.71	\$790.46	\$168,444.64	\$69.17	67.921%
9	03/01/2026	\$1,047.34	\$188.59	\$789.58	\$168,256.05	\$69.17	67.845%
10	04/01/2026	\$1,047.34	\$189.47	\$788.70	\$168,066.58	\$69.17	67.769%
11	05/01/2026	\$1,047.34	\$190.36	\$787.81	\$167,876.22	\$69.17	67.692%
12	06/01/2026	\$1,047.34	\$191.25	\$786.92	\$167,684.97	\$69.17	67.615%
13	07/01/2026	\$1,046.40	\$192.15	\$786.02	\$167,492.82	\$68.23	67.537%
14	08/01/2026	\$1,046.40	\$193.05	\$785.12	\$167,299.77	\$68.23	67.460%
15	09/01/2026	\$1,046.40	\$193.95	\$784.22	\$167,105.82	\$68.23	67.381%
16	10/01/2026	\$1,046.40	\$194.86	\$783.31	\$166,910.96	\$68.23	67.303%
17	11/01/2026	\$1,046.40	\$195.77	\$782.40	\$166,715.19	\$68.23	67.224%
18	12/01/2026	\$1,046.40	\$196.69	\$781.48	\$166,518.50	\$68.23	67.145%
19	01/01/2027	\$1,046.40	\$197.61	\$780.56	\$166,320.89	\$68.23	67.065%
20	02/01/2027	\$1,046.40	\$198.54	\$779.63	\$166,122.35	\$68.23	66.985%
21	03/01/2027	\$1,046.40	\$199.47	\$778.70	\$165,922.88	\$68.23	66.904%
22	04/01/2027	\$1,046.40	\$200.41	\$777.76	\$165,722.47	\$68.23	66.824%
23	05/01/2027	\$1,046.40	\$201.35	\$776.82	\$165,521.12	\$68.23	66.742%
24	06/01/2027	\$1,046.40	\$202.29	\$775.88	\$165,318.83	\$68.23	66.661%
25	07/01/2027	\$1,045.40	\$203.24	\$774.93	\$165,115.59	\$67.23	66.579%
26	08/01/2027	\$1,045.40	\$204.19	\$773.98	\$164,911.40	\$67.23	66.497%
27	09/01/2027	\$1,045.40	\$205.15	\$773.02	\$164,706.25	\$67.23	66.414%
28	10/01/2027	\$1,045.40	\$206.11	\$772.06	\$164,500.14	\$67.23	66.331%
29	11/01/2027	\$1,045.40	\$207.08	\$771.09	\$164,293.06	\$67.23	66.247%
30	12/01/2027	\$1,045.40	\$208.05	\$770.12	\$164,085.01	\$67.23	66.163%
31	01/01/2028	\$1,045.40	\$209.02	\$769.15	\$163,875.99	\$67.23	66.079%
32	02/01/2028	\$1,045.40	\$210.00	\$768.17	\$163,665.99	\$67.23	65.994%
33	03/01/2028	\$1,045.40	\$210.99	\$767.18	\$163,455.00	\$67.23	65.909%
34	04/01/2028	\$1,045.40	\$211.97	\$766.20	\$163,243.03	\$67.23	65.824%
35	05/01/2028	\$1,045.40	\$212.97	\$765.20	\$163,030.06	\$67.23	65.738%
36	06/01/2028	\$1,045.40	\$213.97	\$764.20	\$162,816.09	\$67.23	65.652%
37	07/01/2028	\$1,044.35	\$214.97	\$763.20	\$162,601.12	\$66.18	65.565%
38	08/01/2028	\$1,044.35	\$215.98	\$762.19	\$162,385.14	\$66.18	65.478%
39	09/01/2028	\$1,044.35	\$216.99	\$761.18	\$162,168.15	\$66.18	65.390%
40	10/01/2028	\$1,044.35	\$218.01	\$760.16	\$161,950.14	\$66.18	65.302%
41	11/01/2028	\$1,044.35	\$219.03	\$759.14	\$161,731.11	\$66.18	65.214%
42	12/01/2028	\$1,044.35	\$220.06	\$758.11	\$161,511.05	\$66.18	65.125%
43	01/01/2029	\$1,044.35	\$221.09	\$757.08	\$161,289.96	\$66.18	65.036%
44	02/01/2029	\$1,044.35	\$222.12	\$756.05	\$161,067.84	\$66.18	64.947%
45	03/01/2029	\$1,044.35	\$223.16	\$755.01	\$160,844.68	\$66.18	64.857%
46	04/01/2029	\$1,044.35	\$224.21	\$753.96	\$160,620.47	\$66.18	64.766%
47	05/01/2029	\$1,044.35	\$225.26	\$752.91	\$160,395.21	\$66.18	64.675%
48	06/01/2029	\$1,044.35	\$226.32	\$751.85	\$160,168.89	\$66.18	64.584%
49	07/01/2029	\$1,043.24	\$227.38	\$750.79	\$159,941.51	\$65.07	64.493%
50	08/01/2029	\$1,043.24	\$228.44	\$749.73	\$159,713.07	\$65.07	64.400%
51	09/01/2029	\$1,043.24	\$229.51	\$748.66	\$159,483.56	\$65.07	64.308%
52	10/01/2029	\$1,043.24	\$230.59	\$747.58	\$159,252.97	\$65.07	64.215%
53	11/01/2029	\$1,043.24	\$231.67	\$746.50	\$159,021.30	\$65.07	64.121%
54	12/01/2029	\$1,043.24	\$232.76	\$745.41	\$158,788.54	\$65.07	64.028%
55	01/01/2030	\$1,043.24	\$233.85	\$744.32	\$158,554.69	\$65.07	63.933%
56	02/01/2030	\$1,043.24	\$234.94	\$743.23	\$158,319.75	\$65.07	63.839%
57	03/01/2030	\$1,043.24	\$236.05	\$742.12	\$158,083.70	\$65.07	63.743%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
58	04/01/2030	\$1,043.24	\$237.15	\$741.02	\$157,846.55	\$65.07	63.648%
59	05/01/2030	\$1,043.24	\$238.26	\$739.91	\$157,608.29	\$65.07	63.552%
60	06/01/2030	\$1,043.24	\$239.38	\$738.79	\$157,368.91	\$65.07	63.455%
61	07/01/2030	\$1,042.06	\$240.50	\$737.67	\$157,128.41	\$63.89	63.358%
62	08/01/2030	\$1,042.06	\$241.63	\$736.54	\$156,886.78	\$63.89	63.261%
63	09/01/2030	\$1,042.06	\$242.76	\$735.41	\$156,644.02	\$63.89	63.163%
64	10/01/2030	\$1,042.06	\$243.90	\$734.27	\$156,400.12	\$63.89	63.065%
65	11/01/2030	\$1,042.06	\$245.04	\$733.13	\$156,155.08	\$63.89	62.966%
66	12/01/2030	\$1,042.06	\$246.19	\$731.98	\$155,908.89	\$63.89	62.866%
67	01/01/2031	\$1,042.06	\$247.35	\$730.82	\$155,661.54	\$63.89	62.767%
68	02/01/2031	\$1,042.06	\$248.51	\$729.66	\$155,413.03	\$63.89	62.667%
69	03/01/2031	\$1,042.06	\$249.67	\$728.50	\$155,163.36	\$63.89	62.566%
70	04/01/2031	\$1,042.06	\$250.84	\$727.33	\$154,912.52	\$63.89	62.465%
71	05/01/2031	\$1,042.06	\$252.02	\$726.15	\$154,660.50	\$63.89	62.363%
72	06/01/2031	\$1,042.06	\$253.20	\$724.97	\$154,407.30	\$63.89	62.261%
73	07/01/2031	\$1,040.82	\$254.39	\$723.78	\$154,152.91	\$62.65	62.158%
74	08/01/2031	\$1,040.82	\$255.58	\$722.59	\$153,897.33	\$62.65	62.055%
75	09/01/2031	\$1,040.82	\$256.78	\$721.39	\$153,640.55	\$62.65	61.952%
76	10/01/2031	\$1,040.82	\$257.98	\$720.19	\$153,382.57	\$62.65	61.848%
77	11/01/2031	\$1,040.82	\$259.19	\$718.98	\$153,123.38	\$62.65	61.743%
78	12/01/2031	\$1,040.82	\$260.40	\$717.77	\$152,862.98	\$62.65	61.638%
79	01/01/2032	\$1,040.82	\$261.62	\$716.55	\$152,601.36	\$62.65	61.533%
80	02/01/2032	\$1,040.82	\$262.85	\$715.32	\$152,338.51	\$62.65	61.427%
81	03/01/2032	\$1,040.82	\$264.08	\$714.09	\$152,074.43	\$62.65	61.320%
82	04/01/2032	\$1,040.82	\$265.32	\$712.85	\$151,809.11	\$62.65	61.213%
83	05/01/2032	\$1,040.82	\$266.56	\$711.61	\$151,542.55	\$62.65	61.106%
84	06/01/2032	\$1,040.82	\$267.81	\$710.36	\$151,274.74	\$62.65	60.998%
85	07/01/2032	\$1,039.50	\$269.07	\$709.10	\$151,005.67	\$61.33	60.889%
86	08/01/2032	\$1,039.50	\$270.33	\$707.84	\$150,735.34	\$61.33	60.780%
87	09/01/2032	\$1,039.50	\$271.60	\$706.57	\$150,463.74	\$61.33	60.671%
88	10/01/2032	\$1,039.50	\$272.87	\$705.30	\$150,190.87	\$61.33	60.561%
89	11/01/2032	\$1,039.50	\$274.15	\$704.02	\$149,916.72	\$61.33	60.450%
90	12/01/2032	\$1,039.50	\$275.44	\$702.73	\$149,641.28	\$61.33	60.339%
91	01/01/2033	\$1,039.50	\$276.73	\$701.44	\$149,364.55	\$61.33	60.228%
92	02/01/2033	\$1,039.50	\$278.02	\$700.15	\$149,086.53	\$61.33	60.116%
93	03/01/2033	\$1,039.50	\$279.33	\$698.84	\$148,807.20	\$61.33	60.003%
94	04/01/2033	\$1,039.50	\$280.64	\$697.53	\$148,526.56	\$61.33	59.890%
95	05/01/2033	\$1,039.50	\$281.95	\$696.22	\$148,244.61	\$61.33	59.776%
96	06/01/2033	\$1,039.50	\$283.27	\$694.90	\$147,961.34	\$61.33	59.662%
97	07/01/2033	\$1,038.11	\$284.60	\$693.57	\$147,676.74	\$59.94	59.547%
98	08/01/2033	\$1,038.11	\$285.94	\$692.23	\$147,390.80	\$59.94	59.432%
99	09/01/2033	\$1,038.11	\$287.28	\$690.89	\$147,103.52	\$59.94	59.316%
100	10/01/2033	\$1,038.11	\$288.62	\$689.55	\$146,814.90	\$59.94	59.200%
101	11/01/2033	\$1,038.11	\$289.98	\$688.19	\$146,524.92	\$59.94	59.083%
102	12/01/2033	\$1,038.11	\$291.33	\$686.84	\$146,233.59	\$59.94	58.965%
103	01/01/2034	\$1,038.11	\$292.70	\$685.47	\$145,940.89	\$59.94	58.847%
104	02/01/2034	\$1,038.11	\$294.07	\$684.10	\$145,646.82	\$59.94	58.729%
105	03/01/2034	\$1,038.11	\$295.45	\$682.72	\$145,351.37	\$59.94	58.609%
106	04/01/2034	\$1,038.11	\$296.84	\$681.33	\$145,054.53	\$59.94	58.490%
107	05/01/2034	\$1,038.11	\$298.23	\$679.94	\$144,756.30	\$59.94	58.369%
108	06/01/2034	\$1,038.11	\$299.62	\$678.55	\$144,456.68	\$59.94	58.249%
109	07/01/2034	\$1,036.64	\$301.03	\$677.14	\$144,155.65	\$58.47	58.127%
110	08/01/2034	\$1,036.64	\$302.44	\$675.73	\$143,853.21	\$58.47	58.005%
111	09/01/2034	\$1,036.64	\$303.86	\$674.31	\$143,549.35	\$58.47	57.883%
112	10/01/2034	\$1,036.64	\$305.28	\$672.89	\$143,244.07	\$58.47	57.760%
113	11/01/2034	\$1,036.64	\$306.71	\$671.46	\$142,937.36	\$58.47	57.636%
114	12/01/2034	\$1,036.64	\$308.15	\$670.02	\$142,629.21	\$58.47	57.512%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
115	01/01/2035	\$1,036.64	\$309.60	\$668.57	\$142,319.61	\$58.47	57.387%
116	02/01/2035	\$1,036.64	\$311.05	\$667.12	\$142,008.56	\$58.47	57.262%
117	03/01/2035	\$1,036.64	\$312.50	\$665.67	\$141,696.06	\$58.47	57.136%
118	04/01/2035	\$1,036.64	\$313.97	\$664.20	\$141,382.09	\$58.47	57.009%
119	05/01/2035	\$1,036.64	\$315.44	\$662.73	\$141,066.65	\$58.47	56.882%
120	06/01/2035	\$1,036.64	\$316.92	\$661.25	\$140,749.73	\$58.47	56.754%
121	07/01/2035	\$1,035.08	\$318.41	\$659.76	\$140,431.32	\$56.91	56.626%
122	08/01/2035	\$1,035.08	\$319.90	\$658.27	\$140,111.42	\$56.91	56.497%
123	09/01/2035	\$1,035.08	\$321.40	\$656.77	\$139,790.02	\$56.91	56.367%
124	10/01/2035	\$1,035.08	\$322.90	\$655.27	\$139,467.12	\$56.91	56.237%
125	11/01/2035	\$1,035.08	\$324.42	\$653.75	\$139,142.70	\$56.91	56.106%
126	12/01/2035	\$1,035.08	\$325.94	\$652.23	\$138,816.76	\$56.91	55.975%
127	01/01/2036	\$1,035.08	\$327.47	\$650.70	\$138,489.29	\$56.91	55.842%
128	02/01/2036	\$1,035.08	\$329.00	\$649.17	\$138,160.29	\$56.91	55.710%
129	03/01/2036	\$1,035.08	\$330.54	\$647.63	\$137,829.75	\$56.91	55.577%
130	04/01/2036	\$1,035.08	\$332.09	\$646.08	\$137,497.66	\$56.91	55.443%
131	05/01/2036	\$1,035.08	\$333.65	\$644.52	\$137,164.01	\$56.91	55.308%
132	06/01/2036	\$1,035.08	\$335.21	\$642.96	\$136,828.80	\$56.91	55.173%
133	07/01/2036	\$978.17	\$336.78	\$641.39	\$136,492.02	\$0.00	55.037%
134	08/01/2036	\$978.17	\$338.36	\$639.81	\$136,153.66	\$0.00	54.901%
135	09/01/2036	\$978.17	\$339.95	\$638.22	\$135,813.71	\$0.00	54.764%
136	10/01/2036	\$978.17	\$341.54	\$636.63	\$135,472.17	\$0.00	54.626%
137	11/01/2036	\$978.17	\$343.14	\$635.03	\$135,129.03	\$0.00	54.488%
138	12/01/2036	\$978.17	\$344.75	\$633.42	\$134,784.28	\$0.00	54.349%
139	01/01/2037	\$978.17	\$346.37	\$631.80	\$134,437.91	\$0.00	54.209%
140	02/01/2037	\$978.17	\$347.99	\$630.18	\$134,089.92	\$0.00	54.069%
141	03/01/2037	\$978.17	\$349.62	\$628.55	\$133,740.30	\$0.00	53.928%
142	04/01/2037	\$978.17	\$351.26	\$626.91	\$133,389.04	\$0.00	53.786%
143	05/01/2037	\$978.17	\$352.91	\$625.26	\$133,036.13	\$0.00	53.644%
144	06/01/2037	\$978.17	\$354.56	\$623.61	\$132,681.57	\$0.00	53.501%
145	07/01/2037	\$978.17	\$356.23	\$621.94	\$132,325.34	\$0.00	53.357%
146	08/01/2037	\$978.17	\$357.89	\$620.28	\$131,967.45	\$0.00	53.213%
147	09/01/2037	\$978.17	\$359.57	\$618.60	\$131,607.88	\$0.00	53.068%
148	10/01/2037	\$978.17	\$361.26	\$616.91	\$131,246.62	\$0.00	52.922%
149	11/01/2037	\$978.17	\$362.95	\$615.22	\$130,883.67	\$0.00	52.776%
150	12/01/2037	\$978.17	\$364.65	\$613.52	\$130,519.02	\$0.00	52.629%
151	01/01/2038	\$978.17	\$366.36	\$611.81	\$130,152.66	\$0.00	52.481%
152	02/01/2038	\$978.17	\$368.08	\$610.09	\$129,784.58	\$0.00	52.332%
153	03/01/2038	\$978.17	\$369.80	\$608.37	\$129,414.78	\$0.00	52.183%
154	04/01/2038	\$978.17	\$371.54	\$606.63	\$129,043.24	\$0.00	52.034%
155	05/01/2038	\$978.17	\$373.28	\$604.89	\$128,669.96	\$0.00	51.883%
156	06/01/2038	\$978.17	\$375.03	\$603.14	\$128,294.93	\$0.00	51.732%
157	07/01/2038	\$978.17	\$376.79	\$601.38	\$127,918.14	\$0.00	51.580%
158	08/01/2038	\$978.17	\$378.55	\$599.62	\$127,539.59	\$0.00	51.427%
159	09/01/2038	\$978.17	\$380.33	\$597.84	\$127,159.26	\$0.00	51.274%
160	10/01/2038	\$978.17	\$382.11	\$596.06	\$126,777.15	\$0.00	51.120%
161	11/01/2038	\$978.17	\$383.90	\$594.27	\$126,393.25	\$0.00	50.965%
162	12/01/2038	\$978.17	\$385.70	\$592.47	\$126,007.55	\$0.00	50.809%
163	01/01/2039	\$978.17	\$387.51	\$590.66	\$125,620.04	\$0.00	50.653%
164	02/01/2039	\$978.17	\$389.33	\$588.84	\$125,230.71	\$0.00	50.496%
165	03/01/2039	\$978.17	\$391.15	\$587.02	\$124,839.56	\$0.00	50.339%
166	04/01/2039	\$978.17	\$392.98	\$585.19	\$124,446.58	\$0.00	50.180%
167	05/01/2039	\$978.17	\$394.83	\$583.34	\$124,051.75	\$0.00	50.021%
168	06/01/2039	\$978.17	\$396.68	\$581.49	\$123,655.07	\$0.00	49.861%
169	07/01/2039	\$978.17	\$398.54	\$579.63	\$123,256.53	\$0.00	49.700%
170	08/01/2039	\$978.17	\$400.41	\$577.76	\$122,856.12	\$0.00	49.539%
171	09/01/2039	\$978.17	\$402.28	\$575.89	\$122,453.84	\$0.00	49.377%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
172	10/01/2039	\$978.17	\$404.17	\$574.00	\$122,049.67	\$0.00	49.214%
173	11/01/2039	\$978.17	\$406.06	\$572.11	\$121,643.61	\$0.00	49.050%
174	12/01/2039	\$978.17	\$407.97	\$570.20	\$121,235.64	\$0.00	48.885%
175	01/01/2040	\$978.17	\$409.88	\$568.29	\$120,825.76	\$0.00	48.720%
176	02/01/2040	\$978.17	\$411.80	\$566.37	\$120,413.96	\$0.00	48.554%
177	03/01/2040	\$978.17	\$413.73	\$564.44	\$120,000.23	\$0.00	48.387%
178	04/01/2040	\$978.17	\$415.67	\$562.50	\$119,584.56	\$0.00	48.220%
179	05/01/2040	\$978.17	\$417.62	\$560.55	\$119,166.94	\$0.00	48.051%
180	06/01/2040	\$978.17	\$419.57	\$558.60	\$118,747.37	\$0.00	47.882%
181	07/01/2040	\$978.17	\$421.54	\$556.63	\$118,325.83	\$0.00	47.712%
182	08/01/2040	\$978.17	\$423.52	\$554.65	\$117,902.31	\$0.00	47.541%
183	09/01/2040	\$978.17	\$425.50	\$552.67	\$117,476.81	\$0.00	47.370%
184	10/01/2040	\$978.17	\$427.50	\$550.67	\$117,049.31	\$0.00	47.197%
185	11/01/2040	\$978.17	\$429.50	\$548.67	\$116,619.81	\$0.00	47.024%
186	12/01/2040	\$978.17	\$431.51	\$546.66	\$116,188.30	\$0.00	46.850%
187	01/01/2041	\$978.17	\$433.54	\$544.63	\$115,754.76	\$0.00	46.675%
188	02/01/2041	\$978.17	\$435.57	\$542.60	\$115,319.19	\$0.00	46.500%
189	03/01/2041	\$978.17	\$437.61	\$540.56	\$114,881.58	\$0.00	46.323%
190	04/01/2041	\$978.17	\$439.66	\$538.51	\$114,441.92	\$0.00	46.146%
191	05/01/2041	\$978.17	\$441.72	\$536.45	\$114,000.20	\$0.00	45.968%
192	06/01/2041	\$978.17	\$443.79	\$534.38	\$113,556.41	\$0.00	45.789%
193	07/01/2041	\$978.17	\$445.87	\$532.30	\$113,110.54	\$0.00	45.609%
194	08/01/2041	\$978.17	\$447.96	\$530.21	\$112,662.58	\$0.00	45.428%
195	09/01/2041	\$978.17	\$450.06	\$528.11	\$112,212.52	\$0.00	45.247%
196	10/01/2041	\$978.17	\$452.17	\$526.00	\$111,760.35	\$0.00	45.065%
197	11/01/2041	\$978.17	\$454.29	\$523.88	\$111,306.06	\$0.00	44.881%
198	12/01/2041	\$978.17	\$456.42	\$521.75	\$110,849.64	\$0.00	44.697%
199	01/01/2042	\$978.17	\$458.56	\$519.61	\$110,391.08	\$0.00	44.513%
200	02/01/2042	\$978.17	\$460.71	\$517.46	\$109,930.37	\$0.00	44.327%
201	03/01/2042	\$978.17	\$462.87	\$515.30	\$109,467.50	\$0.00	44.140%
202	04/01/2042	\$978.17	\$465.04	\$513.13	\$109,002.46	\$0.00	43.953%
203	05/01/2042	\$978.17	\$467.22	\$510.95	\$108,535.24	\$0.00	43.764%
204	06/01/2042	\$978.17	\$469.41	\$508.76	\$108,065.83	\$0.00	43.575%
205	07/01/2042	\$978.17	\$471.61	\$506.56	\$107,594.22	\$0.00	43.385%
206	08/01/2042	\$978.17	\$473.82	\$504.35	\$107,120.40	\$0.00	43.194%
207	09/01/2042	\$978.17	\$476.04	\$502.13	\$106,644.36	\$0.00	43.002%
208	10/01/2042	\$978.17	\$478.27	\$499.90	\$106,166.09	\$0.00	42.809%
209	11/01/2042	\$978.17	\$480.52	\$497.65	\$105,685.57	\$0.00	42.615%
210	12/01/2042	\$978.17	\$482.77	\$495.40	\$105,202.80	\$0.00	42.420%
211	01/01/2043	\$978.17	\$485.03	\$493.14	\$104,717.77	\$0.00	42.225%
212	02/01/2043	\$978.17	\$487.31	\$490.86	\$104,230.46	\$0.00	42.028%
213	03/01/2043	\$978.17	\$489.59	\$488.58	\$103,740.87	\$0.00	41.831%
214	04/01/2043	\$978.17	\$491.88	\$486.29	\$103,248.99	\$0.00	41.633%
215	05/01/2043	\$978.17	\$494.19	\$483.98	\$102,754.80	\$0.00	41.433%
216	06/01/2043	\$978.17	\$496.51	\$481.66	\$102,258.29	\$0.00	41.233%
217	07/01/2043	\$978.17	\$498.83	\$479.34	\$101,759.46	\$0.00	41.032%
218	08/01/2043	\$978.17	\$501.17	\$477.00	\$101,258.29	\$0.00	40.830%
219	09/01/2043	\$978.17	\$503.52	\$474.65	\$100,754.77	\$0.00	40.627%
220	10/01/2043	\$978.17	\$505.88	\$472.29	\$100,248.89	\$0.00	40.423%
221	11/01/2043	\$978.17	\$508.25	\$469.92	\$99,740.64	\$0.00	40.218%
222	12/01/2043	\$978.17	\$510.64	\$467.53	\$99,230.00	\$0.00	40.012%
223	01/01/2044	\$978.17	\$513.03	\$465.14	\$98,716.97	\$0.00	39.805%
224	02/01/2044	\$978.17	\$515.43	\$462.74	\$98,201.54	\$0.00	39.597%
225	03/01/2044	\$978.17	\$517.85	\$460.32	\$97,683.69	\$0.00	39.389%
226	04/01/2044	\$978.17	\$520.28	\$457.89	\$97,163.41	\$0.00	39.179%
227	05/01/2044	\$978.17	\$522.72	\$455.45	\$96,640.69	\$0.00	38.968%
228	06/01/2044	\$978.17	\$525.17	\$453.00	\$96,115.52	\$0.00	38.756%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
229	07/01/2044	\$978.17	\$527.63	\$450.54	\$95,587.89	\$0.00	38.544%
230	08/01/2044	\$978.17	\$530.10	\$448.07	\$95,057.79	\$0.00	38.330%
231	09/01/2044	\$978.17	\$532.59	\$445.58	\$94,525.20	\$0.00	38.115%
232	10/01/2044	\$978.17	\$535.08	\$443.09	\$93,990.12	\$0.00	37.899%
233	11/01/2044	\$978.17	\$537.59	\$440.58	\$93,452.53	\$0.00	37.682%
234	12/01/2044	\$978.17	\$540.11	\$438.06	\$92,912.42	\$0.00	37.465%
235	01/01/2045	\$978.17	\$542.64	\$435.53	\$92,369.78	\$0.00	37.246%
236	02/01/2045	\$978.17	\$545.19	\$432.98	\$91,824.59	\$0.00	37.026%
237	03/01/2045	\$978.17	\$547.74	\$430.43	\$91,276.85	\$0.00	36.805%
238	04/01/2045	\$978.17	\$550.31	\$427.86	\$90,726.54	\$0.00	36.583%
239	05/01/2045	\$978.17	\$552.89	\$425.28	\$90,173.65	\$0.00	36.360%
240	06/01/2045	\$978.17	\$555.48	\$422.69	\$89,618.17	\$0.00	36.136%
241	07/01/2045	\$978.17	\$558.08	\$420.09	\$89,060.09	\$0.00	35.911%
242	08/01/2045	\$978.17	\$560.70	\$417.47	\$88,499.39	\$0.00	35.685%
243	09/01/2045	\$978.17	\$563.33	\$414.84	\$87,936.06	\$0.00	35.458%
244	10/01/2045	\$978.17	\$565.97	\$412.20	\$87,370.09	\$0.00	35.230%
245	11/01/2045	\$978.17	\$568.62	\$409.55	\$86,801.47	\$0.00	35.001%
246	12/01/2045	\$978.17	\$571.29	\$406.88	\$86,230.18	\$0.00	34.770%
247	01/01/2046	\$978.17	\$573.97	\$404.20	\$85,656.21	\$0.00	34.539%
248	02/01/2046	\$978.17	\$576.66	\$401.51	\$85,079.55	\$0.00	34.306%
249	03/01/2046	\$978.17	\$579.36	\$398.81	\$84,500.19	\$0.00	34.073%
250	04/01/2046	\$978.17	\$582.08	\$396.09	\$83,918.11	\$0.00	33.838%
251	05/01/2046	\$978.17	\$584.80	\$393.37	\$83,333.31	\$0.00	33.602%
252	06/01/2046	\$978.17	\$587.55	\$390.62	\$82,745.76	\$0.00	33.365%
253	07/01/2046	\$978.17	\$590.30	\$387.87	\$82,155.46	\$0.00	33.127%
254	08/01/2046	\$978.17	\$593.07	\$385.10	\$81,562.39	\$0.00	32.888%
255	09/01/2046	\$978.17	\$595.85	\$382.32	\$80,966.54	\$0.00	32.648%
256	10/01/2046	\$978.17	\$598.64	\$379.53	\$80,367.90	\$0.00	32.406%
257	11/01/2046	\$978.17	\$601.45	\$376.72	\$79,766.45	\$0.00	32.164%
258	12/01/2046	\$978.17	\$604.26	\$373.91	\$79,162.19	\$0.00	31.920%
259	01/01/2047	\$978.17	\$607.10	\$371.07	\$78,555.09	\$0.00	31.675%
260	02/01/2047	\$978.17	\$609.94	\$368.23	\$77,945.15	\$0.00	31.429%
261	03/01/2047	\$978.17	\$612.80	\$365.37	\$77,332.35	\$0.00	31.182%
262	04/01/2047	\$978.17	\$615.67	\$362.50	\$76,716.68	\$0.00	30.934%
263	05/01/2047	\$978.17	\$618.56	\$359.61	\$76,098.12	\$0.00	30.685%
264	06/01/2047	\$978.17	\$621.46	\$356.71	\$75,476.66	\$0.00	30.434%
265	07/01/2047	\$978.17	\$624.37	\$353.80	\$74,852.29	\$0.00	30.182%
266	08/01/2047	\$978.17	\$627.30	\$350.87	\$74,224.99	\$0.00	29.929%
267	09/01/2047	\$978.17	\$630.24	\$347.93	\$73,594.75	\$0.00	29.675%
268	10/01/2047	\$978.17	\$633.19	\$344.98	\$72,961.56	\$0.00	29.420%
269	11/01/2047	\$978.17	\$636.16	\$342.01	\$72,325.40	\$0.00	29.163%
270	12/01/2047	\$978.17	\$639.14	\$339.03	\$71,686.26	\$0.00	28.906%
271	01/01/2048	\$978.17	\$642.14	\$336.03	\$71,044.12	\$0.00	28.647%
272	02/01/2048	\$978.17	\$645.15	\$333.02	\$70,398.97	\$0.00	28.387%
273	03/01/2048	\$978.17	\$648.17	\$330.00	\$69,750.80	\$0.00	28.125%
274	04/01/2048	\$978.17	\$651.21	\$326.96	\$69,099.59	\$0.00	27.863%
275	05/01/2048	\$978.17	\$654.27	\$323.90	\$68,445.32	\$0.00	27.599%
276	06/01/2048	\$978.17	\$657.33	\$320.84	\$67,787.99	\$0.00	27.334%
277	07/01/2048	\$978.17	\$660.41	\$317.76	\$67,127.58	\$0.00	27.068%
278	08/01/2048	\$978.17	\$663.51	\$314.66	\$66,464.07	\$0.00	26.800%
279	09/01/2048	\$978.17	\$666.62	\$311.55	\$65,797.45	\$0.00	26.531%
280	10/01/2048	\$978.17	\$669.74	\$308.43	\$65,127.71	\$0.00	26.261%
281	11/01/2048	\$978.17	\$672.88	\$305.29	\$64,454.83	\$0.00	25.990%
282	12/01/2048	\$978.17	\$676.04	\$302.13	\$63,778.79	\$0.00	25.717%
283	01/01/2049	\$978.17	\$679.21	\$298.96	\$63,099.58	\$0.00	25.443%
284	02/01/2049	\$978.17	\$682.39	\$295.78	\$62,417.19	\$0.00	25.168%
285	03/01/2049	\$978.17	\$685.59	\$292.58	\$61,731.60	\$0.00	24.892%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
286	04/01/2049	\$978.17	\$688.80	\$289.37	\$61,042.80	\$0.00	24.614%
287	05/01/2049	\$978.17	\$692.03	\$286.14	\$60,350.77	\$0.00	24.335%
288	06/01/2049	\$978.17	\$695.28	\$282.89	\$59,655.49	\$0.00	24.055%
289	07/01/2049	\$978.17	\$698.53	\$279.64	\$58,956.96	\$0.00	23.773%
290	08/01/2049	\$978.17	\$701.81	\$276.36	\$58,255.15	\$0.00	23.490%
291	09/01/2049	\$978.17	\$705.10	\$273.07	\$57,550.05	\$0.00	23.206%
292	10/01/2049	\$978.17	\$708.40	\$269.77	\$56,841.65	\$0.00	22.920%
293	11/01/2049	\$978.17	\$711.72	\$266.45	\$56,129.93	\$0.00	22.633%
294	12/01/2049	\$978.17	\$715.06	\$263.11	\$55,414.87	\$0.00	22.345%
295	01/01/2050	\$978.17	\$718.41	\$259.76	\$54,696.46	\$0.00	22.055%
296	02/01/2050	\$978.17	\$721.78	\$256.39	\$53,974.68	\$0.00	21.764%
297	03/01/2050	\$978.17	\$725.16	\$253.01	\$53,249.52	\$0.00	21.472%
298	04/01/2050	\$978.17	\$728.56	\$249.61	\$52,520.96	\$0.00	21.178%
299	05/01/2050	\$978.17	\$731.98	\$246.19	\$51,788.98	\$0.00	20.883%
300	06/01/2050	\$978.17	\$735.41	\$242.76	\$51,053.57	\$0.00	20.586%
301	07/01/2050	\$978.17	\$738.86	\$239.31	\$50,314.71	\$0.00	20.288%
302	08/01/2050	\$978.17	\$742.32	\$235.85	\$49,572.39	\$0.00	19.989%
303	09/01/2050	\$978.17	\$745.80	\$232.37	\$48,826.59	\$0.00	19.688%
304	10/01/2050	\$978.17	\$749.30	\$228.87	\$48,077.29	\$0.00	19.386%
305	11/01/2050	\$978.17	\$752.81	\$225.36	\$47,324.48	\$0.00	19.082%
306	12/01/2050	\$978.17	\$756.34	\$221.83	\$46,568.14	\$0.00	18.777%
307	01/01/2051	\$978.17	\$759.88	\$218.29	\$45,808.26	\$0.00	18.471%
308	02/01/2051	\$978.17	\$763.44	\$214.73	\$45,044.82	\$0.00	18.163%
309	03/01/2051	\$978.17	\$767.02	\$211.15	\$44,277.80	\$0.00	17.854%
310	04/01/2051	\$978.17	\$770.62	\$207.55	\$43,507.18	\$0.00	17.543%
311	05/01/2051	\$978.17	\$774.23	\$203.94	\$42,732.95	\$0.00	17.231%
312	06/01/2051	\$978.17	\$777.86	\$200.31	\$41,955.09	\$0.00	16.917%
313	07/01/2051	\$978.17	\$781.51	\$196.66	\$41,173.58	\$0.00	16.602%
314	08/01/2051	\$978.17	\$785.17	\$193.00	\$40,388.41	\$0.00	16.286%
315	09/01/2051	\$978.17	\$788.85	\$189.32	\$39,599.56	\$0.00	15.968%
316	10/01/2051	\$978.17	\$792.55	\$185.62	\$38,807.01	\$0.00	15.648%
317	11/01/2051	\$978.17	\$796.26	\$181.91	\$38,010.75	\$0.00	15.327%
318	12/01/2051	\$978.17	\$799.99	\$178.18	\$37,210.76	\$0.00	15.004%
319	01/01/2052	\$978.17	\$803.74	\$174.43	\$36,407.02	\$0.00	14.680%
320	02/01/2052	\$978.17	\$807.51	\$170.66	\$35,599.51	\$0.00	14.355%
321	03/01/2052	\$978.17	\$811.30	\$166.87	\$34,788.21	\$0.00	14.028%
322	04/01/2052	\$978.17	\$815.10	\$163.07	\$33,973.11	\$0.00	13.699%
323	05/01/2052	\$978.17	\$818.92	\$159.25	\$33,154.19	\$0.00	13.369%
324	06/01/2052	\$978.17	\$822.76	\$155.41	\$32,331.43	\$0.00	13.037%
325	07/01/2052	\$978.17	\$826.62	\$151.55	\$31,504.81	\$0.00	12.704%
326	08/01/2052	\$978.17	\$830.49	\$147.68	\$30,674.32	\$0.00	12.369%
327	09/01/2052	\$978.17	\$834.38	\$143.79	\$29,839.94	\$0.00	12.032%
328	10/01/2052	\$978.17	\$838.30	\$139.87	\$29,001.64	\$0.00	11.694%
329	11/01/2052	\$978.17	\$842.22	\$135.95	\$28,159.42	\$0.00	11.355%
330	12/01/2052	\$978.17	\$846.17	\$132.00	\$27,313.25	\$0.00	11.013%
331	01/01/2053	\$978.17	\$850.14	\$128.03	\$26,463.11	\$0.00	10.671%
332	02/01/2053	\$978.17	\$854.12	\$124.05	\$25,608.99	\$0.00	10.326%
333	03/01/2053	\$978.17	\$858.13	\$120.04	\$24,750.86	\$0.00	9.980%
334	04/01/2053	\$978.17	\$862.15	\$116.02	\$23,888.71	\$0.00	9.633%
335	05/01/2053	\$978.17	\$866.19	\$111.98	\$23,022.52	\$0.00	9.283%
336	06/01/2053	\$978.17	\$870.25	\$107.92	\$22,152.27	\$0.00	8.932%
337	07/01/2053	\$978.17	\$874.33	\$103.84	\$21,277.94	\$0.00	8.580%
338	08/01/2053	\$978.17	\$878.43	\$99.74	\$20,399.51	\$0.00	8.226%
339	09/01/2053	\$978.17	\$882.55	\$95.62	\$19,516.96	\$0.00	7.870%
340	10/01/2053	\$978.17	\$886.68	\$91.49	\$18,630.28	\$0.00	7.512%
341	11/01/2053	\$978.17	\$890.84	\$87.33	\$17,739.44	\$0.00	7.153%
342	12/01/2053	\$978.17	\$895.02	\$83.15	\$16,844.42	\$0.00	6.792%



AMORTIZATION SCHEDULE

Loan No.: RUM-250415683
Borrower(s): Christine Tant Drummond

Lender: Royal United Mortgage LLC

Date: 05/16/2025
Loan Amount: \$169,922.00
Term: 30 years
Interest Rate: 5.625 %

Pmt. #	Pmt. Date	Payment Amount	Principal Portion	Interest Portion	Ending Balance	PMI Pmt.	Resulting LTV %
343	01/01/2054	\$978.17	\$899.21	\$78.96	\$15,945.21	\$0.00	6.430%
344	02/01/2054	\$978.17	\$903.43	\$74.74	\$15,041.78	\$0.00	6.065%
345	03/01/2054	\$978.17	\$907.66	\$70.51	\$14,134.12	\$0.00	5.699%
346	04/01/2054	\$978.17	\$911.92	\$66.25	\$13,222.20	\$0.00	5.332%
347	05/01/2054	\$978.17	\$916.19	\$61.98	\$12,306.01	\$0.00	4.962%
348	06/01/2054	\$978.17	\$920.49	\$57.68	\$11,385.52	\$0.00	4.591%
349	07/01/2054	\$978.17	\$924.80	\$53.37	\$10,460.72	\$0.00	4.218%
350	08/01/2054	\$978.17	\$929.14	\$49.03	\$9,531.58	\$0.00	3.843%
351	09/01/2054	\$978.17	\$933.49	\$44.68	\$8,598.09	\$0.00	3.467%
352	10/01/2054	\$978.17	\$937.87	\$40.30	\$7,660.22	\$0.00	3.089%
353	11/01/2054	\$978.17	\$942.26	\$35.91	\$6,717.96	\$0.00	2.709%
354	12/01/2054	\$978.17	\$946.68	\$31.49	\$5,771.28	\$0.00	2.327%
355	01/01/2055	\$978.17	\$951.12	\$27.05	\$4,820.16	\$0.00	1.944%
356	02/01/2055	\$978.17	\$955.58	\$22.59	\$3,864.58	\$0.00	1.558%
357	03/01/2055	\$978.17	\$960.05	\$18.12	\$2,904.53	\$0.00	1.171%
358	04/01/2055	\$978.17	\$964.56	\$13.61	\$1,939.97	\$0.00	0.782%
359	05/01/2055	\$978.17	\$969.08	\$9.09	\$970.89	\$0.00	0.391%
360	06/01/2055	\$975.44	\$970.89	\$4.55	\$0.00	\$0.00	0.000%

CHRISTINE TANT DRUMMOND

DATE

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



FIRST PAYMENT LETTER

Royal United Mortgage LLC

LOAN NO.: RUM-250415683
DATE: May 16, 2025
BORROWER(S): Christine Tant Drummond

ADDRESS: 124 Congaree Ct, Santee, SC 29142-9513

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

Principal and Interest	\$	978.17
Estimated Taxes	\$	136.33
Hazard Insurance	\$	91.67
Flood Insurance	\$	
Mortgage Insurance	\$	69.17
City Property Tax	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
TOTAL MONTHLY PAYMENT	\$	1,275.34

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 \$169,922.00.

The current interest rate is 5.625 %.

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: Royal United Mortgage LLC
at 888-769-2565.

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.

CHRISTINE TANT DRUMMOND

DATE



DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. RUM-250415683	PAYMENT DUE DATE 08/01/2025	IF NOT RECEIVED BY 08/16/2025
		AMOUNT DUE \$1,275.34	a late fee of \$39.12 will be charged.
	Christine Tant Drummond		
	Royal United Mortgage LLC 10194 Crosspoint Blvd. Ste. 110 Indianapolis, IN 46256		

USE FOR ADDL. AMOUNTS		
PRINCIPAL		
OTHER		
ESCROW		
TOTAL		

PROPERTY ADDRESS:
124 Congaree Ct, Santee, SC 29142-9513

COUPON MUST ACCOMPANY PAYMENT

DATE _____ CHECK _____ CASH _____ AMT. _____	MORTGAGE ACCOUNT NO. RUM-250415683	PAYMENT DUE DATE 07/01/2025	IF NOT RECEIVED BY 07/16/2025
		AMOUNT DUE \$1,275.34	a late fee of \$39.12 will be charged.
	Christine Tant Drummond		
	Royal United Mortgage LLC 10194 Crosspoint Blvd. Ste. 110 Indianapolis, IN 46256		

USE FOR ADDL. AMOUNTS		
PRINCIPAL		
OTHER		
ESCROW		
TOTAL		

PROPERTY ADDRESS:
124 Congaree Ct, Santee, SC 29142-9513

COUPON MUST ACCOMPANY PAYMENT

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: RUM-250415683	Date: May 16, 2025
Loan Amount: \$169,922.00	First Payment Date: July 1, 2025
Borrower Name(s): Christine Tant Drummond	Servicer Name and Address: Royal United Mortgage LLC 10194 Crosspoint Blvd. Ste. 110 Indianapolis, IN 46256
	Servicer Telephone: (317) 664-7705 Toll-Free Number:
Property Address: 124 Congaree Ct, Santee, SC 29142-9513	

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

[illegible]

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$ 456.00

Total disbursements: \$ 3.566.04

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$1,275.34, OF WHICH \$978.17 WILL BE FOR PRINCIPAL AND INTEREST AND \$297.17 WILL GO INTO YOUR ESCROW ACCOUNT.

SEE "SIGNATURE ADDENDUM" ATTACHED HERETO, AND MADE A PART HEREOF.



SIGNATURE ADDENDUM

CHRISTINE TANT DRUMMOND

DATE



NOTICE OF FURNISHING NEGATIVE INFORMATION

Borrower(s)**Christine Tant Drummond**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Lender: **Royal United Mortgage 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.

CHRISTINE TANT DRUMMOND

DATE



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	RUM-250415683	124 Congaree Ct, Santee, SC 29142-9513

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

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

THAT, Christine Tant Drummond

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

CHRISTIE DRUMMOND; CHRISTINE DRUMMOND; CHRISTINE T DRUMMOND; CHRISTINE TANT DRUMMOND; DRUMMOND CHRISTINE; DRUMMOND CHRRISTIE; DRUMMOND,CHRISTIE,T

as the name appears in various loan documents.

CHRISTINE TANT DRUMMOND DATE

State of _____

County of _____

Signed and sworn to (or affirmed) before me on this MAY 16, 2025 (date) by CHRISTINE TANT DRUMMOND.

(Official Seal)

(Signature of Person Taking Acknowledgement)

(Title or Rank)

(Serial Number, if any)



TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR CLOSING ATTORNEY AND SIGNED BY SAME.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

- 1. Tax legal description must be exactly as shown on tax records.
- 2. Show **only** all taxing authority where we are escrowing for payment.
- 3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Joseph Montag
DATE LOAN CLOSED: May 16, 2025 TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [☒]Yes [☐]No
LOAN # RUM-250415683
BORROWER(S) NAME: Christine Tant Drummond

TAXES FOR CURRENT YEAR LISTED IN NAME OF: Christine Tant Drummond

PROPERTY ADDRESS: 124 Congaree Ct
Santee, SC 29142-9513

CURRENT TAX ASSESSMENT BASED ON:
[☐]ACREAGE [☐]VACANT [☐]PARTIAL CONSTRUCTION [☐]COMPLETE CONSTRUCTION
LEGAL DESCRIPTION:
SECTION _____ BLOCK _____ LOT(S) _____ TRACT _____
MAP _____ UNIT# _____ TWNSHP _____ RANGE _____
SUBDIVISION _____
METES & BOUNDS [☐]YES [☐]NO

TYPE OF TAX <u>County Tax</u>	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE <u>01/01/2026</u>
NEXT AMOUNT DUE <u>\$1,635.96</u>	-THIS AMOUNTS IS [<input type="checkbox"/>]ESTIMATE [<input type="checkbox"/>]ACTUAL
PAYMENT FREQUENCY: [<input checked="" type="checkbox"/>]ANNUAL [<input type="checkbox"/>]SEMI-ANNUAL [<input type="checkbox"/>]QUARTERLY [<input type="checkbox"/>]TRI-ANNUAL	PARCEL/PROPERTY ID/TMS # _____
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	<u>0307-20-01-106.000</u> PARCEL/PROPERTY ID/TMS # _____ _____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS [<input type="checkbox"/>]ESTIMATE [<input type="checkbox"/>]ACTUAL
PAYMENT FREQUENCY: [<input type="checkbox"/>]ANNUAL [<input type="checkbox"/>]SEMI-ANNUAL [<input type="checkbox"/>]QUARTERLY [<input type="checkbox"/>]TRI-ANNUAL	PARCEL/PROPERTY ID/TMS # _____
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	PARCEL/PROPERTY ID/TMS # _____ _____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS [<input type="checkbox"/>]ESTIMATE [<input type="checkbox"/>]ACTUAL
PAYMENT FREQUENCY: [<input type="checkbox"/>]ANNUAL [<input type="checkbox"/>]SEMI-ANNUAL [<input type="checkbox"/>]QUARTERLY [<input type="checkbox"/>]TRI-ANNUAL	PARCEL/PROPERTY ID/TMS # _____
TAXING AUTHORITY NAME & ADDRESS: _____ _____ _____	PARCEL/PROPERTY ID/TMS # _____ _____



TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS []ESTIMATE []ACTUAL
PAYMENT FREQUENCY:	
[]ANNUAL []SEMI-ANNUAL []QUARTERLY []TRI-ANNUAL	
TAXING AUTHORITY NAME & ADDRESS:	PARCEL/PROPERTY ID/TMS #
_____	_____
_____	PARCEL/PROPERTY ID/TMS #
_____	_____

TYPE OF TAX _____	LAST AMOUNT PAID _____
CURRENT TAXES PAID THRU DATE _____	NEXT DUE DATE _____
NEXT AMOUNT DUE _____	-THIS AMOUNTS IS []ESTIMATE []ACTUAL
PAYMENT FREQUENCY:	
[]ANNUAL []SEMI-ANNUAL []QUARTERLY []TRI-ANNUAL	
TAXING AUTHORITY NAME & ADDRESS:	PARCEL/PROPERTY ID/TMS #
_____	_____
_____	PARCEL/PROPERTY ID/TMS #
_____	_____

SETTLEMENT AGENT _____



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: Christine Tant Drummond Date of Birth: January 18, 1961

Residential Address: 124 Congaree Ct Santee, SC 29142-9513 Tax Identification Number (SSN): 249-31-0320

COMPLETE A SEPARATE FORM FOR EACH BORROWER.

FORMS OF IDENTIFICATION: Only One form of Verification is 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"/> U.S. 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-U.S./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 _____ Date _____

Printed Name _____ Printed Title _____

FLOOD HAZARD DETERMINATION

Date: May 16, 2025

Borrower(s) Name(s): Christine Tant Drummond

Property Address: 124 Congaree Ct, Santee, SC 29142-9513

Pursuant to federal regulations, the Lender has evaluated whether or not the improved real property or mobile home (the “Property”) which will secure your loan is located in an area designated by the Federal Emergency Management Agency (“FEMA”) as a “Special Flood Hazard Area.” The Lender has determined that according to FEMA the Property is NOT located in a designated Special Flood Hazard Area. Therefore, flood insurance will NOT be required by the Lender as a condition of closing this loan transaction.

The National Flood Insurance Reform Act of 1994 provides that if the loan servicer at any time during the term of the loan determines that the Property is in a Special Flood Hazard Area the loan servicer must notify the borrower that flood insurance must be obtained. In these cases, the borrower has 45 days to respond and provide evidence of acceptable insurance to the loan servicer; if no response is made by the borrower, the loan servicer can force-place flood insurance after 45 days from the date of notification.

The undersigned Borrower(s) agree that flood insurance will be purchased if the Property is located in a Special Flood Hazard Area, and if flood insurance is available in the community. The undersigned Borrower(s) further agree that if the Property at any time is determined to be in a Special Flood Hazard Area, and if insurance is available, Borrower(s) will obtain and pay for such insurance in an amount as required by the Lender or loan servicer.

CHRISTINE TANT DRUMMOND

DATE



**FLOOD INSURANCE DISCLOSURE
ADDENDUM TO NOTICE OF SPECIAL FLOOD HAZARDS AND
AVAILABILITY OF FEDERAL DISASTER RELIEF ASSISTANCE**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

Lender: **Royal United Mortgage LLC**

Borrower(s): **Christine Tant Drummond**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Flood Insurance Coverage Subject to Change Disclosure: “We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.”

CHRISTINE TANT DRUMMOND

DATE



**FLOOD INSURANCE DISCLOSURE
ADDENDUM TO SERVICING DISCLOSURE STATEMENT**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

Lender: **Royal United Mortgage LLC**

Borrower(s): **Christine Tant Drummond**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Flood Insurance Coverage Subject to Change Disclosure: “We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH). The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building. You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.”

CHRISTINE TANT DRUMMOND

DATE



NOTICE TO HOMEOWNER: Assumption of FHA-Insured Mortgages; Release of Personal Liability

Borrower(s): **Christine Tant Drummond**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

FHA Case Number: **461-9121338-703**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Lender: **Royal United Mortgage LLC**

**License #: MLS - 13390
NMLS #: 13390**

You are legally obligated to make the monthly payments required by your mortgage (deed of trust) and promissory note.

The U.S. Department of Housing and Urban Development (HUD) has acted to keep investors and non-creditworthy borrowers from acquiring one-to-four family residential properties covered by certain FHA-insured mortgages. There are minor exceptions to the restriction on investors: loans to public agencies and some nonprofit organizations, Indian Tribes or servicepersons; and loans under special mortgage insurance programs for property sold by HUD, rehabilitation loans or refinancing of insured mortgages. Your lender can advise you if you are included in one of these exceptions.

HUD will therefore direct the lender to accelerate this FHA-insured mortgage if all or part of the property is sold or transferred to a borrower or recipient who:

- will not occupy the property as his or her principal residence or HUD-approved secondary residence; or
- does occupy the property but whose credit has not been approved in accordance with HUD requirements.

This policy will apply except for certain sales or transfers where acceleration is prohibited by law.

When a mortgage is accelerated, the entire balance is declared “immediately due and payable.” Because HUD will not approve the sale of the property covered by this mortgage to an investor or to a person whose credit has not been approved, you, the original homeowner, would remain liable for the mortgage debt even though the title to the property might have been transferred to the new borrower.

Even if you sell your home by letting an approved borrower (that is, a creditworthy owner-occupant) assume your mortgage, you are still liable for the mortgage debt unless you obtain a release from liability from your mortgage lender. FHA-approved lenders have been instructed by HUD to prepare such a release when an original homeowner sells his or her property to a creditworthy borrower who executes an agreement to assume and pay the mortgage debt and thereby agrees to become the substitute borrower. The release is contained in form HUD-92210.1, *Approval of Purchaser and Release of Seller*. You should ask for it if the mortgage lender does not provide it to you automatically when you sell your home to a creditworthy owner-occupant borrower who executes an agreement to assume personal liability for the debt. When this form is executed, you are no longer liable for the mortgage debt.

You must sign and date this Notice as indicated, return one copy to your lender as proof of notification and keep one copy for your records.

CHRISTINE TANT DRUMMOND

DATE

Instructions to Lender: A copy of this Notice must be given to the mortgagor(s) on or before the date of settlement. You should retain a signed copy in the origination file.



MODEL NOTICE
INFORMED CONSUMER
CHOICE DISCLOSURE NOTICE

U.S. Department of
Housing and Urban Development
Office of Housing Federal Housing Commissioner

Lenders are not required to use this specific form when making this disclosure. This form is provided as an example of what should be included in this disclosure. Section 203(f) of the National Housing Act requires a disclosure to assist borrowers in comparing the costs of a FHA-insured mortgage versus similar conventional mortgages. This disclosure must be given to prospective borrowers that may qualify for both FHA-insured financing and a conventional mortgage product. Public reporting burden for this disclosure is estimated to average 5 minutes per response including time for reviewing instructions, searching existing data sources, gathering and maintaining data needed and completing and reviewing the collection of information. This agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless that collection displays a valid OMB control number.

In addition to an FHA-insured mortgage, you may also qualify for other mortgage products offered by your lender. To ensure that you are aware of available financing options, your lender has prepared a comparison of the typical costs of alternative conventional mortgage product(s), using representative loan amounts and costs. The loan amounts and associated costs shown below will vary from your own mortgage loan transaction. You should study the comparison carefully, ask questions, and determine which product is best for you. The information provided below was prepared as of **May 16, 2025**.

Neither your lender nor FHA warrants that you actually qualify for any mortgage loan offered by your lender. This notice is provided to you to identify the key differences between these mortgage products. This disclosure is not a contract and does not constitute loan approval. Actual mortgage approval can only be made following a full underwriting analysis by your lender.

Mortgage Parameters	FHA Financing 203(b) Fixed Rate	Conventional Financing 95% with Mortgage Insurance
1. Sales Price	\$100,000.00	\$100,000.00
2. Mortgage Amount	\$96,500.00 - \$98,188.00 w/ Upfront Mortgage Insurance Premium (UFMIP).	\$95,000.00
3. Closing Costs	\$2,000.00	\$2,000.00
4. Down payment Needed	\$3,500.00	\$5,000.00
5. Interest Rate and Term of Loan in Years	5.00 % / 30 Year Loan	100.00 % / 30 Year Loan
6. Monthly Payment (principal and interest only)	\$527.09	\$509.98
7. Loan-to-Value (LTV)	96.50 %	95.00 %
8. Monthly Mortgage Insurance Premium (MIP)	\$99.85	\$53.04
9. Maximum Number of Years of Monthly MIP Payments	10 years	Approximately 9 Years
10. UFMIP	\$1,688.00 (typically included in mortgage amount, line 2)	

- The monthly MIP is calculated on the average annual principal balance, i.e., as the amount you owe on the loan decreases each year, so does the amount of the monthly premium.
- Based on an UFMIP rate of 1.75%, the total mortgage amount is **\$98,188**.
- Streamline refinances of FHA loans endorsed/insured by FHA prior to June 1, 2009 are subject to a reduced UFMIP of .01% and a reduced annual MIP of .55% **(\$44.22 monthly for a loan amount of \$96,500)**.

FHA Mortgage Insurance Premium Information

In addition to an UFMIP, you may also be charged a monthly MIP. You will pay the monthly premium for either:

- the first 30 years of the mortgage term, or the end of the mortgage term, whichever occurs first, for any mortgage involving an original principal obligation (excluding financed UFMIP) with an LTV greater than 90 percent; or
- the first 11 years of the mortgage term, or the end of the mortgage term, whichever occurs first, if your mortgage had an original principal obligation (excluding financed UFMIP) with an LTV ratio of less than or equal to 90 percent.

Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing.



CHRISTINE TANT DRUMMOND

DATE



Important Notice to Homebuyers

U.S. Department of Housing and Urban Development
Office of Housing - Federal Housing Commissioner

You must read this entire document at the time you apply for the loan.
Return one copy to lender as proof of notification and keep one copy for your records.

Condition of Property

The property you are buying is not HUD/FHA approved and HUD/FHA does not warrant the condition or the value of the property. An appraisal will be performed to estimate the value of the property, but this appraisal does not guarantee that the house is free of defects. You should inspect the property yourself very carefully or hire a professional inspection service to inspect the property for you. If you have a professional home inspection service perform an inspection of the property, you may include some of the cost of the inspection in your mortgage.

Interest Rate and Discount Points

- HUD does not regulate the interest rate or the discount points that may be paid by you or the seller or other third party. You should shop around to be sure you are satisfied with the loan terms offered and with the service reputation of the lender you have chosen.
- The interest rate, any discount points and the length of time the lender will honor the loan terms are all negotiated between you and the lender.
- The seller can pay the discount points, or a portion thereof, if you and the seller agree to such an arrangement.
- Lenders may agree to guarantee or “lock-in” the loan terms for a definite period of time (i.e., 15, 30, 60 days, etc.) or may permit your loan to be determined by future market conditions, also known as “floating”. Lenders may require a fee to lock in the interest rate or the terms of the loan, but must provide a written agreement covering a minimum of 15 days before the anticipated closing. Your agreement with the lender will determine the degree, if any, that the interest rate and discount points may rise before closing.
- If the lender determines you are eligible for the mortgage, your agreement with the seller may require you to complete the transaction or lose your deposit on the property.

Don’t Commit Loan Fraud

It is important for you to understand that you are required to provide complete and accurate information when applying for a mortgage loan.

- Do not falsify information about your income or assets.
- Disclose all loans and debts (including money that may have been borrowed to make the downpayment).
- Do not provide false letters-of-credit, cash-on-hand statements, gift letters or sweat equity letters.
- Do not accept funds to be used for your downpayment from any other party (seller, real estate salesperson, builder, etc.).
- Do not falsely certify that a property will be used for your primary residence when you are actually going to use it as a rental property.
- Do not act as a “strawbuyer” (somebody who purchases a property for another person and then transfers title of the property to that person), nor should you give that person personal or credit information for them to use in any such scheme.
- Do not apply for a loan by assuming the identity of another person.
- Do not sign documents in “blank.”

Penalties for Loan Fraud: Federal laws provide severe penalties for fraud, misrepresentation, or conspiracy to influence wrongly the issuance of mortgage insurance by HUD. You can be subject to a possible prison term and fine of up to \$10,000 for providing false information. Additionally, you could be prohibited from obtaining a HUD-insured loan for an indefinite period.

Report Loan Fraud: If you are aware of any fraud in HUD programs or if an individual tries to persuade you to make false statements on a loan application, you should report the matter by calling your nearest HUD office or the HUD Regional Inspector General, or call the HUD Hotline on 1 (800) 347-3735.

Warning: It is a crime to knowingly make false statements to the United States Government on this or any similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18 U.S Code Section 1001 and Section 1010.

Discrimination

If you believe you have been subject to discrimination because of race, color, religion, sex, handicap, familial status, or national origin, you should call HUD’s Fair Housing & Equal Opportunity Complaint Hotline: 1 (800) 669-9777.

About Prepayment

This notice is to advise you of the requirements that must be followed to accomplish a prepayment of your mortgage, and to prevent accrual of any interest after the date of prepayment.

You may prepay any or all of the outstanding indebtedness due under your mortgage at any time, without penalty. However, to avoid the accrual of interest on any prepayment, the prepayment must be received on the installment due date

(the first day of the month) if the lender stated this policy in its response to a request for a payoff figure.

Otherwise, you may be required to pay interest on the amount prepaid through the end of the month. The lender can refuse to accept prepayment on any date other than the installment due date.



Note: If you are a first-time homebuyer and you received approved homeownership counseling, you may be entitled to a reduced upfront mortgage insurance premium. Ask your lender for details.

Who May be Eligible for a Refund?

Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you paid an upfront mortgage insurance premium at settlement.

Review your settlement papers or check with your mortgage company to determine if you paid an upfront premium.

Exceptions:

Assumptions: When a FHA insured loan is assumed the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.

FHA to FHA Refinance: When a FHA insured loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.

Claims: When a mortgage company submits a claim to HUD for insurance benefits, no refund is due the homeowner.

How are Refunds Determined?

The FHA Commissioner determines how much of the upfront premium is refunded when loans are terminated. Refunds are based on the number of months the loan is insured. After 84 months (7 years) no refund is due the homeowner.

How are Refunds Processed?

- 1. Mortgage company notifies HUD of insurance termination.
- 2. If you are eligible for a refund, HUD will either request Treasury to issue you a check directly or will send you an Application for Premium Refund (form HUD-27050-B).

- 3. Read the application carefully, sign, have it notarized, and attach proof of ownership at insurance termination.
- 4. Return application to the address shown on the HUD-27050-B.
- 5. HUD will request Treasury to issue a check if no additional information is needed.

How to Follow-Up

If you do not receive an application within 45 days after you have paid off your loan, check with your mortgage company to confirm that they have sent HUD a request for termination. If they confirm that the correct termination information was sent, contact HUD.

If you do not receive a refund or any other documentation from HUD within 60 days from the date you mailed your application, contact HUD immediately.

How to Contact HUD

By Phone:

800 697-6967
8:30 AM to 8:30 PM (EST)
Monday through Friday

By Mail:

U.S. Department of Housing & Urban Development
PO Box 23699
Washington, DC 20026-3699

Note: All inquiries should include your name, 10-digit FHA case number, paid in full date, property address, and a daytime phone number. Record your FHA case number here for future reference.

461-9121338-703

Important: The rules governing the eligibility for premium refunds are based on the financial status of the FHA insurance fund and are **subject to change**.

SI USTED HABLA ESPANOL Y TIENE DIFICULTAD LEYENDO O HABLANDO INGLES, POR FAVOR LLAME A ESTE NUMERO TELEFONICO 800 697-6967.

You, the borrower(s), must be certain that you understand the transaction. Seek professional advice if you are uncertain.

Acknowledgment: I acknowledge that I have read and received a copy of this notice at the time of loan application. This notice does not constitute a contract or binding agreement. It is designed to provide current HUD/FHA policy regarding refunds.

CHRISTINE TANT DRUMMOND

DATE

Privacy Act Notice

Authority: Section 203 of the National Housing Act (12 U.S.C. § 1709) and Section 255 of the National Housing Act (12 U.S.C. § 1715z-20) authorize HUD to process applications for FHA insurance of eligible Single Family and Home Equity Conversion Mortgages and respond to inquiries regarding applications for mortgage insurance. 31 U.S.C. § 7701 and 42 U.S.C. § 3543 authorize HUD to collect taxpayer identifying numbers, which may include Social Security Numbers (SSNs).

Purpose: HUD will use this information to determine eligibility for FHA mortgage insurance, and for other purposes described in the published Privacy Act System of Records Notice (SORN).

Routine Uses: Pursuant to the published SORN, HUD may share the information with other program offices within HUD, law enforcement, other government agencies, government sponsored enterprises (GSEs), lenders, and other program participants, as necessary to verify eligibility, process mortgage insurance applications, engage in research and analysis, enforce the law, assist in matters related to court proceedings, respond to potential or actual threats to the security of Federal information systems and related data, and for any other routine use published in the SORN.

Disclosure: Providing this information is voluntary; however, failure to provide the requested information may delay or restrict your eligibility for an FHA-insured mortgage loan, or other benefits you are seeking.

The System of Records Notice (SORN) for this collection is the Computerized Homes Underwriting Management System (CHUMS), and is publicly available at: https://www.hud.gov/program_offices/officeofadministration/privacy_act/pia/fednotice/SORNs_LoB#housing.



ATTORNEY/INSURANCE PREFERENCE FORM
STATE OF SOUTH CAROLINA

Borrower(s): **Christine Tant Drummond**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Lender: **Royal United Mortgage LLC**

Loan Originator: **Jonathon Burdine**

**License #: MLS - 13390
NMLS #: 13390**

**License #: MLO - 2413497
NMLS #: 2413497**

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 _____
Attorney's Name

Borrower Signature Date

Borrower Signature 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 the list I select _____
Attorney's Name

Borrower Signature Date

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 _____
Agent's Name

Borrower Signature Date

Borrower Signature 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 the list I select _____
Agent's Name

Borrower Signature Date

Borrower Signature Date



Request for Copy of Tax Return

► 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, visit www.irs.gov/form4506.

LOAN #: RUM-250415683

OMB No. 1545-0429

Tip: Get faster service: Online at www.irs.gov, **Get Your Tax Record** (Get Transcript) or by calling **1-800-908-9946** for specialized assistance. We have teams available to assist. **Note:** Taxpayers may register to use [Get Transcript](#) to view, print, or download the following transcript types: **Tax Return Transcript** (shows most line items including Adjusted Gross Income (AGI) from your original Form 1040-series tax return as filed, along with any forms and schedules), **Tax Account Transcript** (shows basic data such as return type, marital status, AGI, taxable income and all payment types), **Record of Account Transcript** (combines the tax return and tax account transcripts into one complete transcript), **Wage and Income Transcript** (shows data from information returns we receive such as Forms W-2, 1099, 1098 and Form 5498), and **Verification of Non-filing Letter** (provides proof that the IRS has no record of a filed Form 1040-series tax return for the year you request).

1a Name shown on tax return. If a joint return, enter the name shown first. Christine Drummond	1b First social security number on tax return, individual taxpayer identification number, or employer identification number (see instructions) 249-31-0320
2a If a joint return, enter spouse's name shown on tax return.	2b Second social security number or individual taxpayer identification number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code (see instructions).
Christine Tant Drummond
124 Congaree Ct, Santee, SC 29142-9513

4 Previous address shown on the last return filed if different from line 3 (see instructions).

5 If the tax return is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number.
SettlementOne Data LLC 0000301441
480 Town Center Drive N #443, Mooresville, IN 46158
800-340-2009

Caution: If the tax return is being sent to the third party, ensure that lines 5 through 7 are completed before signing. (see instructions).

6 **Tax return requested.** Form 1040, 1120, 941, etc. and all attachments as originally submitted to the IRS, including Form(s) W-2, schedules, or amended returns. Copies of Forms 1040, 1040A, and 1040EZ are generally available for 7 years from filing before they are destroyed by law. Other returns may be available for a longer period of time. Enter only one return number. If you need more than one type of return, you must complete another Form 4506.
► **1040**
Note: If the copies must be certified for court or administrative proceedings, check here ☒

7 **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 **12/31/2022** **12/31/2021**

8 Fee. There is a \$30 fee for each return requested. Full payment must be included with your request or it will be rejected. Make your check or money order payable to "United States Treasury." Enter your SSN, ITIN, or EIN and "Form 4506 request" on your check or money order	
a Cost for each return.....	\$ 30.00
b Number of returns requested on line 7	
c Total cost. Multiply line 8a by line 8b	\$

9 If we cannot find the tax return, we will refund the fee. If the refund should go to the third party listed on line 5, check here..... ☐

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

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax return requested. If the request applies to a joint return, at least one spouse must sign. 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 on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

<input type="checkbox"/> Signatory attests that he/she has read the attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506. See instructions	Phone number of taxpayer on line 1a or 2a 843-514-8168
--	--

Sign Here	► Signature (see instructions)	Date
	► Christine Tant Drummond	
	Print/Type name	Title (if line 1a above is a corporation, partnership, estate, or trust)
	► Spouse's signature	Date
	►	Print/Type name



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

Future Developments

For the latest information about Form 4506 and its instructions, go to www.irs.gov/form4506.

General Instructions

Caution: Do not sign this form unless all applicable lines, *including lines 5 through 7*, have been completed.

Designated Recipient Notification. Internal Revenue Code, 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. Internal Revenue Code, 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 to request a copy of your tax return. You can also designate (on line 5) a third party to receive the tax return.

How long will it take? It may take up to 75 calendar days for us to process your request.

Where to file. Attach payment and mail Form 4506 to the address below for the state you lived in, or the state your business was in, when that return was filed. There are two address charts: one for individual returns (Form 1040 series) and one for all other returns.

If you are requesting a return for more than one year or period and the chart below shows two different addresses, send your request based on the address of your most recent return.

Chart for individual returns (Form 1040 series)

If you filed an individual return and lived in:	Mail to:
Alabama, Arizona, Arkansas, Florida, Georgia, Louisiana, Mississippi, New Mexico, North Carolina, Oklahoma, South Carolina, Tennessee, Texas, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team Stop 6716 AUSC Austin, TX 73301
Connecticut, Delaware, District of Columbia, Illinois, Indiana, Iowa, Kentucky, Maine, Maryland, Massachusetts, Minnesota, Missouri, New Hampshire, New Jersey, New York, Pennsylvania, Rhode Island, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999
Alaska, California, Colorado, Hawaii, Idaho, Kansas, Michigan, Montana, Nebraska, Nevada, North Dakota, Ohio, Oregon, South Dakota, Utah, Washington, Wyoming	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409

Chart for all other returns

For returns not in Form 1040 series, if the address on the return was in:	Mail to:
Connecticut, Delaware, District of Columbia, Georgia, Illinois, Indiana, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia, Wisconsin	Internal Revenue Service RAIVS Team Stop 6705 S-2 Kansas City, MO 64999
Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Hawaii, Idaho, Iowa, Kansas, Louisiana, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Oklahoma, Oregon, South Dakota, Texas, Utah, Washington, Wyoming, a foreign country, American Samoa, Puerto Rico, Guam, the Commonwealth of the Northern Mariana Islands, the U.S. Virgin Islands, or A.P.O. or F.P.O. address	Internal Revenue Service RAIVS Team P.O. Box 9941 Mail Stop 6734 Ogden, UT 84409

Specific Instructions

Line 1b. Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a, or enter the employer identification number (EIN) for the business listed on line 1a. For example, if you are requesting Form 1040 that includes Schedule C (Form 1040), enter your SSN.


Line 3. Enter your current address. If you use a P.O. box, please include it on this line 3.

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.

Line 7. 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 return, or 03/31/2017 for a first quarter Form 941 return.

Signature and date. Form 4506 must be signed and dated by the taxpayer listed on line 1a or 2a. The IRS must receive Form 4506 within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, *including lines 5 through 7*, are completed before signing.



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 and returned to you if the box is unchecked.

Individuals. Copies of jointly filed tax returns may be furnished to either spouse. Only one signature is required. Sign Form 4506 exactly as your name appeared on the original return. If you changed your name, also sign your current name.

Corporations. Generally, Form 4506 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 but must provide documentation to support the requester's right to receive the information.

Partnerships. Generally, Form 4506 can be signed by any person who was a member of the partnership during any part of the tax period requested on line 7.

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.

Note: 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.

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.

Signature by a representative. A representative can sign Form 4506 for a taxpayer only if this authority has been specifically delegated to the representative on Form 2848, line 5a. Form 2848 showing the delegation must be attached to Form 4506.

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 return(s) under the Internal Revenue Code. We need this information to properly identify the return(s) and respond to your request. If you request a copy of a tax return, sections 6103 and 6109 require you to provide this information, including your SSN or EIN, to process your request. 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 will vary depending on individual circumstances. The estimated average time is: **Learning about the law or the form**, 10 min.; **Preparing the form**, 16 min.; and **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 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.



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.
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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.) Christine Tant Drummond		
	2 Business name/disregarded entity name, if different from above.		
	3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ (Applies to accounts maintained outside the United States.)
	3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions _____ <input type="checkbox"/>		
	5 Address (number, street, and apt. or suite no.). See instructions. 124 Congaree Ct		Requester's name and address (optional) Royal United Mortgage LLC 10194 Crosspoint Blvd. Ste. 110 Indianapolis, IN 46256
	6 City, state, and ZIP code Santee, SC 29142-9513		
7 List account number(s) here (optional)			

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 <i>How to get a TIN</i> , later.	<table><tr><td colspan="10">Social security number</td></tr><tr><td>2</td><td>4</td><td>9</td><td>–</td><td>3</td><td>1</td><td>–</td><td>0</td><td>3</td><td>2</td><td>0</td></tr><tr><td colspan="11">or</td></tr><tr><td colspan="11">Employer identification number</td></tr><tr><td></td><td></td><td></td><td>–</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	Social security number										2	4	9	–	3	1	–	0	3	2	0	or											Employer identification number														–							
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Employer identification number																																																							
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Note: If the account is in more than one name, see the instructions for line 1. See also <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.																																																							

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 of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not** leave this line blank. The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or “doing business as” (DBA) name on line 2.



• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

• **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3a

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

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

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

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

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

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

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

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

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

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.



Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a 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)	The grantor-trustee ¹
b. So-called trust account that is not a legal or valid trust under state law	The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

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

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

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

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



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

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

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

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

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

Privacy Act Notice

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



HAZARD INSURANCE AUTHORIZATION, REQUIREMENTS AND DISCLOSURE

Borrower(s): **Christine Tant Drummond**

Date: **05/16/2025**

Loan Number: **RUM-250415683**

Property Address: **124 Congaree Ct, Santee, SC 29142-9513**

Lender: **Royal United Mortgage LLC, a Limited Liability Company**

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 **Six (6) 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:
Royal United Mortgage LLC, a Limited Liability Company, Its Successors And/Or Assigns
10194 Crosspoint Blvd. Ste. 110
Indianapolis, IN 46256
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.

CHRISTINE TANT DRUMMOND

DATE

COMPLIANCE AGREEMENT

Borrower(s): Christine Tant Drummond

Date: May 16, 2025

Loan Number: RUM-250415683

Property Address: 124 Congaree Ct
Santee, SC 29142-9513

Lender: Royal United Mortgage 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 _____, _____.

CHRISTINE TANT DRUMMOND

DATE

State of _____
County of ORANGEBURG

The foregoing instrument was acknowledged before me this MAY 16, 2025 (date) by CHRISTINE TANT DRUMMOND.

(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 **Royal United Mortgage 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): **HUD**

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>X</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.].

I/We consent to the use of the information provided by us for any purpose relating to origination, servicing, loss mitigation, and disposition of the Mortgage or Property securing the Mortgage and relating to any insurance claim and ultimate resolution of such claims by the lender/servicer and FHA.

CHRISTINE TANT DRUMMOND

DATE



Royal United Mortgage 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 Ave, 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.

CHRISTINE TANT DRUMMOND

DATE



BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

Borrower(s): **Christine Tant Drummond**

Date: **May 16, 2025**

Loan Number: **RUM-250415683**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

Lender: **Royal United Mortgage LLC**

I/We, **Christine Tant Drummond**

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.

CHRISTINE TANT DRUMMOND

DATE



***Equal Credit Opportunity Act & Truth-in-Lending Act/Appraiser
Independence Requirements***

APPRAISAL VALUATION ACKNOWLEDGEMENT

Loan #: **RUM-250415683**
Date: **May 16, 2025**
Lender: **Royal United Mortgage LLC**

Borrower(s): **Christine Tant Drummond**

Property Address: **124 Congaree Ct
Santee, SC 29142-9513**

You are entitled to receive a copy of any appraisal report or valuation ("Valuation Report") developed in connection with your application for credit promptly upon completion but no later than three (3) business days prior to your closing date.

By signing this loan closing document, you acknowledge either:

- Your receipt of each Valuation Report three (3) or more business days prior to your loan closing,
- OR
- You previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application three (3) or more business days prior to the closing date.

CHRISTINE TANT DRUMMOND

DATE



FIRST LIEN LETTER

DATE: May 16, 2025

COMMITMENT NUMBER: 25984

BORROWER(S): Christine Tant Drummond

TITLE COMPANY: Realeo, Inc.

PROPERTY: 124 Congaree Ct, Santee, SC 29142-9513

In connection with property covered by the captioned Title Insurance commitment, we wish to advise that the **FIRST** mortgage in the amount of **\$169,922.00** has been closed and completely disbursed.

This mortgage is a valid **FIRST** lien on the property, subject only to those encumbrances shown in Schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full.

By _____
Closing Agent **Diane Temple**

