



File Number: ES01-25-3619

Signing Number: 1

**\*\*DO NOT DISCARD\*\***

***CLOSING DOCS COVER PAGE***

**Must remain with signed closing package**



69094-1023-1



File Number: ES01-25-3619

Signing Number: 1

**\*\*DO NOT DISCARD\*\***

***RECORDING DOCS COVER PAGE***

**Must remain with signed closing package**



69094-1236-1

# Closing Disclosure

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

## Closing Information

**Date Issued** 05/24/2025  
**Closing Date** 05/24/2025  
**Disbursement Date** 05/30/2025  
**Settlement Agent** CAROLINA ATTORNEY NETWORK  
**File #** ES01-25-3619  
**Property** 508 Dordal Ln  
Summerville, SC 29486  
**Appraised Prop. Value** \$640,000.00

## Transaction Information

**Borrower** Jennifer Glendening  
Kent Glendening  
508 Dordal Ln  
Summerville, SC 29486  
**Lender** United Faith Mortgage

## Loan Information

**Loan Term** 30 years  
**Purpose** Refinance  
**Product** Fixed Rate  
**Loan Type** ☒ Conventional ☐ FHA  
☐ VA ☐  
**Loan ID #** 268250SCR  
**MIC #**

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$100,000	NO
Interest Rate	7.375%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$690.68	NO
Does the loan have these features?		
Prepayment Penalty	NO	
Balloon Payment	NO	

Projected Payments	Years 1-30	
Payment Calculation		
Principal & Interest	\$690.68	
Mortgage Insurance	+	0.00
Estimated Escrow <i>Amount can increase over time</i>	+	0.00
Estimated Total Monthly Payment	\$690.68	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See Page 4 for details</i>	\$226.59 a month	<b>This estimate includes:</b> <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>
		<b>In escrow?</b> NO NO

Costs at Closing		
Closing Costs	\$7,061.41	Includes \$6,021.43 in Loan Costs + \$1,539.98 in Other Costs - \$500.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$94,987.59	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower



# Closing Cost Details

Loan Costs	Borrower-Paid		Paid by Others
	At Closing	Before Closing	
<b>A. Origination Charges</b>	<b>\$3,190.00</b>		
01 1% of Loan Amount (Points)	\$1,000.00		
02 Processing Fee	\$795.00		
03 Underwriting Fee	\$1,395.00		
04			
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>	<b>\$2,831.43</b>		
01 Appraisal Fee to Fastapp Inc.		\$575.00	
02 Credit Report Fee to XACTUS	\$150.98		
03 Flood Certification Fee to CORELOGIC FLOOD	\$10.50		
04 MERs Fee to MERS	\$24.95		
05 Title - Abstract Or Title Search Fee to EQUITY SETTLEMENT SERVICES, INC.	\$545.00		
06 Title - Attorney Fee to SOUTH CAROLINA ATTORNEY NETWORK	\$300.00		
07 Title - Lender's Title Insurance Fee to EQUITY SETTLEMENT SERVICES, INC.	\$330.00		
08 Title - Settlement Or Closing Fee to EQUITY SETTLEMENT SERVICES, INC.	\$895.00		
<b>C. Services Borrower Did Shop For</b>	<b>\$0.00</b>		
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>	<b>\$6,021.43</b>		
Loan Costs Subtotals (A + B + C)	\$5,446.43	\$575.00	
<b>Other Costs</b>			
<b>E. Taxes and Other Government Fees</b>	<b>\$25.00</b>		
01 Recording Fees Deed: Mortgage:\$25.00	\$25.00		
02			
<b>F. Prepays</b>	<b>\$1,514.98</b>		
01 Homeowner's Insurance Premium ( 12 mo.) to State Farm Fire & Casualty Company		\$1,474.00	
02 Mortgage Insurance Premium ( mo.)			
03 Prepaid Interest ( \$20.49 per day from 05/30/2025 to 06/01/2025)	\$40.98		
04 Property Taxes ( mo.)			
05			
<b>G. Initial Escrow Payment at Closing</b>	<b>\$0.00</b>		
01 Homeowner's Insurance			
02 Mortgage Insurance			
03 Property Taxes			
04			
05			
06			
07			
08 Aggregate Adjustment			
<b>H. Other</b>	<b>\$0.00</b>		
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>	<b>\$1,539.98</b>		
Other Costs Subtotals (E + F + G + H)	\$65.98	\$1,474.00	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>	<b>\$7,061.41</b>		
Closing Costs Subtotals (D + I)	\$5,512.41	\$2,049.00	
Lender Credits	-\$500.00		



**Payoffs and Payments**

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
<b>K. TOTAL PAYOFFS AND PAYMENTS</b>	

**Calculating Cash to Close**

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$100,000.00	\$100,000.00	NO
Total Closing Costs (J)	-\$5,854.00	-\$7,061.41	YES • See <b>Total Other Costs (I)</b>
Closing Costs Paid Before Closing	\$0	\$2,049.00	YES • You paid these Closing Costs <b>before closing</b>
Total Payoffs and Payments (K)	\$0	\$0	NO
<b>Cash to Close</b>	\$94,146.00	\$94,987.59	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) <b>\$5,012.41</b>



Additional Information About This Loan

Loan Disclosures

Assumption

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

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

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

Demand Feature

Your loan

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

☒ does not have a demand feature.

Late Payment

If your payment is more than 15 days late, we will charge a late fee of 5% of the principal and interest due.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

☐ are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☐ may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.

☒ do not have a negative amortization feature.

Partial Payments

Your lender

☐ may accept payments that are less than the full amount due (partial payments) and apply them to your loan.

☒ may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

☐ does not accept any partial payments.

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

Security Interest

You are granting a security interest in

508 Dordal Ln

Summerville, SC 29486

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

Escrow Account

For now, your loan

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

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

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

No Escrow		
Estimated Property Costs over Year 1	\$2,719.08	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$254,701.13
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$153,100.15
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$95,538.57
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.84%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	148.68%



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

## Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	United Faith Mortgage				CAROLINA ATTORNEY NETWORK
<b>Address</b>	399 Conklin Street Suite 206 Farmingdale, NY 11735				444 ROUTE 111 SMITHTOWN, NY 11787
<b>NMLS ID</b>	1330				
<b>SC License ID</b>	MLS 1330OTN#1				185326
<b>Contact</b>	Thomas Joseph Legotte Jr.				GREG O'NEIL
<b>Contact NMLS ID</b>	1705347				
<b>Contact SC License ID</b>	MLO - 1705347				
<b>Email</b>	tlegotte@unitedmortgage.com				TEAMONE@EQUITYSETTLEMENT.COM
<b>Phone</b>	(631) 270-6808				(631) 715-3450

## Other Disclosures

### Appraisal

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

### Contract Details

See your note and security instrument for information about

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

### Liability after Foreclosure

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

- ☒ state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- ☐ state law does not protect you from liability for the unpaid balance.

### Refinance

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

### Tax Deductions

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

## Confirm Receipt

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

Jennifer Glendening

Date

Kent Glendening

Date



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$254,701.13
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$153,100.15
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$95,538.57
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	7.84%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	148.68%



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

### Loan Acceptance

You do not have to accept this loan because you have received this form or signed a loan application.

### Refinance

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

### Tax Deductions

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

## Contact Information

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
<b>Name</b>	United Faith Mortgage				CAROLINA ATTORNEY NETWORK
<b>Address</b>	399 Conklin Street Suite 206 Farmingdale, NY 11735				444 ROUTE 111 SMITHTOWN, NY 11787
<b>NMLS ID</b>	1330				
<b>SC License ID</b>	MLS 1330OTN#1				185326
<b>Contact</b>	Thomas Joseph Legotte Jr.				GREG O'NEIL
<b>Contact NMLS ID</b>	1705347				
<b>Contact SC License ID</b>	MLO - 1705347				
<b>Email</b>	tlegotte@unitedmortgage.com				TEAMONE@EQUITYSETTLEMENT.COM
<b>Phone</b>	(631) 270-6808				(631) 715-3450





## Uniform Residential Loan Application

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

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

**Borrower Name:** JENNIFER GLENDENING

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

JENNIFER GLENDENING

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

JENNIFER L GLENDENING, JENNIFER LYNN GLENDENING, GLENDENING JENNIFER L and JENNIFER GLENDENING

**Type of Credit**

☐ I am applying for individual credit.

☒ I am applying for joint credit. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

**Marital Status**

☐ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number 0

Ages \_\_\_\_\_

**Social Security Number** 274 – 78 – 0710  
(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

10 / 24 / 1965

**Citizenship**

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**List Name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix) – Use a separator between names

KENT GLENDENING

**Contact Information**

**Home Phone** ( 843 ) 270 – 8504

**Cell Phone** ( 843 ) 270 – 8504

**Work Phone** ( 800 ) 932 – 2738

**Ext.** \_\_\_\_\_

**Email** jenniferglending6@gmail.com

**Current Address**

Street 508 DORDAL LN

City SUMMERVILLE

State SC ZIP 29486 Unit # \_\_\_\_\_ Country USA

How Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_ /month)

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

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**Mailing Address** – if different from Current Address ☒ Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self-Employment and Income

☐ Does not apply

**Employer or Business Name** AGAPE HOSPICE OF THE LOW COUNTRY, INC.

Street 374 MYERS RD

City SUMMERVILLE

State SC ZIP 29483 Country USA

**Position or Title** ASSISTANT DIRECTOR OF NURSING

**Start Date** 01 / 01 / 2015 (mm/dd/yyyy)

How long in this line of work? 10 Years 0 Months

**Check if this statement applies:**

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)** \$ \_\_\_\_\_ ☐ I have an ownership share of 25% or more. \$ \_\_\_\_\_

**Gross Monthly Income**

Base \$ 6,869.20 /month

Overtime \$ 0.00 /month

Bonus \$ 0.00 /month

Commission \$ 0.00 /month

Military Entitlements \$ 0.00 /month

Other \$ 0.00 /month

**TOTAL \$ 6,869.20 /month**

**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**☒ Does not apply**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☒ Does not apply

Provide at least 2 years of current and previous employment and income.

**1e. Income from Other Sources**☒ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- |                        |                        |                               |                        |                        |                   |
|------------------------|------------------------|-------------------------------|------------------------|------------------------|-------------------|
| • Alimony              | • Child Support        | • Interest and Dividends      | • Notes Receivable     | • Royalty Payments     | • Unemployment    |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate | • Public Assistance    | • Separate Maintenance | • Benefits        |
| • Boarder Income       | • Foster Care          | • Mortgage Differential       | • Retirement           | • Social Security      | • VA Compensation |
| • Capital Gains        | • Housing or Parsonage | • Payments                    | • (e.g., Pension, IRA) | • Trust                | • Other           |

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.**Section 1 (Continued): Additional Borrower Information.** This section asks about the additional Borrower's personal information and income from employment and other sources, such as retirement, that you want considered to qualify for this loan. **Borrower Name:** KENT GLENDENING**1a. Personal Information****Name** (First, Middle, Last, Suffix)

KENT GLENDENING

**Alternate Names** – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

KENT FORREST GLENDENING, KENT GLENDENING, GLENDENING KENT FORREST and KENT F GLENDENING

**Type of Credit**☐ I am applying for individual credit.☒ I am applying for joint credit. Total Number of Borrowers: 2Each Borrower intends to apply for joint credit. **Your initials:** \_\_\_\_\_**Marital Status**☒ Married☐ Separated☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)Number 0

Ages \_\_\_\_\_

**Social Security Number** 270 – 76 – 0143  
(or Individual Taxpayer Identification Number)**Date of Birth**  
(mm/dd/yyyy)01 / 01 / 1966**Citizenship**☒ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**List Name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix) – Use a separator between names  
JENNIFER GLENDENING**Contact Information****Home Phone** ( 843 ) 270 – 8504**Cell Phone** ( 843 ) 270 – 8504**Work Phone** ( 000 ) 000 – 0000 **Ext.** \_\_\_\_\_**Email** kentglendenig@gmail.com**Current Address**Street 508 DORDAL LN

Unit # \_\_\_\_\_

City SUMMERVILLEState SCZIP 29486Country USAHow Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_/month)**If at Current Address for LESS than 2 years, list Former Address** ☒ Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$ \_\_\_\_\_/month)**Mailing Address** – if different from Current Address ☒ Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

**1b. Current Employment/Self-Employment and Income**☒ Does not apply**1c. IF APPLICABLE, Complete Information for Additional Employment/Self-Employment and Income**☒ Does not apply**Borrower Name:** JENNIFER GLENDENING**Additional Borrower Name:** KENT GLENDENING

**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☒ **Does not apply**

Provide at least 2 years of current and previous employment and income.

**1e. Income from Other Sources**☒ **Does not apply**

Include income from other sources below. Under Income Source, choose from the sources listed here:

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance | • VA Compensation       |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • Other                 |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   | • Trust                |                         |

**NOTE:** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.**Section 2: Financial Information — Assets and Liabilities.** This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.**2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- |                |                          |                                |                                  |   |
|----------------|--------------------------|--------------------------------|----------------------------------|---|
| • Checking     | • Certificate of Deposit | • Stock Options                | • Bridge Loan Proceeds           | • Trust Account   |
| • Savings      | • Mutual Fund            | • Bonds                        | • Individual Development Account | • Cash Value of Life Insurance (used for the transaction) |
| • Money Market | • Stocks                 | • Retirement (e.g., 401k, IRA) |                                  |   |

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

**2b. Other Assets and Credits You Have**☒ **Does not apply**

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

- |  |   |                            |                       |                    |                |
|--|---|----------------------------|-----------------------|--------------------|----------------|
| <b>Assets</b>  |   |                            | <b>Credits</b>        |                    |                |
| • Proceeds from Real Estate Property to be sold on or before closing | • Proceeds from Sale of Non-Real Estate Asset | • Unsecured Borrowed Funds | • Earnest Money       | • Relocation Funds | • Sweat Equity |
|  | • Secured Borrowed Funds                      | • Other                    | • Employer Assistance | • Rent Credit      | • Trade Equity |
|  |   |                            | • Lot Equity          |                    |                |

**Borrower Name:** JENNIFER GLENDENING**Additional Borrower Name:** KENT GLENDENING

**2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe** ☐ Does not apply

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

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

Account Type – use list above	Company Name	Account Number	To be paid off at		Monthly Payment
			Unpaid Balance	or before closing	
Installment	KIA FINANCE AMERICA	20240802677112	\$	30,783.00 <input type="checkbox"/>	\$ 532.00
Revolving	JPMCB CARD	414740037846	\$	13,136.00 <input type="checkbox"/>	\$ 408.00
Revolving	THD/CBNA	603532118364	\$	9,627.00 <input type="checkbox"/>	\$ 312.00
Revolving	DISCOVER BANK	601120880931	\$	6,757.00 <input type="checkbox"/>	\$ 183.00
Revolving	SYNCB/LOWES	798192441601	\$	6,747.00 <input type="checkbox"/>	\$ 227.00
Revolving	CC/FB&T	0034765811	\$	4,019.00 <input type="checkbox"/>	\$ 135.00
Revolving	CAPITAL ONE	515676829843	\$	1,380.00 <input type="checkbox"/>	\$ 44.00
Revolving	USAA FEDERAL SAVINGS B	42708290	\$	35.00 <input type="checkbox"/>	\$ 15.00

**2d. Other Liabilities and Expenses** ☒ Does not apply

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

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

Monthly Payment

**Section 3: Financial Information — Real Estate.** This section asks you to list all properties you currently own and what you owe on them. ☐ I do not own any real estate**3a. Property You Own** If you are refinancing, list the property you are refinancing FIRST.Address Street 508 DORDAL LN Unit #  
City SUMMERVILLE State SC ZIP 29486 Country USA

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$640,000.00	Retained	Primary Residence	\$226.59	\$	\$

Mortgage Loans on this Property ☒ Does not apply**3b. IF APPLICABLE, Complete Information for Additional Property** ☒ Does not apply**3c. IF APPLICABLE, Complete Information for Additional Property** ☒ Does not apply

Borrower Name: JENNIFER GLENDENING

Additional Borrower Name: KENT GLENDENING

**Section 4: Loan and Property Information.** This section asks about the loan's purpose and the property you want to purchase or refinance.

**4a. Loan and Property Information**

**Loan Amount** \$ 100,000.00      **Loan Purpose**    ☐ Purchase    ☒ Refinance    ☐ Other (specify) \_\_\_\_\_

**Property Address**    Street 508 DORDAL LN      Unit # \_\_\_\_\_  
City SUMMERVILLE      State SC    ZIP 29486    County BERKELEY  
Number of Units 1      **Property Value** \$ 640,000.00

**Occupancy**      ☒ Primary Residence    ☐ Second Home    ☐ Investment Property      **FHA Secondary Residence** ☐

**1. Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)      ☒ NO    ☐ YES

**2. Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)      ☒ NO    ☐ YES

**4b. Other New Mortgage Loans on the Property You are Buying or Refinancing**    ☒ Does not apply

**4c. Rental Income on the Property You Want to Purchase**    For Purchase Only    ☒ Does not apply

**4d. Gifts or Grants You Have Been Given or Will Receive for this Loan**    ☒ Does not apply

**Borrower Name:** JENNIFER GLENDENING  
**Additional Borrower Name:** KENT GLENDENING

**Section 5: Declarations.** This section asks you specific questions about the property, your funding, and your past financial history. **Borrower Name:** JENNIFER GLENDENING

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

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

**5b. About Your Finances**

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

**Borrower Name:** JENNIFER GLENDENING  
**Additional Borrower Name:** KENT GLENDENING

**Section 5: Additional Borrower Declarations.** This section asks you specific questions about the property, your funding, and your past financial history. **Borrower Name:** KENT GLENDENING

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

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

**5b. About Your Finances**

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

**Borrower Name:** JENNIFER GLENDENING  
**Additional Borrower Name:** KENT GLENDENING

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## Section 6: Acknowledgments and Agreements.

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

### Acknowledgments and Agreements

#### Definitions:

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

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

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

##### (2) The Property's Security

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

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

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

##### (4) Electronic Records and Signatures

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

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

##### (5) Delinquency

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

##### (6) Authorization for Use and Sharing of Information

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

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

Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

Additional Borrower Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_

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Borrower Name: JENNIFER GLENDENING

Additional Borrower Name: KENT GLENDENING



## Section 7: Military Service.

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

Borrower Name: JENNIFER GLENDENING

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

## Section 8: Demographic Information.

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

Borrower Name: JENNIFER GLENDENING

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

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

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex**

☒ Female

☐ Male

☐ I do not wish to provide this information

**Race:** Check one or more

☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian – Print race: \_\_\_\_\_

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

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian

☐ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander – Print race: \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

☒ White

☐ I do not wish to provide this information

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

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

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

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

### The Demographic Information was provided through:

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

Borrower Name: JENNIFER GLENDENING

Additional Borrower Name: KENT GLENDENING

**Section 7: Additional Borrower Military Service.** This section asks questions about your (or your deceased spouse's) military service. **Borrower Name:** KENT GLENDENING

**Military Service of Borrower**

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ **NO** ☐ **YES**

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was as a non-activated member of the Reserve or National Guard  
☐ Surviving spouse

**Section 8: Additional Borrower Demographic Information.** This section asks about your ethnicity, sex, and race. **Borrower Name:** KENT GLENDENING

**Demographic Information of Additional Borrower**

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

**Ethnicity:** Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino – Print origin: \_\_\_\_\_

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

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

**Sex**

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

**Race:** Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_  
☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian – Print race: \_\_\_\_\_

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

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

*For example: Fijian, Tongan, and so on.*

- ☒ White  
☐ I do not wish to provide this information

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** JENNIFER GLENDENING

**Additional Borrower Name:** KENT GLENDENING

**Section 9: Loan Originator Information.** To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name UNITED FAITH MORTGAGEAddress 399 CONKLIN STREET SUITE 206, FARMINGDALE, NY 11735Loan Originator Organization NMLSR ID# 1330State License ID# MLS 1330OTN#1Loan Originator Name THOMAS JOSEPH LEGOTTE JR.Loan Originator NMLSR ID# 1705347State License ID# MLO - 1705347Email tlegotte@unitedmortgage.comPhone ( 631 ) 270 – 6808

Signature \_\_\_\_\_

Date (mm/dd/yyyy) 04/14/2025**Borrower Name:** JENNIFER GLENDENING**Additional Borrower Name:** KENT GLENDENING

**Uniform Residential Loan Application — Lender Loan Information**

This section is completed by your Lender.

**L1. Property and Loan Information****Community Property State**

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

**Transaction Detail**

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
     ☐ Single-Closing   ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

**Refinance Type**

- ☐ No Cash Out  
☐ Limited Cash Out  
☒ Cash Out

**Refinance Program**

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

**Energy Improvement**

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the *Property Assessed Clean Energy* program).

**Project Type**

- ☐ Condominium   ☐ Cooperative   ☐ Planned Unit Development (PUD)   ☒ Property is not located in a project

**L2. Title Information**Title to the Property **Will** be Held in What Name(s):

JENNIFER GLENDENING, KENT GLENDENING

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

JENNIFER GLENDENING, KENT GLENDENING

**Estate Will be Held in**

- ☒ Fee Simple  
☐ Leasehold Expiration Date \_\_\_\_/\_\_\_\_/\_\_\_\_ (mm/dd/yyyy)

**Manner in Which Title Will be Held**

- ☐ Sole Ownership   ☒ Joint Tenancy with Right of Survivorship  
☐ Life Estate   ☐ Tenancy by the Entirety  
☐ Tenancy in Common   ☐ Other

**Trust Information**

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

**Indian Country Land Tenure**

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

**L3. Mortgage Loan Information****Mortgage Type Applied For**

- ☒ Conventional   ☐ USDA-RD  
☐ FHA   ☐ VA   ☐ Other: \_\_\_\_\_

**Terms of Loan**

Note Rate 7.3750 %  
 Loan Term 360 (months)

**Mortgage Lien Type**

- ☒ First Lien  
☐ Subordinate Lien

**Amortization Type**

- ☒ Fixed Rate   ☐ Other (explain): \_\_\_\_\_  
☐ Adjustable Rate

**If Adjustable Rate:**

Initial Period Prior to First Adjustment \_ (months)

Subsequent Adjustment Period \_ (months)

**Loan Features**

- ☐ Balloon / Balloon Term (months)  
☐ Interest Only / Interest Only Term (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

**Proposed Monthly Payment for Property**

First Mortgage ( <i>P &amp; I</i> )	\$ 690.68
Subordinate Lien(s) ( <i>P &amp; I</i> )	\$ 0.00
Homeowner's Insurance	\$ 122.84
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 103.75
Mortgage Insurance	\$ 0.00
Association/Project Dues ( <i>Condo, Co-Op, PUD</i> )	\$ 0.00
Other	\$ 0.00
<b>TOTAL</b>	<b>\$ 917.27</b>

**Borrower Name(s):** JENNIFER GLENDENING and KENT GLENDENING

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

Page 1 of 2

**L4. Qualifying the Borrower – Minimum Required Funds or Cash Back****DUE FROM BORROWER(S)**

<b>A.</b> Sales Contract Price	\$ 0.00
<b>B.</b> Improvements, Renovations, and Repairs	\$ 0.00
<b>C.</b> Land <i>(if acquired separately)</i>	\$ 0.00
<b>D.</b> For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 0.00
<b>E.</b> Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 0.00
<b>F.</b> Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 6,561.41
<b>G.</b> Discount Points	\$ 1,000.00
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 7,561.41</b>

**TOTAL MORTGAGE LOANS**

<b>I.</b> Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 100,000.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ 0.00	\$ 100,000.00
<b>J.</b> Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$ 0.00
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 100,000.00</b>

**TOTAL CREDITS**

<b>L.</b> Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$ 0.00
<b>M.</b> Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$ 2,549.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 2,549.00</b>

**CALCULATION**

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 7,561.41
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	– \$ 102,549.00
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	\$ -94,987.59

**Borrower Name(s):** JENNIFER GLENDENING and KENT GLENDENING

## NOTE

**May 24, 2025**  
(Note Date)

**SUMMERVILLE**  
(City)

**South Carolina**  
(State)

**508 DORDAL LN**  
**SUMMERVILLE, SC 29486**  
(Property Address)

### 1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. \$**100,000.00** (the "Principal") that I have received from **UNITED FAITH MORTGAGE, A NEW YORK CORPORATION** (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 **7.375%**.

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 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

**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

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. \$**690.68**. 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 **fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my 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 16 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.

\_\_\_\_\_  
(Seal)  
**JENNIFER GLENDENING**  
-Borrower

\_\_\_\_\_  
(Seal)  
**KENT GLENDENING**  
-Borrower

*(Sign Original Only)*

Loan originator (Organization): **UNITED FAITH MORTGAGE**; NMLS #: **1330**

Loan originator (Individual): **THOMAS JOSEPH LEGOTTE JR.**; NMLS #: **1705347**



## ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE.

This \_\_\_\_\_ day of \_\_\_\_\_, \_\_\_\_\_.

Note Date: **May 24, 2025**

Original Loan Amount: **\$100,000.00**

Interest Rate: **7.375%**

Maturity Date: **June 1, 2055**

Borrower(s) Name(s): **JENNIFER GLENDENING  
KENT GLENDENING**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SOUTH CAROLINA 29486**

Pay to the order of:

Without Recourse

**UNITED FAITH MORTGAGE, A NEW YORK CORPORATION**

\_\_\_\_\_  
*Signature of Duly Authorized Officer*

\_\_\_\_\_  
*Typed Name of Signatory*

Title of Signatory: \_\_\_\_\_

After Recording Return To:  
**United Mortgage Corp. C/O DocProbe**  
**1133 Ocean Avenue, Mail stop code: DP501**  
**Lakewood, NJ 08701**

This instrument was prepared by:  
**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**  
**631-270-6808**

UNITED FAITH MORTGAGE, NMLS# 1330; Originator: THOMAS JOSEPH LEGOTTE JR., NMLS# 1705347

Loan Number: **268250SCR**

Lender/Broker License Number: **MLS 1330OTN#1**

(Space Above This Line For Recording Data)

## MORTGAGE

MIN: **100543500002333582**  
SIS Telephone #: **(888) 679-MERS**

### 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, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

### Parties

(A) "**Borrower**" is **JENNIFER GLENDENING AND KENT GLENDENING**, currently residing at **508 DORDAL LN, SUMMERVILLE, SC 29486**. Borrower is the mortgagor under this Security Instrument.

(B) "**Lender**" is **UNITED FAITH MORTGAGE**. Lender is **A NEW YORK CORPORATION** organized and existing under the laws of **New York**. Lender's address is **401 BROADHOLLOW RD SUITE 150, MELVILLE, NY 11747**. 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 24, 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 the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **ONE HUNDRED THOUSAND AND NO/100** Dollars (U.S. **\$100,000.00**) 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):

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Planned Unit Development Rider |  |
| <input type="checkbox"/> Other(s) (specify)    |   |  |

**(F) "Security Instrument"** means this document, which is dated **May 24, 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 12(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 the UETA or E-SIGN, as applicable.

**(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: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

**(N) "Loan"** means the debt obligation evidenced by the Note, plus interest, any prepayment charges, 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) "**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.

(X) "**UETA**" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

#### 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 mortgages, grants, and conveys 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 **BERKELEY**:

**TAX ID # 209-00-01-012**

Parcel ID Number: **TAX ID # 209-00-01-012**

which currently has the address of **508 DORDAL LN  
SUMMERVILLE, SC 29486**

("Property Address");

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, Prepayment Charges, and Late Charges.** Borrower will pay each Periodic Payment when due. Borrower will also pay any prepayment charges and 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 16. 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, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of 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 16; 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 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 Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

**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. Whether or not Borrower is residing in 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, or the taking of, 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.

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. 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 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. Mortgage Insurance.**

**(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender.** If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

**(b) Mortgage Insurance Agreements.** Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 et seq.), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

## **12. 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 20, 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 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).

**13. 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.

**14. 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 19, 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.

#### **15. Loan Charges.**

**(a) Tax and Flood Determination Fees.** Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) 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.** In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. 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 without any prepayment charge (whether or not a prepayment charge is provided for under the Note). 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.

**16. 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 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(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 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.

**17. 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.

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

**19. Transfer of the Property or a Beneficial Interest in Borrower.** For purposes of this Section 19 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 16 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.

**20. Borrower's Right to Reinstate the Loan after Acceleration.** If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

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.

**21. 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.

**22. 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 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.

**23. Notice of Grievance.** Until Borrower or Lender has notified the other party (in accordance with Section 16) 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 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

**24. Hazardous Substances.**

**(a) Definitions.** As used in this Section 24: (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.

**25. 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.

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 19 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 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

\_\_\_\_\_  
(Seal)  
**JENNIFER GLENDENING**  
-Borrower

\_\_\_\_\_  
(Seal)  
**KENT GLENDENING**  
-Borrower

**ACKNOWLEDGMENT**

**STATE OF** **SOUTH**  
**CAROLINA** , \_\_\_\_\_ **County ss:**

The foregoing instrument was acknowledged before me this **24th day of May, 2025** by **JENNIFER GLENDENING and KENT GLENDENING**.

Witness my hand and official seal.

My Commission Expires: \_\_\_\_\_ (Seal)

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

Loan originator (Organization): **UNITED FAITH MORTGAGE**; NMLS #: **1330**

Loan originator (Individual): **THOMAS JOSEPH LEGOTTE JR.**; NMLS #: **1705347**

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) JENNIFER GLENDENING

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: \_\_\_\_\_

(3) Date of Completion \_\_\_\_/\_\_\_\_/\_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency: \_\_\_\_\_

(3) Date of Completion \_\_\_\_/\_\_\_\_/\_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

**Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:**

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) KENT GLENDENING

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

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(3) Date of Completion \_\_\_\_/\_\_\_\_/\_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

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(3) Date of Completion \_\_\_\_/\_\_\_\_/\_\_\_\_ mm/dd/yyyy

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**Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

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- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

**ADDENDUM TO LOAN APPLICATION**Date: **May 24, 2025**Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**Lender: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

Some states' laws recognize relationships that are similar to marriage but are known by different names, such as "civil unions" or "registered domestic partnership." Sometimes, the parties to such a relationship will have rights and obligations similar to those of a married couple. One of those rights might be having an interest in property owned by the other party to the relationship. For example, a spouse in a marriage sometimes has an interest, such as a "homestead interest," in property owned by the other spouse. Similarly, a party to a civil union or a registered domestic partnership might have an interest in property owned by the other party to the relationship.

Potential creditors are interested in whether or not a loan applicant is married or a party to one of these other relationships. The creditor is interested because it needs to have full access to property offered as collateral for the loan and if there is a spouse or other party with an interest in the collateral, it will interfere with the creditor's enforcement of the debt. If a spouse or such a party exists, the creditor will often have the spouse or a party sign the security instrument that lists the collateral.

For these reasons we are asking you:

Can anyone, other than you, claim a homestead interest in the property that will secure repayment of the loan?

☐ No☐ Yes

Are you a party to a civil union, registered domestic partnership, or substantially similar relationship?

☐ No☐ Yes

If you answered "Yes" to either question please identify the other party:

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

## Addendum to Loan Application-Homestead

---

Lender

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747**

Owner

**JENNIFER GLENDENING  
508 DORDAL LN  
SUMMERVILLE, SC 29486**

Date

**April 14, 2025**

Loan Number

**268250SCR**

---

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Potential creditors are interested in whether a loan applicant knows of any additional parties who may have a homestead interest in the property that is being used to secure repayment of the loan. The creditor is interested because it needs to have full access to the property. If there are additional parties with a homestead interest in the property, that interest will interfere with the creditor's enforcement of the loan.

For this reason, we are asking you:

Can anyone, other than you, claim a homestead interest in the property that will secure repayment of the loan?

☐ Yes

☐ No

If you answered "Yes," please identify the other parties:

**Owner**

---

**JENNIFER GLENDENING**

**Date**

Loan originator (Organization): **UNITED FAITH MORTGAGE; NMLS #: 1330**

Loan originator (Individual): **THOMAS JOSEPH LEGOTTE JR.; NMLS #: 1705347**

## Addendum to Loan Application-Homestead

---

Lender

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747**

Owner

**KENT GLENDENING  
508 DORDAL LN  
SUMMERVILLE, SC 29486**

Date

**April 14, 2025**

Loan Number

**268250SCR**

---

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Potential creditors are interested in whether a loan applicant knows of any additional parties who may have a homestead interest in the property that is being used to secure repayment of the loan. The creditor is interested because it needs to have full access to the property. If there are additional parties with a homestead interest in the property, that interest will interfere with the creditor's enforcement of the loan.

For this reason, we are asking you:

Can anyone, other than you, claim a homestead interest in the property that will secure repayment of the loan?

☐ Yes

☐ No

If you answered "Yes," please identify the other parties:

**Owner**

---

**KENT GLENDENING**

**Date**

Loan originator (Organization): **UNITED FAITH MORTGAGE; NMLS #: 1330**

Loan originator (Individual): **THOMAS JOSEPH LEGOTTE JR.; NMLS #: 1705347**

## AKA STATEMENT

Borrower **JENNIFER GLENDENING**

This is to certify that the undersigned **BORROWER**, whose name appears on documents related to the purchase and/or financing of the referenced property located at **508 DORDAL LN, SUMMERVILLE, SC 29486**, is one and the same person as:

**JENNIFER L GLENDENING**  
**JENNIFER LYNN GLENDENING**  
**GLENDENING JENNIFER L**  
**JENNIFER GLENDENING**

**May 24, 2025**

Date

**JENNIFER GLENDENING**

**STATE OF SOUTH CAROLINA,** \_\_\_\_\_ **County ss:**

The foregoing instrument was acknowledged before me this **24th day of May, 2025** by **JENNIFER GLENDENING**.

Witness my hand and official seal.

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

(Seal)

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

## AKA STATEMENT

Borrower **KENT GLENDENING**

This is to certify that the undersigned **BORROWER**, whose name appears on documents related to the purchase and/or financing of the referenced property located at **508 DORDAL LN, SUMMERVILLE, SC 29486**, is one and the same person as:

**KENT FORREST GLENDENING**  
**KENT GLENDENING**  
**GLENDENING KENT FORREST**  
**KENT F GLENDENING**

May 24, 2025

Date

KENT GLENDENING

STATE OF **SOUTH CAROLINA**, \_\_\_\_\_ County ss:

The foregoing instrument was acknowledged before me this **24th day of May, 2025** by **KENT GLENDENING**.

Witness my hand and official seal.

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

(Seal)

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

**PAYMENT AND AMORTIZATION SCHEDULE**Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**Date: **May 24, 2025**Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

#	Date	Rate	Pmt Amt	Principal	Interest	Mtg Ins	Balance	LTV %
1	07/01/25	7.375	690.68	76.10	614.58	0.00	99,923.90	15.613
2	08/01/25	7.375	690.68	76.56	614.12	0.00	99,847.34	15.601
3	09/01/25	7.375	690.68	77.03	613.65	0.00	99,770.31	15.589
4	10/01/25	7.375	690.68	77.51	613.17	0.00	99,692.80	15.577
5	11/01/25	7.375	690.68	77.98	612.70	0.00	99,614.82	15.565
6	12/01/25	7.375	690.68	78.46	612.22	0.00	99,536.36	15.553
7	01/01/26	7.375	690.68	78.95	611.73	0.00	99,457.41	15.540
8	02/01/26	7.375	690.68	79.43	611.25	0.00	99,377.98	15.528
9	03/01/26	7.375	690.68	79.92	610.76	0.00	99,298.06	15.515
10	04/01/26	7.375	690.68	80.41	610.27	0.00	99,217.65	15.503
11	05/01/26	7.375	690.68	80.90	609.78	0.00	99,136.75	15.490
12	06/01/26	7.375	690.68	81.40	609.28	0.00	99,055.35	15.477
13	07/01/26	7.375	690.68	81.90	608.78	0.00	98,973.45	15.465
14	08/01/26	7.375	690.68	82.41	608.27	0.00	98,891.04	15.452
15	09/01/26	7.375	690.68	82.91	607.77	0.00	98,808.13	15.439
16	10/01/26	7.375	690.68	83.42	607.26	0.00	98,724.71	15.426
17	11/01/26	7.375	690.68	83.93	606.75	0.00	98,640.78	15.413
18	12/01/26	7.375	690.68	84.45	606.23	0.00	98,556.33	15.399
19	01/01/27	7.375	690.68	84.97	605.71	0.00	98,471.36	15.386
20	02/01/27	7.375	690.68	85.49	605.19	0.00	98,385.87	15.373
21	03/01/27	7.375	690.68	86.02	604.66	0.00	98,299.85	15.359
22	04/01/27	7.375	690.68	86.55	604.13	0.00	98,213.30	15.346
23	05/01/27	7.375	690.68	87.08	603.60	0.00	98,126.22	15.332
24	06/01/27	7.375	690.68	87.61	603.07	0.00	98,038.61	15.319
25	07/01/27	7.375	690.68	88.15	602.53	0.00	97,950.46	15.305
26	08/01/27	7.375	690.68	88.69	601.99	0.00	97,861.77	15.291
27	09/01/27	7.375	690.68	89.24	601.44	0.00	97,772.53	15.277
28	10/01/27	7.375	690.68	89.79	600.89	0.00	97,682.74	15.263
29	11/01/27	7.375	690.68	90.34	600.34	0.00	97,592.40	15.249
30	12/01/27	7.375	690.68	90.89	599.79	0.00	97,501.51	15.235
31	01/01/28	7.375	690.68	91.45	599.23	0.00	97,410.06	15.220
32	02/01/28	7.375	690.68	92.01	598.67	0.00	97,318.05	15.206
33	03/01/28	7.375	690.68	92.58	598.10	0.00	97,225.47	15.191
34	04/01/28	7.375	690.68	93.15	597.53	0.00	97,132.32	15.177
35	05/01/28	7.375	690.68	93.72	596.96	0.00	97,038.60	15.162
36	06/01/28	7.375	690.68	94.30	596.38	0.00	96,944.30	15.148
37	07/01/28	7.375	690.68	94.88	595.80	0.00	96,849.42	15.133
38	08/01/28	7.375	690.68	95.46	595.22	0.00	96,753.96	15.118
39	09/01/28	7.375	690.68	96.05	594.63	0.00	96,657.91	15.103
40	10/01/28	7.375	690.68	96.64	594.04	0.00	96,561.27	15.088
41	11/01/28	7.375	690.68	97.23	593.45	0.00	96,464.04	15.073
42	12/01/28	7.375	690.68	97.83	592.85	0.00	96,366.21	15.057
43	01/01/29	7.375	690.68	98.43	592.25	0.00	96,267.78	15.042
44	02/01/29	7.375	690.68	99.03	591.65	0.00	96,168.75	15.026
45	03/01/29	7.375	690.68	99.64	591.04	0.00	96,069.11	15.011
46	04/01/29	7.375	690.68	100.26	590.42	0.00	95,968.85	14.995
47	05/01/29	7.375	690.68	100.87	589.81	0.00	95,867.98	14.979
48	06/01/29	7.375	690.68	101.49	589.19	0.00	95,766.49	14.964
49	07/01/29	7.375	690.68	102.12	588.56	0.00	95,664.37	14.948
50	08/01/29	7.375	690.68	102.74	587.94	0.00	95,561.63	14.932
51	09/01/29	7.375	690.68	103.37	587.31	0.00	95,458.26	14.915
52	10/01/29	7.375	690.68	104.01	586.67	0.00	95,354.25	14.899

53	11/01/29	7.375	690.68	104.65	586.03	0.00	95,249.60	14.883
54	12/01/29	7.375	690.68	105.29	585.39	0.00	95,144.31	14.866
55	01/01/30	7.375	690.68	105.94	584.74	0.00	95,038.37	14.850
56	02/01/30	7.375	690.68	106.59	584.09	0.00	94,931.78	14.833
57	03/01/30	7.375	690.68	107.25	583.43	0.00	94,824.53	14.816
58	04/01/30	7.375	690.68	107.90	582.78	0.00	94,716.63	14.799
59	05/01/30	7.375	690.68	108.57	582.11	0.00	94,608.06	14.783
60	06/01/30	7.375	690.68	109.23	581.45	0.00	94,498.83	14.765
61	07/01/30	7.375	690.68	109.91	580.77	0.00	94,388.92	14.748
62	08/01/30	7.375	690.68	110.58	580.10	0.00	94,278.34	14.731
63	09/01/30	7.375	690.68	111.26	579.42	0.00	94,167.08	14.714
64	10/01/30	7.375	690.68	111.94	578.74	0.00	94,055.14	14.696
65	11/01/30	7.375	690.68	112.63	578.05	0.00	93,942.51	14.679
66	12/01/30	7.375	690.68	113.32	577.36	0.00	93,829.19	14.661
67	01/01/31	7.375	690.68	114.02	576.66	0.00	93,715.17	14.643
68	02/01/31	7.375	690.68	114.72	575.96	0.00	93,600.45	14.625
69	03/01/31	7.375	690.68	115.43	575.25	0.00	93,485.02	14.607
70	04/01/31	7.375	690.68	116.14	574.54	0.00	93,368.88	14.589
71	05/01/31	7.375	690.68	116.85	573.83	0.00	93,252.03	14.571
72	06/01/31	7.375	690.68	117.57	573.11	0.00	93,134.46	14.552
73	07/01/31	7.375	690.68	118.29	572.39	0.00	93,016.17	14.534
74	08/01/31	7.375	690.68	119.02	571.66	0.00	92,897.15	14.515
75	09/01/31	7.375	690.68	119.75	570.93	0.00	92,777.40	14.496
76	10/01/31	7.375	690.68	120.49	570.19	0.00	92,656.91	14.478
77	11/01/31	7.375	690.68	121.23	569.45	0.00	92,535.68	14.459
78	12/01/31	7.375	690.68	121.97	568.71	0.00	92,413.71	14.440
79	01/01/32	7.375	690.68	122.72	567.96	0.00	92,290.99	14.420
80	02/01/32	7.375	690.68	123.47	567.21	0.00	92,167.52	14.401
81	03/01/32	7.375	690.68	124.23	566.45	0.00	92,043.29	14.382
82	04/01/32	7.375	690.68	125.00	565.68	0.00	91,918.29	14.362
83	05/01/32	7.375	690.68	125.77	564.91	0.00	91,792.52	14.343
84	06/01/32	7.375	690.68	126.54	564.14	0.00	91,665.98	14.323
85	07/01/32	7.375	690.68	127.32	563.36	0.00	91,538.66	14.303
86	08/01/32	7.375	690.68	128.10	562.58	0.00	91,410.56	14.283
87	09/01/32	7.375	690.68	128.89	561.79	0.00	91,281.67	14.263
88	10/01/32	7.375	690.68	129.68	561.00	0.00	91,151.99	14.242
89	11/01/32	7.375	690.68	130.48	560.20	0.00	91,021.51	14.222
90	12/01/32	7.375	690.68	131.28	559.40	0.00	90,890.23	14.202
91	01/01/33	7.375	690.68	132.08	558.60	0.00	90,758.15	14.181
92	02/01/33	7.375	690.68	132.90	557.78	0.00	90,625.25	14.160
93	03/01/33	7.375	690.68	133.71	556.97	0.00	90,491.54	14.139
94	04/01/33	7.375	690.68	134.53	556.15	0.00	90,357.01	14.118
95	05/01/33	7.375	690.68	135.36	555.32	0.00	90,221.65	14.097
96	06/01/33	7.375	690.68	136.19	554.49	0.00	90,085.46	14.076
97	07/01/33	7.375	690.68	137.03	553.65	0.00	89,948.43	14.054
98	08/01/33	7.375	690.68	137.87	552.81	0.00	89,810.56	14.033
99	09/01/33	7.375	690.68	138.72	551.96	0.00	89,671.84	14.011
100	10/01/33	7.375	690.68	139.57	551.11	0.00	89,532.27	13.989
101	11/01/33	7.375	690.68	140.43	550.25	0.00	89,391.84	13.967
102	12/01/33	7.375	690.68	141.29	549.39	0.00	89,250.55	13.945
103	01/01/34	7.375	690.68	142.16	548.52	0.00	89,108.39	13.923
104	02/01/34	7.375	690.68	143.03	547.65	0.00	88,965.36	13.901
105	03/01/34	7.375	690.68	143.91	546.77	0.00	88,821.45	13.878
106	04/01/34	7.375	690.68	144.80	545.88	0.00	88,676.65	13.856
107	05/01/34	7.375	690.68	145.69	544.99	0.00	88,530.96	13.833
108	06/01/34	7.375	690.68	146.58	544.10	0.00	88,384.38	13.810
109	07/01/34	7.375	690.68	147.48	543.20	0.00	88,236.90	13.787
110	08/01/34	7.375	690.68	148.39	542.29	0.00	88,088.51	13.764
111	09/01/34	7.375	690.68	149.30	541.38	0.00	87,939.21	13.741
112	10/01/34	7.375	690.68	150.22	540.46	0.00	87,788.99	13.717
113	11/01/34	7.375	690.68	151.14	539.54	0.00	87,637.85	13.693
114	12/01/34	7.375	690.68	152.07	538.61	0.00	87,485.78	13.670
115	01/01/35	7.375	690.68	153.01	537.67	0.00	87,332.77	13.646



116	02/01/35	7.375	690.68	153.95	536.73	0.00	87,178.82	13.622
117	03/01/35	7.375	690.68	154.89	535.79	0.00	87,023.93	13.597
118	04/01/35	7.375	690.68	155.85	534.83	0.00	86,868.08	13.573
119	05/01/35	7.375	690.68	156.80	533.88	0.00	86,711.28	13.549
120	06/01/35	7.375	690.68	157.77	532.91	0.00	86,553.51	13.524
121	07/01/35	7.375	690.68	158.74	531.94	0.00	86,394.77	13.499
122	08/01/35	7.375	690.68	159.71	530.97	0.00	86,235.06	13.474
123	09/01/35	7.375	690.68	160.69	529.99	0.00	86,074.37	13.449
124	10/01/35	7.375	690.68	161.68	529.00	0.00	85,912.69	13.424
125	11/01/35	7.375	690.68	162.67	528.01	0.00	85,750.02	13.398
126	12/01/35	7.375	690.68	163.67	527.01	0.00	85,586.35	13.373
127	01/01/36	7.375	690.68	164.68	526.00	0.00	85,421.67	13.347
128	02/01/36	7.375	690.68	165.69	524.99	0.00	85,255.98	13.321
129	03/01/36	7.375	690.68	166.71	523.97	0.00	85,089.27	13.295
130	04/01/36	7.375	690.68	167.74	522.94	0.00	84,921.53	13.269
131	05/01/36	7.375	690.68	168.77	521.91	0.00	84,752.76	13.243
132	06/01/36	7.375	690.68	169.80	520.88	0.00	84,582.96	13.216
133	07/01/36	7.375	690.68	170.85	519.83	0.00	84,412.11	13.189
134	08/01/36	7.375	690.68	171.90	518.78	0.00	84,240.21	13.163
135	09/01/36	7.375	690.68	172.95	517.73	0.00	84,067.26	13.136
136	10/01/36	7.375	690.68	174.02	516.66	0.00	83,893.24	13.108
137	11/01/36	7.375	690.68	175.09	515.59	0.00	83,718.15	13.081
138	12/01/36	7.375	690.68	176.16	514.52	0.00	83,541.99	13.053
139	01/01/37	7.375	690.68	177.24	513.44	0.00	83,364.75	13.026
140	02/01/37	7.375	690.68	178.33	512.35	0.00	83,186.42	12.998
141	03/01/37	7.375	690.68	179.43	511.25	0.00	83,006.99	12.970
142	04/01/37	7.375	690.68	180.53	510.15	0.00	82,826.46	12.942
143	05/01/37	7.375	690.68	181.64	509.04	0.00	82,644.82	12.913
144	06/01/37	7.375	690.68	182.76	507.92	0.00	82,462.06	12.885
145	07/01/37	7.375	690.68	183.88	506.80	0.00	82,278.18	12.856
146	08/01/37	7.375	690.68	185.01	505.67	0.00	82,093.17	12.827
147	09/01/37	7.375	690.68	186.15	504.53	0.00	81,907.02	12.798
148	10/01/37	7.375	690.68	187.29	503.39	0.00	81,719.73	12.769
149	11/01/37	7.375	690.68	188.44	502.24	0.00	81,531.29	12.739
150	12/01/37	7.375	690.68	189.60	501.08	0.00	81,341.69	12.710
151	01/01/38	7.375	690.68	190.77	499.91	0.00	81,150.92	12.680
152	02/01/38	7.375	690.68	191.94	498.74	0.00	80,958.98	12.650
153	03/01/38	7.375	690.68	193.12	497.56	0.00	80,765.86	12.620
154	04/01/38	7.375	690.68	194.31	496.37	0.00	80,571.55	12.589
155	05/01/38	7.375	690.68	195.50	495.18	0.00	80,376.05	12.559
156	06/01/38	7.375	690.68	196.70	493.98	0.00	80,179.35	12.528
157	07/01/38	7.375	690.68	197.91	492.77	0.00	79,981.44	12.497
158	08/01/38	7.375	690.68	199.13	491.55	0.00	79,782.31	12.466
159	09/01/38	7.375	690.68	200.35	490.33	0.00	79,581.96	12.435
160	10/01/38	7.375	690.68	201.58	489.10	0.00	79,380.38	12.403
161	11/01/38	7.375	690.68	202.82	487.86	0.00	79,177.56	12.371
162	12/01/38	7.375	690.68	204.07	486.61	0.00	78,973.49	12.340
163	01/01/39	7.375	690.68	205.32	485.36	0.00	78,768.17	12.308
164	02/01/39	7.375	690.68	206.58	484.10	0.00	78,561.59	12.275
165	03/01/39	7.375	690.68	207.85	482.83	0.00	78,353.74	12.243
166	04/01/39	7.375	690.68	209.13	481.55	0.00	78,144.61	12.210
167	05/01/39	7.375	690.68	210.42	480.26	0.00	77,934.19	12.177
168	06/01/39	7.375	690.68	211.71	478.97	0.00	77,722.48	12.144
169	07/01/39	7.375	690.68	213.01	477.67	0.00	77,509.47	12.111
170	08/01/39	7.375	690.68	214.32	476.36	0.00	77,295.15	12.077
171	09/01/39	7.375	690.68	215.64	475.04	0.00	77,079.51	12.044
172	10/01/39	7.375	690.68	216.96	473.72	0.00	76,862.55	12.010
173	11/01/39	7.375	690.68	218.30	472.38	0.00	76,644.25	11.976
174	12/01/39	7.375	690.68	219.64	471.04	0.00	76,424.61	11.941
175	01/01/40	7.375	690.68	220.99	469.69	0.00	76,203.62	11.907
176	02/01/40	7.375	690.68	222.35	468.33	0.00	75,981.27	11.872
177	03/01/40	7.375	690.68	223.71	466.97	0.00	75,757.56	11.837
178	04/01/40	7.375	690.68	225.09	465.59	0.00	75,532.47	11.802

179	05/01/40	7.375	690.68	226.47	464.21	0.00	75,306.00	11.767
180	06/01/40	7.375	690.68	227.86	462.82	0.00	75,078.14	11.731
181	07/01/40	7.375	690.68	229.26	461.42	0.00	74,848.88	11.695
182	08/01/40	7.375	690.68	230.67	460.01	0.00	74,618.21	11.659
183	09/01/40	7.375	690.68	232.09	458.59	0.00	74,386.12	11.623
184	10/01/40	7.375	690.68	233.52	457.16	0.00	74,152.60	11.586
185	11/01/40	7.375	690.68	234.95	455.73	0.00	73,917.65	11.550
186	12/01/40	7.375	690.68	236.39	454.29	0.00	73,681.26	11.513
187	01/01/41	7.375	690.68	237.85	452.83	0.00	73,443.41	11.476
188	02/01/41	7.375	690.68	239.31	451.37	0.00	73,204.10	11.438
189	03/01/41	7.375	690.68	240.78	449.90	0.00	72,963.32	11.401
190	04/01/41	7.375	690.68	242.26	448.42	0.00	72,721.06	11.363
191	05/01/41	7.375	690.68	243.75	446.93	0.00	72,477.31	11.325
192	06/01/41	7.375	690.68	245.25	445.43	0.00	72,232.06	11.286
193	07/01/41	7.375	690.68	246.75	443.93	0.00	71,985.31	11.248
194	08/01/41	7.375	690.68	248.27	442.41	0.00	71,737.04	11.209
195	09/01/41	7.375	690.68	249.80	440.88	0.00	71,487.24	11.170
196	10/01/41	7.375	690.68	251.33	439.35	0.00	71,235.91	11.131
197	11/01/41	7.375	690.68	252.88	437.80	0.00	70,983.03	11.091
198	12/01/41	7.375	690.68	254.43	436.25	0.00	70,728.60	11.051
199	01/01/42	7.375	690.68	255.99	434.69	0.00	70,472.61	11.011
200	02/01/42	7.375	690.68	257.57	433.11	0.00	70,215.04	10.971
201	03/01/42	7.375	690.68	259.15	431.53	0.00	69,955.89	10.931
202	04/01/42	7.375	690.68	260.74	429.94	0.00	69,695.15	10.890
203	05/01/42	7.375	690.68	262.35	428.33	0.00	69,432.80	10.849
204	06/01/42	7.375	690.68	263.96	426.72	0.00	69,168.84	10.808
205	07/01/42	7.375	690.68	265.58	425.10	0.00	68,903.26	10.766
206	08/01/42	7.375	690.68	267.21	423.47	0.00	68,636.05	10.724
207	09/01/42	7.375	690.68	268.85	421.83	0.00	68,367.20	10.682
208	10/01/42	7.375	690.68	270.51	420.17	0.00	68,096.69	10.640
209	11/01/42	7.375	690.68	272.17	418.51	0.00	67,824.52	10.598
210	12/01/42	7.375	690.68	273.84	416.84	0.00	67,550.68	10.555
211	01/01/43	7.375	690.68	275.52	415.16	0.00	67,275.16	10.512
212	02/01/43	7.375	690.68	277.22	413.46	0.00	66,997.94	10.468
213	03/01/43	7.375	690.68	278.92	411.76	0.00	66,719.02	10.425
214	04/01/43	7.375	690.68	280.64	410.04	0.00	66,438.38	10.381
215	05/01/43	7.375	690.68	282.36	408.32	0.00	66,156.02	10.337
216	06/01/43	7.375	690.68	284.10	406.58	0.00	65,871.92	10.292
217	07/01/43	7.375	690.68	285.84	404.84	0.00	65,586.08	10.248
218	08/01/43	7.375	690.68	287.60	403.08	0.00	65,298.48	10.203
219	09/01/43	7.375	690.68	289.37	401.31	0.00	65,009.11	10.158
220	10/01/43	7.375	690.68	291.14	399.54	0.00	64,717.97	10.112
221	11/01/43	7.375	690.68	292.93	397.75	0.00	64,425.04	10.066
222	12/01/43	7.375	690.68	294.73	395.95	0.00	64,130.31	10.020
223	01/01/44	7.375	690.68	296.55	394.13	0.00	63,833.76	9.974
224	02/01/44	7.375	690.68	298.37	392.31	0.00	63,535.39	9.927
225	03/01/44	7.375	690.68	300.20	390.48	0.00	63,235.19	9.880
226	04/01/44	7.375	690.68	302.05	388.63	0.00	62,933.14	9.833
227	05/01/44	7.375	690.68	303.90	386.78	0.00	62,629.24	9.786
228	06/01/44	7.375	690.68	305.77	384.91	0.00	62,323.47	9.738
229	07/01/44	7.375	690.68	307.65	383.03	0.00	62,015.82	9.690
230	08/01/44	7.375	690.68	309.54	381.14	0.00	61,706.28	9.642
231	09/01/44	7.375	690.68	311.44	379.24	0.00	61,394.84	9.593
232	10/01/44	7.375	690.68	313.36	377.32	0.00	61,081.48	9.544
233	11/01/44	7.375	690.68	315.28	375.40	0.00	60,766.20	9.495
234	12/01/44	7.375	690.68	317.22	373.46	0.00	60,448.98	9.445
235	01/01/45	7.375	690.68	319.17	371.51	0.00	60,129.81	9.395
236	02/01/45	7.375	690.68	321.13	369.55	0.00	59,808.68	9.345
237	03/01/45	7.375	690.68	323.11	367.57	0.00	59,485.57	9.295
238	04/01/45	7.375	690.68	325.09	365.59	0.00	59,160.48	9.244
239	05/01/45	7.375	690.68	327.09	363.59	0.00	58,833.39	9.193
240	06/01/45	7.375	690.68	329.10	361.58	0.00	58,504.29	9.141

241	07/01/45	7.375	690.68	331.12	359.56	0.00	58,173.17	9.090
242	08/01/45	7.375	690.68	333.16	357.52	0.00	57,840.01	9.038
243	09/01/45	7.375	690.68	335.20	355.48	0.00	57,504.81	8.985
244	10/01/45	7.375	690.68	337.27	353.41	0.00	57,167.54	8.932
245	11/01/45	7.375	690.68	339.34	351.34	0.00	56,828.20	8.879
246	12/01/45	7.375	690.68	341.42	349.26	0.00	56,486.78	8.826
247	01/01/46	7.375	690.68	343.52	347.16	0.00	56,143.26	8.772
248	02/01/46	7.375	690.68	345.63	345.05	0.00	55,797.63	8.718
249	03/01/46	7.375	690.68	347.76	342.92	0.00	55,449.87	8.664
250	04/01/46	7.375	690.68	349.89	340.79	0.00	55,099.98	8.609
251	05/01/46	7.375	690.68	352.04	338.64	0.00	54,747.94	8.554
252	06/01/46	7.375	690.68	354.21	336.47	0.00	54,393.73	8.499
253	07/01/46	7.375	690.68	356.39	334.29	0.00	54,037.34	8.443
254	08/01/46	7.375	690.68	358.58	332.10	0.00	53,678.76	8.387
255	09/01/46	7.375	690.68	360.78	329.90	0.00	53,317.98	8.331
256	10/01/46	7.375	690.68	363.00	327.68	0.00	52,954.98	8.274
257	11/01/46	7.375	690.68	365.23	325.45	0.00	52,589.75	8.217
258	12/01/46	7.375	690.68	367.47	323.21	0.00	52,222.28	8.160
259	01/01/47	7.375	690.68	369.73	320.95	0.00	51,852.55	8.102
260	02/01/47	7.375	690.68	372.00	318.68	0.00	51,480.55	8.044
261	03/01/47	7.375	690.68	374.29	316.39	0.00	51,106.26	7.985
262	04/01/47	7.375	690.68	376.59	314.09	0.00	50,729.67	7.927
263	05/01/47	7.375	690.68	378.90	311.78	0.00	50,350.77	7.867
264	06/01/47	7.375	690.68	381.23	309.45	0.00	49,969.54	7.808
265	07/01/47	7.375	690.68	383.58	307.10	0.00	49,585.96	7.748
266	08/01/47	7.375	690.68	385.93	304.75	0.00	49,200.03	7.688
267	09/01/47	7.375	690.68	388.30	302.38	0.00	48,811.73	7.627
268	10/01/47	7.375	690.68	390.69	299.99	0.00	48,421.04	7.566
269	11/01/47	7.375	690.68	393.09	297.59	0.00	48,027.95	7.504
270	12/01/47	7.375	690.68	395.51	295.17	0.00	47,632.44	7.443
271	01/01/48	7.375	690.68	397.94	292.74	0.00	47,234.50	7.380
272	02/01/48	7.375	690.68	400.38	290.30	0.00	46,834.12	7.318
273	03/01/48	7.375	690.68	402.85	287.83	0.00	46,431.27	7.255
274	04/01/48	7.375	690.68	405.32	285.36	0.00	46,025.95	7.192
275	05/01/48	7.375	690.68	407.81	282.87	0.00	45,618.14	7.128
276	06/01/48	7.375	690.68	410.32	280.36	0.00	45,207.82	7.064
277	07/01/48	7.375	690.68	412.84	277.84	0.00	44,794.98	6.999
278	08/01/48	7.375	690.68	415.38	275.30	0.00	44,379.60	6.934
279	09/01/48	7.375	690.68	417.93	272.75	0.00	43,961.67	6.869
280	10/01/48	7.375	690.68	420.50	270.18	0.00	43,541.17	6.803
281	11/01/48	7.375	690.68	423.08	267.60	0.00	43,118.09	6.737
282	12/01/48	7.375	690.68	425.68	265.00	0.00	42,692.41	6.671
283	01/01/49	7.375	690.68	428.30	262.38	0.00	42,264.11	6.604
284	02/01/49	7.375	690.68	430.93	259.75	0.00	41,833.18	6.536
285	03/01/49	7.375	690.68	433.58	257.10	0.00	41,399.60	6.469
286	04/01/49	7.375	690.68	436.24	254.44	0.00	40,963.36	6.401
287	05/01/49	7.375	690.68	438.93	251.75	0.00	40,524.43	6.332
288	06/01/49	7.375	690.68	441.62	249.06	0.00	40,082.81	6.263
289	07/01/49	7.375	690.68	444.34	246.34	0.00	39,638.47	6.194
290	08/01/49	7.375	690.68	447.07	243.61	0.00	39,191.40	6.124
291	09/01/49	7.375	690.68	449.82	240.86	0.00	38,741.58	6.053
292	10/01/49	7.375	690.68	452.58	238.10	0.00	38,289.00	5.983
293	11/01/49	7.375	690.68	455.36	235.32	0.00	37,833.64	5.912
294	12/01/49	7.375	690.68	458.16	232.52	0.00	37,375.48	5.840
295	01/01/50	7.375	690.68	460.98	229.70	0.00	36,914.50	5.768
296	02/01/50	7.375	690.68	463.81	226.87	0.00	36,450.69	5.695
297	03/01/50	7.375	690.68	466.66	224.02	0.00	35,984.03	5.623
298	04/01/50	7.375	690.68	469.53	221.15	0.00	35,514.50	5.549
299	05/01/50	7.375	690.68	472.41	218.27	0.00	35,042.09	5.475
300	06/01/50	7.375	690.68	475.32	215.36	0.00	34,566.77	5.401
301	07/01/50	7.375	690.68	478.24	212.44	0.00	34,088.53	5.326
302	08/01/50	7.375	690.68	481.18	209.50	0.00	33,607.35	5.251
303	09/01/50	7.375	690.68	484.13	206.55	0.00	33,123.22	5.176

304	10/01/50	7.375	690.68	487.11	203.57	0.00	32,636.11	5.099
305	11/01/50	7.375	690.68	490.10	200.58	0.00	32,146.01	5.023
306	12/01/50	7.375	690.68	493.12	197.56	0.00	31,652.89	4.946
307	01/01/51	7.375	690.68	496.15	194.53	0.00	31,156.74	4.868
308	02/01/51	7.375	690.68	499.20	191.48	0.00	30,657.54	4.790
309	03/01/51	7.375	690.68	502.26	188.42	0.00	30,155.28	4.712
310	04/01/51	7.375	690.68	505.35	185.33	0.00	29,649.93	4.633
311	05/01/51	7.375	690.68	508.46	182.22	0.00	29,141.47	4.553
312	06/01/51	7.375	690.68	511.58	179.10	0.00	28,629.89	4.473
313	07/01/51	7.375	690.68	514.73	175.95	0.00	28,115.16	4.393
314	08/01/51	7.375	690.68	517.89	172.79	0.00	27,597.27	4.312
315	09/01/51	7.375	690.68	521.07	169.61	0.00	27,076.20	4.231
316	10/01/51	7.375	690.68	524.27	166.41	0.00	26,551.93	4.149
317	11/01/51	7.375	690.68	527.50	163.18	0.00	26,024.43	4.066
318	12/01/51	7.375	690.68	530.74	159.94	0.00	25,493.69	3.983
319	01/01/52	7.375	690.68	534.00	156.68	0.00	24,959.69	3.900
320	02/01/52	7.375	690.68	537.28	153.40	0.00	24,422.41	3.816
321	03/01/52	7.375	690.68	540.58	150.10	0.00	23,881.83	3.732
322	04/01/52	7.375	690.68	543.91	146.77	0.00	23,337.92	3.647
323	05/01/52	7.375	690.68	547.25	143.43	0.00	22,790.67	3.561
324	06/01/52	7.375	690.68	550.61	140.07	0.00	22,240.06	3.475
325	07/01/52	7.375	690.68	554.00	136.68	0.00	21,686.06	3.388
326	08/01/52	7.375	690.68	557.40	133.28	0.00	21,128.66	3.301
327	09/01/52	7.375	690.68	560.83	129.85	0.00	20,567.83	3.214
328	10/01/52	7.375	690.68	564.27	126.41	0.00	20,003.56	3.126
329	11/01/52	7.375	690.68	567.74	122.94	0.00	19,435.82	3.037
330	12/01/52	7.375	690.68	571.23	119.45	0.00	18,864.59	2.948
331	01/01/53	7.375	690.68	574.74	115.94	0.00	18,289.85	2.858
332	02/01/53	7.375	690.68	578.27	112.41	0.00	17,711.58	2.767
333	03/01/53	7.375	690.68	581.83	108.85	0.00	17,129.75	2.677
334	04/01/53	7.375	690.68	585.40	105.28	0.00	16,544.35	2.585
335	05/01/53	7.375	690.68	589.00	101.68	0.00	15,955.35	2.493
336	06/01/53	7.375	690.68	592.62	98.06	0.00	15,362.73	2.400
337	07/01/53	7.375	690.68	596.26	94.42	0.00	14,766.47	2.307
338	08/01/53	7.375	690.68	599.93	90.75	0.00	14,166.54	2.214
339	09/01/53	7.375	690.68	603.61	87.07	0.00	13,562.93	2.119
340	10/01/53	7.375	690.68	607.32	83.36	0.00	12,955.61	2.024
341	11/01/53	7.375	690.68	611.06	79.62	0.00	12,344.55	1.929
342	12/01/53	7.375	690.68	614.81	75.87	0.00	11,729.74	1.833
343	01/01/54	7.375	690.68	618.59	72.09	0.00	11,111.15	1.736
344	02/01/54	7.375	690.68	622.39	68.29	0.00	10,488.76	1.639
345	03/01/54	7.375	690.68	626.22	64.46	0.00	9,862.54	1.541
346	04/01/54	7.375	690.68	630.07	60.61	0.00	9,232.47	1.443
347	05/01/54	7.375	690.68	633.94	56.74	0.00	8,598.53	1.344
348	06/01/54	7.375	690.68	637.83	52.85	0.00	7,960.70	1.244
349	07/01/54	7.375	690.68	641.75	48.93	0.00	7,318.95	1.144
350	08/01/54	7.375	690.68	645.70	44.98	0.00	6,673.25	1.043
351	09/01/54	7.375	690.68	649.67	41.01	0.00	6,023.58	0.941
352	10/01/54	7.375	690.68	653.66	37.02	0.00	5,369.92	0.839
353	11/01/54	7.375	690.68	657.68	33.00	0.00	4,712.24	0.736
354	12/01/54	7.375	690.68	661.72	28.96	0.00	4,050.52	0.633
355	01/01/55	7.375	690.68	665.79	24.89	0.00	3,384.73	0.529
356	02/01/55	7.375	690.68	669.88	20.80	0.00	2,714.85	0.424
357	03/01/55	7.375	690.68	673.99	16.69	0.00	2,040.86	0.319
358	04/01/55	7.375	690.68	678.14	12.54	0.00	1,362.72	0.213
359	05/01/55	7.375	690.68	682.30	8.38	0.00	680.42	0.106
360	06/01/55	7.375	684.60	680.42	4.18	0.00	0.00	0.000

**ANTI-STEERING CERTIFICATION**

Date: **May 24, 2025**  
Lender: **UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**  
Borrower(s): **JENNIFER GLENDENING and KENT GLENDENING**  
Property Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

Under Regulation Z §1026.36(e) a loan originator enters an anti-steering safe harbor if the loan originator presents the Borrower(s) with loan options that meet the conditions in §1026.36(e)(2) and §1026.36(e)(3). When signed by the loan originator and the Borrower(s) this document certifies that the Borrower(s) was/were presented with the loan options that meet the anti-steering safe harbor requirements of §1026.36(e).

**I/We hereby certify that if the Borrower(s) expressed an interest in fixed rate loans, the following loan options were presented to the Borrower(s):**

- The fixed rate loan with the lowest interest rate.
- The fixed rate loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation.
- The fixed rate loan with the lowest total dollar amount for origination points or fees and discount points.

**I/We hereby certify that if the Borrower(s) expressed an interest in adjustable rate loans, the following loan options were presented to the Borrower(s):**

- The adjustable rate loan with the lowest interest rate.\*
- The adjustable rate loan with the lowest interest rate without negative amortization, a prepayment penalty, interest-only payments, a balloon payment in the first 7 years of the life of the loan, a demand feature, shared equity, or shared appreciation.\*
- The adjustable rate loan with the lowest total dollar amount for origination points or fees and discount points.

**I/We hereby certify that if the Borrower(s) expressed an interest in reverse mortgage loans, the following loan options were presented to the Borrower(s):**

- The reverse mortgage loan with the lowest interest rate.\*
- The reverse mortgage loan with the lowest interest rate without a prepayment penalty, or shared equity, or shared appreciation.\*
- The reverse mortgage loan with the lowest total dollar amount for origination points or fees and discount points.

\* When identifying the loan with the lowest interest rate, for any loan that has an initial rate that is fixed for at least five years, the loan originator used the interest rate that would be in effect at consummation. For a loan with an initial rate that is not fixed for at least five years: (i) If the interest rate varies based on changes to an index, the loan originator used the fully-indexed rate that would be in effect at consummation without regard to any initial discount or premium. (ii) For a step-rate loan, the loan originator used the highest rate that would apply during the first five years.

Signed:

**THOMAS JOSEPH LEGOTTE JR.** **1705347**  
Loan Originator Name License Number

\_\_\_\_\_  
Loan Originator Signature Date

**UNITED FAITH MORTGAGE**  
Loan Originator Entity Name

**399 CONKLIN STREET SUITE 206**  
**FARMINGDALE, NY 11735**  
**License #: 1330**  
\_\_\_\_\_  
Loan Originator Entity Address & License Number

\_\_\_\_\_  
**JENNIFER GLENDENING** Date

\_\_\_\_\_  
**KENT GLENDENING** Date

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## BORROWER'S CERTIFICATION & AUTHORIZATION

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### Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **UNITED FAITH MORTGAGE**. 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 **UNITED FAITH MORTGAGE**, 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 **UNITED FAITH MORTGAGE**. As part of the application process, **UNITED FAITH MORTGAGE**, 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 **UNITED FAITH MORTGAGE**, and to any investor to whom **UNITED FAITH MORTGAGE** may sell my/our mortgage, 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. **UNITED FAITH MORTGAGE** or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **UNITED FAITH MORTGAGE** or the investor that purchased the mortgage, is appreciated.

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**JENNIFER GLENDENING**

Date

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**KENT GLENDENING**

Date

## Closing Instructions

### UNITED FAITH MORTGAGE

401 BROADHOLLOW RD SUITE 150, MELVILLE, NY 11747 PHONE: 631-270-6808

Date: **May 24, 2025**  
 Settlement Agent: **EQUITY SETTLEMENT SERVICES, INC.**  
**444 ROUTE 111**  
**SMITHTOWN, NY 11787**  
 Attn: **GREG O'NEIL**  
 - Phone: **631-715-3450**  
 - Fax: **631-370-1256**  
 Mortgagor(s): **JENNIFER GLENDENING and KENT**  
**GLENDENING**  
 Property: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**  
 Mailing Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

Loan No.: **268250SCR**  
 Title Order #: **ES01-25-3619**  
 Escrow Order #: **ES01-25-3619**  
 Case No.:  
 Loan Officer: **THOMAS JOSEPH LEGOTTE JR.**  
 Loan Amount: **\$100,000.00**  
 Interest Rate: **7.375%**  
 Loan Type: **Conventional**  
 P & I: **\$690.68**  
 First Payment: **July 1, 2025**  
 Last Payment: **June 1, 2055**  
 Term: **360**  
 Disbursing Date: **May 30, 2025**  
 Rescission Date: **May 29, 2025**  
 Closing Date: **May 24, 2025**  
 Wire Amount: **\$99,959.02**

Documents for the above referenced borrowers are attached. All other items enclosed are to be properly executed (and notarized where required) and copies conformed and returned to this office with a signed copy of these instructions. DO NOT CHANGE any documents without our specific approval. Borrowers must sign exactly as their names are shown. Return all executed original documents and provide copies to borrowers.

#### Loan Fees:

Line #	Paid To/Other Comments	At Closing	Before Closing
A01	<b>1% OF LOAN AMOUNT (POINTS): UNITED FAITH MORTGAGE - 1.00%</b>	Borrower: <b>\$1,000.00</b> Seller: Lender: Third Party:	
A02	<b>PROCESSING FEE: UNITED FAITH MORTGAGE - 0.80%</b>	Borrower: <b>\$795.00</b> Seller: Lender: Third Party:	
A03	<b>UNDERWRITING FEE: UNITED FAITH MORTGAGE - 1.40%</b>	Borrower: <b>\$1,395.00</b> Seller: Lender: Third Party:	
B01	<b>APPRAISAL FEE: FASTAPP INC.</b>	Borrower: Seller: Lender: Third Party:	<b>\$575.00</b>
B02	<b>CREDIT REPORT FEE: XACTUS</b>	Borrower: <b>\$150.98</b> Seller: Lender: Third Party:	
B03	<b>FLOOD CERTIFICATION FEE: CORELOGIC FLOOD</b>	Borrower: <b>\$10.50</b> Seller: Lender: Third Party:	
B04	<b>MERS FEE: MERS</b>	Borrower: <b>\$24.95</b> Seller: Lender: Third Party:	

B05	<b>TITLE - ABSTRACT OR TITLE SEARCH FEE:</b> EQUITY SETTLEMENT SERVICES, INC.	Borrower: <b>\$545.00</b> Seller: Lender: Third Party:
B06	<b>TITLE - ATTORNEY FEE:</b> SOUTH CAROLINA ATTORNEY NETWORK	Borrower: <b>\$300.00</b> Seller: Lender: Third Party:
B07	<b>TITLE - LENDER'S TITLE INSURANCE FEE:</b> EQUITY SETTLEMENT SERVICES, INC.	Borrower: <b>\$330.00</b> Seller: Lender: Third Party:
B08	<b>TITLE - SETTLEMENT OR CLOSING FEE:</b> EQUITY SETTLEMENT SERVICES, INC.	Borrower: <b>\$895.00</b> Seller: Lender: Third Party:
E01	<b>GOVERNMENT RECORDING CHARGES:</b> COUNTY CLERK	Borrower: <b>\$25.00</b> Seller: Lender: Third Party:
F01	<b>HAZARD INSURANCE PREMIUM:</b> STATE FARM FIRE & CASUALTY COMPANY	Borrower: <b>\$1,474.00</b> Seller: Lender: Third Party:
F03	<b>Prepaid Interest:</b> 2 days at \$20.49 / day	Borrower: <b>\$40.98</b> Seller: Lender: Third Party:
G01	<b>OTHER:</b> - -0.50%	Borrower: <b>\$-500.00</b> Seller: Lender: Third Party:

The CLOSED LOAN FILE must be received by our office following the closing for review prior to us authorizing recording of the documents. You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of the loan, insuring the enclosed Deed of Trust/Mortgage to be a First Lien or charge upon the real property described therein, subject only to the following exceptions numbered:

The Title Policy must contain endorsements **WAIVER/RESIDENTIAL/81**

This loan must record on or before May 30, 2025. Lender is to be at no expense in this transaction.

**UNITED FAITH MORTGAGE** reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Mortgage/Deed of Trust.

**Other Conditions:**

I hereby certify I/we have closed this transaction in accordance with your general and specific closing instructions and the addendum (if applicable) hereto. I/we hereby certify that the closed loan meets all of your requirements as specified in your loan closing instructions. I/we also certify that this loan was closed in accordance with the general Title Requirements and is in compliance with our insured closing letter with your company.

Date: **May 24, 2025**

**UNITED FAITH MORTGAGE**

By: \_\_\_\_\_



**UNITED FAITH MORTGAGE**  
**COMPLIANCE AGREEMENT / ERROR AND OMISSIONS**

Lender: **UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

Borrower(s): **JENNIFER GLENDENING and KENT GLENDENING**

Property Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

The undersigned borrower(s) for and in consideration of the above referenced Lender this date agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and sign any additional or corrective documents if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration, or any Municipal Bonding Authority.

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

The undersigned borrower(s) agree(s) that the failure of borrower(s) to cooperate, adjust, and/or replace any such loan documentation as provided herein, upon the reasonable request of Lender, will constitute a default under the loan documentation.

Dated effective: **May 24, 2025**

\_\_\_\_\_  
**JENNIFER GLENDENING**

\_\_\_\_\_  
Date

\_\_\_\_\_  
**KENT GLENDENING**

\_\_\_\_\_  
Date

**STATE OF SOUTH CAROLINA,** \_\_\_\_\_ **County ss:**

The foregoing instrument was acknowledged before me this **24th day of May, 2025** by **JENNIFER GLENDENING and KENT GLENDENING**.

Witness my hand and official seal.

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

(Seal)

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

## **CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE**

Date: **May 24, 2025**

Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Lender: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

You may obtain a security freeze on your credit report to protect your privacy and ensure that credit is not granted in your name without your knowledge. You have the right to place a "security freeze" on your credit report pursuant to the R.I.G.L. chapter 6-48 to the Identity Theft Protection Act of 2006.

The security freeze will prohibit a consumer reporting agency from releasing any information in your credit report without your express authorization or approval.

The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. When you place a security freeze on your credit report, within five (5) business days you will be provided a personal identification number or password to use if you choose to remove the freeze on your credit report or to temporarily authorize the release of your credit report for a specific period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide all of the following:

- (1) The unique personal identification number or password provided by the consumer reporting agency.
- (2) Proper identification to verify your identity.
- (3) The proper information regarding the period of time for which the report shall be available to users of the credit report.

A consumer reporting agency that receives a request from a consumer to temporarily lift a freeze on a credit report shall comply with the request no later than three (3) business days after receiving the request.

A security freeze does not apply to circumstances where you have an existing account relationship and a copy of your report is requested by your existing creditor or its agents or affiliates for certain types of an account review, collection, fraud control or similar activities.

If you are actively seeking a new credit, loan, utility, telephone, or insurance account, you should understand that the procedures involved in lifting a security freeze may slow your own applications for credit. You should plan ahead and lift a freeze – either completely if you are shopping around, or specifically for a certain creditor - with enough advance notice before you apply for new credit for the lifting to take effect.

You have a right to bring civil action against someone who violates your rights under the credit reporting laws. The action can be brought against a consumer reporting agency or a user of your credit report.

Unless you are sixty-five (65) years of age or older, or you are a victim of identity theft with an incident report or complaint from a law enforcement agency, a consumer reporting agency has the right to charge you up to ten dollars (\$10.00) to place a freeze on your credit report, up to ten dollars (\$10.00) to temporarily lift a freeze on your credit report, depending on the circumstances, and up to ten dollars (\$10.00) to remove a freeze from your credit report. If you are sixty-five (65) years of age or older or are a victim of identity theft with a valid incident report or complaint, you may not be charged a fee by a consumer reporting agency for placing, temporarily lifting, or removing a freeze.

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

**UNITED FAITH MORTGAGE**  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
**E C O A 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); because all or part of the applicant's income is derived from a 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  
Equal Credit Opportunity  
Washington, DC 20580.

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

**OCCUPANCY STATEMENT**

Borrower's Name: **JENNIFER GLENDENING and KENT GLENDENING**Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

**The Property is/will be Borrower's Principal Residence.** This means at least one of the Borrowers who executes the Note and Deed of Trust/Mortgage will take title to and occupy the Property. The Property is now occupied as Borrower's primary residence or will be occupied as Borrower's primary residence no later than sixty (60) days after this date or sixty (60) days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later. Borrower shall continue to occupy the Property as Borrower's principal residence for at least one year after the execution of the loan documentation unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld or unless extenuating circumstances exist which are beyond Borrower's control. From time to time the Lender may require, and I shall furnish promptly, evidence satisfactory to Lender of my continuing occupancy of the Property as my permanent, full time residence.

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

**MAILING ADDRESS CERTIFICATION**

  X   Our mailing address will be the property address designated above.       Our mailing address will be as follows:

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

EVIDENCE OF JOINT APPLICATION

Date: May 24, 2025

Lender: UNITED FAITH MORTGAGE

Borrower: JENNIFER GLENDENING and KENT GLENDENING

Property Address: 508 DORDAL LN  
SUMMERVILLE, SC 29486

\_\_\_\_\_

If you are applying for joint credit with another person, please sign below.

We intend to apply for joint credit.

_____	_____	_____	_____
JENNIFER GLENDENING	Date	KENT GLENDENING	Date

## Fee Details Form

Borrower(s) Name: **GLENDENING**

Date: **May 23, 2025**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

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## Fee Details Form

Application Date: **April 14, 2025**Rate Lock Date: **May 15, 2025**Date of APOR used: **May 12, 2025****Affiliated Business Relationship Information:**Were any of the points and fees paid to an affiliate of the broker and/or lender on this transaction?☐ Yes ☒ No*If yes, list names of affiliates paid in association with this transaction below.*

Affiliate Company Name: \_\_\_\_\_

Affiliate Company Name: \_\_\_\_\_

Affiliate Company Name: \_\_\_\_\_

Affiliate Company Name: \_\_\_\_\_

Affiliate Company Name: \_\_\_\_\_

Affiliate Company Name: \_\_\_\_\_

Paid by/Paid to Key

B Borrower

L Lender

BR Broker

LA Lender Affiliate

BA Broker Affiliate

3 3<sup>rd</sup> Party

S Seller

**Summary:**Total Fees Paid to Broker: **\$0.00**Amount of PPP included in fees: **\$0.00**Total Fees Paid to Lender:  
**\$2,690.00**Total Fees Included in HOEPA/QM  
Test: **\$3,190.00**Total Fees Paid to  
Affiliate: **\$0.00**Total Fees Excluded from HOEPA/QM  
Test: **\$3,871.41**Total Loan Amount: **\$95,538.57**Total Fees Paid by  
Lender/  
Broker/Seller (credits): **\$0.00**HOEPA APR: **7.840%****Other Fees Itemization:**

	Description	FHA MIP Comparable Factor (%)	Bona Fide Discount Points (%)	Fully Adjusted Par Rate	APOR at Time Rate is Set	\$ Amount	Paid By	Paid To	Amount of Fee Excluded from HOEPA/QM	Amount of Fee Excluded from State High Cost
	Broker Comp at Time Int. Rate is Set									
	Broker Comp from CD									
	Bona Fide Discount Points		<b>1.000%</b>	<b>0.000%</b>	<b>6.80000%</b>	<b>\$1,000.00</b>	<b>B</b>			
Refundable <input checked="" type="checkbox"/>	Conventional Up-Front MI Premium	<b>1.7500%</b>								

**Recording Fees:**

Section Letter	Fee Name	Financed	Included in APR	Paid Outside of Closing (POC)	\$ Amount	Paid To	Amount of Fee Excluded from HOEPA/QM	Amount of Fee Excluded from State High Cost
<b>E</b>	<b>GOVERNMENT RECORDING CHARGES</b>				<b>\$25.00</b>		<b>25.00</b>	

**Fee Details Form****Borrower Fees Paid with Seller Credits (Purchase transactions only)**

Section Letter	Fee Name	Financed	Included in APR	Paid Outside of Closing (POC)	\$ Amount	Paid To	Amount of Fee Excluded from HOEPA/QM	Amount of Fee Excluded from State High Cost
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**Borrower Fees Paid with Lender Credits**

Section Letter	Fee Name	Financed	Included in APR	Paid Outside of Closing (POC)	\$ Amount	Paid To	Amount of Fee Excluded from HOEPA/QM	Amount of Fee Excluded from State High Cost
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## UNITED FAITH MORTGAGE

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### LIEN LETTER

DATE: **May 24, 2025**

TITLE COMMITMENT NUMBER: **ES01-25-3619**

BORROWER: **JENNIFER GLENDENING and KENT GLENDENING**

PROPERTY ADDRESS: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

In connection with property covered by the captioned title insurance commitment, we wish to advise that we have closed and completely disbursed the **FIRST** mortgage in the amount of **\$100,000.00**, on **May 30, 2025**.

This mortgage will be insured as 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.

---

Closing Agent

## First Payment Notification

Borrower (s): **JENNIFER GLENDENING**  
**KENT GLENDENING**

Property Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

Dear Homeowner:

We would like to take this opportunity to thank you for closing your mortgage loan with our company and to provide you with the following information regarding your loan:

Your loan number is **268250SCR**. Please include this number on all inquiries and correspondence to **UNITED FAITH MORTGAGE**.

Your loan will be serviced by: **UNITED FAITH MORTGAGE**

Upon receipt of the documents, the servicer will assign you a loan number and advise you of that number. All inquiries and correspondence to **UNITED FAITH MORTGAGE** must have your loan number.

At present and until further notice, your monthly mortgage payment is as follows:

Principal and Interest	\$	<b>690.68</b>
IMPOUNDS/ESCROW:		
Hazard Insurance		
Mortgage Insurance		
City Taxes		
County Taxes (based on present information)		

TOTAL MONTHLY MORTGAGE PAYMENT:	\$	<b>690.68</b>
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Your payment is due on the **1st** day of each month beginning **July 1, 2025**, and is to be mailed to:

**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**  
**631-270-6808**

Once again, all checks, letters, etc. **MUST** have your loan number on them or they will be returned.

If your payment is more than **15** days late, you will be charged a late charge of **5% of the overdue monthly principal and interest payment**.

I understand that my mortgage payments are due on the **1st** day of each month and would like to request that my payment coupons and all correspondence be mailed to:

**508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

\_\_\_\_\_  
**JENNIFER GLENDENING**

\_\_\_\_\_  
Date

\_\_\_\_\_  
**KENT GLENDENING**

\_\_\_\_\_  
Date

## **HOLD HARMLESS SEPTIC, WELL & WATER**

Date: **May 24, 2025**

To: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

We are aware that the above captioned property has a well and/or septic system and we are satisfied with the conditions of these items and, therefore, **waive the need for an inspection.**

We, also, hold your institution or any assignee of the mortgage, or any other assignee and any of your individual personnel harmless and without further liability which might arise from the condition of the septic system, well, or quality of the water.

This statement is made free of any duress.

---

**JENNIFER GLENDENING**

Date

---

**KENT GLENDENING**

Date

## **UNITED FAITH MORTGAGE**

**401 BROADHOLLOW RD SUITE 150, MELVILLE, NY 11747**

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### **HOLD HARMLESS FOR INSULATION**

Date: **May 24, 2025**

Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Lender: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

We, the undersigned, are aware of the fact that the appraiser was unable to determine the type or condition of the insulation of the above captioned property. It is further understood that **UNITED FAITH MORTGAGE** has no knowledge of the status of the insulation.

We hold your institutions, or any assignee of the mortgage, or any other assignee, and any of your individual personnel harmless and without further liability which might arise resulting from the condition or type of the insulation. This statement is made free of any duress.

---

**JENNIFER GLENDENING**

Date

---

**KENT GLENDENING**

Date

**BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION**

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

---

**KENT GLENDENING****Date**

# **Request for Transcript of Tax Return Cover Sheet 4506-C**

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

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

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name <b>KENT</b>	ii. Middle initial	iii. Last name/BMF company name <b>GLENDENING</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b> <b>270-76-0143</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b> <b>508 DORDAL LN</b>			<b>b. City</b> <b>SUMMERVILLE</b>	<b>c. State</b> <b>SC</b>	<b>d. ZIP code</b> <b>29486</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
<b>a. Street address (including apt., room, or suite no.)</b>			<b>b. City</b>	<b>c. State</b>	<b>d. ZIP code</b>
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
<b>i. IVES participant name</b> <b>XACTUS</b>			<b>ii. IVES participant ID number</b> <b>UTAH21804</b>		<b>iii. SOR mailbox ID</b>
<b>iv. Street address (including apt., room, or suite no.)</b> <b>370 REED ROAD SUITE 100</b>			<b>v. City</b> <b>BROOMALL</b>	<b>vi. State</b> <b>PA</b>	<b>vii. ZIP code</b> <b>19008</b>
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
<b>i. Client name</b> <b>UNITED MORTGAGE CORP</b>					<b>ii. Telephone number</b> <b>631-724-7070</b>
<b>iii. Street address (including apt., room, or suite no.)</b> <b>401 BROADHOLLOW RD SUITE 150</b>			<b>iv. City</b> <b>MELVILLE</b>	<b>v. State</b> <b>NY</b>	<b>vi. ZIP code</b> <b>11747</b>
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcripts requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <b>1040</b>					
<b>a. Return Transcript</b> <input checked="" type="checkbox"/>		<b>b. Account Transcript</b> <input type="checkbox"/>		<b>c. Record of Account</b> <input type="checkbox"/>	
<b>7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input checked="" type="checkbox"/>					
<b>a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.</b> <b>W-2</b>					
<b>b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers</b>					
Line 1a <input checked="" type="checkbox"/>		Line 2a <input type="checkbox"/>			
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 / 2020</b> <b>12 / 31 / 2021</b> <b>12 / 31 / 2022</b> <b>12 / 31 / 2023</b>					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
<b>Sign Here</b>	<b>Signature for Line 1a (see instructions)</b>			<b>Date</b>	<b>Phone number of taxpayer on line 1a or 2a</b> <b>843-270-8504</b>
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
	<b>Print/Type name</b> <b>KENT GLENDENING</b>				
	<b>Title (if line 1a above is a corporation, partnership, estate, or trust)</b>				
	<b>Spouse's signature (required if listed on Line 2a)</b>			<b>Date</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed	
<b>Print/Type name</b>					

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

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

## Future Developments

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

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

## General Instructions

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

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

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

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

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

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

## Chart for ordering transcripts

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

## Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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](http://www.irs.gov/FormW9) for instructions and the latest information.

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

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

Print or type.  
See Specific Instructions on page 3.

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.) <b>JENNIFER GLENDENING</b>	
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 <b>one</b> of the following seven boxes. <input 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): . . . . . <b>Note:</b> 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. <b>508 DORDAL LN</b>	Requester's name and address (optional) <b>UNITED FAITH MORTGAGE</b> <b>401 BROADHOLLOW RD SUITE 150</b> <b>MELVILLE, NY 11747</b>
6 City, state, and ZIP code <b>SUMMERVILLE, SC 29486</b>	
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 *How to get a TIN*, later.

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

<b>Social security number</b>
<b>274-78-0710</b>
or
<b>Employer identification number</b>

**Part II Certification**

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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.

<b>Sign Here</b>	<b>Signature of U.S. person:</b>	<b>Date:</b>

**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](http://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 . . .
<ul style="list-style-type: none"> <li>Corporation</li> </ul>	Corporation.
<ul style="list-style-type: none"> <li>Individual or</li> <li>Sole proprietorship</li> </ul>	Individual/sole proprietor.
<ul style="list-style-type: none"> <li>LLC classified as a partnership for U.S. federal tax purposes, or</li> <li>LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation</li> </ul>	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
<ul style="list-style-type: none"> <li>Partnership</li> </ul>	Partnership.
<ul style="list-style-type: none"> <li>Trust/estate</li> </ul>	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 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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](http://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](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://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](http://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 nonemployee 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.

<sup>4</sup> 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](mailto: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](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://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.

## 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 <sup>1</sup>
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 <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
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 <sup>4</sup>
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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

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

Request for Taxpayer  
**Identification Number and Certification**  
Go to **www.irs.gov/FormW9** for instructions and the latest information.

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

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

Print or type.  
See Specific Instructions on page 3.

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.) <b>KENT GLENDENING</b>	
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 <b>one</b> of the following seven boxes. <input 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): . . . . . <b>Note:</b> 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) _____  <i>(Applies to accounts maintained outside the United States.)</i>
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. <b>508 DORDAL LN</b>	Requester's name and address (optional) <b>UNITED FAITH MORTGAGE</b> <b>401 BROADHOLLOW RD SUITE 150</b> <b>MELVILLE, NY 11747</b>
6 City, state, and ZIP code <b>SUMMERVILLE, SC 29486</b>	
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 *How to get a TIN*, later.

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

<b>Social security number</b>
<b>270-76-0143</b>
or
<b>Employer identification number</b>

**Part II Certification**

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- 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.

<b>Sign Here</b>	<b>Signature of U.S. person:</b>	<b>Date:</b>

**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](http://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 . . .
<ul style="list-style-type: none"> <li>Corporation</li> </ul>	Corporation.
<ul style="list-style-type: none"> <li>Individual or</li> <li>Sole proprietorship</li> </ul>	Individual/sole proprietor.
<ul style="list-style-type: none"> <li>LLC classified as a partnership for U.S. federal tax purposes, or</li> <li>LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation</li> </ul>	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S corporation.
<ul style="list-style-type: none"> <li>Partnership</li> </ul>	Partnership.
<ul style="list-style-type: none"> <li>Trust/estate</li> </ul>	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 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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](http://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](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://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](http://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 nonemployee 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.

<sup>4</sup> 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](mailto: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](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://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.

## 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 <sup>1</sup>
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 <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee)	The grantor-trustee <sup>1</sup>
b. So-called trust account that is not a legal or valid trust under state law	The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
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 <sup>4</sup>
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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

## NOTICE REGARDING FURNISHING OF NEGATIVE INFORMATION

Date: **May 24, 2025**

Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Lender: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

**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.**

\_\_\_\_\_  
**JENNIFER GLENDENING**

\_\_\_\_\_  
Date

\_\_\_\_\_  
**KENT GLENDENING**

\_\_\_\_\_  
Date

**OCCUPANCY STATEMENT**

Lender: **UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

RE: Borrower(s): **JENNIFER GLENDENING**  
**KENT GLENDENING**

Property Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

The undersigned Borrower(s) as an inducement to the Lender to make the Loan secured by a first mortgage or deed of trust on the above referenced property do hereby declare and affirm that the occupancy status of said property is as follows:

**Occupancy Status.**

- ☒ **The Property is/will be Borrower's Principal Residence.** This means at least one of the Borrowers who executes the Note and Deed of Trust will take title to and occupy the Property. The Property is now occupied as Borrower's primary residence or will be occupied as Borrower's primary residence no later than sixty (60) days after this date or sixty (60) days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later. Borrower shall continue to occupy the Property as Borrower's principal residence for at least one year after the execution of the loan documentation unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld or unless extenuating circumstances exist which are beyond Borrower's control. From time to time the Lender may require, and I shall furnish promptly, evidence satisfactory to Lender of my continuing occupancy of the Property as my permanent, full time residence.
- ☐ **The Property is/will be Borrower's Secondary Residence.** A Secondary Residence is a single-family property that is currently or will be occupied by at least one of the undersigned Borrowers in addition to his/her/their Principal Residence. **It will not be income producing.**
- ☐ **The Property is/will be Investment Property.** The Property will not be occupied or claimed as a Principal or Secondary Residence by any of the Borrowers, and may produce revenue. Each Borrower now owns, resides, uses and claims another property or properties as Borrower's residential homestead.

**Furthermore, the undersigned Borrower(s) also understand that any false statements, misrepresentations or material omissions may result in civil or criminal penalties in addition to the remedies described in the mortgage or deed of trust.**

---

JENNIFER GLENDENING

Date

---

KENT GLENDENING

Date

SWORN TO AND SUBSCRIBED before me on this **24th day of May, 2025**, by

\_\_\_\_\_

(Notary Seal)

---

Notary Public

My Commission Expires:

## Patriot Act Disclosure Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Please provide the following information. **We require two forms of identification for each borrower to comply with Section 326 of the Act.**

**JENNIFER GLENDENING**

Borrower's Name

**268250SCR**

Loan Number

**508 DORDAL LN**

Address

**10/24/1965**

Date of Birth

**SUMMERVILLE, SC 29486**

City, State Zip

**274-78-0710**

Social Security #/Tax ID #

**IMPORTANT - Information listed below must be exactly as indicated on the document.  
If the item is not applicable to the document enter N/A.**

**Primary Forms of Identification - must display Borrower's name**

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License <b>Issue Date: 4/14/2021</b>	<b>SOUTH CAROLINA</b>	<b>007968531</b>	<b>10/24/1965</b>	<b>4/14/2029</b>
<input type="checkbox"/> State Issued ID Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Military ID Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Passport <b>Issue Date: _____</b>				
<input type="checkbox"/> US Alien Registration Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Canadian Driver License <b>Issue Date: _____</b>				

**Secondary Forms of Identification-must display Borrower's name**

Document	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"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<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				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

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 applicant.

---

Signature

---

Title

---

Printed Name

---

Date

\* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

## Patriot Act Disclosure Borrower Identification

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. Please provide the following information. **We require two forms of identification for each borrower to comply with Section 326 of the Act.**

**KENT GLENDENING**

Borrower's Name

**268250SCR**

Loan Number

**508 DORDAL LN**

Address

**1/1/1966**

Date of Birth

**SUMMERVILLE, SC 29486**

City, State Zip

**270-76-0143**

Social Security #/Tax ID #

**IMPORTANT - Information listed below must be exactly as indicated on the document.  
If the item is not applicable to the document enter N/A.**

**Primary Forms of Identification - must display Borrower's name**

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input checked="" type="checkbox"/> State Issued Driver License <b>Issue Date: 4/14/2021</b>	<b>SOUTH CAROLINA</b>	<b>007937349</b>	<b>1/1/1966</b>	<b>4/14/2029</b>
<input type="checkbox"/> State Issued ID Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Military ID Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Passport <b>Issue Date: _____</b>				
<input type="checkbox"/> US Alien Registration Card <b>Issue Date: _____</b>				
<input type="checkbox"/> Canadian Driver License <b>Issue Date: _____</b>				

**Secondary Forms of Identification-must display Borrower's name**

Document	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"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<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				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

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 applicant.

---

Signature

---

Title

---

Printed Name

---

Date

\* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.



## PREPAID FINANCE CHARGE BREAKDOWN

### UNITED FAITH MORTGAGE

Borrower(s): **JENNIFER GLENDENING  
KENT GLENDENING**  
 Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Date: **May 24, 2025**  
 Loan No.: **268250SCR**

PBL = Paid by Lender    PBS = Paid by Seller    PB3 = Paid by 3rd Party

### PREPAID FINANCE CHARGES

Name	Payee	P.O.C.	Total Charge
<b>1% OF LOAN AMOUNT (POINTS)</b>	<b>UNITED FAITH MORTGAGE</b>		<b>\$1,000.00</b>
<b>PROCESSING FEE</b>	<b>UNITED FAITH MORTGAGE</b>		<b>\$795.00</b>
<b>UNDERWRITING FEE</b>	<b>UNITED FAITH MORTGAGE</b>		<b>\$1,395.00</b>
<b>FLOOD CERTIFICATION FEE</b>	<b>CORELOGIC FLOOD</b>		<b>\$10.50</b>
<b>MERS FEE</b>	<b>MERS</b>		<b>\$24.95</b>
<b>TITLE - ATTORNEY FEE</b>	<b>SOUTH CAROLINA ATTORNEY NETWORK</b>		<b>\$300.00</b>
<b>TITLE - SETTLEMENT OR CLOSING FEE</b>	<b>EQUITY SETTLEMENT SERVICES, INC.</b>		<b>\$895.00</b>
<b>Prepaid Interest</b>	<b>2 days at \$20.49 / day</b>		<b>\$40.98</b>
<b>TOTAL PREPAID FINANCE CHARGE</b>			<b>\$4,461.43</b>

### AMOUNTS PAID BY 3RD PARTY ON YOUR BEHALF

### AMOUNTS PAID ON YOUR ACCOUNT / PAID TO OTHERS ON YOUR BEHALF

<b>APPRAISAL FEE</b>	<b>FASTAPP INC.</b>	<b>\$575.00</b>	<b>\$575.00</b>
<b>CREDIT REPORT FEE</b>	<b>XACTUS</b>		<b>\$150.98</b>
<b>TITLE - ABSTRACT OR TITLE SEARCH FEE</b>	<b>EQUITY SETTLEMENT SERVICES, INC.</b>		<b>\$545.00</b>
<b>TITLE - LENDER'S TITLE INSURANCE FEE</b>	<b>EQUITY SETTLEMENT SERVICES, INC.</b>		<b>\$330.00</b>
<b>GOVERNMENT RECORDING CHARGES</b>	<b>COUNTY CLERK</b>		<b>\$25.00</b>
<b>HAZARD INSURANCE PREMIUM</b>	<b>STATE FARM FIRE &amp; CASUALTY COMPANY</b>	<b>\$1,474.00</b>	<b>\$1,474.00</b>
<b>OTHER</b>			<b>\$-500.00</b>

**FACTS****WHAT DOES UNITED FAITH MORTGAGE  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account balances and Payment history
- Credit history and Credit scores

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons UNITED FAITH MORTGAGE chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does UNITED FAITH MORTGAGE share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes -</b> to offer our products and services to you	No	We don't share
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes -</b> Information about your creditworthiness	No	We don't share
<b>For non-affiliates to market to you</b>	No	We don't share
<b>Questions?</b>	Call 1-800-462-4862	

## What we do

### How does UNITED FAITH MORTGAGE protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

### How does UNITED FAITH MORTGAGE collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or Give us your income information
- Give us your employment history or Give us your contact information
- Show your driver's license

### Why can't I limit all sharing?

Federal Law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

## Definitions

### Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- 

### Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *UNITED FAITH MORTGAGE does not share with nonaffiliates so they can market to you.*

### Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *UNITED FAITH MORTGAGE doesn't jointly market.*

**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

## **REAL ESTATE LOAN TAX & INSURANCE RESERVE AGREEMENT**

I have applied to you for a Real Estate Loan which will be secured by a Deed of Trust/Mortgage and repaid as stated in a Promissory Note.

I understand a Tax and Insurance Reserve Account is: ☒ **OPTIONAL** - Not required to get the loan.  
☐ **REQUIRED**

I elect to: ☐ **OPEN** a Tax and Insurance Reserve Account.  
☒ **NOT OPEN** a Tax and Insurance.

I agree:

At the same time I make the Note payments, I will pay you the amounts you have figured for deposit in the Tax and Insurance Reserve Account. These amounts should be enough to pay, when due, all taxes, assessments, insurance premiums and other expenses relating to the Loan.

If you decide there won't be enough money to pay the expenses, you may require me to increase payments into the Tax and Insurance Reserve Account. There could be a default under the Deed of Trust/Mortgage if any of these expenses described in it are not paid.

If the Tax and Insurance Reserve Account is **required**, I may not cancel it. If the Tax and Insurance Reserve Account is **optional**, I may cancel it at any time as long as it remains **optional**. If I break certain promises in my Deed of Trust/Mortgage, you may change an optional Tax and Insurance Reserve Account to a required Tax and Insurance Reserve Account.

You - or anyone who buys the Loan from you - may change or cancel the Tax and Insurance Reserve Account arrangements as allowed by law.

I understand that if the law of the state in which the property is located requires you to pay interest on money in the Tax and Insurance Reserve account, you will:

Compute and pay interest at a rate no less than the minimum required by such applicable law;

Calculate interest on my daily average Tax and Insurance Reserve Account balance for the calendar quarter; and

Credit the interest at the end of the calendar quarter, or when the Tax and Insurance Reserve Account ends.

You may revise your interest rules, including lowering or stopping interest payments, as allowed by law.

### **Taxpayer Information**

My taxpayer identification number (TIN) for tax information reporting purposes (Social Security number for individuals) is:

**JENNIFER GLENDENING: 274-78-0710, KENT GLENDENING: 270-76-0143**

(Check one Box below only if its applicable to your situation.)

- ☐ I have not provided a TIN because no signer to the loan agreement is a citizen, resident nor engaged in business in the United States (if this box is checked, all signers to the loan agreement must sign below.
- ☐ The signer whose TIN is listed above has received a notice from the Internal Revenue Service that currently subjects him/her to 20% backup withholding.

Under penalties of perjury, each signer listed below certifies that the above taxpayer information is true, correct and complete.

I have kept a copy of this agreement.

**JENNIFER GLENDENING**

Date

**KENT GLENDENING**

Date

## NOTICE OF RIGHT TO CANCEL

Lender: **UNITED FAITH MORTGAGE, A NEW YORK CORPORATION**

Date: **May 24, 2025**

Loan Number: **268250SCR**

BORROWERS/OWNERS: **JENNIFER GLENDENING  
KENT GLENDENING**

PROPERTY ADDRESS: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

### 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 24, 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:

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747**

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 29, 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

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

The undersigned each acknowledge receipt of two copies of **NOTICE OF RIGHT TO CANCEL** and one copy of the Closing Disclosure.

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

\_\_\_\_\_  
**JENNIFER GLENDENING**

\_\_\_\_\_  
Date

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**KENT GLENDENING**

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\_\_\_\_\_  
**KENT GLENDENING**

\_\_\_\_\_  
Date



## UNITED FAITH MORTGAGE

### Your Credit Score and the Price You Pay for Credit

Date:

**May 24, 2025**

Lender:

**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

Borrower:

**JENNIFER GLENDENING**

Property Address:

**508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

#### Your Credit Score

<b>Your credit score</b>	<b>746</b> Source: <b>Equifax</b> Date: <b>April 14, 2025</b>	<b>760</b> Source: <b>Experian</b> Date: <b>April 14, 2025</b>	<b>751</b> Source: <b>TransUnion</b> Date: <b>April 14, 2025</b>
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#### Understanding Your Credit Score

<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p><b>EQUIFAXBEACON5.0</b> scores range from a low of <b>300</b> to a high of <b>850</b>.</p> <p><b>EXPERIANFAIRISAAC</b> scores range from a low of <b>300</b> to a high of <b>850</b>.</p> <p><b>FICORISKSCORECLASSIC04</b> scores range from a low of <b>309</b> to a high of <b>839</b>.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	<p>Your <b>EQUIFAXBEACON5.0</b> Credit Score ranks higher than <b>52</b> percent of U.S. consumers.</p> <p>Your <b>EXPERIANFAIRISAAC</b> Credit Score ranks higher than <b>54</b> percent of U.S. consumers.</p> <p>Your <b>FICORISKSCORECLASSIC04</b> Credit Score ranks higher than <b>54</b> percent of U.S. consumers.</p>

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<b>EQUIFAXBEACON5.0</b> <b>PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</b> <b>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</b> <b>AMOUNT OWED ON REVOLVING ACCOUNT IS TOO HIGH</b> <b>TOO MANY INQUIRIES LAST 12 MONTHS</b>
	<b>EXPERIANFAIRISAAC</b> <b>PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.</b> <b>TOO MANY ACCOUNTS WITH BALANCES.</b> <b>TOO MANY INQUIRIES LAST 12 MONTHS.</b> <b>TOO MANY ACCOUNT RECENTLY OPENED.</b>
	<b>FICORISKSCORECLASSIC04</b> <b>PROPORTION OF BALANCES TO CREDIT LIMITS ON BANK/NATIONAL REVOLVING OR OTHER REVOLVING ACCOUNTS IS TOO HIGH</b> <b>AMOUNT OWED ON REVOLVING ACCOUNTS IS TOO HIGH</b> <b>TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT</b> <b>TOO MANY ACCOUNTS WITH BALANCES</b>

<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

**Notice to the Home Loan Applicant**

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

**List of Consumer Reporting Agencies:**

- ☒ Experian  
701 Experian Parkway  
P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)
- ☒ Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, GA 30374  
1-888-378-4329  
[www.equifax.com](http://www.equifax.com)
- ☒ Trans Union  
P.O. Box 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)

## UNITED FAITH MORTGAGE

### Your Credit Score and the Price You Pay for Credit

Date:

**May 24, 2025**

Lender:

**UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**

Borrower:

**KENT GLENDENING**

Property Address:

**508 DORDAL LN**  
**SUMMERVILLE, SC 29486**

#### Your Credit Score

<b>Your credit score</b>	<b>699</b> Source: <b>Equifax</b> Date: <b>April 14, 2025</b>	<b>744</b> Source: <b>Experian</b> Date: <b>April 14, 2025</b>	<b>715</b> Source: <b>TransUnion</b> Date: <b>April 14, 2025</b>
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#### Understanding Your Credit Score

<b>What you should know about credit scores</b>	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
<b>How we use your credit score</b>	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
<b>The range of scores</b>	<p><b>EQUIFAXBEACON5.0</b> scores range from a low of <b>300</b> to a high of <b>850</b>.</p> <p><b>EXPERIANFAIRISAAC</b> scores range from a low of <b>300</b> to a high of <b>850</b>.</p> <p><b>FICORISKSCORECLASSIC04</b> scores range from a low of <b>309</b> to a high of <b>839</b>.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
<b>How your score compares to the scores of other consumers</b>	<p>Your <b>EQUIFAXBEACON5.0</b> Credit Score ranks higher than <b>36</b> percent of U.S. consumers.</p> <p>Your <b>EXPERIANFAIRISAAC</b> Credit Score ranks higher than <b>48</b> percent of U.S. consumers.</p> <p>Your <b>FICORISKSCORECLASSIC04</b> Credit Score ranks higher than <b>41</b> percent of U.S. consumers.</p>

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	<b>EQUIFAXBEACON5.0</b> <b>PROPORTION OF BALANCES TO CREDIT LIMITS IS TOO HIGH ON BANK REVOLVING OR OTHER REVOLVING ACCOUNTS</b> <b>NUMBER OF BANK OR NATIONAL REVOLVING ACCOUNTS WITH BALANCES</b> <b>AMOUNT OWED ON REVOLVING ACCOUNT IS TOO HIGH</b> <b>LACK OF RECENT INSTALLMENT LOAN INFORMATION</b>
	<b>EXPERIANFAIRISAAC</b> <b>PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS.</b> <b>AMOUNT OWED ON ACCOUNTS IS TOO HIGH.</b>
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<b>Checking Your Credit Report</b>	
<b>What if there are mistakes in your credit report?</b>	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
<b>How can you obtain a copy of your credit report?</b>	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit <a href="http://www.annualcreditreport.com">www.annualcreditreport.com</a></p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at <a href="http://www.ftc.gov/bcp/online/include/requestformfinal.pdf">http://www.ftc.gov/bcp/online/include/requestformfinal.pdf</a>) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
<b>How can you get more information?</b>	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at <a href="http://www.consumerfinance.gov/learnmore">www.consumerfinance.gov/learnmore</a>.</p>

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P.O. Box 2002  
Allen, TX 75013  
1-888-397-3742  
[www.experian.com/reportaccess](http://www.experian.com/reportaccess)
- ☒ Equifax Credit Information Services  
P.O. Box 740241  
Atlanta, GA 30374  
1-888-378-4329  
[www.equifax.com](http://www.equifax.com)
- ☒ Trans Union  
P.O. Box 2000  
Chester, PA 19016  
1-800-916-8800  
[www.transunion.com](http://www.transunion.com)



**SETTLEMENT AGENT'S TAX INFORMATION SHEET**

Date <b>May 24, 2025</b>	Association	Branch Name	Branch Number
Loan Number <b>268250SCR</b>	Lender Number	Contract Number	
Mortgage Amount <b>100,000.00</b>	Length of Loan <b>360</b>	Fee	
Borrowers: <b>JENNIFER GLENDENING and KENT GLENDENING</b>			
Property Address: County: <b>BERKELEY</b> <b>508 DORDAL LN</b> <b>SUMMERVILLE, SC 29486</b>			
Former Owner:			
SERVICE TYPE:		<input checked="" type="checkbox"/> B Non Escrow <input type="checkbox"/> C Escrow	
Closing Date <b>May 24, 2025</b>	1st Payment Date <b>July 1, 2025</b>	Tax I.D. Number <b>TAX ID # 209-00-01-012</b>	

Legal Description:

**TAX ID # 209-00-01-012**

**INSTRUCTIONS:** In order that the taxes can be properly paid during the life of this loan, it is essential that the Settlement Agent properly supply information necessary for promptly paying the taxes on a continuing basis. This form is for showing each separate tax bill (not each separate tax). For instance, if one tax bill comes from the County and another tax bill comes from the School District, then fill out the appropriate information that will aid us in properly paying each tax bill.

The following is an example of completed tax information from one taxing authority:

**SAMPLE ONLY**

County	Collection Dist <b>ABC County</b>	Parcel Number <b>928-714-9780</b>	Mailing Address Of Tax Collector <b>438 Main Street</b> <b>Anywhere, USA 90000</b>	No. Installments Paid Yearly <b>Semi-Annual</b>
Tax paid through date <b>6/30/2011</b>		Amount paid <b>\$500.00</b>	Next tax due date <b>November 2012</b>	Estimated annual tax <b>\$1,000.00</b>

Please show the due date as the first date taxes can be paid to obtain the full discount (if applicable). If taxes are presently paid on an unimproved basis, enter the estimated full annual amount that will be due on behalf of the borrower. Any additional information to assist in our understanding of tax payment can be supplied in the comment section or on a separate piece of paper.

Examples of items are as follows:

- Tax bills will be issued late this year
- Special requirements on behalf of the Taxing Authority
- Tax bills are sent to Mortgagor only

Your assistance in properly completing this information is greatly appreciated and will assist in our serving the borrower.

Last quarter installment paid	Disc period each installment	Due date each installment	Delinquent date each installment
-------------------------------	------------------------------	---------------------------	----------------------------------

**ENTER INFORMATION FOR EACH SEPARATE TAXING AUTHORITY:**

County	Collection district <b>BERKELEY</b>	Parcel number <b>TAX ID # 209-00-01-012</b>	Mailing address of tax collector <b>Berkeley County Treasurer</b> <b>223 N Live Oak Dr</b> <b>Moncks Corner, SC 29461</b>	Number of installments paid yearly <b>Other</b>
Tax paid through date		Amount paid  <b>\$</b>	Next tax due date(s)	Estimated annual tax <b>\$0.00</b>

City	Collection district	Parcel number <b>TAX ID # 209-00-01-012</b>	Mailing address of tax collector		Number of installments paid yearly	
	Tax paid through date	Amount paid	Next tax due date(s)		Estimated annual tax <b>\$0.00</b>	

COMMENTS:

**NOTE:** This information sheet must be signed by the Closing Attorney, Title Company or Settlement Agent.

DATE

Attorney/Settlement Agent

**Authorization for the Social Security Administration (SSA)  
To Release Social Security Number (SSN) Verification**

Printed Name: <b>JENNIFER GLENDENING</b>	Date of Birth: <b>10/24/1965</b>	Social Security Number: <b>274-78-0710</b>
---	-------------------------------------	---

Reason for authorizing consent: (Please select one)

- |  |   |  |
|--|---|--|
| <input checked="checked" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan          | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account                    | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other                           |
| <input type="checkbox"/> To apply for a credit card                | <input type="checkbox"/> To apply for a job           |  |

With the following company ("the Company"):

Company Name: **UNITED FAITH MORTGAGE**

Company Address: **401 BROADHOLLOW RD SUITE 150, MELVILLE, NY 11747**

The name and address of the Company's Agent (if applicable):

Agent's Name: **CREDIT PLUS INC.**

Agent's Address: **31550 WINTERPLACE PARKWAY, SALISBURY, MD 21801**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for 90 days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature	Date Signed
-----------	-------------

Relationship (if not the individual to whom the SSN was issued):

**Privacy Act Statement Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). We may also share your information for the following purposes, called routine uses: - To contractors and other Federal agencies, as necessary, to assist us in efficiently administering our programs; and - To student volunteers, persons working under a personal services contract, and others, when they need access to information in our records in order to perform their assigned agency duties. In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications, as published in the Federal Register (FR) on December 29, 2010, at 75 FR 82121. Additional information, and a full listing of all our SORNs, is available on our website at [www.ssa.gov/privacy](http://www.ssa.gov/privacy).

**Paperwork Reduction Act Statement-** This information collection meets the requirements of 44 U.S.C. §3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. ***Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to: SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.***

.....TEAR OFF.....

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

**Authorization for the Social Security Administration (SSA)  
To Release Social Security Number (SSN) Verification**

Printed Name: <b>KENT GLENDENING</b>	Date of Birth: <b>01/01/1966</b>	Social Security Number: <b>270-76-0143</b>
---	-------------------------------------	---

Reason for authorizing consent: (Please select one)

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan          | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account             | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other                           |
| <input type="checkbox"/> To apply for a credit card         | <input type="checkbox"/> To apply for a job           |  |

With the following company ("the Company"):

Company Name: **UNITED FAITH MORTGAGE**

Company Address: **401 BROADHOLLOW RD SUITE 150, MELVILLE, NY 11747**

The name and address of the Company's Agent (if applicable):

Agent's Name: **CREDIT PLUS INC.**

Agent's Address: **31550 WINTERPLACE PARKWAY, SALISBURY, MD 21801**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

**This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:**

**This consent is valid for 90 days from the date signed. \_\_\_\_\_ (Please initial.)**

Signature	Date Signed
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Relationship (if not the individual to whom the SSN was issued):

**Privacy Act Statement Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). We may also share your information for the following purposes, called routine uses: - To contractors and other Federal agencies, as necessary, to assist us in efficiently administering our programs; and - To student volunteers, persons working under a personal services contract, and others, when they need access to information in our records in order to perform their assigned agency duties. In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications, as published in the Federal Register (FR) on December 29, 2010, at 75 FR 82121. Additional information, and a full listing of all our SORNs, is available on our website at [www.ssa.gov/privacy](http://www.ssa.gov/privacy).

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## **CUSTOMER'S STATEMENT OF NON-RESCISSION**

Creditor: **UNITED FAITH MORTGAGE**  
**401 BROADHOLLOW RD SUITE 150**  
**MELVILLE, NY 11747**  
Property Address: **508 DORDAL LN**  
**SUMMERVILLE, SC 29486**  
Date of Closing: **May 24, 2025**

In order to induce lender to disburse the proceeds of the loan transaction referenced above, the undersigned represent and warrant that **three (3) business days have elapsed** since the date of such transaction and the undersigned have not exercised their right to cancel the transaction.

---

**JENNIFER GLENDENING**

Date

---

**KENT GLENDENING**

Date

**NOTE: All individuals having the Right to Cancel must sign.**

**TEMPORARY PAYMENT COUPON**

(For use prior to receiving payment coupon booklet.)

Service Number: **268250SCR**

**JENNIFER GLENDENING and KENT GLENDENING  
508 DORDAL LN  
SUMMERVILLE, SOUTH CAROLINA 29486**

Due Date: **July 1, 2025**  
Total Due: **\$690.68**

PAYMENT MAILING ADDRESS:

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

**TEMPORARY PAYMENT COUPON**

(For use prior to receiving payment coupon booklet.)

Service Number: **268250SCR**

**JENNIFER GLENDENING and KENT GLENDENING  
508 DORDAL LN  
SUMMERVILLE, SOUTH CAROLINA 29486**

Due Date: **August 1, 2025**  
Total Due: **\$690.68**

PAYMENT MAILING ADDRESS:

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

**TEMPORARY PAYMENT COUPON**

(For use prior to receiving payment coupon booklet.)

Service Number: **268250SCR**

**JENNIFER GLENDENING and KENT GLENDENING  
508 DORDAL LN  
SUMMERVILLE, SOUTH CAROLINA 29486**

Due Date: **September 1, 2025**  
Total Due: **\$690.68**

PAYMENT MAILING ADDRESS:

**UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

**UNITED FAITH MORTGAGE**

**401 BROADHOLLOW RD SUITE 150**

**MELVILLE, NY 11747**

**631-270-6808**

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**TERMITE WAIVER CERTIFICATION**

Borrower: **JENNIFER GLENDENING and KENT GLENDENING**

Subject Property: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

I/We **JENNIFER GLENDENING and KENT GLENDENING** acknowledge and accept that **UNITED FAITH MORTGAGE** does not require a termite inspection or clearance on the above subject property. I/We will not hold **UNITED FAITH MORTGAGE** liable should there be any active infestation or infection evidence on the subject property.

---

**JENNIFER GLENDENING**

Date

---

**KENT GLENDENING**

Date

## WAIVER OF ESCROW

Date: **May 24, 2025**

Borrower Name(s): **JENNIFER GLENDENING and KENT GLENDENING**

Property Address: **508 DORDAL LN  
SUMMERVILLE, SC 29486**

Lender: **UNITED FAITH MORTGAGE  
401 BROADHOLLOW RD SUITE 150  
MELVILLE, NY 11747  
631-270-6808**

The Lender hereby agrees to waive the requirement for the monthly deposit of escrow funds for the above referenced mortgage loan. In most cases Borrower(s) may contact the loan servicer to set up an escrow account if Borrower(s) decide(s) to do so even after the closing of the mortgage loan.

The undersigned Borrower(s) agree(s) to be solely responsible for the timely payment of any and all property taxes, assessments, leasehold payments, ground rents, and hazard or property insurance premiums (including flood insurance premiums, if applicable), collectively referred to as the "Escrow Items," affecting the above referenced property. Borrower understands they are responsible for directly paying these items in addition to paying the mortgage loan payment. Further, the Borrower(s) agree(s) to provide the Lender with written evidence of the payment of such items within two (2) weeks following your receipt of a written request from Lender.

### Escrow Items Waived:

- ☒ Real Estate Taxes
- ☒ Hazard (Homeowner's) Insurance Premium
- ☐ Flood Insurance Premiums
- ☐ Other:
- ☐ Other:

- ☐ The Borrower understands there will be a fee associated with the waiver of escrow. This fee is \$
- ☐ The Borrower understands there will not be a fee associated with the waiver of escrow.

Lender shall have the right to establish or reestablish an escrow account for the payment of the Escrow Items in accordance with the terms of your loan documents in the event that during the term of the mortgage loan:

1. Borrower(s) fail(s) to pay any of the Escrow Items in a prompt and timely manner;
2. Borrower(s) fail(s) to provide Lender with evidence of payment of the Escrow Items within two (2) weeks following your receipt of a written request from Lender;
3. Borrower(s) is (are) otherwise in default under the terms of your mortgage loan documents; or
4. It becomes necessary for Lender to advance funds to pay all or any portion of the Escrow Items.



Additionally, the Borrower understands the consequences of a failure to pay non-escrowed items, including the requirement for lender placement of insurance and the potentially higher cost of this coverage and/or reduced coverage for the Lender placement of such insurance.

Date Acknowledged and Accepted: \_\_\_\_\_

\_\_\_\_\_  
**JENNIFER GLENDENING**

\_\_\_\_\_  
Date

\_\_\_\_\_  
**KENT GLENDENING**

\_\_\_\_\_  
Date

SIGNATURE/NAME AFFIDAVIT

Loan Number	Property Address
268250SCR	508 DORDAL LANE SUMMERVILLE SC 29486

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

THAT, Jennifer Glendening

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

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

As the name appears in various loan documents.

\_\_\_\_\_  
Jennifer Glendening

State of :

County of:

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

By Jennifer Glendening

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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

\_\_\_\_\_  
(Notary Public)

(Seal)



United Faith Mortgage  
399 Conklin Street  
Suite 206  
Farmingdale, NY 11735  
(800) 462-4862  
Rate Lock Commitment

Date: 05/15/2025      Loan#: 268250SCR

Borrower(s): Jennifer Glendening and Kent Glendening

Address: 508 Dordal Ln, Summerville, SC 29486

Dear: Jennifer Glendening and Kent Glendening

We are pleased to advise you that your application for a loan has been approved. The loan will be evidenced by a Note and secured by a first mortgage on the above captioned dwelling. The loan will only be made (the "Closing") if you meet all the terms and conditions in this commitment and all attached riders.

- |                      |  |
|----------------------|--|
| 1. TYPE OF MORTGAGE: | <u>Fixed</u>   |
| 2. LOAN PURPOSE:     | <u>Refinance</u>   |
| 3. LOAN AMOUNT:      | <u>100,000.00</u>  |
| 4. TERM OF LOAN:     | <u>360</u>   |
| 5. INTEREST RATE:    | <u>7.375</u> (If this is an adjustable rate mortgage, this is your initial interest rate.) |

APR: 7.807

☐ Adjustable Rate Loan(If Applicable)

Margin:                      Index:                      Index Source:

☐ Floating Rate(If Applicable)

The interest rate will be establish prior to or at closing.

- |   |                          |
|---|--------------------------|
| 6. OCCUPANCY:   | <u>Primary Residence</u> |
| 7. MONTHLY PAYMENT OF PRINCIPAL & INTEREST:   | <u>690.68</u>            |
| 8. You will pay the following origination fees at the time of closing per your Loan Estimate dated: | <u>04/17/2025</u>        |

Origination Charge: 3,190.00

Discount Point(s): 1.000

Adjusted Origination Charge: 3,190.00

- |                    |  |
|--------------------|--|
| 9. COMMITMENT FEE: | The commitment fee is <u>0.00</u>                              |
|                    | This fee is included in the Adjusted Origination Charge above. |

10. BROKER FEE: 0.00

11. COMMITMENT EXPIRATION DATE: 06/14/2025

RATE LOCK EXPIRATION DATE: 06/16/2025

RATE LOCK DATE: 05/15/2025

THIS COMMITMENT EXPIRATION DATE WILL BE NULL AND VOID IF YOU DO NOT SIGN AND RETURN THE ORIGINAL TO UNITED MORTGAGE CORP., WITHIN FIFTEEN DAYS (15) FROM THE DATE OF ISSUE AND IF THE LOAN DOES NOT CLOSE BY: 06/14/2025

If the loan is not closed within the commitment period, the mortgage lender is no longer obligated by the rate lock commitment.



12. Your Commitment Fee and/or points are non-refundable, except for the following conditions:

- a. If this commitment is conditioned on the approval of a third-party investor or mortgage insurance company and that party rejects the loan.
- b. If this commitment is conditioned upon the property appraisal report and said report is not favorable for the loan in which the commitment was issued.
- c. If this commitment is conditioned upon an initial credit report and said report is not favorable for the loan which the commitment is issued.
- d. If the interest rate exceeds the rate for which you qualify and therefore, this commitment becomes null and void.

12A. VA FUNDING FEE:N/A

13. TITLE INSURANCE: The premises must have title insurance in an amount equal to the mortgage loan, insuring a valid first lien on the premises by a Title Insurance Company acceptable to us. Prior to the closing, we shall receive,(i) a copy of the title report from a licensed title insurance company, in form and content satisfactory to Our attorneys including, among other things, departmental, judgment, and financing statement searches, and indicating only those exceptions as may be acceptable to Our attorneys; (ii) copies of all instruments of record, leases, and/or other agreements affecting the Premises; (iii) and accurate survey of the Premises dated or re-dated to within ninety (90) days of the closing which, at Our request, must be certified to United Mortgage Corp. At the closing, the title company must update the report.

An authorized representative of the title company must attend the Closing to perform the services customarily performed by title closers and title insurance companies. (For example; updating the title to show all matters affecting the Premises as of the Closing, taking documents for recording, paying Taxes and applicable recording fees, etc.).

The plot survey drawing certified by a licensed surveyor or engineer must show boundaries, improvements, setback lines, easements, and encroachments onto or off the mortgaged property and the restricted or limited use areas. This requirement is subject to the title company requirements and must be satisfactory to us.

14. CERTIFICATES, PERMITS, LICENSES AND APPROVALS: Prior to the closing, we must receive a valid permanent Certificate of Occupancy for the premises, and all other certificates, permits, licenses, and approvals by any governmental agency or anyone else having authority over the premises.

15. HAZARD INSURANCE: We shall receive a fully paid original hazard insurance policy. The policy must name UNITED MORTGAGE CORP. ITS SUCCESSORS AND/OR ASSIGNS, as First Mortgagee. A paid receipt for the first year's premium must accompany the policy. United Mortgage Corp. cannot require You to obtain a policy in excess of the replacement costs of the improvements on the property securing the loan. THE POLICY MAY TAKE SEVERAL WEEKS TO PROCURE AND, ACCORDINGLY, YOU SHOULD NOT DELAY CONTACTING THE APPROPRIATE PROVIDERS. FAILURE TO PROCURE A POLICY WILL DELAY THE CLOSING.

16. FLOOD INSURANCE: If it is determined that the property is located in a flood area, a satisfactory flood insurance policy, together with paid receipt for the first year's premium, must be delivered to Us at, or prior to closing.

17. PRIVATE MORTGAGE INSURANCE: PMI \_\_\_\_ is, or is not \_\_X\_\_ required as a condition of making the loan. If PMI is required, you may terminate your mortgage loan guaranty insurance when the unpaid principal amount of the real estate loan represents 80% or less of the real estate's appraised value at the time the loan was made.

18. ESCROW: Escrow deposits shall be payable in monthly installments equal to one twelfth (1/12) of the estimated annual taxes, water and sewer charges as well as hazard, private mortgage insurance, monthly mortgage insurance premium, common charges as required. At closing, You will be required to pay an initial deposit, which along with monthly deposits, will be sufficient to pay for such items when due.

19. COSTS, FEES AND EXPENSES DUE AT CLOSING: You will be required to pay at the closing, either directly, or within your loan amount at closing, all costs, fees and expenses in connection with the loan. These may include, for example, the fees already referred to in this commitment, brokerage charges, mortgage tax, filing fees, recording fees and fees for title insurance, surveys, building department and other searches of the public record, including a final inspection fee.

20. OTHER FINANCING: There shall be no other financing affecting the premises at the closing.

21. CHANGE OF OWNERSHIP: Principal and interest to become due at the option of the holder of the mortgage on conveyance or transfer of title.

22. OCCUPANCY: Primary Residence

23. ADDITIONAL SECURITY: The mortgage will give United Mortgage Corp., a security interest in any rents and profits, insurance proceeds and condemnation awards affecting the premises

24. ASSUMPTION: This loan is \_\_\_\_ or not \_\_X\_\_ assumable subject to certain conditions.

25. CANCELLATION OF COMMITMENT: N/A

26. PREPAYMENT PROVISIONS: A prepayment penalty will not apply. Please refer to closing documents. You may prepay in whole or in part with no penalty.



27. ASSIGNMENT: This commitment may not be assigned or transferred by you.

28. CLOSING: The closing will be held at our office or at a mutually agreeable location. The closing will be scheduled after all the terms and conditions of this commitment have been complied with.

29. CLAIMS: By accepting this commitment, you agree to reimburse United Mortgage Corp. for a) the payment of any claims for brokerage or other commissions made by any person, corporation or partnership arising from this transaction, and b) any expenses incurred by United Mortgage Corp. in the defense of such claims.

30. PEST INSPECTION: - If applicable receipt by us of a clean termite report and pest inspection report, , disclosing no infestation or property damage, from a licensed bonded termite and pest inspection company.

31. CESSPOOL/SEPTIC CERTIFICATION: If applicable, certification will be required if the property has a cesspool or septic tank. It is not necessary if you have a sewer. The certification must state that the cesspool/septic tank is in good working order.

32. GENERAL PROVISIONS: Whenever in this commitment the word You or Your is used, it includes all applicants. This commitment may not be changed unless the change is in writing and signed by you and United Mortgage Corp.

33. APPROVALS: All details pertaining to this loan must be approved by United Mortgage Corp.'s attorney, and You must execute and deliver at the closing all documents required by United Mortgage Corp., in connection with the loan.

34. USA PATRIOT ACT: To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person. We will ask to see your driver's license, date of birth, social security card and/or other identifying documents.

35. ADDITIONAL CONDITIONS: This commitment is further subject to the following conditions and/ or requirements.

There is no variation at the time of closing from the information set forth in the application and other supporting forms/documents, including the appraisal on which we have relied in underwriting the loan and issuing the commitment.

It is understood and agreed that all credit documents, such as employment verifications, deposit verifications, and credit reports, etc., more than 30 days old must be updated. The expense to be paid by applicant. We may cancel this commitment if there is a change in the credit and/or employment, or any variation from the information set forth in the application.

COOPERATIVE HOUSING UNIT: (IF APPLICABLE) Proprietary lease, recognition agreement, pledge of shares of stock, warranty and representation that no outstanding claims against the proprietary lease or stock will exist at closing and a copy of certificate of occupancy and title policy for the entire building if conversion has occurred within the last six months.

See Additional Items Needed Rider

36. DISBURSEMENT OF PROCEEDS: All requests for disbursements of mortgage proceeds in certified or bank check require 48-hour advance notice.

37. ATTORNEY DISCLOSURE: The interests of the borrower and the lender are or may be different and may conflict. The lender's attorney represents only the lender and not the borrower. We therefore recommend that you employ an attorney of your choice licensed to practice law in this state to represent your interests.


THE ISSUANCE OF THIS LOAN COMMITMENT IS NOT CONSIDERED CONSUMMATION OF THIS TRANSACTION.



If you sign this commitment, and you do not close this loan in accordance with the described terms, you may lose some or all of the fees or charges you have paid.

I/We hereby accept this Commitment and all conditions set forth therein and agree to proceed with the closing of the loan. I/We have received a duplicate original of this document.

Very truly yours,



05/16/2025

Tara Quinn-Siegel

Date

Underwriter

Jennifer Glendening

Date

Date

Kent Glendening

Date

Date

Date

Date

Date

Date

# SOCIAL SECURITY

270-76-0143

THIS NUMBER HAS BEEN ESTABLISHED FOR

KENT FORREST  
GLENDENING

SIGNATURE



04/14/2020

Correction Agreement Limited Power of Attorney

On 05/24/2025 the undersigned borrower(s), for consideration of the approval, closing and funding of their mortgage (# 268250SCR ), hereby grant **Mark Rosenbloom, Esq PLLC** as settlement agent/doc preparation company and/or **UNITED MORTGAGE CORP ISAOA/ATIMA** as lender limited power of attorney to correct and/or execute or initial typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power is exercised, the undersigned will be notified and receive a copy of the document executed or initial on their behalf.

**THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED’S LOAN, INCREASE THE UNDERSIGNEDS MONTHLY PRINCIPAL AND INTEREST PAYMENTS.**

Any of these specified changes must be executed directly by the undersigned.

This limited power of attorney shall automatically terminate 120 days from the closing date of the undersigned’s mortgage loan.

In WITNESS WHEREOF, the undersigned have executed this Correction Agreement Limited Power of Attorney as of the date and year first above referenced.

\_\_\_\_\_

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

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

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

\_\_\_\_\_

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

My Commission expires: \_\_\_\_\_





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**Borrower Forbearance Attestation**

Due to the impact of COVID-19, various federal and state laws have put in place forbearance plans/mortgage relief programs to assist borrowers experiencing financial hardships.

By completing and signing this attestation, I/WE acknowledge and confirm the following information:

I/WE are refinancing/purchasing the property located at 508 DORDAL LANE SUMMERVILLE SC 29486.

I/WE have not requested a forbearance/mortgage relief option regarding this property.

I/WE do not intend to request a forbearance/mortgage relief option on this mortgage loan.

I/WE do not anticipate a potential inability to pay MY/OUR mortgage payment.

I/WE will immediately inform United Mortgage Corp. of any changes to the above information.

Borrower(s)

Date:

\_\_\_\_\_  
Name:

\_\_\_\_\_

\_\_\_\_\_  
Name:

\_\_\_\_\_





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I/WE will immediately inform United Mortgage Corp. of any changes to the above information.

Borrower(s)

Date:

\_\_\_\_\_

\_\_\_\_\_

Name:

\_\_\_\_\_

\_\_\_\_\_

Name:



Form <b>4506-C</b> (October 2022)		Department of the Treasury - Internal Revenue Service <b>IVES Request for Transcript of Tax Return</b>		OMB Number 1545-1872	
Do not sign this form unless all applicable lines have been completed. Request may be rejected if the form is incomplete or illegible. For more information about Form 4506-C, visit <a href="http://www.irs.gov">www.irs.gov</a> and search IVES.					
<b>1a. Current name</b> I. First name <b>Kent</b> II. Middle initial  III. Last name/BMF company name <b>Glendening</b>			<b>2a. Spouse's current name</b> (if joint return and transcripts are requested for both taxpayers) I. Spouse's first name  II. Middle initial  III. Spouse's last name  		
<b>1b. First taxpayer identification number</b> (see instructions) <b>270-76-0143</b>			<b>2b. Spouse's taxpayer identification number</b> (if joint return and transcripts are requested for both taxpayers)  		
<b>1c. Previous name shown on the last return filed if different from line 1a</b> I. First name  II. Middle initial  III. Last name  			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b> I. First name  II. Middle initial  III. Last name  		
<b>3. Current address</b> (including apt., room, or suite no.), city, state, and ZIP code (see instructions) a. Street address (including apt., room, or suite no.) <b>508 Dordal Ln</b> b. City <b>Summerville</b> c. State <b>SC</b> d. ZIP code <b>29486</b>					
<b>4. Previous address shown on the last return filed if different from line 3</b> (see instructions) a. Street address (including apt., room, or suite no.)  b. City  c. State  d. ZIP code  					
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b> I. IVES participant name <b>Xactus, LLC</b> II. IVES participant ID number <b>0000304771</b> III. SOR mailbox ID  					
IV. Street address (including apt., room, or suite no.) <b>370 Reed Road Suite 100</b> V. City <b>Broomall</b> VI. State <b>PA</b> VII. ZIP code <b>19008</b>					
5b. Customer file number (if applicable) (see instructions)  5c. Unique identifier (if applicable) (see instructions)  					
<b>5d. Client name, telephone number, and address</b> (this field cannot be blank or not applicable (NA)) I. Client name <b>United Faith Mortgage</b> II. Telephone number <b>(888) 264-8933</b> III. Street address (including apt., room, or suite no.) <b>399 Conklin Street Suite 206</b> IV. City <b>Farmingdale</b> V. State <b>NY</b> VI. ZIP code <b>11735</b>					
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts  					
a. Return Transcript <input type="checkbox"/> b. Account Transcript <input type="checkbox"/> c. Record of Account <input type="checkbox"/>					
<b>7. Wage and Income transcript</b> (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. <b>W2</b>					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input checked="" type="checkbox"/> Line 2a <input type="checkbox"/>					
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12 / 31 / 2024</b> <b>12 / 31 / 2023</b> <b>12 / 31 / 2022</b> /      /					
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
<b>Sign Here</b>	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a <b>(843) 270-8504</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	<b>Print/Type name</b> <b>Kent Glendening</b>				
	<b>Title</b> (if line 1a above is a corporation, partnership, estate, or trust)  				
	Spouse's signature (required if listed on Line 2a)			Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
<b>Print/Type name</b>  					





To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

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

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Jennifer Glendening

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

JENNIFER L GLENDENING, JENNIFER LYNN GLENDENING, GLENDENING JENNIFER L, JENNIFER GLENDENING

**Social Security Number** 274-78-0710

(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

10/24/1965

**Citizenship**

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**Type of Credit**

☐ I am applying for **individual credit**.

☒ I am applying for **joint credit**. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. **Your initials** : \_\_\_\_\_

**List name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix) - Use a separator between names

Kent Glendening

**Marital Status**

☒ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number 0

Ages \_\_\_\_\_

**Contact Information**

**Home phone** (843) 270-8504

**Cell phone** (843) 270-8504

**Work phone** (800) 932-2738

**Ext.** \_\_\_\_\_

**Email** jenniferglendening6@gmail.com

**Current Address**

Street 508 Dordal Ln

Unit # \_\_\_\_\_

City Summerville

State SC

ZIP 29486

Country United States

How Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_ /month)

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

**Mailing Address** - if different from Current Address

☒ Does not apply

Street \_\_\_\_\_

Unit # \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

☐ Does not apply

**Employer or Business Name** Agape Hospice of the Low Country, Inc.

Phone (800) 932-2738

Street 374 Myers Rd

Unit # \_\_\_\_\_

City Summerville

State SC

ZIP 29483

Country United States

**Position or Title** Assistant Director of Nursing

**Check if this statement applies:**

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Start Date** 01/01/2015 (mm/dd/yyyy)

How long in this line of work? 10 Years 0 Months

☐ **Check if you are the Business Owner or Self-Employed**

☐ I have an ownership share of less than 25%.

☐ I have an ownership share of 25% or more.

**Monthly Income (or Loss)**

\$ \_\_\_\_\_

**Gross Monthly Income**

Base \$ 6,869.20 /month

Overtime \$ \_\_\_\_\_ /month

Bonus \$ \_\_\_\_\_ /month

Commission \$ \_\_\_\_\_ /month

Military Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

**TOTAL \$** 6,869.20 /month

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply



**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

☒ Does not apply

Provide at least 2 years of current and previous employment and income.

**1e. Income from Other Sources**

☒ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Other
- Capital Gains
- Housing or Parsonage
- Trust

**NOTE** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Section 2: Financial Information - Assets and Liabilities.**

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

**2b. Other Assets and Credits You Have**

☒ Does not apply

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

**Assets**

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

**Credits**

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

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

☐ Does not apply

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	KIA FINANCE AMERICA	20240802677112	\$ 30,783.00	<input type="checkbox"/>	\$ 532.00
Revolving	JPMCB CARD	414740037846	\$ 13,136.00	<input type="checkbox"/>	\$ 408.00
Revolving	THD/CBNA	603532118364	\$ 9,627.00	<input type="checkbox"/>	\$ 312.00
Revolving	DISCOVER BANK	601120880931	\$ 6,757.00	<input type="checkbox"/>	\$ 183.00
Revolving	SYNCB/LOWES	798192441601	\$ 6,747.00	<input type="checkbox"/>	\$ 227.00
Revolving	CC/FB&T	0034765811	\$ 4,019.00	<input type="checkbox"/>	\$ 135.00
Revolving	CAPITAL ONE	515676829843	\$ 1,380.00	<input type="checkbox"/>	\$ 44.00
Revolving	USAA FEDERAL SAVINGS	42708290	\$ 35.00	<input type="checkbox"/>	\$ 15.00

Borrower Name: Jennifer Glendening

Borrower Initials:

Co-Borrower Initials:



## 2d. Other Liabilities and Expenses

☒ Does not apply

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

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

Monthly Payment

## Section 3: Financial Information - Real Estate.

This section asks you to list all properties you currently own

and what you owe on them. ☐ I do not own any real estate

### 3a. Property You Own

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

Address	Street	508 Dordal Ln			Unit #	
	City	Summerville	State	SC	ZIP	29486
					Country	United States
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property		
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income	
\$ 640,000.00	Retained	Primary Residence	\$ 226.59	\$	\$	

Mortgage Loans on this Property ☒ Does not apply

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you

want to purchase or refinance.

### 4a. Loan and Property Information

Loan Amount	\$100,000.00	Loan Purpose	<input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address	Street	508 Dordal Ln	
	City	Summerville	State SC ZIP 29486
	County	Berkeley	Number of Units 1 Property Value \$640,000.00
Occupancy	<input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="checkbox"/> FHA Secondary Residence		

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☒ NO ☐ YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☒ NO ☐ YES

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

☒ Does not apply

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

For Purchase Only

☒ Does not apply

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

☒ Does not apply

Borrower Name: Jennifer Glendening

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_



## Section 5: Declarations.

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

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

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

### 5b. About Your Finances

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

Borrower Name: Jennifer Glendening

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_



## Section 6: Acknowledgments and Agreements.

you sign this application.

This section tells you about your legal obligations when

### Acknowledgments and Agreements

#### Definitions:

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

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

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

##### (2) The Property's Security

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

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

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

##### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

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

##### (6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Jennifer Glendening

Date (mm/dd/yyyy) 05/24/2025

Additional Borrower Signature

Kent Glendening

Date (mm/dd/yyyy) 05/24/2025

Borrower Name: Jennifer Glendening





## Section 7: Military Service.

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

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

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

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex**

☒ Female

☐ Male

☐ I do not wish to provide this information

**Race:** Check one or more

☐ American Indian or Alaska Native - *Print name of enrolled  
or principal tribe:* \_\_\_\_\_

☐ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino

☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian - *Print race:* \_\_\_\_\_

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

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan

☐ Other Pacific Islander- *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

☒ White

☐ I do not wish to provide this information

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

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

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** Jennifer Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name **United Faith Mortgage**

Address **399 Conklin Street Suite 206, Farmingdale, NY 11735**

Loan Originator Organization NMLSR ID# **1330; Branch: 1504538**

State License ID# **MLS 1330OTN#1**

Loan Originator Name **Thomas Joseph Legotte Jr.**

Loan Originator NMLSR ID# **1705347**

State License ID# **MLO - 1705347**

Email **tlegotte@unitedmortgage.com**

Phone **(631) 270-6808**

Signature **Thomas Joseph Legotte Jr.**

Date (mm/dd/yyyy) **04/14/2025**

Borrower Name: **Jennifer Glendening**

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Kent Glendening

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

KENT FORREST GLENDENING, KENT GLENDENING, GLENDENING KENT FORREST, KENT F GLENDENING

**Social Security Number** 270-76-0143

(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

01/01/1966

**Citizenship**

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**Type of Credit**

☐ I am applying for **individual credit**.

☒ I am applying for **joint credit**. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. **Your initials** : \_\_\_\_\_

**List name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) - Use a separator between names

Jennifer Glendening

**Marital Status**

☒ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number 0

Ages \_\_\_\_\_

**Contact Information**

**Home phone** (843) 270-8504

**Cell phone** (843) 270-8504

**Work phone** (000) 000-0000

**Ext.** \_\_\_\_\_

**Email** kentglendening@gmail.com

**Current Address**

Street 508 Dordal Ln

City Summerville

State SC

ZIP 29486

Unit # \_\_\_\_\_

Country United States

How Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**

☒ Does not apply

**Mailing Address** - if different from Current Address

☒ Does not apply

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Unit # \_\_\_\_\_

Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

☒ Does not apply

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply

### 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☒ Does not apply

Provide at least 2 years of current and previous employment and income.

### 1e. Income from Other Sources

☒ Does not apply

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance |                         |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • VA Compensation       |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   | • Trust                | • Other                 |

**NOTE** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

## Section 2: Financial Information - Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with Jennifer Glendening

**Borrower Name:** Kent Glendening

Uniform Residential Loan Application — Additional Borrower  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



(insert name of Borrower)

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### Section 3: Financial Information - Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with **Jennifer Glendening**

(insert name of Borrower)

---

### Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with **Jennifer Glendening**

(insert name of Borrower)

---

**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 5: Declarations.

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

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

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

### 5b. About Your Finances

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

## Section 6: Acknowledgments and Agreements.

My information for Section 6 is listed on the Uniform Residential Loan Application with Jennifer Glendening

(insert name of Borrower)

**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 7: Military Service.

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

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

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

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex**

☐ Female

☒ Male

☐ I do not wish to provide this information

**Race:** Check one or more

☐ American Indian or Alaska Native - *Print name of enrolled  
or principal tribe:* \_\_\_\_\_

☐ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino

☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian - *Print race:* \_\_\_\_\_

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

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan

☐ Other Pacific Islander- *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

☒ White

☐ I do not wish to provide this information

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

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

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name **United Faith Mortgage**

Address **399 Conklin Street Suite 206, Farmingdale, NY 11735**

Loan Originator Organization NMLSR ID# **1330; Branch: 1504538**

State License ID# **MLS 1330OTN#1**

Loan Originator Name **Thomas Joseph Legotte Jr.**

Loan Originator NMLSR ID# **1705347**

State License ID# **MLO - 1705347**

Email **tlegotte@unitedmortgage.com**

Phone **(631) 270-6808**

Signature **Thomas Joseph Legotte Jr.**

Date (mm/dd/yyyy) **04/14/2025**

**Borrower Name: Kent Glendening**

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your lender.

### L1. Property and Loan Information

#### Community Property State

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

#### Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
    ☐ Single-Closing   ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date    /    /    (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

#### Refinance Type

- ☐ No Cash Out  
☐ Limited Cash Out  
☒ Cash Out

#### Refinance Program

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

#### Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

#### Project Type

- ☐ Condominium   ☐ Cooperative   ☐ Planned Unit Development (PUD)   ☒ Property is not located in a project

### L2. Title Information

Title to the Property **Will** be Held in What Name(s):  
**Jennifer Glendening, Kent Glendening**

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):  
**Jennifer Glendening, Kent Glendening**

#### Estate Will be Held In

- ☒ Fee Simple  
☐ Leasehold Expiration Date    /    /    (mm/dd/yyyy)

#### Manner in Which Title Will be Held

- ☐ Sole Ownership   ☒ Joint Tenancy with Right of Survivorship  
☐ Life Estate   ☐ Tenancy by the Entirety  
☐ Tenancy in Common   ☐ Other

#### Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

#### Indian Country Land Tenure

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

### L3. Mortgage Loan Information

#### Mortgage Type Applied For

- ☒ Conventional   ☐ USDA-RD  
☐ FHA   ☐ VA   ☐ Other: \_\_\_\_\_

#### Terms of Loan

Note Rate 7.375 %  
Loan Term 360 (months)

#### Mortgage Lien Type

- ☒ First Lien  
☐ Subordinate Lien

#### Amortization Type

- ☒ Fixed Rate   ☐ Other(explain): \_\_\_\_\_  
☐ Adjustable Rate

#### If Adjustable Rate:

Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
Subsequent Adjustment Period \_\_\_\_\_ (months)

#### Loan Features

- ☐ Balloon / Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

#### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>690.68</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>122.84</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>103.75</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	<b>\$ <u>917.27</u></b>

Borrower Name(s): **Jennifer Glendening, Kent Glendening**





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

##### DUE FROM BORROWER(S)

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$ 0.00
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 6,561.41
G. Discount Points	\$ 1,000.00
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 7,561.41

##### TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 100,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 0.00	\$ 100,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 100,000.00

##### TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 0.00
M. Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 2,549.00
N. TOTAL CREDITS (Total of L and M)	\$ 2,549.00

##### CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 7,561.41
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- 102,549.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ (94,987.59)

Borrower Name(s): Jennifer Glendening, Kent Glendening



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) **Jennifer Glendening**

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Counseling Agency:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference - Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(□□) (□□□) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

**Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:**

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) **Kent Glendening**

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Counseling Agency:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference - Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(□□) (□□□) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

**Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:**

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

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

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Jennifer Glendening

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

JENNIFER L GLENDENING, JENNIFER LYNN GLENDENING, GLENDENING JENNIFER L, JENNIFER GLENDENING

**Social Security Number** 274-78-0710

(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

10/24/1965

**Citizenship**

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**Type of Credit**

☐ I am applying for **individual credit**.

☒ I am applying for **joint credit**. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. **Your initials** : \_\_\_\_\_

**List name(s) of Other Borrower(s) Applying for this Loan**  
(First, Middle, Last, Suffix) - Use a separator between names

Kent Glendening

**Marital Status**

☒ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number 0

Ages \_\_\_\_\_

**Contact Information**

**Home phone** (843) 270-8504

**Cell phone** (843) 270-8504

**Work phone** (800) 932-2738

**Ext.** \_\_\_\_\_

**Email** jenniferglendening6@gmail.com

**Current Address**

Street 508 Dordal Ln

Unit # \_\_\_\_\_

City Summerville

State SC

ZIP 29486

Country United States

How Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_ /month)

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

**Mailing Address** - if different from Current Address

☒ Does not apply

Street \_\_\_\_\_

Unit # \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

☐ Does not apply

**Employer or Business Name** Agape Hospice of the Low Country, Inc.

Phone (800) 932-2738

Street 374 Myers Rd

Unit # \_\_\_\_\_

City Summerville

State SC

ZIP 29483

Country United States

**Position or Title** Assistant Director of Nursing

**Check if this statement applies:**

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

**Start Date** 01/01/2015 (mm/dd/yyyy)

How long in this line of work? 10 Years 0 Months

☐ **Check if you are the Business Owner or Self-Employed**

☐ I have an ownership share of less than 25%.

☐ I have an ownership share of 25% or more.

**Monthly Income (or Loss)**

\$ \_\_\_\_\_

**Gross Monthly Income**

Base \$ 6,869.20 /month

Overtime \$ \_\_\_\_\_ /month

Bonus \$ \_\_\_\_\_ /month

Commission \$ \_\_\_\_\_ /month

Military Entitlements \$ \_\_\_\_\_ /month

Other \$ \_\_\_\_\_ /month

**TOTAL \$** 6,869.20 /month

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply



**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**

☒ Does not apply

Provide at least 2 years of current and previous employment and income.

**1e. Income from Other Sources**

☒ Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- Alimony
- Child Support
- Interest and Dividends
- Notes Receivable
- Royalty Payments
- Unemployment Benefits
- Automobile Allowance
- Disability
- Mortgage Credit Certificate
- Public Assistance
- Separate Maintenance
- VA Compensation
- Boarder Income
- Foster Care
- Mortgage Differential Payments
- Retirement (e.g., Pension, IRA)
- Social Security
- Other
- Capital Gains
- Housing or Parsonage
- Trust

**NOTE** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

**Section 2: Financial Information - Assets and Liabilities.**

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

**2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have**

Include all accounts below. Under Account Type, choose from the types listed here:

- Checking
- Certificate of Deposit
- Stock Options
- Bridge Loan Proceeds
- Trust Account
- Savings
- Mutual Fund
- Bonds
- Individual Development Account
- Cash Value of Life Insurance (used for the transaction)
- Money Market
- Stocks
- Retirement (e.g., 401k, IRA)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

**2b. Other Assets and Credits You Have**

☒ Does not apply

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

**Assets**

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

**Credits**

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

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

☐ Does not apply

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

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

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Installment	KIA FINANCE AMERICA	20240802677112	\$ 30,783.00	<input type="checkbox"/>	\$ 532.00
Revolving	JPMCB CARD	414740037846	\$ 13,136.00	<input type="checkbox"/>	\$ 408.00
Revolving	THD/CBNA	603532118364	\$ 9,627.00	<input type="checkbox"/>	\$ 312.00
Revolving	DISCOVER BANK	601120880931	\$ 6,757.00	<input type="checkbox"/>	\$ 183.00
Revolving	SYNCB/LOWES	798192441601	\$ 6,747.00	<input type="checkbox"/>	\$ 227.00
Revolving	CC/FB&T	0034765811	\$ 4,019.00	<input type="checkbox"/>	\$ 135.00
Revolving	CAPITAL ONE	515676829843	\$ 1,380.00	<input type="checkbox"/>	\$ 44.00
Revolving	USAA FEDERAL SAVINGS	42708290	\$ 35.00	<input type="checkbox"/>	\$ 15.00

Borrower Name: Jennifer Glendening

Borrower Initials:

Co-Borrower Initials:



## 2d. Other Liabilities and Expenses

☒ Does not apply

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

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

Monthly Payment

## Section 3: Financial Information - Real Estate.

This section asks you to list all properties you currently own

and what you owe on them. ☐ I do not own any real estate

### 3a. Property You Own

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

Address	Street	508 Dordal Ln			Unit #		
	City	Summerville	State	SC	ZIP 29486	Country	United States
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property			
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income		
\$ 640,000.00	Retained	Primary Residence	\$ 226.59	\$	\$		

Mortgage Loans on this Property ☒ Does not apply

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you

want to purchase or refinance.

### 4a. Loan and Property Information

Loan Amount	\$100,000.00	Loan Purpose	<input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify)			
Property Address	Street	508 Dordal Ln		Unit #		
	City	Summerville	State	SC	ZIP	29486
	County	Berkeley	Number of Units	1	Property Value	\$640,000.00
Occupancy	<input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property			FHA Secondary Residence <input type="checkbox"/>		

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☒ NO ☐ YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☒ NO ☐ YES

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

☒ Does not apply

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

For Purchase Only

☒ Does not apply

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

☒ Does not apply

Borrower Name: Jennifer Glendening

Borrower Initials:

Co-Borrower Initials:



## Section 5: Declarations.

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

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

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

### 5b. About Your Finances

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

Borrower Name: Jennifer Glendening

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_



## Section 6: Acknowledgments and Agreements.

you sign this application.

This section tells you about your legal obligations when

### Acknowledgments and Agreements

#### Definitions:

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

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

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

##### (2) The Property's Security

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

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

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

##### (4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
  - (a) electronic signature; or
  - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

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

##### (6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Jennifer Glendening

Date (mm/dd/yyyy)

05/24/2025

Additional Borrower Signature

Kent Glendening

Date (mm/dd/yyyy)

05/24/2025

Borrower Name: Jennifer Glendening





## Section 7: Military Service.

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

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
☐ Currently retired, discharged, or separated from service  
☐ Only period of service was as a non-activated member of the Reserve or National Guard  
☐ Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

- ☐ Hispanic or Latino  
☐ Mexican ☐ Puerto Rican ☐ Cuban  
☐ Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

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

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

**Sex**

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

**Race:** Check one or more

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:* \_\_\_\_\_

- ☐ Asian  
☐ Asian Indian ☐ Chinese ☐ Filipino  
☐ Japanese ☐ Korean ☐ Vietnamese  
☐ Other Asian - *Print race:* \_\_\_\_\_

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

- ☐ Black or African American  
☐ Native Hawaiian or Other Pacific Islander  
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan  
☐ Other Pacific Islander- *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

- ☒ White  
☐ I do not wish to provide this information

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES  
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

**The Demographic Information was provided through:**

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

**Borrower Name:** Jennifer Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name **United Faith Mortgage**

Address **399 Conklin Street Suite 206, Farmingdale, NY 11735**

Loan Originator Organization NMLSR ID# **1330; Branch: 1504538**

State License ID# **MLS 1330OTN#1**

Loan Originator Name **Thomas Joseph Legotte Jr.**

Loan Originator NMLSR ID# **1705347**

State License ID# **MLO - 1705347**

Email **tlegotte@unitedmortgage.com**

Phone **(631) 270-6808**

Signature **Thomas Joseph Legotte Jr.**

Date (mm/dd/yyyy) **04/14/2025**

Borrower Name: **Jennifer Glendening**

Borrower Initials: \_\_\_\_\_

Co-Borrower Initials: \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Uniform Residential Loan Application — Additional Borrower

Verify and complete the information on this application as directed by your lender.

**Section 1: Borrower Information.** This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

### 1a. Personal Information

**Name** (First, Middle, Last, Suffix)

Kent Glendening

**Alternate Names** - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

KENT FORREST GLENDENING, KENT GLENDENING, GLENDENING KENT FORREST, KENT F GLENDENING

**Social Security Number** 270-76-0143

(or Individual Taxpayer Identification Number)

**Date of Birth**  
(mm/dd/yyyy)

01/01/1966

**Citizenship**

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

**Type of Credit**

☐ I am applying for **individual credit**.

☒ I am applying for **joint credit**. Total Number of Borrowers: 2

Each Borrower intends to apply for joint credit. **Your initials** : \_\_\_\_\_

**List name(s) of Other Borrower(s) Applying for this Loan**

(First, Middle, Last, Suffix) - Use a separator between names

Jennifer Glendening

**Marital Status**

☒ Married

☐ Separated

☐ Unmarried

(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)

**Dependents** (not listed by another Borrower)

Number 0

Ages \_\_\_\_\_

**Contact Information**

**Home phone** (843) 270-8504

**Cell phone** (843) 270-8504

**Work phone** (000) 000-0000

**Ext.** \_\_\_\_\_

**Email** kentglendening@gmail.com

**Current Address**

Street 508 Dordal Ln

City Summerville

State SC

ZIP 29486

Unit # \_\_\_\_\_

Country United States

How Long at Current Address? 3 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ \_\_\_\_\_ /month)

**If at Current Address for LESS than 2 years, list Former Address**

☒ Does not apply

**Mailing Address** - if different from Current Address

☒ Does not apply

Street \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

ZIP \_\_\_\_\_

Unit # \_\_\_\_\_

Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

☒ Does not apply

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply

### 1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

☒ Does not apply

Provide at least 2 years of current and previous employment and income.

### 1e. Income from Other Sources

☒ Does not apply

**Include income from other sources below. Under Income Source, choose from the sources listed here:**

- |                        |                        |                                  |                                   |                        |                         |
|------------------------|------------------------|----------------------------------|-----------------------------------|------------------------|-------------------------|
| • Alimony              | • Child Support        | • Interest and Dividends         | • Notes Receivable                | • Royalty Payments     | • Unemployment Benefits |
| • Automobile Allowance | • Disability           | • Mortgage Credit Certificate    | • Public Assistance               | • Separate Maintenance |                         |
| • Boarder Income       | • Foster Care          | • Mortgage Differential Payments | • Retirement (e.g., Pension, IRA) | • Social Security      | • VA Compensation       |
| • Capital Gains        | • Housing or Parsonage |                                  |                                   | • Trust                | • Other                 |

**NOTE** Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

## Section 2: Financial Information - Assets and Liabilities.

My information for Section 2 is listed on the Uniform Residential Loan Application with Jennifer Glendening

**Borrower Name:** Kent Glendening

Uniform Residential Loan Application — Additional Borrower  
Freddie Mac Form 65 • Fannie Mae Form 1003  
Effective 1/2021

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



(insert name of Borrower)

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### Section 3: Financial Information - Real Estate.

My information for Section 3 is listed on the Uniform Residential Loan Application with **Jennifer Glendening**

(insert name of Borrower)

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### Section 4: Loan and Property Information.

My information for Section 4 is listed on the Uniform Residential Loan Application with **Jennifer Glendening**

(insert name of Borrower)

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**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 5: Declarations.

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

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

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

### 5b. About Your Finances

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

## Section 6: Acknowledgments and Agreements.

My information for Section 6 is listed on the Uniform Residential Loan Application with Jennifer Glendening

(insert name of Borrower)

**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 7: Military Service.

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

### Military Service of Borrower

**Military Service** – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino - *Print origin:* \_\_\_\_\_

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

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

**Sex**

☐ Female

☒ Male

☐ I do not wish to provide this information

**Race:** Check one or more

☐ American Indian or Alaska Native - *Print name of enrolled  
or principal tribe:* \_\_\_\_\_

☐ Asian

☐ Asian Indian ☐ Chinese ☐ Filipino

☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian - *Print race:* \_\_\_\_\_

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

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan

☐ Other Pacific Islander- *Print race:* \_\_\_\_\_

*For example: Fijian, Tongan, and so on.*

☒ White

☐ I do not wish to provide this information

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

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

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

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

**The Demographic Information was provided through:**

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

**Borrower Name:** Kent Glendening

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name **United Faith Mortgage**

Address **399 Conklin Street Suite 206, Farmingdale, NY 11735**

Loan Originator Organization NMLSR ID# **1330; Branch: 1504538**

State License ID# **MLS 1330OTN#1**

Loan Originator Name **Thomas Joseph Legotte Jr.**

Loan Originator NMLSR ID# **1705347**

State License ID# **MLO - 1705347**

Email **tlegotte@unitedmortgage.com**

Phone **(631) 270-6808**

Signature **Thomas Joseph Legotte Jr.**

Date (mm/dd/yyyy) **04/14/2025**

**Borrower Name:** **Kent Glendening**

**Borrower Initials:** \_\_\_\_\_

**Co-Borrower Initials:** \_\_\_\_\_



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application — Lender Loan Information

This section is completed by your lender.

### L1. Property and Loan Information

#### Community Property State

- ☐ At least one borrower lives in a community property state.  
☐ The property is in a community property state.

#### Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract  
☐ Renovation  
☐ Construction-Conversion/Construction-to-Permanent  
    ☐ Single-Closing   ☐ Two-Closing

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date    /    /    (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

#### Refinance Type

- ☐ No Cash Out  
☐ Limited Cash Out  
☒ Cash Out

#### Refinance Program

- ☐ Full Documentation  
☐ Interest Rate Reduction  
☐ Streamlined without Appraisal  
☐ Other \_\_\_\_\_

#### Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.  
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy program).

#### Project Type

- ☐ Condominium   ☐ Cooperative   ☐ Planned Unit Development (PUD)   ☒ Property is not located in a project

### L2. Title Information

Title to the Property **Will** be Held in What Name(s):  
**Jennifer Glendening, Kent Glendening**

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):  
**Jennifer Glendening, Kent Glendening**

#### Estate Will be Held In

- ☒ Fee Simple  
☐ Leasehold Expiration Date    /    /    (mm/dd/yyyy)

#### Manner in Which Title Will be Held

- ☐ Sole Ownership   ☒ Joint Tenancy with Right of Survivorship  
☐ Life Estate   ☐ Tenancy by the Entirety  
☐ Tenancy in Common   ☐ Other

#### Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust  
☐ Title Will be Held by a Land Trust

#### Indian Country Land Tenure

- ☐ Fee Simple On a Reservation  
☐ Individual Trust Land (*Allotted/Restricted*)  
☐ Tribal Trust Land On a Reservation  
☐ Tribal Trust Land Off Reservation  
☐ Alaska Native Corporation Land

### L3. Mortgage Loan Information

#### Mortgage Type Applied For

- ☒ Conventional   ☐ USDA-RD  
☐ FHA   ☐ VA   ☐ Other: \_\_\_\_\_

#### Terms of Loan

Note Rate 7.375 %  
Loan Term 360 (months)

#### Mortgage Lien Type

- ☒ First Lien  
☐ Subordinate Lien

#### Amortization Type

- ☒ Fixed Rate   ☐ Other(explain): \_\_\_\_\_  
☐ Adjustable Rate  
    **If Adjustable Rate:**  
    Initial Period Prior to First Adjustment \_\_\_\_\_ (months)  
    Subsequent Adjustment Period \_\_\_\_\_ (months)

#### Loan Features

- ☐ Balloon / Balloon Term \_\_\_\_\_ (months)  
☐ Interest Only / Interest Only Term \_\_\_\_\_ (months)  
☐ Negative Amortization  
☐ Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
☐ Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
☐ Other (explain): \_\_\_\_\_

#### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ <u>690.68</u>
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ <u>122.84</u>
Supplemental Property Insurance	\$ _____
Property Taxes	\$ <u>103.75</u>
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
<b>TOTAL</b>	\$ <u>917.27</u>

Borrower Name(s): **Jennifer Glendening, Kent Glendening**





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

##### DUE FROM BORROWER(S)

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)	\$ 0.00
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 6,561.41
G. Discount Points	\$ 1,000.00
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 7,561.41</b>

##### TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 100,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$ 0.00	\$ 100,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 100,000.00</b>

##### TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$ 0.00
M. Other Credits (Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 2,549.00
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 2,549.00</b>

##### CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 7,561.41
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- 102,549.00
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ (94,987.59)</b>

Borrower Name(s): Jennifer Glendening, Kent Glendening



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) **Jennifer Glendening**

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☒ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # \_\_\_\_\_

For a list of HUD approved agencies go to: [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc)

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Counseling Agency:

(3) Date of Completion \_\_\_\_ / \_\_\_\_ / \_\_\_\_ mm/dd/yyyy

### Language Preference

**Language Preference - Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language.** Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(□□) (□□□) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

**Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:**

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or [https://www.hud.gov/program\\_offices/housing/sfh/hcc](https://www.hud.gov/program_offices/housing/sfh/hcc).
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 268250SCR / 5493005ICQ3QGEIWW618-268250-76

Agency Case No.

## Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) **Kent Glendening**

### Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☒ NO ☐ YES

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☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: \_\_\_\_\_ ☐ I do not wish to respond  
(□□) (□□□) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

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- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

## PATRIOT ACT - INFORMATION DISCLOSURE

United Mortgage Corp  
399 Conklin Street  
Suite 206  
Farmingdale, NY 11735  
(888) 264-8933

Loan Number: 268250SCR

Lender Case No: 268250SCR

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask you for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents before opening the account.

### ACKNOWLEDGEMENT OF RECEIPT

I/We have received a copy of this disclosure.

\_\_\_\_\_  
Jennifer Glendening

\_\_\_\_\_  
Date

\_\_\_\_\_  
Kent Glendening

\_\_\_\_\_  
Date

SIGNATURE/NAME AFFIDAVIT

Loan Number	Property Address
268250SCR	508 DORDAL LANE SUMMERVILLE SC 29486

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

THAT, Kent Glendening

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

As the name appears in various loan documents.

Kent Glendening

State of :

County of:

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

By Kent Glendening

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

\_\_\_\_\_  
(Notary Public)

(Seal)