



Signing Confirmation Sheet:

Signing Date & Time: 05/21/25 at 3:30 pm

Signing location: 117 MARION RD SUMMERVILLE, SC 29486

Order No. 9116864 - FIFTH THIRD

Borrower's Name: **CRYSTAL SHELTON**

SPECIAL INSTRUCTIONS:

- ✓ Confirm appointment & location with the borrower.
- ✓ A copy of the docs is included in the Package. You do not need to print a 2nd package!
- ✓ Please refer to the lenders signing instructions for specific details on how the signers should complete the documents.
- ✓ Do not RESCHEDULE the closing for a different time or location.
- ✓ Dress in business attire.
- ✓ Arrive a couple of minutes early to the signings. Some signings may occur at the lender's branch.
- ✓ If the signing location is at the bank branch, you will leave the documents at the signing location with the bankers
- ✓ If the signing locatin is at the borrowers home or another location that is not a bank branch, the return label will be uploaded in the signing package.

You can contact our office at 888-258-5757, Option #4 from 8a-6p EST.



If this signing is for a property in GA, DE, SC, WV, MA, or VT and you are NOT an attorney please contact our office immediately at 888-258-5757 Option #4.*

***If this is an out of state signing for one of the states above, and an attorney by phone isn't scheduled to preside with you, also stop and reach out to our office. If an attorney is scheduled to preside by phone, you are good to proceed.**

Accurate Group Privacy Policy

[California Consumers](#) [Right of Correction](#) [Contact Us](#)

This Privacy Policy ("Policy") sets forth how Accurate Group, LLC and its affiliates¹ ("Accurate Group" or "we") collect, share, store, and use your Personal Information, whether we obtain the information from you or your financial, insurance or real estate services provider ("Provider"). We may obtain your information when you communicate with us in person, by email or telephone, or otherwise, and when you access or use our websites or other technology including mobile applications. Personal Information is information protected under Federal or state law that identifies, describes, relates to, is associated with, or is linked to a consumer. Personal information does not include (a) publicly available information, which includes information that is lawfully made available from federal, state, or local government records or (b) information that is de-identified, anonymized, pseudonymized or aggregated such that it is no longer attributable to you without additional information.

This Policy applies to our use and handling of Personal Information of all of our current and former customers from the date of this Policy until revised. If you are a former customer, we maintain the confidentiality of your Personal Information as if you were still a customer.

I. Your Consent to this Privacy Policy

Please read this Policy carefully. The practices described herein are subject to the laws in the places in which we operate.

BY SUBMITTING PERSONAL INFORMATION INCLUDING BROWSING INFORMATION TO ACCURATE GROUP OR BY ACCESSING OR USING OUR APPLICATIONS (INCLUDING MOBILE APPS), PRODUCTS, SERVICES OR WEBSITES, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS POLICY AND YOU CONSENT TO THE COLLECTION AND USE OF YOUR PERSONAL INFORMATION IN ACCORDANCE WITH THIS POLICY.

WE MAY CHANGE THIS POLICY AT ANY TIME CONSISTENT WITH APPLICABLE PRIVACY LAWS. THIS POLICY'S EFFECTIVE DATE REFLECTS THE LAST DATE CHANGES WERE MADE. YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH THE APPLICATIONS, WEBSITES, OR PRODUCTS, OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THE UPDATED POLICY HAS BEEN POSTED WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS POLICY.

¹ Accurate Group, LLC doing business as Accurate Title Group, LLC (Florida), Accurate Group of Indiana, LLC, Accurate Group of Illinois, LLC and Accurate Group of New Hampshire. "Affiliate" means an entity that directly or indirectly controls, is controlled by or is under common control with an entity. "Control" means an ownership, voting or similar interest representing fifty percent (50%) or more of the total interests then outstanding of the entity in question. Accurate Group's Affiliates include The Accurate Group of Texas, LLC, Accurate Group Agency, LLC, Accurate Settlement Group, LLC, Coast to Coast Title & Escrow, LLC, eMerge Property Solutions, LLC, and Arrowbase Technologies, Inc.

Our applications and websites may contain links to third-party websites and services. Such links are provided for your convenience and information, and the websites and services may operate independently from us and have their own privacy policies or notices, which we strongly recommend you review. This Privacy Notice applies to our Applications and Websites only, and we do not accept any responsibility or liability for the policies or practices of any third parties.

II. Type of Information We Collect about You

Through your communications with us and our communications with third parties, we may collect information within the following categories from you:

- *identity Information* including but not limited to name, alias, Social Security Number, driver's license, passport, or other government ID number, license plate number, unique online identifier, username and password, social media handle,
- *contact information* including but not limited to postal address, street address, email address, IP address, phone number,
- *demographic information* including but not limited to protected characteristics under federal and state law, such as age, sex, gender, race, and ethnicity,
- *financial account information* including but not limited to loan or bank account information (e.g., account name and/or account number), credit, or debit card number, card expiration date, CVC2, CVV2, financial information, insurance policy number,
- *biometric information* such as fingerprints and temperature reading,
- *geolocation data* such as your time zone, latitude and longitude, computer or mobile device location,
- *audio, electronic, visual, and thermal information* including telephone recordings, electronic communication records, security camera footage from our offices,
- *professional or employment-related information* such as your work history, salary history, and education history,
- *Internet or other electronic network activity information and online behavioral data* including, but not limited to, browsing history, search history, Internet Protocol (IP) address and operating system, log data, browser type and version, language, and type, browser settings, operating systems and platform, device type, device-specific information (such as your hardware model, operating system version, and unique device identifiers) operating information, mobile carrier, domain name system requests, and information regarding your interaction with an Internet website, application, or advertisement, page response time and download errors,
- *commercial information* including records of products or services purchased, obtained, or considered, and other purchasing and consuming histories and tendencies.

III. How We Collect Your Information

We collect your information in three ways:

Directly from you when you access or use our applications, websites, or products, or when you communicate with us in any manner, including but not limited to:

- Information you provide by filling forms in person or electronically through our applications and/or websites, including information provided at the time of registering for any product or event, posting material or requesting further services or information,
- Information you provide when you access or use our products,
- Information you provide when you report a problem with our applications or websites,
- Records and copies of your correspondence if you contact us,
- Your responses to surveys that we might ask you to complete,

- Details of transactions you carry out through our applications, websites, and the conduct of transactions, and
- Your search queries on our websites.

Automatically when you access or use our applications, websites, or products, or when you communicate with us, including but not limited to:

- Details of your visits to the websites and applications, including traffic data, location data, logs and other communication data,
- Information about your computer and mobile device, and internet connection, including your IP address, operating system, and browser type, and
- Interactivity with an e-mail, including opening, navigating, and click-through information.

From third parties including but not limited to:

- the orders you or your representatives or your financial, insurance or real estate services providers transact on our systems,
- Data analytics providers for the purpose of receiving statistical data about your activity on our websites and applications,
- Social media networks for the purpose of collecting certain of your social media profile information and activity including your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform,
- Third Party Service Providers including but not limited to internet service providers, fraud prevention services, and related partners, and
- Public sources, including local, state, and federal government agencies and departments, to facilitate your use of the websites and applications, and to provide you with our products and services.

IV. Use of the Information We Collect

We use the personal information and other information we collect to

- provide the products and services you or your financial, insurance or real estate services provider request and the applications and websites that may facilitate delivery and production of our services,
- improve our products and services and to develop new products and services that may be of interest to our clients and their customers,
- operate our business and the applications and websites, including access management, internal operations, troubleshooting, data analysis, testing, research, and for statistical purposes,
- facilitate payment processing,
- optimize content for your device,
- associate your device identifiers with your account(s), Information about online activity on our websites, in order to make them more usable, for system administration, troubleshooting, fraud investigation, and website improvement,
- enforce compliance with our Standard Terms of Use and protect the integrity and maintain security of our business, applications, websites, and products and to protect against identity theft and fraud,
- provide reports to our clients concerning their activities on our system,
- communicate with you about our, our affiliates', and others' products and services, jointly or independently,
- help solve and respond to any issues you might be facing and address any claims,
- provide information to our representatives and advisors, including attorneys and accountants, to help us comply with legal, accounting, or security requirements in reliance on our legitimate interests.

We will not attempt to re-identify de-identified data.

V. Retention, Protection and Disposal of Personal Information

We store personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. No system can guarantee the complete security of your information, however, we take commercially reasonable steps to ensure your information is protected consistent with all applicable laws and regulations, as appropriate to the sensitivity of your information. If we dispose of your personal information, we will do so in a way that is secure and appropriate to nature of the information subject to disposal.

VI. Sharing Personal Information

We may disclose or share your information with our affiliates to facilitate your use of our applications, websites, and products, and to aid our operations by identifying and repairing errors that impede intended functionality and to protect against malicious, deceptive, fraudulent, or illegal activity. We do not share Personal information with nonaffiliated companies unless you have given us directly or through your financial, insurance or real estate services provider permission to do so or unless it is necessary to maintain your business or service your transaction. We may obtain your consent in writing; online, through "click-through" agreements; when you accept the terms of use on our applications or websites; orally, either in person or on the phone; or by other means. We may use certain companies, including but not limited to internet service providers, data analytics providers, government entities, operating systems and platforms, some of which may be offshore or in foreign jurisdictions, to perform services on our behalf and at our direction to help us communicate with you, or to help us offer or provide products or services to you in connection with your transaction. In these circumstances, we have written agreements that require the parties with whom we may share your Personal Information to keep it safe and confidential and to use it only for the purposes we specify. When entering into an agreement to provide services to any financial institution we contractually agree that personal information will not be sold. Nor will we share that personal information with any other party including our affiliates for purposes that are not related to providing services.

We may share your personal information with regulators, law enforcement and other authorities in connection with an investigation, subpoena, or court order or in the good faith belief that such disclosure is necessary to comply with legal process or applicable laws or to protect our rights or property, or the rights, property or safety of our employees or the public. We may also share your personal information when we have a good faith or reasonable belief that access, use, preservation or disclosure of such information is necessary to protect or assert our legal rights or interests, to facilitate or verify the appropriate calculation of taxes, fees, or other obligations due to a local, state, or federal government, and to protect users of our applications, websites, and products and other carriers or providers from fraudulent, abusive, or unlawful use of, or subscription to, such services.

VII. We Do Not Sell Your Personal Information

We do not permit list brokers, mail-order businesses, telemarketers, or other marketing companies to contact you to promote their products or services, and we do not sell, lend, or give out your personal information for this purpose. We may, however, transfer Personal Information to a third party as an asset that is part of a merger, acquisition, or other transaction in which the third party assumes control of all or part of our business provided that your Personal Information will continue to be protected consistent with this policy.

VIII. Third Party Tracking / Do Not Track

Our websites and applications may collect information about your online activities. When you use our websites and applications, third parties may also collect information about your online activities, over time and across different internet websites, online or cloud computing services, online applications, or mobile applications. Some browsers support a "Do Not Track" feature, which is intended to inform websites that you do not wish to be tracked across different websites you visit. Our Websites do not currently change the way they operate based upon detection of a "Do Not Track" or similar signal.

IX. Cookies and Related Technology

Browser cookies, beacons, pixel tags, scripts, and other similar technologies may be deployed by us to support our applications, websites and products. A cookie is a piece of information in a small text file that may be stored in your Internet browser or on your hard drive to improve your user experience and to help us to improve our technology and services. Cookies are transferred from our websites and applications to your computer or device and allow us to identify your computer or device whenever you connect to our application or website. You may wish to restrict the use of cookies or completely prevent them from being set. Most browsers allow users to manage cookie behavior. If you disable cookies, please be aware that some of the features of our applications or websites may not function correctly. To find out more on how to manage and delete cookies, you can visit www.aboutcookies.org. We may also use analytic software, such as Google Analytics and others, to help better understand how our Applications and Websites function on your device(s) and for other analytical purposes

X. Social Media Integration

Our applications, websites, and products may contain links to and from social media platforms. You may choose to connect to us through a social media platform, such as Facebook or Twitter. When you do, we may collect additional information from or about you, such as your screen names, profile picture, contact information, contact list, and the profile pictures of your contacts, through the social media platform. Please be advised that social media platforms may also collect information from you. We do not have control over the collection, use and sharing practices of social media platforms. We therefore encourage you to review their usage and disclosure policies and practices, including their data security practices, before using the social media platforms.

XI. Information for Minors, International Users, and Users in Specific States

A. Minors

Accurate Group websites and mobile applications are not intended or designed to attract persons under the age of eighteen. We do not knowingly collect information from persons we know to be under the age of eighteen without permission from a parent or guardian.

B. International Users

If you reside outside the United States and choose to provide personal information including browsing Information to us, please note that we may transfer such information outside of your country of residence. By providing us with your personal information including any browsing Information, you consent to our

collection, transfer, and use of such information in accordance with this Privacy Notice. If your use of our applications, websites, or products would be unlawful in your jurisdiction, you may not use our applications, websites, or products.

C. For California Consumers

Under the California Consumer Privacy Act of 2018 and its implementing regulations, you have a Right to Know, Right to Delete, and Right to Non-Discrimination.

California consumers are entitled to know about their Personal Information that we collect, use, disclose or sell. We will not share your Personal Information with nonaffiliated third parties, except as permitted by California law. California consumers may submit a request to us that we identify to you the categories and specific items of Personal Information about you that we collected, used, disclosed or sold.

California consumers may also request that we delete your Personal Information. You may make such requests by calling our Customer Service Department toll-free at 888-258-5757 or by contacting us through our website at <http://www.accurategroup.com/company/contacts/>. We may request additional information from you or your authorized agent with which to verify your identity for the security of such requests and we may exercise our rights under applicable law to not fulfill your request. If you use an authorized agent to make a request, we will require you to provide written authorization to the agent and allow us to confirm the identity of the agent.

We will not discriminate against California Consumers for exercising any of their rights under the California Consumer Privacy Act.

California Minors. If you are a California resident under the age of 18, California Business and Professions Code § 22581 permits you to request and obtain removal of content or information you have publicly posted on any of our applications or websites. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www.accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

D. For Colorado Consumers

Under Colorado's Consumer Privacy Act ("CPA"), which goes into effect July 1, 2023, Colorado residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in "targeted advertising" as that term is defined in the CPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in “How we Collect your Information” and Use of Information.” We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[1] If you are a resident of Colorado, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the CPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

E. For Connecticut Consumers

Under Connecticut’s Data Privacy Act (“CTDPA”), which goes into effect July 1, 2023, Connecticut residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in “targeted advertising” as that term is defined in the CPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in “How we Collect your Information” and Use of Information.” We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[1] If you are a resident of Connecticut, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the CTDPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

F. For Nevada Consumers

Nevada Consumers may be placed on our internal Do Not Call List by contacting our Customer Service Department toll-free at 888-258-5757 or by contacting us through our website at <http://www accurategroup.com/company/contacts/>. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General,

555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: (702) 486-3132; email: BCPINFO@ag.state.nv.us.

G. For Oregon Consumers

We will not share your Personal Information with nonaffiliated third parties for marketing purposes, except after you have been informed by us of such sharing and had an opportunity to indicate that you do not want a disclosure made for marketing purposes.

H. For Vermont Consumers

We will not disclose information about your creditworthiness to our affiliates and we will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.

I. For Virginia Consumers

Under Virginia's Consumer Data Protection Act ("VaCDPA"), which goes into effect January 1, 2023, Virginia residents have certain rights with respect to collection, use, and sharing of their personal data. Company does not sell your personal data and will not do so in the future without providing you with notice and an opportunity to opt-out of such sale as required by law.

Also, we do not engage in profiling in furtherance of decisions that produce legal or similarly significant effects. Company does not engage in "targeted advertising" as that term is defined in the VaCDPA. Company collects various categories of personal data when performing services, including identifiers, commercial information, internet or other electronic network or device activity information, geolocation data, and professional information.

A more detailed description of the information Company collects and how we use it is provided above in "How we Collect your Information" and Use of Information." We describe above in Section VI the categories of third parties with whom we share personal data, and what information may be shared under different circumstances.^[L]^[SEP] If you are a resident of Connecticut, starting July 1, 2023 you will have the right to (1) request to know what personal data has been collected about you, and to access that information; (2) request to correct inaccuracies in your personal data; (3) request deletion of your personal data, though exceptions under the VaCDPA and other laws may allow us to retain and use certain personal data notwithstanding your deletion request; and (4) obtain a copy of your personal data. To make such a request, please call our Customer Service Department toll-free at 888-258-5757 or contact us through our website at <http://www accurategroup.com/company/contacts/> with a detailed description of the specific content or information. Please be aware that such a request does not ensure complete or comprehensive removal of the content or information you have posted and there may be circumstances in which the law does not require or allow removal even if requested.

XII. Right of Correction

Regardless of where you live, you may submit a request that we correct or update the information we have about you.

Contact Us

csr@AccurateGroup.com or toll free at 888-258-5757

Revised December 16, 2022



**Your Home Equity Term Loan is Clear to Close.
Closing Documents may be printed at this time.**

Closing Instructions

CLEAR TO CLOSE ACAPS #:	43062471			
Signer Name(s):	CRYSTAL SHELTON			
Closing Date:	05/21/2025			
Payoff or Paydown?	Account Num	Creditor	Amount	Good Through Date
Subordination Y/N	NO			

Note: Please refrain from writing or typing in the margin of the Real Estate Mortgage!

For the purpose of assisting with the loan closing, the following information should be shared with the borrower:

- ☐ Loan is subject to rescission. The loan will come out of rescission on 05/24/2025 and will fund on the business day following that date, as long as there are no redraft issues (everything signed appropriately).
- ☐ "Attorney/Insurance Preference form signed and returned"
Please provide an updated insurance declaration page showing 5/3 as loss payee in the correct lien position with the Solon, OH address:
- ☐ Fifth Third, National Association ISAOA/ATIMA
PO Box 391197
Solon OH 44139-8197

Homeowner's Insurance must be good for a minimum of 30 days from booking.
- ☐ The Fifth Third Regional Credit Centers will process all required payoffs except for Non-5/3 Credit Cards. Borrowers are responsible for Non-5/3 Credit Card payoffs using checks which will be available for pick up at the Financial Center.
- ☐ Borrower(s) will receive funds back after any required payoffs in the amount of \$75,000.00. If borrower wishes the cash to be deposited into an account, please complete, sign and return the Deposit Account Holder's Authorization to Deposit Loan Proceeds.

The following documents need to be signed and returned; please review each item carefully with the borrower and make sure they are signed according to the instructions.

- ☐ Simple Interest Note & Security Agreement: Borrower(s) to initial on pages 1, 3, & 4 and sign on Page 2
- ☐ Uniform Residential Loan Application: Borrower(s) to sign on pages 1, 3 and 5 and initial on page 4

☐ Reporting of Mortgage Interest: Borrower(s) to sign

☐ Notice of Right to Cancel: Each borrower and/or mortgagor must sign and date their own copy where their name is printed. Do not sign first section ("I WISH TO CANCEL") unless they wish to cancel the loan.

☐ Agreement to Provide Insurance: Borrower(s) to sign and date

☐ Auto Bill Payer Activation Form: Borrower to sign (any borrower who is also a signer on the account can sign the form)

☐ Mortgage/Deed of Trust/ Security Deed: Borrower(s) and/or Mortgagor(s) to initial and sign (as shown). Must be notarized. NOTE: if witness(es) sign the mortgage, include printed name(s) and signatures(s)

☐ Agreement to Cooperate and Limited Power of Attorney: Borrower(s) and/or Mortgagor(s) to sign. Note: Must be notarized

☐ Closing Disclosure: Borrower(s) to sign and date page 5

☐ Notice to Cosigner: Borrower(s) to sign

The following section is the remainder of tasks for the Personal Banker or other Fifth Third Employee to follow through to complete the loan closing process.

Customers must sign exactly as their names appear on the signature lines.

A 3-day rescission period is in effect, send Equity closing packet the day of closing via interoffice mail to: Mail Drop: 1MOCAA

If there are changes to the loan, if you need to reschedule the closing, or if the loan does not close, please contact the Credit Center at:

800-720-6960 (option 2, option 2, option 1)



Deposit Account Holder's Authorization to Deposit Loan Proceeds

ACAPS Application ID # _____

In connection with the above referenced loan application funding with Fifth Third Bank (Lender), by signing below, I (we) hereby authorize the disbursement of loan proceeds into the following account:

Checking / Savings Account # _____

Institution Name: Fifth Third Bank _____

Primary Account Holder Name: _____

Secondary Account Holder Name: _____

Other Account Holder Name: _____

Other Account Holder Name: _____

Other Account Holder Name: _____

I understand that by authorizing the Lender to disburse loan proceeds funds into the above account that all account holders may have access to these funds as dictated by the account agreement.

Borrower Date

Borrower Date

Borrower Date

Borrower Date



FIFTH THIRD BANK

ATTORNEY/INSURANCE PREFERENCE FORM

1. I have been informed by the lender that I have a right to select legal counsel to represent me in all matters of this transaction relating to the closing of the loan.

a) I select _____.

Attorney's Name

Borrower's Signature

Date

Borrower's Signature

Date

- b) Having been informed of this right and having no preference, I asked for assistance from the mortgage lender

MICHAEL BROOKS

Attorney's Name

Borrower's Signature

Date

Borrower's Signature

Date

2. I have been informed by the mortgage broker/lender that I have a right to select an insurance agent to furnish the required _____ insurance in connection with this mortgage transaction.

a) I select _____.

Agent's Name

Borrower's Signature

Date

Borrower's Signature

Date

- b) Having been informed of this right and having no preference, I asked for assistance from the mortgage lender, and selected the following agent.

Agent's Name

Borrower's Signature

Date

Borrower's Signature

Date

SIMPLE INTEREST NOTE AND SECURITY AGREEMENT No. 000000000505522904

\$75,000.00 Lender or Borrower's City CHARLOTTE, Note Date or Current Date May 21, 2025

For value received, the undersigned (hereinafter jointly and severally called the "Borrower") promise(s) to pay to the order of FIFTH THIRD BANK, N.A. (hereinafter called the "Lender"), the principal amount of (Name of Lender) Seventy Five Thousand AND 00/100 dollars, together with interest, the total of payments in the number and amounts and on the due dates shown in the payment schedule below (subject to change if variable rate note). The interest will begin on the date of the Note and Security Agreement at the annual rate of 7.240%.

- ☐ The interest rate is subject to change as provided herein. Under no circumstances shall the interest rate be raised above 25% in Ohio* (Variable Rate)
- ☒ The interest rate is not subject to change.

Payable at the Lender, 5050 KINGSLEY DR CINCINNATI, OH 45263

Loan Fee: Borrower agrees to pay a non-refundable loan fee of \$.

TRUTH IN LENDING ACT DISCLOSURES

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
7.238 %	\$ 67,574.40	\$ 75,000.00	\$ 142,574.40

INTEREST RATE AND PAYMENT SUMMARY

	Rate and Monthly Payment
Interest Rate	7.240 %
Principal + Interest Payment	\$ 594.06
Est. Taxes + Insurance (Escrow) Includes (Private) Mortgage Insurance	\$ 0.00
Total Est. Monthly Payment	\$ 594.06

There is no guarantee that you will be able to refinance to lower your rate and payments.

Your payment schedule will be: 240 monthly payments in the amount shown above. The loan payments are due on the 5th of each month beginning in July, 2025.

*Variable Rate: The Annual Percentage Rate may increase or decrease during the term of this transaction. Your interest rate will be computed based on an index equal to the highest Prime Rate as published in the Wall Street Journal on the business day immediately preceding the first business day of January, April, July, and October (the "Index Date") plus or minus a margin equal to the difference between your initial interest rate and said Prime Rate on the Index Date preceding the date of your loan. The effective date of each interest rate change will be the first business day following the Index Date (the "Change Date"). The INTEREST RATE will change only if there has been a change in the index in the quarter preceding a Change Date. The INTEREST RATE will not increase or decrease more than 1.5% per year and will not increase or decrease more than 6% during the term of the loan. If your INTEREST RATE has reached one of these limits it will not change again until the next Change Date following a change in the index after you become eligible for an increase or decrease. Any change in the INTEREST RATE will take the form of more or less payments of the same amount (as the case may be) unless this loan is for more than 60 months, in which case any increase may take the form of more payments of the same amount, or higher payment amounts, or both, at the Lender's discretion. If your loan was for \$5000.00 at 15% for 36 months with a monthly payment of \$173.33, and the INTEREST RATE increased to 16.5% after six months, you would have to make one additional partial payment of \$115.25. If your loan was for \$10,000.00 at 15% for 120 months with a monthly payment of \$161.33, and the INTEREST RATE increased to 16.5% after 12 months, and if the Lender so determined, you would pay your loan on schedule, but your remaining 108 regular payments would increase to \$169.96 each.

Property Insurance: May be obtained from anyone you desire that is acceptable to the Lender.

Security: To secure the loan, you are giving Lender a security interest in your deposit accounts, all collateral securing other loans with Lender and:

- ☐ The goods or property being purchased.
- ☒ 117 MARION RD SUMMERVILLE, SC 29486,

(Brief description of other property)

NOTE: Collateral securing other loans with Lender may also secure this loan, if allowed by Law.

Late Charges: If a payment is more than 10 days late, you will be charged 10% of the payment amount with a minimum of \$35.00

Prepayment Charge: If you pay off this note early, you will not have to pay a charge.

Assumption: If this loan is to purchase and is secured by your principal dwelling, and if checked here,

- ☒ someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms
- ☐ someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms

Required Deposit: The Annual Percentage Rate does not reflect the effect of any required deposit.

This is a four page agreement. See other provisions hereof and any other contract documents for further information about non-payment, default, the right to accelerate the maturity of the obligation, prepayment charge and security interests.

Initials of Borrower(s) _____

PAGE 1 OF 4

OH RNOH
(12/17)

FIFTH THIRD BANK, N.A. (NMLS #403245) LOAN ORIGINATOR'S NAME: MARVIN WEIGLE
(NMLS # 1673785)

Borrower authorizes the payments listed below:

ITEMIZATION OF THE AMOUNT FINANCED

Itemization of the amount financed of \$ _____

1. \$ _____ Amount given to you directly.
2. \$ _____ Amount paid on your account with the Lender.
Account number(s): _____

3. \$ _____ Amount(s) paid to others on your behalf (Total a through l). (Lender may be retaining a portion of this amount.)
a) \$ _____
b) \$ _____ to Public Officials.
c) \$ _____ for Title Examination (Paid To _____).
d) \$ _____ for Appraiser.
e) \$ _____ for Document Preparation (Paid To Lender).
f) \$ _____ for Loan Fee (Paid To Lender).
g) \$ _____ to _____
h) \$ _____ for Extended Warranty Protection (Paid To _____ Seller's Name _____).
i) \$ _____ for Flood Certification (Paid To _____ Seller's Name _____).
j) \$ _____ for Documentary Stamps.
k) \$ _____ for Florida Intangible Tax.
l) \$ _____ for Other: _____
4. \$ _____ Prepaid finance charge.
5. \$ _____ Total amount financed (Total of 1 through 3 minus 4).

SECURITY AGREEMENT: To secure payment of this liability to Lender and the performance of any obligations you now or in the future have, you give Lender a security interest in the property described as security above, any other property now or hereafter in Lender's possession, any rights to the payment of money from Lender, the items of property defined on page three hereof, any credit insurance proceeds and refunds and the following described property:

Year	Trade Name	Model No. or Name	Body Type	Serial No.
"Other Property" 117 MARION RD SUMMERVILLE, SC 29486- ,				

Together with all replacements thereof and all attachments, accessories and equipment now or hereafter attached, added or affixed thereto (The property securing this Note is hereinafter called "Collateral"). THIS AGREEMENT IS SUBJECT TO THE ADDITIONAL PROVISIONS SET FORTH ON PAGES THREE AND FOUR HEREOF, THE SAME BEING INCORPORATED HEREIN BY REFERENCE, AND IS ALSO SUBJECT TO THE TERMS AND PROVISIONS SET FORTH IN THE BUYER'S RESIDUAL VALUE AGREEMENT, IF APPLICABLE, ATTACHED HERETO AND INCORPORATED BY REFERENCE.

Any part of this Note and Security Agreement contrary to the laws of any state having jurisdiction with respect thereto shall be deemed null and void and hereby is waived but shall not invalidate other parts of this Note and Security Agreement in said state.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS NOTE
AND SECURITY AGREEMENT AND THE ABOVE INFORMATION AT THE TIME OF SIGNING

NOTICE TO COSIGNER

You are being asked to become liable on this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The LENDER can collect this debt from you without first trying to collect from the borrower. The LENDER can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of YOUR credit record.

(GIVE COMPLETE NAMES AND ADDRESSES)

SIGNATURES (WRITE IN FULL AND IN INK)

CRYSTAL SHELTON

117 MARION RD

SUMMERVILLE, SC 29486-

CRYSTAL SHELTON

1. LATE CHARGES: If any monthly installment stipulated herein is not paid on or before ten days after the due date thereof, (whether by acceleration or otherwise) in addition to all other rights and remedies of Lender given by law or the terms of this Note and Security Agreement, Borrower promises to pay to Lender a delinquent charge of 10% of the payment amount with a minimum of \$35.00. Acceptance of such delinquent charge by Lender shall not constitute a waiver of any default or any rights of Lender hereunder.
2. PREPAYMENT CHARGE: Borrower may prepay the obligation under this Note and Security Agreement in full at any time prior to maturity without incurring a prepayment charge. Partial payments shall not excuse any subsequent payment due.
3. INTEREST AFTER MATURITY: Interest after maturity shall continue at the rate then in effect or as thereafter adjusted in accordance with the variable rate disclosures.
4. SECURITY: Borrower hereby assigns to Lender and agrees that Lender shall have a lien upon and security interest in any and all accounts, balances, credits, deposits or other monies of or in the name of Borrower or another or others now or hereafter with Lender.
5. RETURNED CHECK FEE: A fee of \$35.00 may, at Lender's discretion, be imposed whenever a check offered in payment on this Note is returned to the Lender unpaid for any reason. This fee is subject to change without notice to the Borrower, and the Borrower agrees to pay the fee actually charged by Lender at the time the check is returned.
6. Borrower warrants that Borrower has, or, if this creates a purchase money security interest, will acquire, an unencumbered title to, and the possession of the Collateral, and agrees to keep the Collateral free of all other liens whatsoever, and the Borrower will not sell, otherwise dispose of, encumber, or give any other security interest in Collateral without the prior written consent of Lender.
7. Borrower warrants and agrees that if the Collateral is, or will be affixed to realty, Borrower will, upon demand, furnish Lender with a disclaimer, signed by all persons having an interest in the real estate, of any interest in the Collateral.
8. Borrower has executed a mortgage granting Lender a lien in the Collateral if the Collateral is real property.

9. Borrower agrees that:

- a. Borrower will be responsible for any loss of, or damage to, the Collateral and will maintain and keep the same in good repair and condition, in default of which Lender may, at its option, maintain and repair the Collateral and add the cost thereof to the obligation secured. Borrower will promptly upon demand, reimburse Lender of the cost of any such maintenance or repairs.
- b. Borrower will not, without the prior written consent of Lender, move the Collateral from the county in which it is to be located, and will promptly notify Lender of any change in Borrower's residence or any of the Borrower's places of business.
- c. Borrower will buy property insurance on the Collateral protecting against loss or physical damage and subject to a maximum deductible of \$500.00, or as Lender shall otherwise require. Borrower will name Lender as loss payee on any such policy. In the event of loss or damage to the Collateral, Lender may require additional security or assurances of payment before allowing insurance proceeds to be used to repair or replace the Collateral. Borrower agrees that if the insurance proceeds do not cover the amounts still owed on the Note and Security Agreement, Borrower will pay the difference. Borrower may purchase or provide the insurance through any insurance company reasonably acceptable to the Lender. Borrower will keep the insurance in full force and effect until the amounts due on this Note and Security Agreement are paid in full. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Borrower grants Lender power of attorney to make, adjust and settle claims and to endorse drafts and collect proceeds under this insurance.
- d. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in the Collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the Collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's agreement with Lender. If Lender purchases insurance for the Collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on Borrower's own. Borrower's payment may be increased to provide for payment of the costs of insurance plus interest thereon.

10. OTHER SECURITY: Borrower agrees that any present or future agreement, securing any other debt Borrower owes Lender, will also secure the payment of this Note and Security Agreement. However, an agreement securing any other debt will not secure this Note and Security Agreement if either of the following applies:

- a. Lender fails to make a disclosure required by law of the existence of such security agreement, or
- b. Lender fails to provide (to any person entitled) any notice of right of rescission required by law for this transaction.

11. DEFAULTS: Upon the occurrence of any of the following described events, each of which will constitute a default, Lender shall have all rights and remedies provided by law, and without limiting the generality of the foregoing, shall include the election to accelerate the final maturity of all of the obligations secured:

- a. The nonpayment, when the same shall be due, of any installment or other payment on account of the principal or interest of this Note;
- b. The breach of any warranty or agreement by Borrower herein contained, or contained in any mortgage or security agreement executed by Borrower in connection herewith;
- c. The death or incompetency of any individual Borrower, or, if Borrower is a partnership, of a partner;
- d. The default of Borrower under the terms of any lease of, or mortgage on, the premises upon which the Collateral may be located;
- e. Any assignment for the benefit of the creditors or the commencement of any bankruptcy, receivership, reorganization, foreclosure, insolvency or liquidation proceedings by or against the Borrower, or if Borrower is a partnership, by an agreement as partner;
- f. The reasonable determination by Lender at any time that it is inadequately secured hereby with respect to the obligation; or
- g. The creation of any other lien or the issuance of any attachment against the Collateral or the entry of judgment against Borrower;
- h. The occurrence of a default under any other obligation of Borrower, individually or jointly, to Lender;
- i. Seizure, levy or confiscation under any legal or governmental process against the collateral.

In the event of a default, Borrower agrees on demand to deliver Collateral to Lender, and Lender may, without notice or demand and without legal process, enter upon the premises of Borrower and take possession of the Collateral on said premises or wherever found. Further, Borrower agrees to pay and remains liable to Lender for any costs of disposition of the Collateral as well as for reasonable attorneys' fees, court costs and any and every deficiency after the proceeds from the sale of the Collateral are applied as provided by the Uniform Commercial Code as enacted in the state governing this instrument.

12. No failure on the part of Lender to exercise any of its rights hereunder shall be deemed a waiver of such rights or of any default.

13. As used herein, "Borrower" if there be more than one, shall mean "all the Borrowers and each or any of them" and in such case they are jointly and severally bound hereby.

14. A photographic or other reproduction of this Note and Security Agreement or a financing statement is sufficient as a financing statement.

15. In no event shall the interest rate due hereunder exceed the maximum rate of interest under applicable state or federal usury laws.

16. This Note and Security Agreement, the amounts contracted for and the interest to be charged shall be governed by, and construed and interpreted in accordance with, the laws of the State of Ohio, without regard to its conflict of law principles, and applicable federal laws and regulations, and the obligations, rights and remedies of the parties shall be determined in accordance with such laws.

NOTICE OF PROPOSED CREDIT INSURANCE-OHIO RESIDENTS ONLY

This notice applies only if Borrower(s) chose to obtain group credit life or group credit disability insurance. The type of insurance, the premium and the name and address of the insurance company are indicated on the first page of this Note and Security agreement. This insurance, subject to acceptance by the insurer, covers only the person(s) who signed the request for insurance. Only the named insured will be covered under credit disability insurance. The term of insurance will commence on the date the indebtedness is incurred and will expire on the original maturity date of this Note, unless terminated earlier as provided for in the Certificate of Insurance. Credit life insurance insures the scheduled unpaid balance on the date of death. Credit disability insurance insures each regular installment payment while the insured is disabled. Credit disability insurance monthly coverage is limited to the originally scheduled monthly payment or the policy limitation. If the insurance is accepted by the insurer, a Certificate of Insurance which describes the insurance coverage Borrower(s) have obtained will be delivered to Borrower(s) within 30 days. In the event of termination of the insurance prior to the scheduled maturity date of the indebtedness, any refund of an amount paid by the Borrower(s) for insurance shall be credited promptly to the Borrower(s) account. Borrower(s) must refer to the Certificate of Insurance for the complete terms and conditions of Borrower(s) Insurance.

The following notice is applicable if this agreement involves a purchase of goods or services to which the FTC HOLDER in DUE COURSE RULE applies.

IF THE COLLATERAL IS TO BE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES:
NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Credit Reporting:

If you believe information we report about the credit history on your account(s) is incomplete, inaccurate or outdated, you must provide us with clear written documentation including the name on the account, the account number and the nature of the disputed information. Please write to us at FIFTH THIRD BANK, N.A.
38 Fountain Square Plaza, Post Office Box 639090, Cincinnati, OH 45263-9090.

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: <input type="checkbox"/> Easy Home Refi <input type="checkbox"/> Home Equity Line of Credit		Loan Account Number		Application ID	
<input checked="" type="checkbox"/> Home Equity Loan <input type="checkbox"/> Other (explain):		00000000505522904		43062471	
Amount	Interest Rate	No. of Months	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		
\$75,000.00	7.240 %	240	<input type="checkbox"/> Variable Rate		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)			No. of Units	Year Built
117 MARION RD SUMMERVILLE SC 29486			1	1979
Purpose of Loan <input type="checkbox"/> Purchase <input type="checkbox"/> Other (explain):			Property will be:	
<input checked="" type="checkbox"/> Refinance			<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment	
Complete this line if this is a refinance loan.				
Year Acquired	Original Cost	Amount Existing Liens		
2005	\$126,000.00	\$137,809.00		

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
CRYSTAL SHELTON					
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)
426-45-0559	843-343-9277	07/28/79	- -		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)		
Present Address (street, city, state, ZIP) <input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent 20.50 No. Yrs.			Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.		
117 MARION RD SUMMERVILLE SC 29486					
Mailing Address, if different from Present Address			Mailing Address, if different from Present Address		
117 MARION RD SUMMERVILLE SC 29486					
If residing at present address for less than two years, complete the following:					
Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent ____ No. Yrs.			Former Address (street, city, state, ZIP)		

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer <input type="checkbox"/> Self Employed			Name & Address of Employer <input type="checkbox"/> Self Employed		
HENDRICKS LEXUS OF CHARLE					
Years on this job	Position/Title/Type of Business	Business Phone (incl. area code)	Years on this job	Position/Title/Type of Business	Business Phone (incl. area code)
12.00	PARTS CONSULTANT	843-852-4664			
If employed in current position for less than two years or if currently employed in more than one position, complete the following:					
Name of Employer	Position/Title/Type of Business	Time with Employer	Name of Employer	Position/Title/Type of Business	Time with Employer
		__ Yrs. __ Mos.			__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	Time with Employer	Name of Employer	Position/Title/Type of Business	Time with Employer
		__ Yrs. __ Mos.			__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	Time with Employer	Name of Employer	Position/Title/Type of Business	Time with Employer
		__ Yrs. __ Mos.			__ Yrs. __ Mos.

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$7,378.51		\$7,378.51	Rent		
Overtime				First Mortgage (P&I) and Mortgage Insurance (if applicable)	\$884.00	\$884.00
Bonuses				Other Financing (P&I)		\$594.06
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Homeowner Assn. Dues		
Other (before completing, see the notice in "describe other income," below)				Flood Insurance		
				Condo Insurance		
				Wind Insurance		
				Special Assessment		
				Ground Rent		
Total	\$7,378.51		\$7,378.51	Total	\$884.00	\$1,478.06

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Description	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-application spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's description and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
Housing, Vehicles, Liquid, & Non-Liquid Assets	\$375,000.00	

LIABILITIES	Monthly Payment	Unpaid Balance
Description		
Acct. no.		
Description		
Acct. no.		
Description		
Acct. no.		
Description		
Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

LIABILITIES	Monthly Payment	Unpaid Balance
Description		
Acct. no.		
Description		
Acct. no.		
Total Liabilities		

Are you obligated to pay alimony, child support, or separate maintenance? Borrower: ☐ Yes ☒ No Co-Borrower: ☐ Yes ☒ No

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address	Lien Holder	Own/Rent	Lien Balance	Monthly Payment	Insurance, Maintenance, Taxes & Misc.
Totals					

VII. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the originals and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, broker, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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VIII. INFORMATION FOR GOVERNMENT AND MONITORING PURPOSES

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, race, and sex) 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 "Hispanic or Latino" origins, 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

BORROWER		CO- BORROWER	
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____ <input checked="" type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information	
Race: <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ <input checked="" type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information		Race: <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information	
Sex <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information		Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information	
To be Completed by Financial Institution (for application taken in person): <div> <div> Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div> Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div> Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div> <div> <div> Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> <div> Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> <div> Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> </div>			
The Demographic Information was provided through: <input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input checked="" type="checkbox"/> Telephone Interview, Fax or Mail, Email or Internet			
Loan Originator's Signature		Date	
Loan Originator's Name (print or type) MARVIN WEIGLE		Loan Originator Identifier 1673785	
Loan Origination Company's Name Fifth Third Bank, N.A.	Loan Origination Company Identifier #403245	Loan Origination Company's Address 38 Fountain Square Plaza, Cincinnati, OH 45263	

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

Loan Account Number:	000000000505522904
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Application ID:	43062471
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I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Date

FIFTH THIRD BANK, N.A.
(NORTH CAROLINA)

REPORTING OF MORTGAGE INTEREST

BORROWER(S)	CRYSTAL SHELTON	SS#	426450559
		SS#	

PROPERTY ADDRESS: 117 MARION RD

SUMMERVILLE, SC 29486-

LOAN TYPE: MORTGAGE

Since your current loan is secured by real estate, FIFTH THIRD BANK, N.A. is required to provide the Internal Revenue Service with your Social Security number. This information is used to verify any deduction for mortgage interest on your Income Tax Return. If you fail to furnish your correct Social Security number, you are subject to a \$50.00 penalty imposed by the Internal Revenue Service.

CRYSTAL SHELTON
Date

NOTICE OF RIGHT TO CANCEL

TO: CRYSTAL A. SHELTON

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 05/21/25 ; 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:

FIFTH THIRD BANK, N.A.
5050 KINGSLEY DR
CINCINNATI, OH 45263

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 05/24/25 (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.

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

I WISH TO CANCEL

Consumer's Signature Date

I herewith acknowledge receipt of two copies of this notice. May 21, 2025
Date

CRYSTAL A. SHELTON

FIFTH THIRD BANK, N.A.

(NORTH CAROLINA)

FIFTH THIRD BANK, N.A. 5050 KINGSLEY DR CINCINNATI, OH 45263 (hereinafter called "Lender")
NAME AND ADDRESS OF LENDER

AGREEMENT TO PROVIDE INSURANCE

I understand that to provide protection from serious financial loss, should an accident or loss occur, my contract requires the real estate securing my loan to be continuously covered with insurance against the risk of fire, all hazards included within the term "extended coverage", and any such other hazards as lender may require or as may be required by applicable law (including flood insurance).

IMPORTANT

This coverage must be in at least the dollar amount of all liens (including this new loan amount) and must be in effect for the duration of this loan.

Failure to provide such insurance gives Lender right to declare the entire unpaid balance immediately due and payable, purchase the insurance coverage at my expense, and require immediate payment of the insurance charges or add them to my unpaid balance, assess interest and increase my payments. Any such insurance may not protect my interests and may cost more than insurance I could obtain on my own. Accordingly, I have arranged for the required insurance from the company shown below. The lenders information will be listed as follows on the policy and all information related to insurance will be sent to the following address:

Fifth Third Bank, National Association
ISAOA/ATIMA
PO Box 391197
Solon OH 44139-8197

** Please include loan number on the policy.**

COLLATERAL:	117 MARION RD SUMMERVILLE, SC 29486-
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Installment Loan Number:	000000000505522904
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INSURED	INSURANCE COMPANY
Name CRYSTAL SHELTON	Name
Street Number 117 MARION RD	Policy Number
City SUMMERVILLE State SC Zip 29486-	

INSURANCE AGENT
Agent Name
Telephone Number
Street Number
City State Zip

Borrower Signature	Date
Co-Borrower Signature	Date



FIFTH THIRD BANK

Automatic Payment Activation Form

Borrower to verify all information and sign.

Section 1- Borrower Information

Borrower Name(s)	CRYSTAL SHELTON
Street Address	117 MARION RD
City/State/Zip	SUMMERVILLE, SC 29486-

Section 2- Payment and Bank Account Information

Loan/Line of Credit Account Number	000000000505522904
Monthly Payment Amount (\$)	\$594.06
First Payment Due Date*	July 5, 2025
Financial Institution	Fifth Third Bank, N.A.
Bank Account Number	7997355438
Routing Number	053100737
Bank Account Type	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings

***For loans:** Payments will begin on the initial due date and continue every month thereafter. **For loans and lines of credit:** If your scheduled payment date falls on a weekend or holiday, the Service will make your Payment on the business day after the weekend or holiday. However, your Obligation Account statement will reflect that the Payment was posted on the originally scheduled date to ensure that your payment is applied as expected.

Section 3- Authorization Agreement

Bank account must be held by borrower , as all automatic payment notifications are sent to borrower. I attest that I am an authorized signer on the Bank Account listed above. I hereby authorize the Company, as that term is defined in the Automatic Payment Terms and Conditions, to initiate debit entries, and if necessary, credit entries and adjustments, from my Bank Account to the loan/line of credit account referenced above, for the payment or settlement of the loan/line of credit account. I understand and agree that the use of Automatic Payment is governed by the Automatic Payment Terms and Conditions, as amended from time to time. I understand that the amount of the Payments may vary depending on the terms of the account.	
Borrower's Signature _____	Date May 21, 2025



FIFTH THIRD

Automatic Payments Terms and Conditions for Consumer & Small Business Credit Card, Consumer Installment Loans or Lines of Credit Products

These terms and conditions govern the use of the Automatic Payments Service ("Service"), along with any other forms and agreements relating to the Service that you receive from Fifth Third Bank, National Association ("Fifth Third"). The use, signing or other acceptance of this Service by you or someone authorized by you to initiate a Payment constitutes acceptance of the terms and conditions. **PLEASE KEEP THESE TERMS AND CONDITIONS FOR FUTURE REFERENCE.** You can access your account and check your payment transfer status 24 hours a day, seven days a week on 53.com or through the Fifth Third mobile app. TO CONTACT US: Call: 800-972-3030 during business hours 8 a.m. to 5 p.m., ET to speak with a customer service representative. Send written inquiries to: **Automatic Payments, PO BOX 630900, Cincinnati, Ohio 45263-0900.**

1. MEANING OF TERMS

- "Automatic Payment"** means a pre-authorized Payment initiated by the Service in accordance with any applicable Payment Parameters and on a predetermined schedule based on information supplied for the Obligation Account.
- "Bank Account"** means a checking or any other account that can be debited and credited through the Automated Clearing House ("ACH") Network or such other means approved by Company, and such account has been validated by the ACH network if necessary.
- "Company"** means Fifth Third and its affiliates and subsidiaries. The terms **"we," "our,"** and **"us"** also refer to Company.
- "Customer"** means you or someone authorized by you to use the Service. The terms **"you"** and **"your"** also refer to Customer.
- "Maximum Amount"** means the maximum dollar amount of a Payment which can be initiated for a particular Obligation Account.
- "Minimum Interval"** means the time period within which only one Payment can be initiated for a particular Obligation Account.
- "Obligation Account"** means any loan, lease, or credit card held by Fifth Third upon which you are a borrower and to which the Service is available to repay the obligation.
- "Payment"** means the transfer of funds, based on your instructions which are accepted by us, from your Bank Account to us for an Obligation Account including an Automatic Payment or Payment you initiate through the Service.
- "Payment Parameters"** means a Maximum Amount, Minimum Interval, and/or other payment parameters supported by the Service and applicable to a given Obligation Account.
- "Payment Schedule"** means the date, amount, and frequency of any Payment you authorize from your Bank Account to your Obligation Account.
- "Service"** means the then current Automatic Payments services supported by Company.
- "Installment Loan"** means a credit account that provides a lump sum to be paid off over time in equal monthly payments and that is offered or extended primarily for personal, family or household purposes. For example an auto loan or personal loan. Installment Loan does not include installment loans secured by real-estate, other than the Fifth Third Home Equity Loan.
- "Line of Credit"** means a revolving credit account that can be used and paid down repeatedly and that is offered or extended primarily for personal, family, or household purposes. For example a Home Equity Line of Credit or Unsecured Line of Credit.
- "Credit Card"** means an account with a payment card connected to revolving credit that is not secured by real-estate.

2. THE SERVICE

- a) General.** You may use the Service to provide us instructions to initiate Payments for an Obligation Account. You agree to use the Service in accordance with these Terms and Conditions. You authorize us to debit and credit your Bank Account without notice for all Payments. We reserve the right to refuse to initiate a Payment that violates these terms and conditions or our rules, procedures or system operations. When you initially sign up for the Service or make changes, you may not be able to initiate a Payment until we verify your initial information or changes.
- b) Scheduling Payments.** You are solely responsible for providing the proper instructions to the Service to ensure that each Payment is posted on or before the applicable due date and is for at least the amount of the Payment plus the applicable fees due. If your scheduled payment date falls on a weekend or holiday, the Service will make your Payment on the business day after the weekend or holiday. However, your Obligation Account statement will reflect that the Payment was posted on the originally scheduled date to ensure that your Payment is applied as expected.
- c) Assignment.** You may not assign any of your rights or obligations in connection with the Service, but we may assign any or all of our rights or delegate any or all of our duties at any time and without notice.

3. OTHER COVENANTS AND OBLIGATIONS

- a) Your Bank Account.** You agree to pay us the amount of each Payment. We may, at our option and without notice, attempt to re-initiate the Payment of such amounts against your Bank Account or treat such situation as a stop payment instruction from you and take no further action. If your Bank Account is held by Fifth Third, the applicable Deposit Account Rules and Regulations or Commercial Account Rules ("**Rules**") apply to your use of the Bank Account in connection with this Service, and together with these terms and conditions, govern this Service. In the event of a direct conflict between these Service terms and conditions and the Rules, the Rules will control. If your Bank Account is held by another financial institution, these Service Terms do not change the agreement(s) you have with your financial institution and you should review those agreements for any applicable fees, limitations on the number of transactions you can make, or other restrictions that might limit your use of such account with this Service.
- b) Changes in Your Bank Account or Mailing Address.** You must notify us in writing or by making changes to your online account profile if any information you supplied changes, including but not limited to your name, street address, telephone number, e-mail address or Bank Account number. You must notify us if your Bank Account is closed, inactive, inaccessible, or otherwise unable to initiate a Payment for any reason. You are solely responsible for any Payments not initiated or initiated late, and any fees we impose on your Obligaion Account resulting from your changes or our inability to initiate a Payment on your behalf, as a result of those changes.
- c) Ownership and Authority.** You represent and warrant to us that you are at all times the owner or authorized signer of the Bank Account and have full authority to access, transfer and withdraw funds from the Bank Account.
- d) Amendments.** We reserve the right to change the Service, these terms and conditions, the Rules, our procedures and our system operations at any time and without notice unless otherwise required. Any change shall become effective on the date we determine. If we are required to give you written notice of a change, we will provide such notice to you electronically, unless you set your communication preferences for regular mail or regular mail is required, in such case we will mail notice to you at the last address shown in our records for the Service.

YOUR USE OF THE SERVICE SUBSEQUENT TO THE EFFECTIVE DATE OF ANY SUCH CHANGE CONSTITUTES ACCEPTANCE OF ANY NEW OR DIFFERENT TERMS.

There may be additional terms, conditions and/or agreements governing the Service and/or other services you receive from us, and you agree to all such terms and conditions.

- e) Authorization of Another Person.** If you have authorized another person to use the Service and/or to access your Bank Account, that authorization shall be deemed to include the authorization to initiate Payments and otherwise use the Service, and such authorization shall be deemed to continue until you have taken all steps necessary to revoke the authorization, restrict such person's access to the Service such as by changing your login credentials, and if necessary, we have received your written notice of such revocation and had reasonable time to act upon it.
- f) Disputes.** You agree that all disputes and matters whatsoever arising under, in connection with or incident to the Service or this Agreement shall be litigated, if at all, in and before a Court located in Hamilton County, Ohio, to the exclusion of the Courts of any other state or county, and shall be governed by the laws of the State of Ohio to the exclusion of all other state laws. If any provision of this Agreement or any application thereof shall be invalid or unenforceable, the remainder of the Agreement and any other application of such term or provision shall not be affected.
- g) Termination.** You can terminate your use of the Service for a particular Obligation Account at any time by notifying us. We reserve the right to cancel, suspend, revoke, or terminate your use of the Service at any time without notice. Upon termination, for whatever reason, you must not use the Service thereafter for an Obligation Account. Use of the Service after you are aware of termination is fraudulent and may subject you to legal proceedings. These terms and conditions shall remain in effect for all Payments paid through the Service, and termination shall not affect your liability for obligations occurring prior to such termination. Upon termination, you are solely responsible for determining which Payments have been initiated or not initiated by the Service and for taking whatever action outside the Service as may be necessary with respect to your Obligation Account.

h) Limitation of Liability. Except as required by applicable law and as stated in **Section 5(c)** below, we shall not be responsible or liable for any loss, injury or damage, whether direct, indirect, incidental, special, consequential or punitive, arising in connection with the Service. Without limiting the foregoing, in no event shall we be responsible for any damages caused by the action or inaction of you, financial institutions or others arising in any way out of the goods or services provided, any termination of the Service, any delays in the posting of any Payment to your Obligation Account, any of your instructions that are not timely, accurate or accepted by us, financial institutions or others or anything beyond our reasonable control.

4. FEES, COSTS AND EXPENSES

- a) We do not assess any fee for using the Service.** We reserve the right to impose other fees or charges at any time on all or selected portions of the Service.
- b) Costs and Expenses.** You are responsible for paying us for all costs and expenses that we incur in enforcing these terms and conditions, including but not limited to court costs and expenses and reasonable attorney's fees, to the extent applicable law allows.
- c) Disclosure of What Constitutes Business Day of Company.** Company's business days are Monday through Friday, except Federal Reserve Bank holidays on which we are closed.

5. DISCLOSURES

a) Disclosures of Types of Available Transfers and Limits on Transfers

- 1. Bank Account access.** Subject to the Rules, our procedures, and system operations, you may **(A)** Initiate Payments by logging into the Service and following the directions provided, by interaction with Company's customer service representative or by another means approved by us from your Bank Account in the amounts and on the days you request; **(B)** Provide advanced instructions to us for Automatic Payments from your Bank Account; **(C)** Cancel or modify Payments to be initiated or reverse Payments previously initiated by the Service; and/or **(D)** Provide and update Payments instructions regarding Payments which may include your Payment schedule for your Obligation Account and/or altering the timing of a particular Payment. Some of the foregoing features may not be available through the Service.
- 2. Limitations on frequency and dollar amounts of Payments .** You may use the Service to initiate Payments only to your Obligation Account **(A)** Company has established certain Payments may be subject to certain Payment Parameters (e.g., **Minimum Interval, Maximum Amount**) established by us and may change from time to time without notice. **(B)** Instructing us to initiate Payments from Bank Accounts with restrictions on the number or type of transfers permitted in any one month or equivalent period may result in the inability to initiate Payments from your Bank Account. **(C)** We reserve the right to temporarily or permanently suspend the Service without notice, including but not limited to, ceasing the initiation of Payments if you are delinquent in any of your obligations to us. **(D)** For security reasons, we may limit the type, number or dollar amount of any Payments notwithstanding the amount in your Bank Account, and we may temporarily or permanently suspend the Service without notice unless otherwise required by law or regulation, including but not limited to ceasing the initiation of Payments.
- 3.** You may not instruct that a Payment be initiated from a Bank Account which contains insufficient funds to cover the amount of the Payment plus any applicable fees.
- 4.** You are not required to use this Service or any preauthorized electronic fund transfers as a means of repayment in order to obtain any extension of credit on any Obligation Account.

b) Error Resolution Disclosure. IF YOU HAVE QUESTIONS ABOUT YOUR AUTOMATIC PAYMENTS TRANSACTIONS, contact us at the address or phone number shown at the beginning of these terms and conditions.

c) Disclosure of Company's Liability for Failure to Initiate Transfers. We will use our best efforts to properly complete any Payments that you properly initiated by you through the Service. If we do not complete a Payment on time or in the correct amount according to these Terms, we will be liable for your losses not to exceed the amount of the Payment. However, there are some exceptions. We will NOT be liable, for instance, if: **(A)** Through no fault of ours you do not have enough money in your Bank Account to initiate the Payment and applicable transfer fees or the funds in your Bank Account are subject to legal process or other encumbrance restricting such Payment; **(B)** The Service was not working properly and you knew or reasonably should have known about the malfunction when you initiated the Payment; **(C)** Circumstances beyond our control (such as fire, flood, act of God, network outage, cybersecurity attack) prevent the Payment, despite reasonable precautions that we have taken; **(D)** The failure is due to the fact that you have not provided us with the correct information that is necessary to complete the Payment; **(E)** There is a reasonable suspicion of fraudulent activity concerning your Bank Account or Obligation Account; **(F)** The Bank Account that is involved in the Payment is closed, frozen, or otherwise unable to be accessed; **(G)** The Bank Account was not validated for ACH transfers through the Bank's use of a commercially reasonable fraudulent detection system; **(H)** The Payment is not honored by your financial institution for whatever reason; or **(I)** other exceptions in these Terms and Conditions, the Rules, or our procedures in effect from time to time.

d) Disclosure of Right to Cancel Payment of Preauthorized Transfers

- 1. Right to cancel payment and procedure for doing so.** If you have told us in advance to initiate Automatic Payments from your Bank Account, you can cancel any of these Payments. Here's how:
 - Log in to the Service and follow the instructions to cancel the Payment prior to 6 p.m., ET on the date of the scheduled Payment.
 - Call us at the number at the beginning of these Terms and Conditions in time for us to receive and process your request before 5 p.m., ET of the day on which the Payment is scheduled to be initiated by the Service;
 - Write us at the address at the beginning of these Terms and Conditions in time for us to receive your request three (3) business days or more before the Payment is scheduled to be initiated by the Service.
- 2. Notice of varying amounts.** If these Automatic Payments vary in amount, we will notify you, **ten (10) days** before each Payment, when it will be due and how much it will be.
- 3. Liability for failure to cancel Payment of preauthorized transfer.** If you order us to cancel one of these Automatic Payments in accordance with these terms, and we do not do so, we will be liable for your losses or damages not to exceed the amount of the Payment. We will honor only the exact information given us; otherwise, we are not responsible.

e) One-time Payment Disclosure. If a one-time payment is made in addition to the Automatic Payment, the Automatic Payment will still occur.

f) Monthly Payments.

- **For Installment Loans.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the full amount of the Automatic Payment. However, if your scheduled Automatic Payment is more than the remaining Obligation Account balance, the Automatic Payment will be reduced to the remaining Obligation Account balance.
- **For Installment Loans.** The Amount you select as the Automatic Payment for an installment loan will not be increased to include any past due payments and/or fees. You are responsible for making additional payments, or adjusting your Automatic Payment, to pay for these amounts.
- **For Lines of Credit Other Than Credit Cards.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the full amount of Automatic Payment and will not be adjusted if your scheduled Automatic Payment is more than the remaining Obligation Account balance.
- **For Credit.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the amount selected at the time of setup of the Automatic Payments and will not be adjusted if your scheduled Automatic Payment amount is more than the remaining Obligation Account balance.

g) Partial Payments. If you select an Automatic Payment amount that is less than the monthly amount due and/or minimum payment on your Obligation Account, you are responsible for making additional payments to ensure the full required payment is made each month. Failure to pay the full monthly amount due could result in additional fees and expenses, as well as negative credit reporting, as per the terms of your Obligation Account.

(Space Above This Line for Recording Data)

XXXXXXXXXX2904

MORTGAGE



THIS MORTGAGE ("Security Instrument") is given on May 21, 2025

The mortgagor is

CRYSTAL A. SHELTON, UNMARRIED

Whose address is: 117 MARION RD , SUMMERVILLE, SC, 29486- .
("Borrower"). This Security Instrument is given to FIFTH THIRD BANK, N.A.
which is a federally chartered institution and whose address is

5050 KINGSLEY DR CINCINNATI, OH 45263

("Lender").

Borrower owes Lender the principal sum of Seventy Five Thousand AND 00/100

Dollars (U.S. 75,000.00). This debt is evidenced by Borrower's note, credit agreement or other evidence of indebtedness, dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 06/05/45 .

TO SECURE to Lender (a) the repayment of the Indebtedness evidenced by the Loan Documents and any extensions or renewals thereof, with interest thereon, the payment of all other funds, with interest thereon, advanced in accordance herewith to protect the security of this Security Instrument, and the performance of the covenants and agreements of Borrower herein contained, or contained in the Loan Documents or any document executed in connection therewith, and (b) the repayment of any and all other loans, advances or indebtedness of Borrower owed to Lender and all affiliates of Lender, of any nature whatsoever (collectively the "Obligations") and (c) the repayment of any future advances, with interest thereon, which will be deferred, accrued, or capitalized, made to Borrower by Lender pursuant to Item 20 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender, with mortgage covenants, the following described property located in the County of

DORCHESTER , State of SOUTH CAROLINA , to

SEE ATTACHED EXHIBIT "A"

which has the address of 117 MARION RD , SUMMERVILLE, SC 29486-
("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the Real Estate, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, and all fixtures now or hereafter permanently attached to, the Real Estate, and all right, title and interest of Borrower in and to the land lying in the streets and roads, in front of and adjoining the Real Estate, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Real Estate covered by this Security Instrument; and all of the foregoing, together with said Real Estate (or the leasehold estate if this Security Instrument is on a leasehold) are herein referred to as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend the title of the Property against all claims and demands.

43062471

(page 1 of 6)

SCI1 (09/20)

COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and the interest on the Indebtedness evidenced by the Loan Documents, any extensions or renewals thereof, prepayment and late charges as provided in the Loan Documents, and the principal and interest on any Future Advances, Obligations or other sums secured by this Mortgage.

2. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require or as may be required by applicable law (including flood insurance required by Item 25 hereof), and in such amounts and for such periods as Lender may require; provided, however, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Security Instrument unless required by applicable law.

The insurance carrier providing the insurance shall be chosen by Borrower, subject to approval by Lender, provided that such approval shall not be unreasonably withheld. Unless otherwise specified, all premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier and providing receipt of said payment to Lender if requested by Lender.

All insurance policies and renewals thereof shall be in form acceptable to lender and shall include a standard mortgagee clause in favor of and in form acceptable to Lender and shall provide that the policies shall not be amended or canceled without thirty (30) days prior written notice to Lender. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Lender is hereby given full power to collect any insurance proceeds or to settle and compromise any insurance claims or bring suit to recover thereunder.

Lender is authorized to apply the net proceeds of any insurance claim, after deducting all costs of collection, including attorney's fees, at Lender's option, either to restoration or repair of the Property or to the sum secured by this Security Instrument, and if, in the sole discretion of Lender, Lender is not satisfied with the adequacy of the collateral for the remaining indebtedness, Lender may without further notice or demand, elect to declare the whole of the remaining Indebtedness due and payable and may invoke any of the remedies afforded it by law, and/or by this Security Instrument, including those permitted in Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any installment payments agreed to by Lender and Borrower, or change the amount of such installments. If, under Item 17 hereof, the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof, resulting from damage to the Property prior to the sale or acquisition, shall pass to Lender to the extent of the sum secured by this Security Instrument, immediately prior to such sale or acquisition.

3. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any Security Instrument, deed of trust or other security agreement with a lien which has priority over this security instrument, including Borrower's covenants to make payments when due. Borrower shall pay all taxes, liens, assessments and other charges, fines and impositions attributable to the Property, and leasehold payments or ground rents, if any, by Borrower making payment, when due, directly to the Payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and Borrower shall promptly furnish Lender receipts evidencing such payment.

4. Application of Payments. Unless otherwise agreed, all payments are to be applied in the following order: costs, expenses, attorney's fees, interest, escrow, late fees or penalties and then principal. In the event this Security Instrument secures more than one note or other debt instrument, at Lender's option, payments may be applied on any of the outstanding notes, or concurrently on more than one of the outstanding notes.

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Security Instrument is on a leasehold. If this Security Instrument is on a unit in a condominium or planned unit development, Borrower shall perform all of Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, and the by-laws and regulations of the condominium or planned unit development.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or if any action or proceeding is commenced with materially affects Lender's interest in the Property, including, but not limited to, eminent domain, foreclosure, code enforcements, deed restrictions and registrations, or arrangements or proceedings involving a bankrupt or decedent, Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this Item 6, with interest thereon, shall become additional indebtedness with Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the applicable rate as prescribed in the Loan Documents evidencing the Indebtedness or the highest rate under applicable law. Nothing contained in this Item 6 shall require Lender to incur any expense or take any action hereunder.

7. Environmental Laws. (a) Except as set forth in Exhibit 7(a) hereto, Borrower has obtained all permits, licenses and other authorizations which are required under any now existing or hereafter enacted or amended federal, state or local statute, ordinance, code or regulation affecting or regulating the environment ("Environmental Laws") and, to the best of Borrower's knowledge, Borrower is in compliance in all material respects with all terms and conditions of the required permits, licenses and authorizations, and is also in compliance in all material respects with all other limitations, restrictions, conditions, standards, prohibitions, requirements, obligations, schedules and timetables contained in the Environmental Laws;

(b) Except as set forth in Exhibit 7(b) hereto, Borrower is not aware of, and has not received notice of, any past, present or future events, conditions, circumstances, activities, practices, incidents, actions or plans which may interfere with or prevent compliance or continued compliance in any material respect with Environmental Laws, or may give rise to any material common law or legal liability, or otherwise form the basis of any material claim, action, demand, suit, proceeding, hearing, study or investigation, based on or related to the manufacture, processing, distribution, use, treatment, storage, disposal, transport, or handling, or the emission, discharge, release or threatened release into the environment, of any pollutant, contaminant, chemical, or industrial, toxic or hazardous substance or waste; and

(c) Except as set forth in Exhibit 7(c) hereto, there is no civil, criminal or administrative action, suit, demand, claim hearing, notice or demand letter, notice of violation, investigation, or proceeding pending or threatened against Borrower, relating in any way to Environmental Laws; and

(d) Lender will not be deemed to assume any liability or obligation or duty to clean-up or dispose of wastes on or relating to the Property. Borrower agrees to remain fully liable and will indemnify, defend and hold Lender harmless from any and all costs, losses and expenses (including, without limitation attorney's fees) relating to any Environmental Laws or Borrower's breach of any of the foregoing representations or warranties. The provisions of this Item 7 will survive the release or satisfaction of this Security Instrument or the foreclosure hereof.

SCI2 (08/07)

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any inspection specifying reasonable cause therefor related to Lender's interest in the Property. Additionally, Lender shall have the right to inspect the books and records of the operation of the Property and make copies thereof during normal business hours and upon notice to Borrower. Borrower shall keep its books and records in accordance with generally accepted accounting principles covering the operation of the Property, should the same be income-producing, Lender may in its discretion require Borrower to deliver to Lender within 90 days after the close of each of the Borrower's fiscal years an audited statement of condition and profit and loss statement for the Property for the preceding fiscal year, prepared and certified by a certified public accountant acceptable to Lender.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. No awards or settlements shall be accepted without Lender's prior written consent.

Lender is authorized to settle any claim, collect any award, and apply the net proceeds, after deducting all costs of collection including attorney's fees, at Lender's option, either to restoration or repair of the Property, or to the sums secured by this Security Instrument, and if, in the sole discretion of Lender, Lender is not satisfied with the adequacy of collateral for any remaining indebtedness, Lender may without further demand or notice elect to declare the whole of the remaining indebtedness immediately due and payable and may invoke any of the remedies afforded it by law, and/or by this Security Instrument, including those permitted by Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any installment payments referred to in Item 1 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower approved by Lender shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor or refuse 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 Borrower's successors in interest.

11. Forbearance By Lender Not A Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of, or preclude the exercise of, any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the Indebtedness, Future Advances and Obligations secured by this Security Instrument.

12. Remedies Cumulative. All remedies provided in this Security Instrument are distinct and cumulative to any other right or remedy under this Security Instrument, the note evidencing the Indebtedness or any of the Loan Documents, or as afforded by law or equity and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements contained herein shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Borrower and Lender, subject to the provisions of Items 16 and 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the Items of this Security Instrument are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, any notice to Borrower provided for in this Security Instrument shall be given by mailing such notice by certified or registered mail, return receipt requested, to Borrower at the address set forth above or as carried on the records of the Lender. Any notice to Lender shall be given by certified or registered mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein.

15. Governing Law; Severability. This transaction shall be governed by the laws of the State where the Property is located. In the event that any provision or clause of this Security Instrument or the Loan Documents conflicts with applicable law, such conflict shall not affect other provisions of either this Security Instrument or the Loan Documents which can be given effect without the conflicting provision, and in this regard, the provisions of this Security Instrument and the Loan Documents are declared severable.

16. Transfer of the Property and Interest Therein. If all or any part of the Property or an interest therein is sold, transferred, encumbered or otherwise conveyed by Borrower, without Lender's prior written consent, or if any contract to do any of the same is entered into by Borrower without Lender's prior written consent, excluding a transfer by devise, descent or, by operation of law upon the death of a joint tenant, it shall be deemed to increase the Lender's risk and Lender may, at Lender's option, either declare all the sums secured by this Security Instrument to be immediately due and payable, or may consent to said conveyance in writing and may increase the interest rate of Indebtedness and/or impose whatever conditions it may deem necessary to compensate it for the increased risk. Lender shall have waived such option to accelerate if, prior to the conveyance, Lender and the person to whom the Property is to be conveyed reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sum secured by this Security Instrument shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in Item 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender may, in its discretion, release Borrower from all obligations under this Security Instrument and the Loan Documents, and any such decision to release or not to release Borrower shall be evidenced by said written assumption agreement.

If Borrower herein is other than an individual or individuals acting on their own behalf, any change in the legal or beneficial ownership of such Borrower or entity which changes the identity of any person or persons having, directly or indirectly, more than 10% of either the legal or beneficial ownership of either such Borrower, such entity, or of the Property, shall be deemed to be a transfer within the meaning of this Item. Such transfer shall not be made, created, or suffered to be made or created, without Lender's prior written consent.

17. Acceleration; Remedies. Upon the occurrence of an Event of Default (as defined in the Loan Documents) or a default in the payment of the Indebtedness, the Obligations or Future Advances hereby secured or any part thereof in accordance with the terms of this Security Instrument, of the aforesaid Loan Documents or of any other document executed in conjunction with this Security Instrument, or the prospect of payment, performance or realization of the collateral is significantly impaired, examples of which include or in the performance of any covenant or agreement of Borrower in this Security Instrument or in the payment or performance of any document or instrument securing any Indebtedness or Obligation, or upon the filing of any lien or charge against the Property or any part thereof which is not removed to the satisfaction of Lender within a period of 30 days thereafter, the institution of any proceeding to enforce the lien or charge upon the Property or any part thereof, the filing of any proceeding by or against Borrower in bankruptcy, insolvency or similar proceedings, assignment by Borrower of its property for the benefit of its creditors, the placing of Borrower's property in receivership, trusteeship or conservatorship with or without action or suit in any Court, or the abandonment by Borrower of all or any part of the Property (herein "Events of Default"), then the Lender, at Lender's option, may declare all of the sums secured by this Security Instrument to be immediately due and payable without notice to the Borrower.

In the Event of Default is due to the borrower's failure to make a payment, the Lender may send the borrower a written notice of default and right to cure indicating that if the borrower does not pay the overdue amount by a certain date, the Lender may require the borrower to pay immediately the full amount due that is secured by the Security Instrument.

The sums secured hereby shall bear interest at the highest rate permitted to be charged on delinquent installments of principal and interest under the Loan Documents or the highest rate allowed by law, and this Security Instrument shall become absolute and subject to foreclosure. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, costs of documentary evidence, abstracts, title reports and reasonable attorney's fees.

18. Borrower's Right to Redeem. Borrower shall have such rights of redemption as are provided by the law of the State where the Property is located.

19. Assignments of Rents. Upon the occurrence of an Event of Default, the Lender shall have the right without notice and without regard to the adequacy of any security for the sums hereby secured and with or without the appointment of a receiver, to enter upon and take possession of the Property, and Lender may operate, manage, rent and lease the Property and collect any rents, issues, income and profits therefrom, the same being hereby absolutely assigned and transferred to and for the benefit and protection of Lender, contingent only upon the occurrence of an Event of Default. All rents collected by Lender may be applied to the cost of operation, maintenance and repair, and reasonable collection, management and attorney's fees, and then in reduction of any sums hereby secured in such other proportions as Lender may determine.

20. Future Advances. Lender may make Future Advances to Borrower under an open-end credit agreement or otherwise, to the same extent as if made contemporaneously with the execution of this Security Instrument. At no time shall the principal amount of the Indebtedness secured by this Security Instrument, not including interest, other valid fees and charges and sums advanced in accordance herewith to protect the security of this Security Instrument, exceed the original amount of the Indebtedness.

21. Rental of Property Restricted. Borrower shall not make, or suffer to be made, any lease of the Property or any part thereof, or any modification, extension or cancellation of any existing or future lease, without Lender's prior written consent. If, with Lender's written consent, there is a lease on the Property, Borrower is to perform all of Borrower's obligations under such lease or leases. Borrower is not to accept any prepayment of rent for more than one month in advance without Lender's prior written consent. Upon Lender's request from time to time, Borrower is to furnish Lender a statement, in affidavit form, in such reasonable detail as Lender may require, of all of the leases on the Property and, on demand, to furnish Lender executed counterparts of any and all such leases.

If Borrower shall enter into any lease agreement, written or oral, concerning the Property or any part thereof without having obtained Lender's prior written consent, Lender shall not be bound by, or obligated to perform under, any such lease in the event it exercises its remedies set forth in Item 19 or any other provision hereof.

22. Release. Upon payment of all Indebtedness, Obligations and Future Advances secured by this Security Instrument, Lender shall discharge this Mortgage with any costs paid by Borrower.

23. Mortgage as Security For Other Liabilities. Where permissible by statute, this Security Instrument shall serve as security for every other liability or liabilities of the Borrower to the Lender and any of its affiliates however created, direct or contingent, due or to become due, whether now or hereafter existing and whether the same may have been or shall be participated in, in whole or in part by others, by trust agreement or otherwise, or on any manner acquired by or accruing to the holder hereof, whether by agreement with, or by assignment or endorsement to the Lender by anyone whomsoever.

It is the express intent of the parties hereto that this Security Instrument and the note or notes given contemporaneously herewith, and any extensions or renewals thereof, shall also evidence and secure any additional loan advances made after the delivery of this Security Instrument to the recorder for record.

Notwithstanding the above, no debt or other liability, as described above shall be secured by the within Security Instrument, if it shall hereafter be created in a "consumer credit transaction" as defined in Title 1, Consumer Credit Protection Act, 15 U.S.C.A., Sections 1601 et. seq., as amended, or any successor federal statute, or any applicable state statute containing substantially similar provisions.

24. Uniform Commercial Code Security Agreement. Borrower hereby grants Lender a security interest in all items included in the Property which can be subject to a security interest under the Uniform Commercial Code. Borrower will execute and deliver to Lender all financing statements and other documents requested by Lender to perfect its security in such property, and Borrower will pay the expense of filing such documents and of conducting a search of records in which documents are recorded. The covenants and agreements of Borrower throughout this Security Instrument will apply to all items which are subject to the security interest granted herein. Upon the occurrence of any Event of Default under this Security Instrument, Lender will have the remedies of a secured party under the Uniform Commercial Code and, at Lender's sole option, may also invoke the remedies provided in this Security Instrument. In exercising any of such remedies, Lender may proceed against the items of real property specified above as part of the Property separately or together and in any order whatsoever, without in any way affecting the availability of Lender's remedies under the Uniform Commercial Code or of the remedies in this Security Instrument. This Security Instrument may be filed with appropriate authorities as a Uniform Commercial Code Financing Statement.

25. Flood Insurance. If any part of any of the Property lies within a "special flood hazard area" as defined and specified by the United States Department of Housing and Urban Development pursuant to the Flood Disaster Protection Act of 1973 as now in effect; Borrower shall (i) promptly purchase and pay the premiums for flood insurance policies as Lender deems required so that Lender shall be deemed in compliance with the rules and regulations and provisions of the Flood Disaster Protection Act of 1973 as then in effect; and (ii) deliver such policies to Lender together with evidence satisfactory to Lender that the premiums therefor have been paid. Such policies of flood insurance shall be in a form satisfactory to Lender, shall name Lender as an insured thereunder, shall provide that losses thereunder be payable to Lender pursuant to such forms of loss payable clause as Lender may approve, shall be for an amount at least equal to the Indebtedness or the maximum limit of coverage made available with respect to any of the Property under the National Flood Insurance Act of 1968, as amended, whichever is less, and shall be noncancelable as to Lender except upon thirty (30) days prior written notice given by the insurer to Lender. Within thirty (30) days prior to the expiration date of each such flood insurance policy, Borrower shall deliver to Lender a renewal policy or endorsement together with evidence satisfactory to Lender that the premium therefor has been paid.

26. Jury Waiver. UNLESS OTHERWISE PROHIBITED BY LAW, BORROWER WAIVES THE RIGHT TO TRIAL BY JURY OF ANY MATTERS ARISING OUT OF THIS SECURITY INSTRUMENT OR THE TRANSACTION CONTEMPLATED HEREBY.

27. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Real Estate.

28. 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 thirty 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. THE UNDERSIGNED HEREBY 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 shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250, South Carolina Code of Laws or the transaction is a consumer loan as defined in Section 37-3-104, 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(s) executed by Borrower and recorded with it.

Witnesses:

_____(Seal)
CRYSTAL A. SHELTON

_____(Seal)

_____(Seal)

_____(Seal)

_____(Seal)

_____(Seal)

ABOVE THIS LINE INTENTIONALLY LEFT BLANK

STATE OF _____, _____ COUNTY

On this 21st DAY OF May, 2025, before me, a Notary Public in and for said County and State,
personally appeared
CRYSTAL A. SHELTON, UNMARRIED

the individual(s) who executed the foregoing instrument and acknowledged that HE/SHE did examine and read the same
and did sign the foregoing instrument, and that the same is HIS/HER free act and deed.
IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission Expires:

(Seal)

Notary Public

Typed, Printed or Stamped Name

This instrument was prepared by: FIFTH THIRD BANK, N.A.
5050 KINGSLEY DR CINCINNATI, OH 45263

EXHIBIT "A" LEGAL DESCRIPTION

ACAPS ID No : 43062471
BORROWER NAME(S) : CRYSTAL SHELTON

ORDER DATE: 04 / 28 / 2025
INSTALLMENT LOAN No : XXXXXXXXX2904

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, SITUATE,
LYING AND BEING IN THE COUNTY OF BERKELEY, STATE OF SOUTH
CAROLINA, AND BEING SHOWN AND DESIGNATED AS LOT 72, BLOCK D,

SECTION II, SPRING LAKE VILLAGE AT SANGAREE, ON A PLAT BY
THOMAS W. BAILEY, C.E. AND L.S., DATED JUNE 19, 1979 AND
ENTITLED: "PLAT OF A PORTION OF SPRING LAKE VILLAGE AT
SANGAREE - SECTION II", WHICH PLAT IS RECORDED IN THE OFFICE
OF THE CLERK OF COURT FOR BERKELEY COUNTY ON JUNE 28, 1979
IN BOOK X AT PAGE 129. SAID LOT HAVING SUCH SIZE, SHAPE,
BUTTINGS AND BOUNDINGS AS WILL MORE FULLY APPEAR BY
REFERENCE TO THE AFORESAID PLAT. THIS BEING THE SAME PROPERTY
CONVEYED TO CRYSTAL A. SHELTON, BY DEED FROM GEORGE L.
BENTON, DATED 03/19/2010 AND RECORDED ON 03/30/2010 IN BOOK
8381, PAGE 171, INSTRUMENT NO. 2010-00006019, IN THE
DORCHESTER COUNTY RECORDERS OFFICE. PARCEL NO. 233-01-04-012



AGREEMENT TO COOPERATE AND LIMITED POWER OF ATTORNEY

BORROWER(S): CRYSTAL A. SHELTON

NON-BORROWING
MORTGAGOR(S):

LOAN NUMBER: 000000000505522904

PROPERTY ADDRESS: 117 MARION RD , SUMMERVILLE, SC 29486-

The undersigned borrower(s) and mortgagor(s) for and in consideration of Fifth Third Bank, N.A. or any of its affiliates, their Successors and/or Assigns (hereinafter referred to as "Lender"), this date funding the closing of the loan on the above property, agrees, if requested by the Lender or Closing Agent for the Lender, to fully cooperate and adjust for clerical errors in any and all loan closing documentation if deemed necessary or desirable in the reasonable discretion of the Lender. The borrower(s) and mortgagor(s) understand that this may include correction or execution of a new Note and/or Mortgage to reflect the agreed terms.

The undersigned borrower(s) and mortgagor(s) do hereby make this agreement and covenant in order to assure that the loan documentation executed this date will reflect the agreement of the parties, will be valid and enforceable, and recordable (as applicable), and conform and be acceptable in the market place in the instance of transfer, or sale of conveyance by "Lender" of its interest in and to said loan documentation.

The undersigned borrower(s) and mortgagor(s) for and in consideration of Lender this date funding the closing of the loan on the above property, further hereby grant Lender, and any designee Lender appoints for this purpose, permission to correct and execute or initial on borrower(s) and mortgagor(s)' behalf all typographical and/or clerical errors discovered in any of the closing documentation executed as part of this transaction, and to make any changes or additions to the Mortgage or Deed of Trust to make it legible, and acceptable for recording in the public records of the county in which the Property is located. This Limited Power of Attorney shall not be used to change any material loan terms. Any changes to material loan terms must be executed directly by the undersigned. This Limited Power of Attorney shall be irrevocable for a period of 120 days.

Borrower(s) and Mortgagor(s):

CRYSTAL A. SHELTON

Notary (required for all states):

STATE OF: _____, _____ COUNTY

Sworn to and subscribed before me, by means of ☐ physical presence or ☐ online notarization, on
this 21st day of May, 2025

Notary Public

My commission expires _____ {Notary Seal}

Witnesses (required for Georgia only): 2 required and at least one witness must not be the principal's spouse or blood relative

NOTICE TO COSIGNER

You agree to pay the debt identified below although you may not personally receive any property, services or money. You may be sued for payment although the person who receives the property, services or money is able to pay. This notice is not the contract that obligates you to pay the debt. Read the contract for the exact terms of your obligation.

IDENTIFICATION OF DEBT YOU MAY HAVE TO PAY

(name of debtor)

(name of creditor)

May 21, 2025
(date)

Mortgage Loan
(kind of debt)

I have received a copy of this notice.

CRYSTAL SHELTON	Date
	Date
	Date
	Date
	Date
	Date

Closing Disclosure

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

Closing Information

Date Issued 5/17/25
Closing Date 5/21/25
Disbursement Date 5/27/25
Settlement Agent Fifth Third Bank, N.A.
File # 43062471
Property 117 MARION RD
SUMMERVILLE, SC 29486
Appraised Prop. Value \$320,000.00

Transaction Information

Borrower CRYSTAL SHELTON
117 MARION RD
SUMMERVILLE, SC 29486
Lender Fifth Third Bank, N.A.

Loan Information

Loan Term 20 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 43062471
MIC #

Loan Terms

	Can this amount increase after closing?	
Loan Amount	\$75,000.00	NO
Interest Rate	7.24 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$594.06	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1 - 20	
Principal & Interest	\$594.06	
Mortgage Insurance	+	-
Estimated Escrow <i>Amount can increase over time</i>	+	-
Estimated Total Monthly Payment	\$594.06	
Estimated Taxes, Insurance, & Assessments <i>Amount can increase over time See details on page 4.</i>	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>	In Escrow? NO NO NO

Costs at Closing

Closing Costs	\$0.00	Includes \$0.00 in Loan Costs + \$0.00 in Other Costs in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$75,000.00	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	
A. Origination Charges	\$0.00		
01 % Of Loan Amount (Points)			
02			
03			
04			
05			
B. Services Borrower Did Not Shop For	\$0.00		
01 Appraisal Fee to JULIA DAVIS			(L) \$95.00
02 Appraisal Management Fee to ACCURATE GROUP			(L) \$88.50
03 Flood Determination Fee to Solidifi US Inc			(L) \$4.00
04 Title - Attorney Fee to Accurate Group			(L) \$350.00
05 Title - Title Search to ACCURATE GROUP			(L) \$125.00
06			
07			
08			
09			
10			
11			
12			
13			
14			
C. Services Borrower Did Shop For	\$0.00		
01			
02			
03			
04			
05			
06			
07			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$0.00		
Loan Costs Subtotals (A + B + C)			
Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees Deed Mortgage \$25.00			(L) \$25.00
02			
03			
F. Prepays	\$0.00		
01 Homeowner's Insurance Premium (mo) to			
02 Mortgage Insurance Premium (mo) to			
03 Prepaid Interest (per day from to)	\$0.00		
04 Property Taxes (mo) to			
05 Flood Insurance (mo) to			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04 Flood Insurance per month for mo.			
05 Additional Insurance per month for mo.			
06			
07			
08			
09			
10 Aggregate Adjustment			
H. Other			
01			
02			
I. TOTAL OTHER COSTS (Borrower-Paid)			
Other Costs Subtotals (E + F + G + H)			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$0.00		
Closing Costs Subtotals (D + I)			\$687.50
Lender Credits			

Payoffs and Payments

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

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

Calculating Cash to Close

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

	Loan Estimate	Final	Did this Change?
Loan Amount	\$75,000.00	\$75,000.00	NO
Total Closing Costs (J)	- \$350.00	\$0	YES <small>Difference due to rounding</small>
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	\$0	\$0	NO
Cash to Close	\$75,350.00	\$75,000.00	
	<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) \$0.00

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 a payment is more than 10 days late, you will be charged 5% of the unpaid portion of the payment with a minimum of \$8.40 and a maximum of \$21.00

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:

117 MARION RD
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: <i>Flood</i>
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	\$2,826.48	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$142,574.40
Finance Charge. The dollar amount the loan will cost you.	\$67,574.40
Amount Financed. The loan amount available after paying your upfront finance charge.	\$75,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.238%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	87.574%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Fifth Third Bank, N.A.		Fifth Third Bank, N.A.
Address	5050 KINGSLEY DR CINCINNATI, OH 45263		8807 DORCHESTER ROAD NORTH CHARLESTON, SC 29420
NMLS ID	403245		403245
ST License ID			
Contact	MARVIN WEIGLE		MARVIN WEIGLE
Contact NMLS ID	1673785		1673785
Contact__License ID			
Email	Marvin.Weigle@53.com		Marvin.Weigle@53.com
Phone	866-499-4784		866-499-4784

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.

Applicant Signature

Date

CRYSTAL SHELTON

CLOSING DISCLOSURE

Co-Applicant Signature

Date

CLD5 (09/23)

PAGE 5 OF 5 - LOAN ID # 43062471

A copy of the closing package is to follow.

Please print and give to the customer for
their records.

FACTS**WHAT DOES FIFTH THIRD DO WITH YOUR PERSONAL INFORMATION?**

WHY?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
WHAT?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> » Social Security number and income » Payment history and account balances » Credit history and credit scores
HOW?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Fifth Third chooses to share; and whether you can limit this sharing.

REASONS WE CAN SHARE YOUR PERSONAL INFORMATION DOES FIFTH THIRD SHARE? CAN YOU LIMIT THIS SHARING?		
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For non-affiliates to market to you	No	N/A

TO LIMIT OUR SHARING	<ul style="list-style-type: none"> » Call 800-889-5269 - our menu will prompt you through your choice(s); or » Visit any Fifth Third Banking Center. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>
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QUESTIONS?	Call 800-889-5269 or go to 53.com/privacy-security .
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WHO WE ARE	
Who is providing this notice?	Fifth Third companies that are financial service providers, such as banks, mortgage companies, securities brokers, and insurance agencies.

WHAT WE DO	
How does Fifth Third 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.
How does Fifth Third collect my personal information?	<p>We collect your personal information, for example, when you:</p> <ul style="list-style-type: none"> » Open an account or apply for a loan » Pay your bills or make a deposit » Use your credit or debit card <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>

Why can't I limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> » Sharing for affiliates' everyday business purposes - information about your creditworthiness » Affiliates from using your information to market to you » Sharing for non-affiliates to market to you <p>State laws and other individual companies may give you additional rights to limit sharing. See "Other Important Information" below for more on your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

DEFINITIONS	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> » Our affiliates include companies with a Fifth Third name and financial companies such as banks, mortgage companies, insurance agencies, securities brokers, and investment advisors.
Non-affiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> » Non-affiliates we share with can include government agencies, credit bureaus, auto dealers, companies that perform marketing services on our behalf, and companies that assist in servicing your account with us. » Fifth Third does not share information with non-affiliates so they can market to you.
Joint marketing	<p>A formal agreement between non-affiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> » Our joint marketing partners include categories of companies such as insurance companies.

OTHER IMPORTANT INFORMATION			
<p>You may have other privacy protections under state law. We will comply with applicable state laws with respect to our information practices.</p> <p>For accounts with California and Vermont mailing addresses, we will not share your credit or financial information that we collect except as permitted by law, including, for example, with your consent or to service your account. We will also not use your information for joint marketing purposes.</p> <p>For Nevada residents: If you prefer not to receive marketing calls from us, you may be placed on our internal Do Not Call List by calling us toll-free at 800-889-5269. Nevada law requires us to provide you with the following contact information:</p> <table> <tr> <td>Fifth Third, Customer Services Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444</td><td>Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us</td></tr> </table>		Fifth Third, Customer Services Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444	Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us
Fifth Third, Customer Services Privacy Administration P.O. Box 4444 Cincinnati, OH 45263-4444	Bureau of Consumer Protection, Office of the Nevada Attorney General 555 East Washington Street, Suite 3900 Las Vegas, NV 89101 Phone: 702-486-3132, Email: BCFINFO@ag.state.nv.us		

AFFILIATES PROVIDING THIS NOTICE
<p>Fifth Third Bank, N.A. Fifth Third Insurance Agency, Inc. Fifth Third Securities, Inc. Member FINRA/SIPC</p>

Important Information About Credit Reporting:

We may report information about your accounts to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Important Information about Procedures for Opening a New Account:

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

SIMPLE INTEREST NOTE AND SECURITY AGREEMENT No. 000000000505522904

\$75,000.00 Lender or Borrower's City CHARLOTTE, Note Date or Current Date May 21, 2025

For value received, the undersigned (hereinafter jointly and severally called the "Borrower") promise(s) to pay to the order of FIFTH THIRD BANK, N.A. (hereinafter called the "Lender"), the principal amount of (Name of Lender) Seventy Five Thousand AND 00/100 dollars, together with interest, the total of payments in the number and amounts and on the due dates shown in the payment schedule below (subject to change if variable rate note). The interest will begin on the date of the Note and Security Agreement at the annual rate of 7.240%.

☐ The interest rate is subject to change as provided herein. Under no circumstances shall the interest rate be raised above 25% in Ohio* (Variable Rate)

☒ The interest rate is not subject to change.

Payable at the Lender, 5050 KINGSLEY DR CINCINNATI, OH 45263

Loan Fee: Borrower agrees to pay a non-refundable loan fee of \$.

TRUTH IN LENDING ACT DISCLOSURES

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made all payments as scheduled.
7.238 %	\$ 67,574.40	\$ 75,000.00	\$ 142,574.40

INTEREST RATE AND PAYMENT SUMMARY

	Rate and Monthly Payment
Interest Rate	7.240 %
Principal + Interest Payment	\$ 594.06
Est. Taxes + Insurance (Escrow) Includes (Private) Mortgage Insurance	\$ 0.00
Total Est. Monthly Payment	\$ 594.06

There is no guarantee that you will be able to refinance to lower your rate and payments.

Your payment schedule will be: 240 monthly payments in the amount shown above. The loan payments are due on the 5th of each month beginning in July, 2025.

*Variable Rate: The Annual Percentage Rate may increase or decrease during the term of this transaction. Your interest rate will be computed based on an index equal to the highest Prime Rate as published in the Wall Street Journal on the business day immediately preceding the first business day of January, April, July, and October (the "Index Date") plus or minus a margin equal to the difference between your initial interest rate and said Prime Rate on the Index Date preceding the date of your loan. The effective date of each interest rate change will be the first business day following the Index Date (the "Change Date"). The INTEREST RATE will change only if there has been a change in the index in the quarter preceding a Change Date. The INTEREST RATE will not increase or decrease more than 1.5% per year and will not increase or decrease more than 6% during the term of the loan. If your INTEREST RATE has reached one of these limits it will not change again until the next Change Date following a change in the index after you become eligible for an increase or decrease. Any change in the INTEREST RATE will take the form of more or less payments of the same amount (as the case may be) unless this loan is for more than 60 months, in which case any increase may take the form of more payments of the same amount, or higher payment amounts, or both, at the Lender's discretion. If your loan was for \$5000.00 at 15% for 36 months with a monthly payment of \$173.33, and the INTEREST RATE increased to 16.5% after six months, you would have to make one additional partial payment of \$115.25. If your loan was for \$10,000.00 at 15% for 120 months with a monthly payment of \$161.33, and the INTEREST RATE increased to 16.5% after 12 months, and if the Lender so determined, you would pay your loan on schedule, but your remaining 108 regular payments would increase to \$169.96 each.

Property Insurance: May be obtained from anyone you desire that is acceptable to the Lender.

Security: To secure the loan, you are giving Lender a security interest in your deposit accounts, all collateral securing other loans with Lender and:

☐ The goods or property being purchased.

☒ 117 MARION RD SUMMERVILLE, SC 29486,

(Brief description of other property)

NOTE: Collateral securing other loans with Lender may also secure this loan, if allowed by Law.

Late Charges: If a payment is more than 10 days late, you will be charged 10% of the payment amount with a minimum of \$35.00

Prepayment Charge: If you pay off this note early, you will not have to pay a charge.

Assumption: If this loan is to purchase and is secured by your principal dwelling, and if checked here,

- ☒ someone buying your dwelling cannot assume the remainder of this purchase money mortgage loan on the original terms
☐ someone buying your dwelling may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms

Required Deposit: The Annual Percentage Rate does not reflect the effect of any required deposit.

This is a four page agreement. See other provisions hereof and any other contract documents for further information about non-payment, default, the right to accelerate the maturity of the obligation, prepayment charge and security interests.

Initials of Borrower(s)

PAGE 1 OF 4

OH RNOH
(12/17)

FIFTH THIRD BANK, N.A. (NMLS #403245) LOAN ORIGINATOR'S NAME: MARVIN WEIGLE
(NMLS # 1673785)

Borrower authorizes the payments listed below:

ITEMIZATION OF THE AMOUNT FINANCED

Itemization of the amount financed of \$ _____.

1. \$ _____ Amount given to you directly.
2. \$ _____ Amount paid on your account with the Lender.
Account number(s): _____

3. \$ _____ Amount(s) paid to others on your behalf (Total a through l). (Lender may be retaining a portion of this amount.)
a) \$ _____
b) \$ _____ to Public Officials.
c) \$ _____ for Title Examination (Paid To _____).
d) \$ _____ for Appraiser.
e) \$ _____ for Document Preparation (Paid To Lender).
f) \$ _____ for Loan Fee (Paid To Lender).
g) \$ _____ to _____
h) \$ _____ for Extended Warranty Protection (Paid To _____ Seller's Name _____).
i) \$ _____ for Flood Certification (Paid To _____ Seller's Name _____).
j) \$ _____ for Documentary Stamps.
k) \$ _____ for Florida Intangible Tax.
l) \$ _____ for Other: _____
4. \$ _____ Prepaid finance charge.
5. \$ _____ Total amount financed (Total of 1 through 3 minus 4).

SECURITY AGREEMENT: To secure payment of this liability to Lender and the performance of any obligations you now or in the future have, you give Lender a security interest in the property described as security above, any other property now or hereafter in Lender's possession, any rights to the payment of money from Lender, the items of property defined on page three hereof, any credit insurance proceeds and refunds and the following described property:

Year	Trade Name	Model No. or Name	Body Type	Serial No.
"Other Property" 117 MARION RD SUMMERVILLE, SC 29486- ,				

Together with all replacements thereof and all attachments, accessories and equipment now or hereafter attached, added or affixed thereto (The property securing this Note is hereinafter called "Collateral"). THIS AGREEMENT IS SUBJECT TO THE ADDITIONAL PROVISIONS SET FORTH ON PAGES THREE AND FOUR HEREOF, THE SAME BEING INCORPORATED HEREIN BY REFERENCE, AND IS ALSO SUBJECT TO THE TERMS AND PROVISIONS SET FORTH IN THE BUYER'S RESIDUAL VALUE AGREEMENT, IF APPLICABLE, ATTACHED HERETO AND INCORPORATED BY REFERENCE.

Any part of this Note and Security Agreement contrary to the laws of any state having jurisdiction with respect thereto shall be deemed null and void and hereby is waived but shall not invalidate other parts of this Note and Security Agreement in said state.

BORROWER ACKNOWLEDGES RECEIPT OF A COMPLETED COPY OF THIS NOTE
AND SECURITY AGREEMENT AND THE ABOVE INFORMATION AT THE TIME OF SIGNING

NOTICE TO COSIGNER

You are being asked to become liable on this debt. Think carefully before you do. If the borrower doesn't pay the debt, you will have to. Be sure you can afford to pay if you have to, and that you want to accept this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The LENDER can collect this debt from you without first trying to collect from the borrower. The LENDER can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become a part of YOUR credit record.

(GIVE COMPLETE NAMES AND ADDRESSES)

SIGNATURES (WRITE IN FULL AND IN INK)

CRYSTAL SHELTON

117 MARION RD

SUMMERVILLE, SC 29486-

CRYSTAL SHELTON

1. LATE CHARGES: If any monthly installment stipulated herein is not paid on or before ten days after the due date thereof, (whether by acceleration or otherwise) in addition to all other rights and remedies of Lender given by law or the terms of this Note and Security Agreement, Borrower promises to pay to Lender a delinquent charge of 10% of the payment amount with a minimum of \$35.00. Acceptance of such delinquent charge by Lender shall not constitute a waiver of any default or any rights of Lender hereunder.
2. PREPAYMENT CHARGE: Borrower may prepay the obligation under this Note and Security Agreement in full at any time prior to maturity without incurring a prepayment charge. Partial payments shall not excuse any subsequent payment due.
3. INTEREST AFTER MATURITY: Interest after maturity shall continue at the rate then in effect or as thereafter adjusted in accordance with the variable rate disclosures.
4. SECURITY: Borrower hereby assigns to Lender and agrees that Lender shall have a lien upon and security interest in any and all accounts, balances, credits, deposits or other monies of or in the name of Borrower or another or others now or hereafter with Lender.
5. RETURNED CHECK FEE: A fee of \$35.00 may, at Lender's discretion, be imposed whenever a check offered in payment on this Note is returned to the Lender unpaid for any reason. This fee is subject to change without notice to the Borrower, and the Borrower agrees to pay the fee actually charged by Lender at the time the check is returned.
6. Borrower warrants that Borrower has, or, if this creates a purchase money security interest, will acquire, an unencumbered title to, and the possession of the Collateral, and agrees to keep the Collateral free of all other liens whatsoever, and the Borrower will not sell, otherwise dispose of, encumber, or give any other security interest in Collateral without the prior written consent of Lender.
7. Borrower warrants and agrees that if the Collateral is, or will be affixed to realty, Borrower will, upon demand, furnish Lender with a disclaimer, signed by all persons having an interest in the real estate, of any interest in the Collateral.
8. Borrower has executed a mortgage granting Lender a lien in the Collateral if the Collateral is real property.
9. Borrower agrees that:
 - a. Borrower will be responsible for any loss of, or damage to, the Collateral and will maintain and keep the same in good repair and condition, in default of which Lender may, at its option, maintain and repair the Collateral and add the cost thereof to the obligation secured. Borrower will promptly upon demand, reimburse Lender of the cost of any such maintenance or repairs.
 - b. Borrower will not, without the prior written consent of Lender, move the Collateral from the county in which it is to be located, and will promptly notify Lender of any change in Borrower's residence or any of the Borrower's places of business.
 - c. Borrower will buy property insurance on the Collateral protecting against loss or physical damage and subject to a maximum deductible of \$500.00, or as Lender shall otherwise require. Borrower will name Lender as loss payee on any such policy. In the event of loss or damage to the Collateral, Lender may require additional security or assurances of payment before allowing insurance proceeds to be used to repair or replace the Collateral. Borrower agrees that if the insurance proceeds do not cover the amounts still owed on the Note and Security Agreement, Borrower will pay the difference. Borrower may purchase or provide the insurance through any insurance company reasonably acceptable to the Lender. Borrower will keep the insurance in full force and effect until the amounts due on this Note and Security Agreement are paid in full. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Borrower grants Lender power of attorney to make, adjust and settle claims and to endorse drafts and collect proceeds under this insurance.
 - d. Unless Borrower provides Lender with evidence of the insurance coverage required by Borrower's agreement with Lender, Lender may purchase insurance at Borrower's expense to protect Lender's interests in the Collateral. This insurance may, but need not, protect Borrower's interests. The coverage that Lender purchases may not pay any claim that Borrower makes or any claim that is made against Borrower in connection with the Collateral. Borrower may later cancel any insurance purchased by Lender, but only after providing Lender with evidence that Borrower has obtained insurance as required by Borrower's agreement with Lender. If Lender purchases insurance for the Collateral, Borrower will be responsible for the costs of that insurance, including interest and any other charges Lender may impose in connection with the placement of the insurance, until the effective date of the cancellation or expiration of the insurance. The costs of the insurance may be added to Borrower's total outstanding balance or obligation. The costs of the insurance may be more than the cost of insurance Borrower may be able to obtain on Borrower's own. Borrower's payment may be increased to provide for payment of the costs of insurance plus interest thereon.
10. OTHER SECURITY: Borrower agrees that any present or future agreement, securing any other debt Borrower owes Lender, will also secure the payment of this Note and Security Agreement. However, an agreement securing any other debt will not secure this Note and Security Agreement if either of the following applies:
 - a. Lender fails to make a disclosure required by law of the existence of such security agreement, or
 - b. Lender fails to provide (to any person entitled) any notice of right of rescission required by law for this transaction.
11. DEFAULTS: Upon the occurrence of any of the following described events, each of which will constitute a default, Lender shall have all rights and remedies provided by law, and without limiting the generality of the foregoing, shall include the election to accelerate the final maturity of all of the obligations secured:
 - a. The nonpayment, when the same shall be due, of any installment or other payment on account of the principal or interest of this Note;
 - b. The breach of any warranty or agreement by Borrower herein contained, or contained in any mortgage or security agreement executed by Borrower in connection herewith;
 - c. The death or incompetency of any individual Borrower, or, if Borrower is a partnership, of a partner;
 - d. The default of Borrower under the terms of any lease of, or mortgage on, the premises upon which the Collateral may be located;
 - e. Any assignment for the benefit of the creditors or the commencement of any bankruptcy, receivership, reorganization, foreclosure, insolvency or liquidation proceedings by or against the Borrower, or if Borrower is a partnership, by an agreement as partner;
 - f. The reasonable determination by Lender at any time that it is inadequately secured hereby with respect to the obligation; or
 - g. The creation of any other lien or the issuance of any attachment against the Collateral or the entry of judgment against Borrower;
 - h. The occurrence of a default under any other obligation of Borrower, individually or jointly, to Lender;
 - i. Seizure, levy or confiscation under any legal or governmental process against the collateral.

In the event of a default, Borrower agrees on demand to deliver Collateral to Lender, and Lender may, without notice or demand and without legal process, enter upon the premises of Borrower and take possession of the Collateral on said premises or wherever found. Further, Borrower agrees to pay and remains liable to Lender for any costs of disposition of the Collateral as well as for reasonable attorneys' fees, court costs and any and every deficiency after the proceeds from the sale of the Collateral are applied as provided by the Uniform Commercial Code as enacted in the state governing this instrument.

12. No failure on the part of Lender to exercise any of its rights hereunder shall be deemed a waiver of such rights or of any default.
13. As used herein, "Borrower" if there be more than one, shall mean "all the Borrowers and each or any of them" and in such case they are jointly and severally bound hereby.
14. A photographic or other reproduction of this Note and Security Agreement or a financing statement is sufficient as a financing statement.
15. In no event shall the interest rate due hereunder exceed the maximum rate of interest under applicable state or federal usury laws.
16. This Note and Security Agreement, the amounts contracted for and the interest to be charged shall be governed by, and construed and interpreted in accordance with, the laws of the State of Ohio, without regard to its conflict of law principles, and applicable federal laws and regulations, and the obligations, rights and remedies of the parties shall be determined in accordance with such laws.

NOTICE OF PROPOSED CREDIT INSURANCE-OHIO RESIDENTS ONLY

This notice applies only if Borrower(s) chose to obtain group credit life or group credit disability insurance. The type of insurance, the premium and the name and address of the insurance company are indicated on the first page of this Note and Security agreement. This insurance, subject to acceptance by the insurer, covers only the person(s) who signed the request for insurance. Only the named insured will be covered under credit disability insurance. The term of insurance will commence on the date the indebtedness is incurred and will expire on the original maturity date of this Note, unless terminated earlier as provided for in the Certificate of Insurance. Credit life insurance insures the scheduled unpaid balance on the date of death. Credit disability insurance insures each regular installment payment while the insured is disabled. Credit disability insurance monthly coverage is limited to the originally scheduled monthly payment or the policy limitation. If the insurance is accepted by the insurer, a Certificate of Insurance which describes the insurance coverage Borrower(s) have obtained will be delivered to Borrower(s) within 30 days. In the event of termination of the insurance prior to the scheduled maturity date of the indebtedness, any refund of an amount paid by the Borrower(s) for insurance shall be credited promptly to the Borrower(s) account. Borrower(s) must refer to the Certificate of Insurance for the complete terms and conditions of Borrower(s) Insurance.

The following notice is applicable if this agreement involves a purchase of goods or services to which the FTC HOLDER in DUE COURSE RULE applies.

IF THE COLLATERAL IS TO BE USED PRIMARILY FOR PERSONAL, FAMILY OR HOUSEHOLD PURPOSES:
NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF THE GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.

Credit Reporting:

If you believe information we report about the credit history on your account(s) is incomplete, inaccurate or outdated, you must provide us with clear written documentation including the name on the account, the account number and the nature of the disputed information. Please write to us at FIFTH THIRD BANK, N.A.
38 Fountain Square Plaza, Post Office Box 639090, Cincinnati, OH 45263-9090.

Customer Copy

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower," as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the Borrower (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____

Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ Easy Home Refi ☐ Home Equity Line of Credit
☒ Home Equity Loan ☐ Other (explain):

Loan Account Number
00000000505522904

Application ID
43062471

Amount
\$75,000.00

Interest Rate
7.240 %

No. of Months
240

Amortization Type: ☒ Fixed Rate ☐ Other (explain):
☐ Variable Rate

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state & ZIP)

117 MARION RD
SUMMERVILLE SC 29486

No. of Units
1

Year Built
1979

Purpose of Loan ☐ Purchase ☐ Other (explain):
☒ Refinance

Property will be:
☒ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if this is a refinance loan.

Year Acquired
2005

Original Cost
\$126,000.00

Amount Existing Liens
\$137,809.00

Borrower

III. BORROWER INFORMATION

Co-Borrower

Borrower's Name (include Jr. or Sr. if applicable)

CRYSTAL SHELTON

Co-Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number
426-45-0559

Home Phone (incl. area code)
843-343-9277

DOB (mm/dd/yyyy)
07/28/79

Social Security Number
- -

Home Phone (incl. area code)

DOB (mm/dd/yyyy)

☐ Married ☐ Separated ☒ Unmarried (include single, divorced, widowed)

☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)

Present Address (street, city, state, ZIP) ☒ Own ☐ Rent 20.50 No. Yrs.
117 MARION RD SUMMERVILLE SC 29486

Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Mailing Address, if different from Present Address

117 MARION RD SUMMERVILLE SC 29486

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Former Address (street, city, state, ZIP)

Borrower

IV. EMPLOYMENT INFORMATION

Co-Borrower

Name & Address of Employer ☐ Self Employed
HENDRICKS LEXUS OF CHARLE

Name & Address of Employer ☐ Self Employed

Years on this job
12.00

Position/Title/Type of Business
PARTS CONSULTANT

Business Phone (incl. area code)
843-852-4664

Years on this job

Position/Title/Type of Business

Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name of Employer	Position/Title/Type of Business	Time with Employer
		__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	__ Yrs. __ Mos.
		__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	__ Yrs. __ Mos.
		__ Yrs. __ Mos.

Name of Employer	Position/Title/Type of Business	Time with Employer
		__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	__ Yrs. __ Mos.
		__ Yrs. __ Mos.
Name of Employer	Position/Title/Type of Business	__ Yrs. __ Mos.
		__ Yrs. __ Mos.

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$7,378.51		\$7,378.51	Rent		
Overtime				First Mortgage (P&I) and Mortgage Insurance (if applicable)	\$884.00	\$884.00
Bonuses				Other Financing (P&I)		\$594.06
Commissions				Hazard Insurance		
Dividends/Interest				Real Estate Taxes		
Net Rental Income				Homeowner Assn. Dues		
Other (before completing, see the notice in "describe other income," below)				Flood Insurance		
				Condo Insurance		
				Wind Insurance		
				Special Assessment		
				Ground Rent		
Total	\$7,378.51		\$7,378.51	Total	\$884.00	\$1,478.06

* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income

Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C	Description	Monthly Amount

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-Borrowers if their assets and liabilities are sufficiently joined so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the Co-Borrower section was completed about a non-application spouse or other person, this Statement and supporting schedules must be completed about that spouse or other person also.

Completed ☐ Jointly ☒ Not Jointly

ASSETS	Cash or Market Value	Liabilities and Pledged Assets. List the creditor's description and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities, which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.
Housing, Vehicles, Liquid, & Non-Liquid Assets	\$375,000.00	

LIABILITIES	Monthly Payment	Unpaid Balance
Description		
Acct. no.		
Description		
Acct. no.		
Description		
Acct. no.		
Description		
Acct. no.		

VI. ASSETS AND LIABILITIES (cont'd)

LIABILITIES	Monthly Payment	Unpaid Balance
Description		
Acct. no.		
Description		
Acct. no.		
Total Liabilities		

Are you obligated to pay alimony, child support, or separate maintenance? Borrower: ☐ Yes ☒ No Co-Borrower: ☐ Yes ☒ No

Schedule of Real Estate Owned (If additional properties are owned, use continuation sheet.)

Property Address	Lien Holder	Own/Rent	Lien Balance	Monthly Payment	Insurance, Maintenance, Taxes & Misc.
Totals					

VII. ACKNOWLEDGMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors, and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors, or assigns may retain the originals and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors, and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, broker, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgment. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature X	Date	Co-Borrower's Signature X	Date
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VIII. INFORMATION FOR GOVERNMENT AND MONITORING PURPOSES

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, race, and sex) 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 "Hispanic or Latino" origins, 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, race, and sex on the basis of visual observation or surname. If you do not wish to provide some or all of this information, please check below.

BORROWER		CO- BORROWER
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____ <input checked="" type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information		Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino - Enter origin: _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to furnish this information
Race: <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ <input checked="" type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information		Race: <input type="checkbox"/> American Indian or Alaska Native - Enter name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian - Enter race: _____ <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander - Enter race: _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to furnish this information
Sex <input checked="" type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information		Sex <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to furnish this information
To be Completed by Financial Institution (for application taken in person): <div> <div> Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div> Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> <div> Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No </div> </div> <div> <div> Was the ethnicity of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> <div> Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> <div> Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No </div> </div>		
The Demographic Information was provided through: <input type="checkbox"/> Face-to-Face Interview (includes Electronic Media w/ Video Component) <input checked="" type="checkbox"/> Telephone Interview, Fax or Mail, Email or Internet		
Loan Originator's Signature		Date
Loan Originator's Name (print or type) MARVIN WEIGLE		Loan Originator Identifier 1673785
Loan Origination Company's Name Fifth Third Bank, N.A.	Loan Origination Company Identifier #403245	Loan Origination Company's Address 38 Fountain Square Plaza, Cincinnati, OH 45263

CONTINUATION SHEET/RESIDENTIAL LOAN APPLICATION

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

Borrower:
CRYSTAL SHELTON

Loan Account Number:
000000000505522904

Co-Borrower:

Application ID:
43062471

LIABILITIES - Description	Acct. no.	Monthly Payment	Unpaid Balance
5/3 BANK NA	220144307	\$884.00	\$138,096.00
TOYOTA MTR	40772XA065	\$780.00	\$15,612.00
WFBNA CARD	414718160173	\$28.00	\$2,800.00

Customer Copy

I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Borrower's Signature
X

Date

Co-Borrower's Signature
X

Date

REPORTING OF MORTGAGE INTEREST

BORROWER(S) CRYSTAL SHELTON SS# 426450559

SS# _____

PROPERTY ADDRESS: 117 MARION RD

SUMMERVILLE, SC 29486-

LOAN TYPE: MORTGAGE

Since your current loan is secured by real estate, FIFTH THIRD BANK, N.A. is required to provide the Internal Revenue Service with your Social Security number. This information is used to verify any deduction for mortgage interest on your Income Tax Return. If you fail to furnish your correct Social Security number, you are subject to a \$50.00 penalty imposed by the Internal Revenue Service.

_____	05/21/25	_____	05/21/25
CRYSTAL SHELTON	Date		Date

NOTICE OF RIGHT TO CANCEL

TO: CRYSTAL A. SHELTON

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 05/21/25 ; 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:

FIFTH THIRD BANK, N.A.
5050 KINGSLEY DR
CINCINNATI, OH 45263

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 05/24/25 (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.

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

I WISH TO CANCEL

Consumer's Signature Date

I herewith acknowledge receipt of two copies of this notice. May 21, 2025
Date

CRYSTAL A. SHELTON

NOTICE OF RIGHT TO CANCEL

TO: CRYSTAL A. SHELTON

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 05/21/25 ; or
- (2) the date you received your Truth in Lending disclosures; or
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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.

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5050 KINGSLEY DR
CINCINNATI, OH 45263

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 05/24/25 (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.

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

I WISH TO CANCEL

Consumer's Signature Date

I herewith acknowledge receipt of two copies of this notice. May 21, 2025
Date

CRYSTAL A. SHELTON

FIFTH THIRD BANK, N.A.

(NORTH CAROLINA)

FIFTH THIRD BANK, N.A. 5050 KINGSLEY DR CINCINNATI, OH 45263 (hereinafter called "Lender")

NAME AND ADDRESS OF LENDER

AGREEMENT TO PROVIDE INSURANCE

I understand that to provide protection from serious financial loss, should an accident or loss occur, my contract requires the real estate securing my loan to be continuously covered with insurance against the risk of fire, all hazards included within the term "extended coverage", and any such other hazards as lender may require or as may be required by applicable law (including flood insurance).

IMPORTANT

This coverage must be in at least the dollar amount of all liens (including this new loan amount) and must be in effect for the duration of this loan.

Failure to provide such insurance gives Lender right to declare the entire unpaid balance immediately due and payable, purchase the insurance coverage at my expense, and require immediate payment of the insurance charges or add them to my unpaid balance, assess interest and increase my payments. Any such insurance may not protect my interests and may cost more than insurance I could obtain on my own. Accordingly, I have arranged for the required insurance from the company shown below. The lenders information will be listed as follows on the policy and all information related to insurance will be sent to the following address:

Fifth Third Bank, National Association
ISAOA/ATIMA
PO Box 391197
Solon OH 44139-8197

** Please include loan number on the policy.**

COLLATERAL:	117 MARION RD SUMMERVILLE, SC 29486-
-------------	--------------------------------------

Installment Loan Number:	000000000505522904
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INSURED	
Name	CRYSTAL SHELTON
Street Number	117 MARION RD
City	SUMMERVILLE
State	SC
Zip	29486-

INSURANCE COMPANY	
Name	
Policy Number	

INSURANCE AGENT	
Agent Name	
Telephone Number	
Street Number	
City	
State	
Zip	

Borrower Signature

Date

Co-Borrower Signature

Date



FIFTH THIRD BANK

Automatic Payment Activation Form

Borrower to verify all information and sign.

Section 1- Borrower Information

Borrower Name(s)	CRYSTAL SHELTON
Street Address	117 MARION RD
City/State/Zip	SUMMERVILLE, SC 29486-

Section 2- Payment and Bank Account Information

Loan/Line of Credit Account Number	000000000505522904
Monthly Payment Amount (\$)	\$594.06
First Payment Due Date*	July 5, 2025
Financial Institution	Fifth Third Bank, N.A.
Bank Account Number	7997355438
Routing Number	053100737
Bank Account Type	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings

***For loans:** Payments will begin on the initial due date and continue every month thereafter. **For loans and lines of credit:** If your scheduled payment date falls on a weekend or holiday, the Service will make your Payment on the business day after the weekend or holiday. However, your Obligation Account statement will reflect that the Payment was posted on the originally scheduled date to ensure that your payment is applied as expected.

Section 3- Authorization Agreement

Bank account must be held by borrower , as all automatic payment notifications are sent to borrower. I attest that I am an authorized signer on the Bank Account listed above. I hereby authorize the Company, as that term is defined in the Automatic Payment Terms and Conditions, to initiate debit entries, and if necessary, credit entries and adjustments, from my Bank Account to the loan/line of credit account referenced above, for the payment or settlement of the loan/line of credit account. I understand and agree that the use of Automatic Payment is governed by the Automatic Payment Terms and Conditions, as amended from time to time. I understand that the amount of the Payments may vary depending on the terms of the account.	
Borrower's Signature _____	Date May 21, 2025



FIFTH THIRD

Automatic Payments Terms and Conditions for Consumer & Small Business Credit Card, Consumer Installment Loans or Lines of Credit Products
These terms and conditions govern the use of the Automatic Payments Service ("Service"), along with any other forms and agreements relating to the Service that you receive from Fifth Third Bank, National Association ("Fifth Third"). The use, signing or other acceptance of this Service by you or someone authorized by you to initiate a Payment constitutes acceptance of the terms and conditions. **PLEASE KEEP THESE TERMS AND CONDITIONS FOR FUTURE REFERENCE.** You can access your account and check your payment transfer status 24 hours a day, seven days a week on 53.com or through the Fifth Third mobile app. TO CONTACT US: Call: 800-972-3030 during business hours 8 a.m. to 5 p.m., ET to speak with a customer service representative. Send written inquiries to: **Automatic Payments, PO BOX 630900, Cincinnati, Ohio 45263-0900.**

1. MEANING OF TERMS

- "Automatic Payment"** means a pre-authorized Payment initiated by the Service in accordance with any applicable Payment Parameters and on a predetermined schedule based on information supplied for the Obligation Account.
- "Bank Account"** means a checking or any other account that can be debited and credited through the Automated Clearing House ("ACH") Network or such other means approved by Company, and such account has been validated by the ACH network if necessary.
- "Company"** means Fifth Third and its affiliates and subsidiaries. The terms **"we," "our,"** and **"us"** also refer to Company.
- "Customer"** means you or someone authorized by you to use the Service. The terms **"you"** and **"your"** also refer to Customer.
- "Maximum Amount"** means the maximum dollar amount of a Payment which can be initiated for a particular Obligation Account.
- "Minimum Interval"** means the time period within which only one Payment can be initiated for a particular Obligation Account.
- "Obligation Account"** means any loan, lease, or credit card held by Fifth Third upon which you are a borrower and to which the Service is available to repay the obligation.
- "Payment"** means the transfer of funds, based on your instructions which are accepted by us, from your Bank Account to us for an Obligation Account including an Automatic Payment or Payment you initiate through the Service.
- "Payment Parameters"** means a Maximum Amount, Minimum Interval, and/or other payment parameters supported by the Service and applicable to a given Obligation Account.
- "Payment Schedule"** means the date, amount, and frequency of any Payment you authorize from your Bank Account to your Obligation Account.
- "Service"** means the then current Automatic Payments services supported by Company.
- "Installment Loan"** means a credit account that provides a lump sum to be paid off over time in equal monthly payments and that is offered or extended primarily for personal, family or household purposes. For example an auto loan or personal loan. Installment Loan does not include installment loans secured by real-estate, other than the Fifth Third Home Equity Loan.
- "Line of Credit"** means a revolving credit account that can be used and paid down repeatedly and that is offered or extended primarily for personal, family, or household purposes. For example a Home Equity Line of Credit or Unsecured Line of Credit.
- "Credit Card"** means an account with a payment card connected to revolving credit that is not secured by real-estate.

2. THE SERVICE

- a) **General.** You may use the Service to provide us instructions to initiate Payments for an Obligation Account. You agree to use the Service in accordance with these Terms and Conditions. You authorize us to debit and credit your Bank Account without notice for all Payments. We reserve the right to refuse to initiate a Payment that violates these terms and conditions or our rules, procedures or system operations. When you initially sign up for the Service or make changes, you may not be able to initiate a Payment until we verify your initial information or changes.
- b) **Scheduling Payments.** You are solely responsible for providing the proper instructions to the Service to ensure that each Payment is posted on or before the applicable due date and is for at least the amount of the Payment plus the applicable fees due. If your scheduled payment date falls on a weekend or holiday, the Service will make your Payment on the business day after the weekend or holiday. However, your Obligation Account statement will reflect that the Payment was posted on the originally scheduled date to ensure that your Payment is applied as expected.
- c) **Assignment.** You may not assign any of your rights or obligations in connection with the Service, but we may assign any or all of our rights or delegate any or all of our duties at any time and without notice.

3. OTHER COVENANTS AND OBLIGATIONS

- a) **Your Bank Account.** You agree to pay us the amount of each Payment. We may, at our option and without notice, attempt to re-initiate the Payment of such amounts against your Bank Account or treat such situation as a stop payment instruction from you and take no further action. If your Bank Account is held by Fifth Third, the applicable Deposit Account Rules and Regulations or Commercial Account Rules ("**Rules**") apply to your use of the Bank Account in connection with this Service, and together with these terms and conditions, govern this Service. In the event of a direct conflict between these Service terms and conditions and the Rules, the Rules will control. If your Bank Account is held by another financial institution, these Service Terms do not change the agreement(s) you have with your financial institution and you should review those agreements for any applicable fees, limitations on the number of transactions you can make, or other restrictions that might limit your use of such account with this Service.
- b) **Changes in Your Bank Account or Mailing Address.** You must notify us in writing or by making changes to your online account profile if any information you supplied changes, including but not limited to your name, street address, telephone number, e-mail address or Bank Account number. You must notify us if your Bank Account is closed, inactive, inaccessible, or otherwise unable to initiate a Payment for any reason. You are solely responsible for any Payments not initiated or initiated late, and any fees we impose on your Obligaion Account resulting from your changes or our inability to initiate a Payment on your behalf, as a result of those changes.
- c) **Ownership and Authority.** You represent and warrant to us that you are at all times the owner or authorized signer of the Bank Account and have full authority to access, transfer and withdraw funds from the Bank Account.
- d) **Amendments.** We reserve the right to change the Service, these terms and conditions, the Rules, our procedures and our system operations at any time and without notice unless otherwise required. Any change shall become effective on the date we determine. If we are required to give you written notice of a change, we will provide such notice to you electronically, unless you set your communication preferences for regular mail or regular mail is required, in such case we will mail notice to you at the last address shown in our records for the Service.

YOUR USE OF THE SERVICE SUBSEQUENT TO THE EFFECTIVE DATE OF ANY SUCH CHANGE CONSTITUTES ACCEPTANCE OF ANY NEW OR DIFFERENT TERMS.

There may be additional terms, conditions and/or agreements governing the Service and/or other services you receive from us, and you agree to all such terms and conditions.

- e) **Authorization of Another Person.** If you have authorized another person to use the Service and/or to access your Bank Account, that authorization shall be deemed to include the authorization to initiate Payments and otherwise use the Service, and such authorization shall be deemed to continue until you have taken all steps necessary to revoke the authorization, restrict such person's access to the Service such as by changing your login credentials, and if necessary, we have received your written notice of such revocation and had reasonable time to act upon it.
- f) **Disputes.** You agree that all disputes and matters whatsoever arising under, in connection with or incident to the Service or this Agreement shall be litigated, if at all, in and before a Court located in Hamilton County, Ohio, to the exclusion of the Courts of any other state or county, and shall be governed by the laws of the State of Ohio to the exclusion of all other state laws. If any provision of this Agreement or any application thereof shall be invalid or unenforceable, the remainder of the Agreement and any other application of such term or provision shall not be affected.
- g) **Termination.** You can terminate your use of the Service for a particular Obligation Account at any time by notifying us. We reserve the right to cancel, suspend, revoke, or terminate your use of the Service at any time without notice. Upon termination, for whatever reason, you must not use the Service thereafter for an Obligation Account. Use of the Service after you are aware of termination is fraudulent and may subject you to legal proceedings. These terms and conditions shall remain in effect for all Payments paid through the Service, and termination shall not affect your liability for obligations occurring prior to such termination. Upon termination, you are solely responsible for determining which Payments have been initiated or not initiated by the Service and for taking whatever action outside the Service as may be necessary with respect to your Obligation Account.

h) Limitation of Liability. Except as required by applicable law and as stated in **Section 5(c)** below, we shall not be responsible or liable for any loss, injury or damage, whether direct, indirect, incidental, special, consequential or punitive, arising in connection with the Service. Without limiting the foregoing, in no event shall we be responsible for any damages caused by the action or inaction of you, financial institutions or others arising in any way out of the goods or services provided, any termination of the Service, any delays in the posting of any Payment to your Obligation Account, any of your instructions that are not timely, accurate or accepted by us, financial institutions or others or anything beyond our reasonable control.

4. FEES, COSTS AND EXPENSES

- a) We do not assess any fee for using the Service.** We reserve the right to impose other fees or charges at any time on all or selected portions of the Service.
- b) Costs and Expenses.** You are responsible for paying us for all costs and expenses that we incur in enforcing these terms and conditions, including but not limited to court costs and expenses and reasonable attorney's fees, to the extent applicable law allows.
- c) Disclosure of What Constitutes Business Day of Company.** Company's business days are Monday through Friday, except Federal Reserve Bank holidays on which we are closed.

5. DISCLOSURES

a) Disclosures of Types of Available Transfers and Limits on Transfers

- 1. Bank Account access.** Subject to the Rules, our procedures, and system operations, you may **(A)** Initiate Payments by logging into the Service and following the directions provided, by interaction with Company's customer service representative or by another means approved by us from your Bank Account in the amounts and on the days you request; **(B)** Provide advanced instructions to us for Automatic Payments from your Bank Account; **(C)** Cancel or modify Payments to be initiated or reverse Payments previously initiated by the Service; and/or **(D)** Provide and update Payments instructions regarding Payments which may include your Payment schedule for your Obligation Account and/or altering the timing of a particular Payment. Some of the foregoing features may not be available through the Service.
- 2. Limitations on frequency and dollar amounts of Payments.** You may use the Service to initiate Payments only to your Obligation Account **(A)** Company has established certain Payments may be subject to certain Payment Parameters (e.g., **Minimum Interval, Maximum Amount**) established by us and may change from time to time without notice. **(B)** Instructing us to initiate Payments from Bank Accounts with restrictions on the number or type of transfers permitted in any one month or equivalent period may result in the inability to initiate Payments from your Bank Account. **(C)** We reserve the right to temporarily or permanently suspend the Service without notice, including but not limited to, ceasing the initiation of Payments if you are delinquent in any of your obligations to us. **(D)** For security reasons, we may limit the type, number or dollar amount of any Payments notwithstanding the amount in your Bank Account, and we may temporarily or permanently suspend the Service without notice unless otherwise required by law or regulation, including but not limited to ceasing the initiation of Payments.
- 3.** You may not instruct that a Payment be initiated from a Bank Account which contains insufficient funds to cover the amount of the Payment plus any applicable fees.
- 4.** You are not required to use this Service or any preauthorized electronic fund transfers as a means of repayment in order to obtain any extension of credit on any Obligation Account.

b) Error Resolution Disclosure. IF YOU HAVE QUESTIONS ABOUT YOUR AUTOMATIC PAYMENTS TRANSACTIONS, contact us at the address or phone number shown at the beginning of these terms and conditions.

c) Disclosure of Company's Liability for Failure to Initiate Transfers. We will use our best efforts to properly complete any Payments that you properly initiated by you through the Service. If we do not complete a Payment on time or in the correct amount according to these Terms, we will be liable for your losses not to exceed the amount of the Payment. However, there are some exceptions. We will NOT be liable, for instance, if: **(A)** Through no fault of ours you do not have enough money in your Bank Account to initiate the Payment and applicable transfer fees or the funds in your Bank Account are subject to legal process or other encumbrance restricting such Payment; **(B)** The Service was not working properly and you knew or reasonably should have known about the malfunction when you initiated the Payment; **(C)** Circumstances beyond our control (such as fire, flood, act of God, network outage, cybersecurity attack) prevent the Payment, despite reasonable precautions that we have taken; **(D)** The failure is due to the fact that you have not provided us with the correct information that is necessary to complete the Payment; **(E)** There is a reasonable suspicion of fraudulent activity concerning your Bank Account or Obligation Account; **(F)** The Bank Account that is involved in the Payment is closed, frozen, or otherwise unable to be accessed; **(G)** The Bank Account was not validated for ACH transfers through the Bank's use of a commercially reasonable fraudulent detection system; **(H)** The Payment is not honored by your financial institution for whatever reason; or **(I)** other exceptions in these Terms and Conditions, the Rules, or our procedures in effect from time to time.

d) Disclosure of Right to Cancel Payment of Preauthorized Transfers

- 1. Right to cancel payment and procedure for doing so.** If you have told us in advance to initiate Automatic Payments from your Bank Account, you can cancel any of these Payments. Here's how:
 - Log in to the Service and follow the instructions to cancel the Payment prior to 6 p.m., ET on the date of the scheduled Payment.
 - Call us at the number at the beginning of these Terms and Conditions in time for us to receive and process your request before 5 p.m., ET of the day on which the Payment is scheduled to be initiated by the Service;
 - Write us at the address at the beginning of these Terms and Conditions in time for us to receive your request three (3) business days or more before the Payment is scheduled to be initiated by the Service.
- 2. Notice of varying amounts.** If these Automatic Payments vary in amount, we will notify you, **ten (10) days** before each Payment, when it will be due and how much it will be.
- 3. Liability for failure to cancel Payment of preauthorized transfer.** If you order us to cancel one of these Automatic Payments in accordance with these terms, and we do not do so, we will be liable for your losses or damages not to exceed the amount of the Payment. We will honor only the exact information given us; otherwise, we are not responsible.

e) One-time Payment Disclosure. If a one-time payment is made in addition to the Automatic Payment, the Automatic Payment will still occur.

f) Monthly Payments.

- **For Installment Loans.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the full amount of the Automatic Payment. However, if your scheduled Automatic Payment is more than the remaining Obligation Account balance, the Automatic Payment will be reduced to the remaining Obligation Account balance.
- **For Installment Loans.** The Amount you select as the Automatic Payment for an installment loan will not be increased to include any past due payments and/or fees. You are responsible for making additional payments, or adjusting your Automatic Payment, to pay for these amounts.
- **For Lines of Credit Other Than Credit Cards.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the full amount of Automatic Payment and will not be adjusted if your scheduled Automatic Payment is more than the remaining Obligation Account balance.
- **For Credit.** Your Automatic Payment will be made every month that you are enrolled in the Service, for the amount selected at the time of setup of the Automatic Payments and will not be adjusted if your scheduled Automatic Payment amount is more than the remaining Obligation Account balance.

g) Partial Payments. If you select an Automatic Payment amount that is less than the monthly amount due and/or minimum payment on your Obligation Account, you are responsible for making additional payments to ensure the full required payment is made each month. Failure to pay the full monthly amount due could result in additional fees and expenses, as well as negative credit reporting, as per the terms of your Obligation Account.

(Space Above This Line for Recording Data)

XXXXXXXXXX2904

MORTGAGE



THIS MORTGAGE ("Security Instrument") is given on May 21, 2025

The mortgagor is

CRYSTAL A. SHELTON, UNMARRIED

Whose address is: 117 MARION RD , SUMMERVILLE, SC, 29486- .
("Borrower"). This Security Instrument is given to FIFTH THIRD BANK, N.A.
which is a federally chartered institution and whose address is

5050 KINGSLEY DR CINCINNATI, OH 45263

("Lender").

Borrower owes Lender the principal sum of Seventy Five Thousand AND 00/100

Dollars (U.S. 75,000.00). This debt is evidenced by Borrower's note, credit agreement or other evidence of indebtedness, dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on 06/05/45 .

TO SECURE to Lender (a) the repayment of the Indebtedness evidenced by the Loan Documents and any extensions or renewals thereof, with interest thereon, the payment of all other funds, with interest thereon, advanced in accordance herewith to protect the security of this Security Instrument, and the performance of the covenants and agreements of Borrower herein contained, or contained in the Loan Documents or any document executed in connection therewith, and (b) the repayment of any and all other loans, advances or indebtedness of Borrower owed to Lender and all affiliates of Lender, of any nature whatsoever (collectively the "Obligations") and (c) the repayment of any future advances, with interest thereon, which will be deferred, accrued, or capitalized, made to Borrower by Lender pursuant to Item 20 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender, with mortgage covenants, the following described property located in the County of

DORCHESTER , State of SOUTH CAROLINA , to

SEE ATTACHED EXHIBIT "A"

which has the address of 117 MARION RD , SUMMERVILLE, SC 29486-
("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the Real Estate, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, and all fixtures now or hereafter permanently attached to, the Real Estate, and all right, title and interest of Borrower in and to the land lying in the streets and roads, in front of and adjoining the Real Estate, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Real Estate covered by this Security Instrument; and all of the foregoing, together with said Real Estate (or the leasehold estate if this Security Instrument is on a leasehold) are herein referred to as the "Property".

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant, and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend the title of the Property against all claims and demands.

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SCI1 (09/20)

COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall promptly pay when due the principal and the interest on the Indebtedness evidenced by the Loan Documents, any extensions or renewals thereof, prepayment and late charges as provided in the Loan Documents, and the principal and interest on any Future Advances, Obligations or other sums secured by this Mortgage.

2. Hazard Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage", and such other hazards as Lender may require or as may be required by applicable law (including flood insurance required by Item 25 hereof), and in such amounts and for such periods as Lender may require; provided, however, that Lender shall not require that the amount of such coverage exceed that amount of coverage required to pay the sums secured by this Security Instrument unless required by applicable law.

The insurance carrier providing the insurance shall be chosen by Borrower, subject to approval by Lender, provided that such approval shall not be unreasonably withheld. Unless otherwise specified, all premiums on insurance policies shall be paid by Borrower making payment, when due, directly to the insurance carrier and providing receipt of said payment to Lender if requested by Lender.

All insurance policies and renewals thereof shall be in form acceptable to lender and shall include a standard mortgagee clause in favor of and in form acceptable to Lender and shall provide that the policies shall not be amended or canceled without thirty (30) days prior written notice to Lender. In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Lender is hereby given full power to collect any insurance proceeds or to settle and compromise any insurance claims or bring suit to recover thereunder.

Lender is authorized to apply the net proceeds of any insurance claim, after deducting all costs of collection, including attorney's fees, at Lender's option, either to restoration or repair of the Property or to the sum secured by this Security Instrument, and if, in the sole discretion of Lender, Lender is not satisfied with the adequacy of the collateral for the remaining indebtedness, Lender may without further notice or demand, elect to declare the whole of the remaining Indebtedness due and payable and may invoke any of the remedies afforded it by law, and/or by this Security Instrument, including those permitted in Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any installment payments agreed to by Lender and Borrower, or change the amount of such installments. If, under Item 17 hereof, the Property is acquired by Lender, all right, title and interest of Borrower in and to any insurance policies and in and to the proceeds thereof, resulting from damage to the Property prior to the sale or acquisition, shall pass to Lender to the extent of the sum secured by this Security Instrument, immediately prior to such sale or acquisition.

3. Prior Mortgages and Deeds of Trust; Charges; Liens. Borrower shall perform all of Borrower's obligations under any Security Instrument, deed of trust or other security agreement with a lien which has priority over this security instrument, including Borrower's covenants to make payments when due. Borrower shall pay all taxes, liens, assessments and other charges, fines and impositions attributable to the Property, and leasehold payments or ground rents, if any, by Borrower making payment, when due, directly to the Payee thereof. Borrower shall promptly furnish to Lender all notices of amounts due under this paragraph, and Borrower shall promptly furnish Lender receipts evidencing such payment.

4. Application of Payments. Unless otherwise agreed, all payments are to be applied in the following order: costs, expenses, attorney's fees, interest, escrow, late fees or penalties and then principal. In the event this Security Instrument secures more than one note or other debt instrument, at Lender's option, payments may be applied on any of the outstanding notes, or concurrently on more than one of the outstanding notes.

5. Preservation and Maintenance of Property; Leasehold; Condominiums; Planned Unit Developments. Borrower shall keep the Property in good repair and shall not commit waste or permit impairment or deterioration of the Property and shall comply with the provisions of any lease if this Security Instrument is on a leasehold. If this Security Instrument is on a unit in a condominium or planned unit development, Borrower shall perform all of Borrower's obligations under the declaration of covenants creating or governing the condominium or planned unit development, and the by-laws and regulations of the condominium or planned unit development.

6. Protection of Lender's Security. If Borrower fails to perform the covenants and agreements contained in this Security Instrument, or if any action or proceeding is commenced with materially affects Lender's interest in the Property, including, but not limited to, eminent domain, foreclosure, code enforcements, deed restrictions and registrations, or arrangements or proceedings involving a bankrupt or decedent, Lender at Lender's option, upon notice to Borrower, may make such appearances, disburse such sums, and take such action as is necessary to protect Lender's interest, including, but not limited to, disbursement of reasonable attorney's fees and entry upon the Property to make repairs.

Any amounts disbursed by Lender pursuant to this Item 6, with interest thereon, shall become additional indebtedness with Borrower secured by this Security Instrument. Unless Borrower and Lender agree to other terms of payment, such amounts shall be payable upon notice from Lender to Borrower requesting payment thereof, and shall bear interest from the date of disbursement at the applicable rate as prescribed in the Loan Documents evidencing the Indebtedness or the highest rate under applicable law. Nothing contained in this Item 6 shall require Lender to incur any expense or take any action hereunder.

7. Environmental Laws. (a) Except as set forth in Exhibit 7(a) hereto, Borrower has obtained all permits, licenses and other authorizations which are required under any now existing or hereafter enacted or amended federal, state or local statute, ordinance, code or regulation affecting or regulating the environment ("Environmental Laws") and, to the best of Borrower's knowledge, Borrower is in compliance in all material respects with all terms and conditions of the required permits, licenses and authorizations, and is also in compliance in all material respects with all other limitations, restrictions, conditions, standards, prohibitions, requirements, obligations, schedules and timetables contained in the Environmental Laws;

(b) Except as set forth in Exhibit 7(b) hereto, Borrower is not aware of, and has not received notice of, any past, present or future events, conditions, circumstances, activities, practices, incidents, actions or plans which may interfere with or prevent compliance or continued compliance in any material respect with Environmental Laws, or may give rise to any material common law or legal liability, or otherwise form the basis of any material claim, action, demand, suit, proceeding, hearing, study or investigation, based on or related to the manufacture, processing, distribution, use, treatment, storage, disposal, transport, or handling, or the emission, discharge, release or threatened release into the environment, of any pollutant, contaminant, chemical, or industrial, toxic or hazardous substance or waste; and

(c) Except as set forth in Exhibit 7(c) hereto, there is no civil, criminal or administrative action, suit, demand, claim hearing, notice or demand letter, notice of violation, investigation, or proceeding pending or threatened against Borrower, relating in any way to Environmental Laws; and

(d) Lender will not be deemed to assume any liability or obligation or duty to clean-up or dispose of wastes on or relating to the Property. Borrower agrees to remain fully liable and will indemnify, defend and hold Lender harmless from any and all costs, losses and expenses (including, without limitation attorney's fees) relating to any Environmental Laws or Borrower's breach of any of the foregoing representations or warranties. The provisions of this Item 7 will survive the release or satisfaction of this Security Instrument or the foreclosure hereof.

SCI2 (08/07)

8. Inspection. Lender may make or cause to be made reasonable entries upon and inspections of the Property, provided that Lender shall give Borrower notice prior to any inspection specifying reasonable cause therefor related to Lender's interest in the Property. Additionally, Lender shall have the right to inspect the books and records of the operation of the Property and make copies thereof during normal business hours and upon notice to Borrower. Borrower shall keep its books and records in accordance with generally accepted accounting principles covering the operation of the Property, should the same be income-producing, Lender may in its discretion require Borrower to deliver to Lender within 90 days after the close of each of the Borrower's fiscal years an audited statement of condition and profit and loss statement for the Property for the preceding fiscal year, prepared and certified by a certified public accountant acceptable to Lender.

9. Condemnation. The proceeds of any award or claim for damages, direct or consequential, in connection with any condemnation or other taking of the Property or part thereof, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to Lender. No awards or settlements shall be accepted without Lender's prior written consent.

Lender is authorized to settle any claim, collect any award, and apply the net proceeds, after deducting all costs of collection including attorney's fees, at Lender's option, either to restoration or repair of the Property, or to the sums secured by this Security Instrument, and if, in the sole discretion of Lender, Lender is not satisfied with the adequacy of collateral for any remaining indebtedness, Lender may without further demand or notice elect to declare the whole of the remaining indebtedness immediately due and payable and may invoke any of the remedies afforded it by law, and/or by this Security Instrument, including those permitted by Item 17 hereof.

Unless Lender and Borrower otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of any installment payments referred to in Item 1 hereof or change the amount of such installments.

10. Borrower Not Released. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower approved by Lender shall not operate to release, in any manner, the liability of the original Borrower and Borrower's successors in interest. Lender shall not be required to commence proceedings against any successor or refuse 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 Borrower's successors in interest.

11. Forbearance By Lender Not A Waiver. Any forbearance by Lender in exercising any right or remedy hereunder, or otherwise afforded by applicable law, shall not be a waiver of, or preclude the exercise of, any such right or remedy. The procurement of insurance or the payment of taxes or other liens or charges by Lender shall not be a waiver of Lender's right to accelerate the maturity of the Indebtedness, Future Advances and Obligations secured by this Security Instrument.

12. Remedies Cumulative. All remedies provided in this Security Instrument are distinct and cumulative to any other right or remedy under this Security Instrument, the note evidencing the Indebtedness or any of the Loan Documents, or as afforded by law or equity and may be exercised concurrently, independently or successively.

13. Successors and Assigns Bound; Joint and Several Liability; Captions. The covenants and agreements contained herein shall bind, and the rights hereunder shall inure to, the respective successors and assigns of Borrower and Lender, subject to the provisions of Items 16 and 17 hereof. All covenants and agreements of Borrower shall be joint and several. The captions and headings of the Items of this Security Instrument are for convenience only and are not to be used to interpret or define the provisions hereof.

14. Notice. Except for any notice required under applicable law to be given in another manner, any notice to Borrower provided for in this Security Instrument shall be given by mailing such notice by certified or registered mail, return receipt requested, to Borrower at the address set forth above or as carried on the records of the Lender. Any notice to Lender shall be given by certified or registered mail, return receipt requested, to Lender's address stated herein or to such other address as Lender may designate by notice to Borrower as provided herein.

15. Governing Law; Severability. This transaction shall be governed by the laws of the State where the Property is located. In the event that any provision or clause of this Security Instrument or the Loan Documents conflicts with applicable law, such conflict shall not affect other provisions of either this Security Instrument or the Loan Documents which can be given effect without the conflicting provision, and in this regard, the provisions of this Security Instrument and the Loan Documents are declared severable.

16. Transfer of the Property and Interest Therein. If all or any part of the Property or an interest therein is sold, transferred, encumbered or otherwise conveyed by Borrower, without Lender's prior written consent, or if any contract to do any of the same is entered into by Borrower without Lender's prior written consent, excluding a transfer by devise, descent or, by operation of law upon the death of a joint tenant, it shall be deemed to increase the Lender's risk and Lender may, at Lender's option, either declare all the sums secured by this Security Instrument to be immediately due and payable, or may consent to said conveyance in writing and may increase the interest rate of Indebtedness and/or impose whatever conditions it may deem necessary to compensate it for the increased risk. Lender shall have waived such option to accelerate if, prior to the conveyance, Lender and the person to whom the Property is to be conveyed reach agreement in writing that the credit of such person is satisfactory to Lender and that the interest payable on the sum secured by this Security Instrument shall be at such rate as Lender shall request. If Lender has waived the option to accelerate provided in Item 17, and if Borrower's successor in interest has executed a written assumption agreement accepted in writing by Lender, Lender may, in its discretion, release Borrower from all obligations under this Security Instrument and the Loan Documents, and any such decision to release or not to release Borrower shall be evidenced by said written assumption agreement.

If Borrower herein is other than an individual or individuals acting on their own behalf, any change in the legal or beneficial ownership of such Borrower or entity which changes the identity of any person or persons having, directly or indirectly, more than 10% of either the legal or beneficial ownership of either such Borrower, such entity, or of the Property, shall be deemed to be a transfer within the meaning of this Item. Such transfer shall not be made, created, or suffered to be made or created, without Lender's prior written consent.

17. Acceleration; Remedies. Upon the occurrence of an Event of Default (as defined in the Loan Documents) or a default in the payment of the Indebtedness, the Obligations or Future Advances hereby secured or any part thereof in accordance with the terms of this Security Instrument, of the aforesaid Loan Documents or of any other document executed in conjunction with this Security Instrument, or the prospect of payment, performance or realization of the collateral is significantly impaired, examples of which include or in the performance of any covenant or agreement of Borrower in this Security Instrument or in the payment or performance of any document or instrument securing any Indebtedness or Obligation, or upon the filing of any lien or charge against the Property or any part thereof which is not removed to the satisfaction of Lender within a period of 30 days thereafter, the institution of any proceeding to enforce the lien or charge upon the Property or any part thereof, the filing of any proceeding by or against Borrower in bankruptcy, insolvency or similar proceedings, assignment by Borrower of its property for the benefit of its creditors, the placing of Borrower's property in receivership, trusteeship or conservatorship with or without action or suit in any Court, or the abandonment by Borrower of all or any part of the Property (herein "Events of Default"), then the Lender, at Lender's option, may declare all of the sums secured by this Security Instrument to be immediately due and payable without notice to the Borrower.

In the Event of Default is due to the borrower's failure to make a payment, the Lender may send the borrower a written notice of default and right to cure indicating that if the borrower does not pay the overdue amount by a certain date, the Lender may require the borrower to pay immediately the full amount due that is secured by the Security Instrument.

The sums secured hereby shall bear interest at the highest rate permitted to be charged on delinquent installments of principal and interest under the Loan Documents or the highest rate allowed by law, and this Security Instrument shall become absolute and subject to foreclosure. Lender shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, costs of documentary evidence, abstracts, title reports and reasonable attorney's fees.

18. Borrower's Right to Redeem. Borrower shall have such rights of redemption as are provided by the law of the State where the Property is located.

19. Assignments of Rents. Upon the occurrence of an Event of Default, the Lender shall have the right without notice and without regard to the adequacy of any security for the sums hereby secured and with or without the appointment of a receiver, to enter upon and take possession of the Property, and Lender may operate, manage, rent and lease the Property and collect any rents, issues, income and profits therefrom, the same being hereby absolutely assigned and transferred to and for the benefit and protection of Lender, contingent only upon the occurrence of an Event of Default. All rents collected by Lender may be applied to the cost of operation, maintenance and repair, and reasonable collection, management and attorney's fees, and then in reduction of any sums hereby secured in such other proportions as Lender may determine.

20. Future Advances. Lender may make Future Advances to Borrower under an open-end credit agreement or otherwise, to the same extent as if made contemporaneously with the execution of this Security Instrument. At no time shall the principal amount of the Indebtedness secured by this Security Instrument, not including interest, other valid fees and charges and sums advanced in accordance herewith to protect the security of this Security Instrument, exceed the original amount of the Indebtedness.

21. Rental of Property Restricted. Borrower shall not make, or suffer to be made, any lease of the Property or any part thereof, or any modification, extension or cancellation of any existing or future lease, without Lender's prior written consent. If, with Lender's written consent, there is a lease on the Property, Borrower is to perform all of Borrower's obligations under such lease or leases. Borrower is not to accept any prepayment of rent for more than one month in advance without Lender's prior written consent. Upon Lender's request from time to time, Borrower is to furnish Lender a statement, in affidavit form, in such reasonable detail as Lender may require, of all of the leases on the Property and, on demand, to furnish Lender executed counterparts of any and all such leases.

If Borrower shall enter into any lease agreement, written or oral, concerning the Property or any part thereof without having obtained Lender's prior written consent, Lender shall not be bound by, or obligated to perform under, any such lease in the event it exercises its remedies set forth in Item 19 or any other provision hereof.

22. Release. Upon payment of all Indebtedness, Obligations and Future Advances secured by this Security Instrument, Lender shall discharge this Mortgage with any costs paid by Borrower.

23. Mortgage as Security For Other Liabilities. Where permissible by statute, this Security Instrument shall serve as security for every other liability or liabilities of the Borrower to the Lender and any of its affiliates however created, direct or contingent, due or to become due, whether now or hereafter existing and whether the same may have been or shall be participated in, in whole or in part by others, by trust agreement or otherwise, or on any manner acquired by or accruing to the holder hereof, whether by agreement with, or by assignment or endorsement to the Lender by anyone whomsoever.

It is the express intent of the parties hereto that this Security Instrument and the note or notes given contemporaneously herewith, and any extensions or renewals thereof, shall also evidence and secure any additional loan advances made after the delivery of this Security Instrument to the recorder for record.

Notwithstanding the above, no debt or other liability, as described above shall be secured by the within Security Instrument, if it shall hereafter be created in a "consumer credit transaction" as defined in Title 1, Consumer Credit Protection Act, 15 U.S.C.A., Sections 1601 et. seq., as amended, or any successor federal statute, or any applicable state statute containing substantially similar provisions.

24. Uniform Commercial Code Security Agreement. Borrower hereby grants Lender a security interest in all items included in the Property which can be subject to a security interest under the Uniform Commercial Code. Borrower will execute and deliver to Lender all financing statements and other documents requested by Lender to perfect its security in such property, and Borrower will pay the expense of filing such documents and of conducting a search of records in which documents are recorded. The covenants and agreements of Borrower throughout this Security Instrument will apply to all items which are subject to the security interest granted herein. Upon the occurrence of any Event of Default under this Security Instrument, Lender will have the remedies of a secured party under the Uniform Commercial Code and, at Lender's sole option, may also invoke the remedies provided in this Security Instrument. In exercising any of such remedies, Lender may proceed against the items of real property specified above as part of the Property separately or together and in any order whatsoever, without in any way affecting the availability of Lender's remedies under the Uniform Commercial Code or of the remedies in this Security Instrument. This Security Instrument may be filed with appropriate authorities as a Uniform Commercial Code Financing Statement.

25. Flood Insurance. If any part of any of the Property lies within a "special flood hazard area" as defined and specified by the United States Department of Housing and Urban Development pursuant to the Flood Disaster Protection Act of 1973 as now in effect; Borrower shall (i) promptly purchase and pay the premiums for flood insurance policies as Lender deems required so that Lender shall be deemed in compliance with the rules and regulations and provisions of the Flood Disaster Protection Act of 1973 as then in effect; and (ii) deliver such policies to Lender together with evidence satisfactory to Lender that the premiums therefor have been paid. Such policies of flood insurance shall be in a form satisfactory to Lender, shall name Lender as an insured thereunder, shall provide that losses thereunder be payable to Lender pursuant to such forms of loss payable clause as Lender may approve, shall be for an amount at least equal to the Indebtedness or the maximum limit of coverage made available with respect to any of the Property under the National Flood Insurance Act of 1968, as amended, whichever is less, and shall be noncancelable as to Lender except upon thirty (30) days prior written notice given by the insurer to Lender. Within thirty (30) days prior to the expiration date of each such flood insurance policy, Borrower shall deliver to Lender a renewal policy or endorsement together with evidence satisfactory to Lender that the premium therefor has been paid.

26. Jury Waiver. UNLESS OTHERWISE PROHIBITED BY LAW, BORROWER WAIVES THE RIGHT TO TRIAL BY JURY OF ANY MATTERS ARISING OUT OF THIS SECURITY INSTRUMENT OR THE TRANSACTION CONTEMPLATED HEREBY.

27. Waiver of Homestead. Borrower hereby waives all rights of homestead exemption in the Real Estate.

28. 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 thirty 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. THE UNDERSIGNED HEREBY 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 shall not apply so long as the Property is used as a dwelling place as defined in Section 12-37-250, South Carolina Code of Laws or the transaction is a consumer loan as defined in Section 37-3-104, 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(s) executed by Borrower and recorded with it.
Witnesses:

CRYSTAL A. SHELTON (Seal)

(Seal)

Customer Copy

(Seal)

(Seal)

(Seal)

(Seal)

ABOVE THIS LINE INTENTIONALLY LEFT BLANK

STATE OF _____, _____ COUNTY

On this 21st DAY OF May, 2025, before me, a Notary Public in and for said County and State,
personally appeared
CRYSTAL A. SHELTON, UNMARRIED

the individual(s) who executed the foregoing instrument and acknowledged that HE/SHE did examine and read the same
and did sign the foregoing instrument, and that the same is HIS/HER free act and deed.
IN WITNESS WHEREOF, I have hereunto set my hand and official seal.

My Commission Expires:

(Seal)

Notary Public

Typed, Printed or Stamped Name

This instrument was prepared by: FIFTH THIRD BANK, N.A.
5050 KINGSLEY DR CINCINNATI, OH 45263

EXHIBIT "A" LEGAL DESCRIPTION

ACAPS ID No : 43062471
BORROWER NAME(S) : CRYSTAL SHELTON

ORDER DATE: 04 / 28 / 2025
INSTALLMENT LOAN No : XXXXXXXX2904

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, SITUATE,
LYING AND BEING IN THE COUNTY OF BERKELEY, STATE OF SOUTH
CAROLINA, AND BEING SHOWN AND DESIGNATED AS LOT 72, BLOCK D,

SECTION II, SPRING LAKE VILLAGE AT SANGAREE, ON A PLAT BY
THOMAS W. BAILEY, C.E. AND L.S., DATED JUNE 19, 1979 AND
ENTITLED: "PLAT OF A PORTION OF SPRING LAKE VILLAGE AT
SANGAREE - SECTION II", WHICH PLAT IS RECORDED IN THE OFFICE
OF THE CLERK OF COURT FOR BERKELEY COUNTY ON JUNE 28, 1979
IN BOOK X AT PAGE 129. SAID LOT HAVING SUCH SIZE, SHAPE,
BUTTINGS AND BOUNDINGS AS WILL MORE FULLY APPEAR BY
REFERENCE TO THE AFORESAID PLAT. THIS BEING THE SAME PROPERTY
CONVEYED TO CRYSTAL A. SHELTON, BY DEED FROM GEORGE L.
BENTON, DATED 03/19/2010 AND RECORDED ON 03/30/2010 IN BOOK
8381, PAGE 171, INSTRUMENT NO. 2010-00006019, IN THE
DORCHESTER COUNTY RECORDERS OFFICE. PARCEL NO. 233-01-04-012



AGREEMENT TO COOPERATE AND LIMITED POWER OF ATTORNEY

BORROWER(S): CRYSTAL A. SHELTON

NON-BORROWING
MORTGAGOR(S):

LOAN NUMBER: 000000000505522904

PROPERTY ADDRESS: 117 MARION RD , SUMMERVILLE, SC 29486-

The undersigned borrower(s) and mortgagor(s) for and in consideration of Fifth Third Bank, N.A. or any of its affiliates, their Successors and/or Assigns (hereinafter referred to as "Lender"), this date funding the closing of the loan on the above property, agrees, if requested by the Lender or Closing Agent for the Lender, to fully cooperate and adjust for clerical errors in any and all loan closing documentation if deemed necessary or desirable in the reasonable discretion of the Lender. The borrower(s) and mortgagor(s) understand that this may include correction or execution of a new Note and/or Mortgage to reflect the agreed terms.

The undersigned borrower(s) and mortgagor(s) do hereby make this agreement and covenant in order to assure that the loan documentation executed this date will reflect the agreement of the parties, will be valid and enforceable, and recordable (as applicable), and conform and be acceptable in the market place in the instance of transfer, or sale of conveyance by "Lender" of its interest in and to said loan documentation.

The undersigned borrower(s) and mortgagor(s) for and in consideration of Lender this date funding the closing of the loan on the above property, further hereby grant Lender, and any designee Lender appoints for this purpose, permission to correct and execute or initial on borrower(s) and mortgagor(s)' behalf all typographical and/or clerical errors discovered in any of the closing documentation executed as part of this transaction, and to make any changes or additions to the Mortgage or Deed of Trust to make it legible, and acceptable for recording in the public records of the county in which the Property is located. This Limited Power of Attorney shall not be used to change any material loan terms. Any changes to material loan terms must be executed directly by the undersigned. This Limited Power of Attorney shall be irrevocable for a period of 120 days.

Borrower(s) and Mortgagor(s):

CRYSTAL A. SHELTON

Notary (required for all states):

STATE OF: _____, _____ COUNTY

Sworn to and subscribed before me, by means of ☐ physical presence or ☐ online notarization, on
this 21st day of May, 2025

Notary Public

My commission expires _____ {Notary Seal}

Witnesses (required for Georgia only): 2 required and at least one witness must not be the principal's spouse or blood relative

NOTICE TO COSIGNER

You agree to pay the debt identified below although you may not personally receive any property, services or money. You may be sued for payment although the person who receives the property, services or money is able to pay. This notice is not the contract that obligates you to pay the debt. Read the contract for the exact terms of your obligation.

IDENTIFICATION OF DEBT YOU MAY HAVE TO PAY

(name of debtor)

(name of creditor)

May 21, 2025
(date)

Mortgage Loan
(kind of debt)

I have received a copy of this notice.

CRYSTAL SHELTON	Date
	Date
	Date
	Date
	Date
	Date

Closing Disclosure

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

Closing Information

Date Issued 5/17/25
Closing Date 5/21/25
Disbursement Date 5/27/25
Settlement Agent Fifth Third Bank, N.A.
File # 43062471
Property 117 MARION RD
SUMMERVILLE, SC 29486
Appraised Prop. Value \$320,000.00

Transaction Information

Borrower CRYSTAL SHELTON
117 MARION RD
SUMMERVILLE, SC 29486
Lender Fifth Third Bank, N.A.

Loan Information

Loan Term 20 years
Purpose Purchase
Product Fixed Rate
Loan Type ☒ Conventional ☐ FHA
☐ VA ☐
Loan ID # 43062471
MIC #

Loan Terms

		Can this amount increase after closing?
Loan Amount	\$75,000.00	NO
Interest Rate	7.24 %	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$594.06	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	

Projected Payments

Payment Calculation	Years 1 - 20		
Principal & Interest	\$594.06		
Mortgage Insurance	+	-	
Estimated Escrow	+	-	
<i>Amount can increase over time</i>			
Estimated Total Monthly Payment	\$594.06		
Estimated Taxes, Insurance, & Assessments	\$235.54 a month	This estimate includes	
		In Escrow?	
		<input checked="" type="checkbox"/> Property Taxes	NO
		<input checked="" type="checkbox"/> Homeowner's Insurance	NO
		<input type="checkbox"/> Other:	NO
<i>Amount can increase over time</i>			
<i>See details on page 4.</i>	<i>See page 4 for escrowed property costs. You must pay for other property costs separately.</i>		

Costs at Closing

Closing Costs	\$0.00	Includes \$0.00 in Loan Costs + \$0.00 in Other Costs in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$75,000.00	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	
A. Origination Charges	\$0.00		
01 % Of Loan Amount (Points)			
02			
03			
04			
05			
B. Services Borrower Did Not Shop For	\$0.00		
01 Appraisal Fee to JULIA DAVIS			(L) \$95.00
02 Appraisal Management Fee to ACCURATE GROUP			(L) \$88.50
03 Flood Determination Fee to Solidifi US Inc			(L) \$4.00
04 Title - Attorney Fee to Accurate Group			(L) \$350.00
05 Title - Title Search to ACCURATE GROUP			(L) \$125.00
06			
07			
08			
09			
10			
11			
12			
13			
14			
C. Services Borrower Did Shop For	\$0.00		
01			
02			
03			
04			
05			
06			
07			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$0.00		
Loan Costs Subtotals (A + B + C)			
Other Costs			
E. Taxes and Other Government Fees			
01 Recording Fees Deed Mortgage \$25.00			(L) \$25.00
02			
03			
F. Prepays	\$0.00		
01 Homeowner's Insurance Premium (mo) to			
02 Mortgage Insurance Premium (mo) to			
03 Prepaid Interest (per day from to)	\$0.00		
04 Property Taxes (mo) to			
05 Flood Insurance (mo) to			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04 Flood Insurance per month for mo.			
05 Additional Insurance per month for mo.			
06			
07			
08			
09			
10 Aggregate Adjustment			
H. Other			
01			
02			
I. TOTAL OTHER COSTS (Borrower-Paid)			
Other Costs Subtotals (E + F + G + H)			
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$0.00		
Closing Costs Subtotals (D & I)			\$687.50
Lender Credits			

Payoffs and Payments

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

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

Calculating Cash to Close

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

	Loan Estimate	Final	Did this Change?
Loan Amount	\$75,000.00	\$75,000.00	NO
Total Closing Costs (J)	- \$350.00	\$0	YES <small>Difference due to rounding</small>
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	\$0	\$0	NO
Cash to Close	\$75,350.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$75,000.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$0.00

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 a payment is more than 10 days late, you will be charged 5% of the unpaid portion of the payment with a minimum of \$8.40 and a maximum of \$21.00

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:

117 MARION RD
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: <i>Flood</i>
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	\$2,826.48	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$142,574.40
Finance Charge. The dollar amount the loan will cost you.	\$67,574.40
Amount Financed. The loan amount available after paying your upfront finance charge.	\$75,000.00
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	7.238%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	87.574%

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.

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Fifth Third Bank, N.A.		Fifth Third Bank, N.A.
Address	5050 KINGSLEY DR CINCINNATI, OH 45263		8807 DORCHESTER ROAD NORTH CHARLESTON, SC 29420
NMLS ID	403245		403245
ST License ID			
Contact	MARVIN WEIGLE		MARVIN WEIGLE
Contact NMLS ID	1673785		1673785
Contact__License ID			
Email	Marvin.Weigle@53.com		Marvin.Weigle@53.com
Phone	866-499-4784		866-499-4784

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.

Applicant Signature
CRYSTAL SHELTON
CLOSING DISCLOSURE

Date

Co-Applicant Signature

Date

CLD5 (09/23)

PAGE 5 OF 5 - LOAN ID # 43062471



FIFTH THIRD BANK

ATTORNEY/INSURANCE PREFERENCE FORM

1. I have been informed by the lender that I have a right to select legal counsel to represent me in all matters of this transaction relating to the closing of the loan.

a) I select _____
Attorney's Name

Borrower's Signature **Date**

Borrower's Signature **Date**

- b) Having been informed of this right and having no preference, I asked for assistance from the mortgage lender

Attorney's Name

Borrower's Signature **Date**

Borrower's Signature **Date**

2. I have been informed by the mortgage broker/lender that I have a right to select an insurance agent to furnish the required _____ insurance in connection with this mortgage transaction.

a) I select _____
Agent's Name

Borrower's Signature **Date**

Borrower's Signature **Date**

- b) Having been informed of this right and having no preference, I asked for assistance from the mortgage lender, and selected the following agent.

Agent's Name

Borrower's Signature **Date**

Borrower's Signature **Date**