

ATTENTION NOTARY!!

SCANBACKS ARE REQUIRED ON THIS FILE

**AFTER CLOSING. PLEASE SECURELY UPLOAD SCANBACKS USING THE EXOS NOTARY PORTAL –
ServiceLink (exotechnology.com)**

**PLEASE USE THE LABEL PROVIDED AND DROP PACKAGE IMMEDIATELY AFTER SCAN
BACKS HAVE BEEN UPLOADED - DO NOT WAIT FOR CONFIRMATION.**

Documents are date sensitive. If you see the date does not match the date in which the
signing is taking place, PLEASE NOTIFY SERVICELINK IMMEDIATELY

ENSURE ONLY BORROWER(S) SIGN AND CHECK BOX ON 4506-C

IF PROPERTY IS VESTED IN A TRUST, PLEASE FOLLOW THE SIGNATURE LINES ON THE DOC.

EXAMPLES BELOW:

1. John Doe, Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed John Doe, Trustee**
2. Martha Doe, Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed Martha Doe, Trustee**
- 3 John Doe, individually and as Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed John Doe individually and as Trustee**
- 4 . Martha Doe, individually and as Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed Martha Doe individually and as Trustee**
- 5 . John Doe, **Must be signed John Doe**
- 6 Martha Doe **Must be signed Martha Doe**

FOR RON/HYBRID TRANSACTIONS

**PLEASE INSURE MEMBER HAS PRE-SIGNED THEIR E-SIGN AHEAD
HOMESQUAD DOCUMENTS**

IMPORTANT!

Your HomeSquad documents must be signed **on your closing day!**
If for any reason, you are unable to sign your HomeSquad documents,
your closing **WILL require rescheduling.**



June 5, 2025

Jetavious K Pressley
Rose Pressley
624 Ravens Wood Rd
Summerville, SC 29486

RE: Loan Number: 8056054482
Property Address:
624 RAVENS WOOD RD
Summerville, SC 29486

Dear Member(s):

Thank you for choosing Navy Federal for your Home Equity Line of Credit (HELOC). We are enclosing a copy of the closing documents. Please review and retain this copy for your records.

Your appointment is scheduled for 6/5/25, 7pm, Sub Property. Your signing agent is Christa McClure who can be contacted at (412)776-1612. The signing agent assigned to complete your closing will be attesting to the authenticity of the signature(s) on the closing documents. **IF THE DOCUMENTS ARE NOT SIGNED BY 06/05/2025, PLEASE CONTACT YOUR PROCESSOR/CLOSER. PLEASE SIGN ALL DOCUMENTS EXACTLY AS YOUR NAME IS TYPED.** If you have a question about the closing costs or how to sign the closing documents, please contact Lubvia Gonzalez, Equity Closer at (833) 987-4663 . You will need to contact your Equity Loan Processor if you have any questions regarding the loan terms, rate, etc. Once the signing is complete, the signing agent will ensure the documents are returned to Navy Federal.

HELOC starter checks will be sent to you in a separate mailing. These starter checks are for your use until you receive your HELOC checkbook and/or Visa® card, if requested. If you sign the closing documents with the signing agent as scheduled, you may use our starter checks on 06/10/2025. Please do not use these starter checks before that date as your check may be returned unpaid.



The following selected documents are enclosed for your review and signature:

- ☒ **SETTLEMENT STATEMENT** - This statement is an itemized list of settlement costs and disbursements (such as payoffs to other creditors). The last part of the statement shows you the total settlement charges and the amount you will be receiving when the Deed of Trust/Mortgage has been recorded. We will deduct the settlement cost from the available balance of your HELOC with the exception of fees marked as Paid Outside Closing (POC).
- ☒ **DEED OF TRUST/MORTGAGE** - This is the Deed of Trust/Mortgage for the state of SOUTH CAROLINA. This legal document is used to record a lien on your home in the land records of the jurisdiction in which your property is located as security for your line of credit. **THIS FORM MUST BE SIGNED BEFORE A SIGNING AGENT AND MUST BE NOTARIZED.** (See Notary Instruction Form).
- ☒ **HOME EQUITY LINE OF CREDIT TRUTH-IN-LENDING DISCLOSURE AND AGREEMENT** - This document is the binding contractual agreement for your HELOC. Please review this document carefully to understand how your HELOC works.
- ☒ **NOTICE OF RIGHT TO CANCEL** - The right of rescission is held by each consumer whose ownership interest in the consumer's principal dwelling will be subject to a security interest. You have the right to a three-day rescission period which begins on 06/05/2025 and ends at midnight on 06/09/2025. Enclosed are three copies for each applicant. If you choose to cancel your line of credit, please sign and return ONE form per applicant. Please keep the others for your records. Follow the instructions on the form.

The following selected items of information are pertinent to your HELOC:

- ☐ When signing with a Power of Attorney (POA) for _____ please sign exactly as the name(s) appear as printed below the signature line. Failure to sign as required could delay the disbursement of your line of credit. Please return the original POA with the closing documents as the POA must be recorded with the Deed of Trust. If the POA has been previously recorded, you may be asked to provide a copy to send with the closing documents.
- ☐ When signing for a Trust, please sign exactly as the name(s) appear as printed below the signature line. Failure to sign exactly as indicated could delay the disbursement of your line of credit.
- ☒ Your Home Equity Line of Credit checkbook should be received within ten (10) business days from the date your loan proceeds are disbursed provided all of the closing documents have been properly signed and notarized.
- ☒ Your Home Equity Line Visa® card should be received within ten (10) business days from the date your loan proceeds are disbursed provided all of the closing documents have been properly signed and notarized.
- ☐ Your approved pay-off check(s) will be mailed directly to your creditors. Navy Federal will not be responsible for any late fees that may occur.



If you have any questions regarding your settlement or these documents, please call Lubvia Gonzalez at (833) 987-4663 .

Sincerely,

Thomas R. Ford
Equity Loan Processor
Equity Processing and Closing

Enclosure(s)





Notary Instructions

Dear Notary Agent,

Thank you for assisting Navy Federal in completing this equity loan transaction with our member. It's very important that the documents be printed, signed and notarized correctly. Any problems with how the documents are signed may prevent us from disbursing the loan proceeds and/or require a second closing appointment. Please read and execute the following instructions exactly as stated.

Printing the Closing Documents:

- ☐ Print each document in the original selected size. Be aware that the closing package may contain both letter and legal size documents.
- ☐ Print two complete sets of the closing package and ensure both are brought to the closing appointment.
- ☐ Review both sets of documents and ensure that all pages printed and each document is legible with no printing errors, smears or stray marks appearing on the paper.
- ☐ Call the Navy Federal member, prior to closing, introduce yourself and confirm the time and location of the closing appointment.

Conducting the Closing with our Member:

- ☐ Ensure each document is signed exactly as the name is printed.
- ☐ Do not advise or permit the member to strike through or alter any entries on the documents.
- ☐ Ensure each document is dated the same date of the closing.
- ☐ Complete all notary acknowledgements in the entirety.
- ☐ Review the closing package for any discrepancies relating to the signatures, dates, or notary acknowledgements before leaving the closing appointment.
- ☐ Leave the extra set of documents with the member.

Returning the Signed Closing Documents:

- ☐ Use the enclosed FedEx label to return the closing documents to Navy Federal.
- ☐ Deliver the FedEx package to a FedEx terminal in time for same-day pick up. *This will not be required if the closing occurs after 6pm of the local time.
- ☐ **Navy Federal requires the return of all cover sheets with their associated documents for accurate post-closing processing. IMPORTANT: Do not record cover sheets with those instruments in which they are assigned.**

If you have any questions regarding the instructions, please contact your contracted vendor and request additional information.

Thank you for your service.

Navy Federal Credit Union



Mortgage

With Future Advance Clause

The date of this Mortgage (“*Security Instrument*”) is June 5, 2025.

Mortgagor

Jetavious K. Pressley
624 Ravens Wood Rd
Summerville, SC 29486

Lender

Navy Federal Credit Union
Organized and existing under the laws of the United States
820 Follin Lane
Vienna, VA 22180

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

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, SITUATE, LYING AND BEING IN THE COUNTY OF BERKELEY, STATE OF SOUTH CAROLINA, AND SHOWN AND DESIGNATED AS LOT 342, FELDER CREEK SUBDIVISION, PHASE 3B AND SHOWN ON THAT CERTAIN PLAT ENTITLED, "FINAL PLAT SHOWING THE SUBDIVISION OF TRACT "A-1", "A-2", AND "A-3" TMS 207-00-01-112 TO TMS 207-00-01-112 TO FORM PHASE III-B CONSISTING OF LOT 315 THROUGH LOT 339 AND LOT 342 THROUGH LOT 356 WITHIN THE FELDER CREEK SUBDIVISION SURVEYED FOR BEAZER HOMES CORP. LOCATED IN BERKELEY COUNTY, SOUTH CAROLINA", DATED FEBRUARY 7, 2013, AND PREPARED BY JOSEPH O. EELMAN, SCRLS NO. 16492-B, AND RECORDED IN THE OFFICE OF THE REGISTER OF DEEDS FOR BERKELEY COUNTY IN PLAT CABINET P AT PAGE 282-P. SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS AND BOUNDINGS AS WILL BE REFERENCE TO SAID PLAT MORE FULLY AND AT LARGE APPEAR. BEING THE SAME PROPERTY CONVEYED TO JETAVIOUS K. PRESSLEY FROM KYLE M. PARKER, DATED 03/01/2019, RECORDED 03/07/2019, DEED BOOK 2966, PAGE 986, COUNTY OF BERKELEY, STATE OF SOUTH CAROLINA.

Parcel ID Number: 2070703026

The property is located in Berkeley County at 624 RAVENS WOOD RD, Summerville, South Carolina 29486.

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

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed \$100,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument. Interest under the Note will be deferred, accrued or capitalized; however, Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in the Note.

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



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

The credit agreement signed by Jetavious K. Pressley (the "*Borrower*") and dated the same date as this Security Instrument (the "*Note*"). Under the Note, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed One hundred thousand and 00/100 Dollars (U.S. \$100,000.00). Borrower has promised to pay this debt with interest in regular periodic payments and to pay the debt in full not later than July 1, 2065.

- (B) All future advances from Lender to Mortgagor under the Secured Debt executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.
- (C) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. Mortgage Covenants. Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

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

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

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

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

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



Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

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

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

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

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

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

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



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

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

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

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

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

8. Default. Mortgagor will be in default if any of the following occur:

Payments. Any Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

Property. Any action or inaction by Borrower or Mortgagor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

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

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.



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

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

Mortgagor represents, warrants and agrees that:

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

12. Escrow for Taxes and Insurance. Unless otherwise provided in a separate agreement, Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

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

14. Severability; Interpretation. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law



expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

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

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

17. Line of Credit. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.

18. Applicable Law. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located.

19. Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

[Check all applicable boxes]

☐ Assignment of Leases and Rents ☒ Other: Option to Convert to a Fixed Equity Loan Rider; Escrow Rider

Signatures

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

Signed, sealed and delivered:

Mortgagor

Jetavious K Pressley *Seal*

Witness **Date**

Witness **Date**



Acknowledgment

State of South Carolina

County of Berkeley

The foregoing instrument was acknowledged before me this _____ day of _____,
by Jetavious K Pressley.

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
- ☐ In Person Electronic



OPTION TO CONVERT TO A FIXED EQUITY LOAN RIDER

THIS OPTION TO CONVERT TO A FIXED EQUITY LOAN RIDER is made this 5th of June 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Home Equity Line Truth-in-Lending and Agreement to Navy Federal Credit Union ("Lender") covering the Property described in the Security Instrument and located at:

624 RAVENS WOOD RD, Summerville, SC 29486

[Property Address]

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

A. OPTION TO CONVERT TO A FIXED EQUITY LOAN

The Home Equity Truth-in-Lending and Agreement provides for the option for Borrower to convert to a fixed equity loan as follows:

- 1. OPTION TO CONVERT TO A FIXED EQUITY LOAN** Borrower has agreed to pay according to the loan terms as listed in the Home Equity Line Truth-in-Lending and Agreement. However, unless Borrower is in default or this addendum will not permit it, Borrower has the option to convert their Home Equity Line to the rate and terms of a Fixed Equity Loan. Certain conditions must be met prior to exercising the Option to Convert. Those conditions are: (i) Borrower must give the Lender notice that they want to convert; (ii) at time of conversion Borrower must not be in default, in the Promotional Rate Period or in a Repayment Period under the Home Equity Line Truth-in-Lending and Agreement or the Security Instrument and the loan must be greater than six months old; (iii) by a date specified by the Lender, Borrower must pay the Lender a conversion fee of U.S. \$150; (iv) Borrower must sign and give the Lender any documents the Lender requires to effect the conversion, and (v) the loan must meet other loan qualifications as set forth by the Lender. The rate and terms will be those in effect for the 6 to 20 year Fixed Equity Loan, based on the loans original loan-to-value, at the time the Option to Convert is exercised. Upon Borrower exercising the Option to Convert, the Lender will calculate the amount of the monthly payment that would be sufficient to repay the unpaid principal Borrower is expected to owe upon the conversion in full on the Maturity Date at the new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment. Beginning the Borrower's first monthly payment after the Option to Convert has been exercised; Borrower will pay the new amount as the monthly payment until the Maturity Date.

THIS RIDER DOES NOT CONSTITUTE YOUR NOTICE TO CONVERT. THIS IS NOT A MODIFICATION AGREEMENT.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Option to Convert to a Fixed Equity Loan Rider.

Signed, sealed and delivered in the presence of:

Borrower

_____	_____
Jetavious K Pressley	Date
	<i>Seal</i>

_____	_____
<i>Witness</i>	Date

_____	_____
<i>Witness</i>	Date



Escrow Rider

This Escrow Rider is made this 5th day of June 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (Security Instrument) of the same date given by Jetavious K Pressley and Rose Pressley (Grantor/Mortgagor) to secure the Borrower's Home Equity Line Truth-in-Lending and Agreement to Navy Federal Credit Union (Lender) covering the property described in the Security Instrument and located at:

624 RAVENS WOOD RD, Summerville, SC 29486 (Property)

I. COVENANTS

Grantor/Mortgagor and Lender covenant and agree to the following provisions and the following shall not replace or be in conflict with any other provisions in the Security Instrument on the same or similar item but shall be in addition to and clarify such provisions:

1. Grantor/Mortgagor shall pay all taxes, assessments, liens, encumbrances, charges, fines, leasehold payments or ground rents on the Property, if any, Homeowners or Community Association dues, fees, and assessments, and impositions attributable to the Property which can attain priority over the Security Instrument.
2. **Claims Against Title:** Grantor/Mortgagor shall promptly discharge any lien which has priority over the Security Instrument unless Grantor/Mortgagor: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Grantor/Mortgagor is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over the Security Instrument, Lender may give Grantor/Mortgagor a notice identifying the lien. Within 10 days of the date on which that notice is given, Grantor/Mortgagor shall satisfy the lien or take one or more of the actions set forth in paragraph 1 of this section.
3. Lender may require Grantor/Mortgagor to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.
4. **Insurance:** If Grantor/Mortgagor fails to maintain any of the coverages described in the Security Instrument, Lender may, at Lender's option and Grantor/Mortgagor's expense, obtain insurance coverage to protect Lender's rights in the Property according to the terms of the Security Instrument. With the exception of certain federal and investor requirements, Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but may or may not protect Grantor/Mortgagor, Grantor/Mortgagor's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Grantor/Mortgagor acknowledges that the cost of the insurance coverage obtained might significantly exceed the cost of insurance that Grantor/Mortgagor previously had in place or could have obtained. Any amounts disbursed by Lender under this section (paragraph 4) shall become additional debt of Grantor/Mortgagor secured by the Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Grantor/Mortgagor requesting payment. Lender shall have the right to hold the policies and renewal certificates.

In the event of loss and during any repair and/or restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may at Lender's discretion and sole determination disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay



Grantor/Mortgagor any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Grantor/Mortgagor shall not be paid out of the insurance proceeds and shall be the sole obligation of the Grantor/Mortgagor. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Grantor/Mortgagor. Such insurance proceeds shall be applied in the order provided for in the Note or Security Instrument.

If Grantor/Mortgagor abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters in Lender's sole discretion. If Grantor/Mortgagor does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30- day period will begin on the date of the notice given to Grantor/Mortgagor. In either event, or if Lender acquires the Property or otherwise, Grantor/ Mortgagor hereby assigns to Lender (a) Grantor/ Mortgagor's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or the Security Instrument, and (b) any other of Grantor/Mortgagor's rights (other than the right to any refund of unearned premiums paid by Grantor/Mortgagor) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or the Security Instrument, whether or not then due.

Lender may require Grantor/Mortgagor to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification, and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which might reasonably affect such determination or certification. Grantor/Mortgagor shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Grantor/Mortgagor.

II. ESCROW

The ESCROW FOR TAXES AND INSURANCE section is revised to read as follows:

As provided in this separate agreement, Grantor/Mortgagor and Lender covenant and agree that Grantor/Mortgagor shall:

1. At least annually, provide proof of insurance coverages and payment of property taxes for the Property within 30 days of a request by Lender. Lender will be permitted to create an escrow account upon the occurrence of any of the following events (i) Grantor/Mortgagor fails to provide to Lender acceptable evidence of property tax payments for the Property, (ii) the receipt by Lender of delinquent tax bills for the Property or insurance cancellation notices for coverages protecting the Property, or (iii) in the event Grantor/Mortgagor is in default of any terms of the loan or Security Instrument. In the event that Lender exercises Lender's right to establish an escrow account for taxes and insurance, the escrow account will be established as set forth below.
2. Grantor/Mortgagor shall pay to Lender a sum to provide for payment of amounts due for: (a) yearly taxes and assessments and other items on the Property which can attain priority over the Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; and (c) yearly premiums for any and all insurance required by Lender, including but not limited to hazard and flood insurance, as applicable. These items are called "Escrow Items." At any time during the term of the Loan, Lender may require that Homeowner's or Community Association Dues, Fees, and Assessments, if any, be escrowed by Grantor/Mortgagor, and such dues, fees, and assessments shall be an Escrow Item. The amount Grantor/Mortgagor pays to Lender for the Escrow Items will be referred to as the "Funds".
3. Grantor/Mortgagor shall promptly furnish to Lender all notices of amounts to be paid under this section. Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender may require for a federally related mortgage loan under RESPA, as amended. Lender may estimate the amount of Funds due on the basis of



current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law. Grantor/Mortgagor shall then be obligated to pay to Lender any such amount.

4. Grantor/Mortgagor shall make the payment of the Funds for the Escrow Items on the day that Periodic Payments are normally due under the Note, until the Note is paid in full and the credit line is closed. Grantor/Mortgagor shall pay those amounts to Lender unless Lender tells Grantor/Mortgagor, in writing, that Grantor/Mortgagor does not have to do so, or unless otherwise required by law.
5. The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Grantor/Mortgagor for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Grantor/Mortgagor interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Grantor/Mortgagor any interest or earnings on the Funds. Lender shall give to Grantor/Mortgagor, without charge, an annual accounting of the Funds as required by RESPA, which will include all additions to and deductions from the Funds as well as the reason for each deduction.
6. If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Grantor/Mortgagor for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Grantor/Mortgagor in writing or as required by RESPA, and Grantor/Mortgagor shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA. Grantor /Mortgagor shall pay to Lender the amount necessary to make up the deficiency in no more than 12 monthly payments, subject to and in accordance with RESPA and other considerations.
7. If by reason or any default under the Security Instrument, Lender declares all Secured Debt due and payable, Lender may apply any Funds toward the payment of the Secured Debt. Upon payment in full of all sums secured by this Security Instrument and when the credit line is closed, Lender shall promptly refund to Grantor/Mortgagor any Funds held by Lender.

By signing below, Grantor/Mortgagor accepts and agrees to the terms and provisions contained in this Escrow Rider.

Signed, sealed and delivered in the presence of:

Borrower

Jetavious K Pressley **Date**
Seal

Witness **Date**

Witness **Date**





06/05/2025

Jetavious K Pressley
Rose Pressley
624 Ravens Wood Rd
Summerville, SC 29486

RE: HELOC Acct. No. 8056054482
Property Address:
624 RAVENS WOOD RD
Summerville, SC 29486
Line of Credit: \$100,000.00
Initial Advance: Zero
Minimum Advance: \$1.00
Draw Period: 20 years
Repayment Period: 20 years
Maturity Date: July 1, 2065

HOME EQUITY LINE TRUTH-IN-LENDING AND AGREEMENT

GENERALLY: "You" refers to each borrower listed above, jointly and severally. "We" or "us" refers to Navy Federal Credit Union.

This is an agreement about your Home Equity Line of Credit (HELOC) plan. Many of the terms we use in this agreement have special meanings. The term "loan account balance" refers to the sum of unpaid principal of loans made under this plan, plus unpaid but earned finance charges. The number for this HELOC account is listed at the top of this form on the line labeled "HELOC Acct. No." "Line of Credit" means the maximum amount of principal we will ordinarily allow you to owe us under this plan at any time.

"Initial Advance" refers to the amount of money you accept as an advance to open the plan. "Minimum Advance" refers to the smallest amount of money we will advance per request.

The "Draw Period" refers to the time during the plan that you may request advances and make regular payments as due. The "Repayment Period" refers to the time during the plan that you must repay your HELOC account balance but may not request further advances. The length of the Repayment Period will depend on the balance outstanding at the beginning of the Repayment Period and cannot exceed 20 years after the Draw Period ends. Except where otherwise indicated, the regulatory disclosures contained in this agreement apply to both the Draw and Repayment Periods.

If any term of this agreement violates any law or for some other reason is not enforceable, that term will not be part of this agreement. This agreement is subject to the laws of **SOUTH CAROLINA** and any applicable federal laws.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest and charges under this home equity plan.

HOW TO ACCESS THE LOAN: When you request an advance, we will, subject to any limitations contained in this agreement, advance exactly the amount you request for at least the Minimum Advance. You can obtain an advance by writing a HELOC check for the amount of the advance to a third party, or by cashing a check at a Navy Federal Credit Union branch office, or by transferring to a Navy Federal account using Navy Federal Online Banking, or by using the credit card. We will record the amount as an advance in your HELOC account.



If your request is for less than the Minimum Advance, we may, at our discretion, grant the request. However, granting the request does not mean we will be required to grant requests for less than the Minimum Advance in the future. We always have the option to deny any such request.

Also, we will not ordinarily grant any request for an advance which would cause the unpaid principal of your HELOC account balance to be greater than the aforementioned Line of Credit. We may, at our discretion, grant such a request without obligating ourselves to do so in the future.

FINANCE CHARGE: Each advance made under your HELOC account will be subject to a monthly finance charge beginning on the date an advance is first posted to your account. A finance charge will continue to be assessed on your HELOC account until the entire outstanding balance is paid off.

The monthly finance charge is calculated by multiplying the "Daily Periodic Rate" by the "Average Daily Balance" in your loan and multiplying that amount by the number of days in the billing cycle. To get the "Average Daily Balance," we take the beginning balance in your account each day, add any new advances made and subtract any payments or credits and any unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance."

The "Daily Periodic Rate" is equal to the Annual Percentage Rate (APR) divided by 365 (366 on leap years). The APR is a variable rate which may increase or decrease on the first day of the first billing cycle in each calendar month based upon changes in the Prime Rate. The APR applied to the HELOC account during any billing cycle will equal the published Prime Rate on the first business day of the calendar month in which the billing cycle began **plus 3.750%** percentage point per annum. The initial "Daily Periodic Rate" is **0.031%** and the corresponding APR is **11.250%**. The APR does not include costs other than interest.

Lifetime Floor. The minimum APR that can apply during the HELOC Plan is 3.99%.

"Prime Rate" is, as of any date, the Prime Rate of interest published for such date in the "Money Rates" section of the *Wall Street Journal*. If more than one Prime Rate is published in the "Money Rates" section of the *Wall Street Journal* on a given date, the "Prime Rate" will be the lowest Prime Rate published for that date. The APR will decrease or increase on the first day of the first Billing Cycle in each calendar month during the term of this transaction if the Prime Rate published by the *Wall Street Journal* decreases or increases. However, the maximum APR will never exceed 18%. A maximum rate lower than 18% may be established, if required by the Federal Credit Union Act or other applicable law or regulation. Any increase in the APR will result in an increased finance charge and may result in an increase in the amount of your monthly payment, and any decrease in the APR will result in a decreased finance charge and may result in a decrease in the amount of your monthly payment. The Lifetime Floor does not apply to any initial discount rates if applicable. Any per adjustment or annual limitations will not prevent the rates from increasing to the minimum APR at the end of the initial discount rate period if applicable.

The method of determining the finance charge and the APR is the same whether the HELOC account is in the "Draw Period" or "Repayment Period."

If, at some point in the future, the Prime Rate is no longer available, we may change the margin and will use an alternative index which has a historical movement substantially similar to the Prime Rate and which, when added to the margin, will result in an APR that is substantially similar to the rate in effect at the time the Prime Rate becomes unavailable.

HOW YOU REPAY YOUR ACCOUNT - DRAW PERIOD: On or before each payment due date during the Draw Period, you agree to make at least the minimum payment. The minimum payment amount is the greater of (a) 1.0 % of the "New Balance" shown on your monthly statement, (b) \$100.00, or (c) the total amount of accrued finance charges (plus accrued fees for any of these options). For Interest Only Home Equity Lines, the minimum payment is always the amount of accrued finance charges.

PRINCIPAL REDUCTION: During the Draw Period the minimum payment may not fully repay the principal that is outstanding on your HELOC account. For Interest Only Home Equity Lines, during the Draw Period the minimum payment will not reduce the principal outstanding on your line.



HOW YOU REPAY YOUR ACCOUNT - REPAYMENT PERIOD: On or before each payment due date during the Repayment Period, you agree to make a minimum payment. The minimum monthly payment will be an amount equal to the greatest of (a) 1.5% of the "New Balance" shown on your monthly statement, at the time the Draw Period terminates, (b) the total amount of accrued finance charges, or (c) \$100.00, or (d) the remaining balance if less than \$100.00. If applicable, accrued fees will be included with any of these repayment amounts. For Interest Only Home Equity Lines, the minimum monthly payment will be an amount equal to 1.50% of the "New Balance" shown on your monthly statement at the time the "Draw Period" terminates.

FINAL PAYMENT: On the aforementioned maturity date, you must pay the amount of any remaining balance. The minimum payments may not be sufficient to fully repay the principal that is outstanding on your account. If they are not, you will be required to pay the outstanding balance in a single payment. At that time, we may, but are not obligated to, refinance this account. If we do refinance this account at maturity, you understand that you may have to pay some or all of the closing costs normally associated with a new account.

ADDITIONAL REPAYMENT TERMS: If your account balance on a payment due date is less than the minimum payment amount, you must pay only the account balance. You can pay off all or part of what you owe at any time. However, so long as you owe any amount you must continue to make your periodic minimum monthly payments.

The amounts you pay will be applied first to any applicable fees, then to any finance charges that are due, and finally to principal unless otherwise agreed to by both parties in writing (the borrower and Navy Federal Credit Union), as permitted by applicable law.

ROUNDING RULE: The minimum payment will be rounded down to the nearest \$1.00.

SECURITY: We have secured your obligations under this plan by taking a security interest (by way of a separate security agreement, mortgage, or other instrument dated **June 5, 2025**) in the property located at **624 RAVENS WOOD RD , Summerville, SC 29486**. You must maintain property insurance on the aforementioned property, which secures the loan. You may buy property insurance from anyone you want who is acceptable to Navy Federal.

JOINT ACCOUNT: If more than one person signs this agreement, the obligations and liabilities of each shall be joint and several, and we are authorized to make any advance requested by any of you.

CHANGING THE TERMS OF THIS AGREEMENT: Generally, we may not change the terms of this agreement. However, we may change the terms in the circumstances explained below.

- If this is a variable rate plan, we may change the index and margin if the original index described above becomes unavailable. Any new index will have a historical movement similar to the original, and together with a new margin, will produce a similar interest rate.
- We may make changes that you agree to in writing.
- We may make changes that unequivocally benefit you.
- We may make changes to insignificant terms of this agreement.

If we are required to send notice of a change in terms, we will send the notice to your address on file. (You should inform us of any change in address.)



ADDITIONAL CHARGES: You agree to pay the following additional charges:

Credit Report Fee	\$13.30	*	
Flood Determination Fee	\$1.50	*	
AVM Fee	\$8.00	*	
Property Condition Report Fee	\$55.00	*	
Title - Signing Agent Fee	\$250.00	*	
Title - Recording Service Fee	\$35.00	*	
Title - Property Report	\$95.00	*	
Recording Fee	\$25.00	*	

* Denotes Paid by NFCU

(POC) - Paid Outside of Closing

MISCELLANEOUS CHARGES: You agree to pay and have charged to your HELOC account certain additional fees. These fees include the following:

Return-Check Fee	\$ 29.00;	
Stop-Payment Fee	\$ 20.00;	
Copies of Checks	\$ 1.00;	
Other	Stop-Payment Fee (Range of Checks)	\$ 25.00.

LATE CHARGE: If a payment is late (more than **4** days after due date) you will be charged a late fee in the amount of **4%** of the minimum payment.

ATTORNEY'S FEES: Except when prohibited by law, you agree to pay the reasonable attorney's fees (not in excess of 15% of the unpaid debt) we incur if we hire an attorney to collect this debt in the event of your default plus any other costs we incur to realize upon any security interest.

DEFAULT: You will be in default of this agreement if any of the following occur:

1. You fail to make a payment as required by this agreement;
2. Your action or inaction adversely affects the collateral or our rights in the collateral.

REMEDIES: We may terminate your HELOC account, require you to pay the entire outstanding balance in one payment, and charge you any applicable and agreed upon fees or costs along with any fees related to the collection of the amount owed, if you are in default in any of the aforementioned manners. Also, we may take other action short of termination, such as, charging you a fee if you fail to maintain required property insurance and we purchase insurance.

Even if we choose not to use one of our remedies when you default, we do not forfeit our right to do so if you default again. If we do not use a remedy when you default, we can still consider your actions as a default in the future.

SUSPENSION OF CREDIT AND REDUCTION OF CREDIT LIMIT: We may temporarily prohibit you from obtaining additional extensions of credit, or reduce your credit limit if:

- The value of the dwelling securing this account declines significantly below its appraised value;
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances;



- You are in default of a material obligation of this agreement, or any agreement securing this agreement, which shall include, but is not limited to, your ongoing obligation to supply us with information we feel we need to assess your financial condition;
- A governmental action prevents us from imposing the APR provided for in this agreement;
- The action of a governmental body adversely affects our security interest to the extent that the value of the security interest is less than 120% of the home equity line;
- The APR corresponding to the periodic rate reaches the maximum rate allowed under this plan (if provided for in this agreement); or
- A regulatory agency notifies us that continued advances would constitute an unsafe and unsound practice.

In the event that we suspend your right to additional advances or reduce your credit line, we will send you notice of our decision at the address we have on file for you. (You should inform us of any change in your address.) If we have based our decision to suspend or reduce your credit privileges on an assessment of your financial condition or performance under this plan, and you believe that your situation has changed, you must request that we re-evaluate your situation and reinstate your credit privileges.

RIGHT TO CURE: If this is a consumer credit transaction, we may exercise our remedies only if you fail to exercise your right to cure a default. After you are in default on this agreement for 10 or more days because of a failure to make a payment and if you have not voluntarily surrendered possession of the collateral, we must provide you with a written notice of your default and your right to cure. You have 20 days after we mail this notice (or 20 days after actual delivery if we use a means other than first class mail) in which to cure the default.

However, no notice of default or right to cure is necessary and we may immediately exercise any and all of our remedies if you have defaulted on one or more times within the previous 12 months and you have previously been given notice of default and right to cure with respect to such a default.

TERMINATION OF ACCOUNT: You may terminate this agreement and the HELOC account upon written notice to Navy Federal Credit Union at any time. We may also terminate this account as provided above. Any such termination by either party shall not affect the rights and obligations of either party as to advances made prior to the time of such termination or your obligations under the Deed of Trust. Upon termination by either party you will be required to surrender to Navy Federal Credit Union all HELOC checks in your possession. Our notice of termination must be mailed to your last known address of record. Your notice of termination must be mailed to Navy Federal Credit Union, PO Box 3327, Merrifield, VA 22119-3327.

CREDIT INFORMATION: You agree to supply us with whatever information we reasonably feel we need to decide whether to continue this plan. We agree to make requests for this information without undue frequency, and to give you reasonable time in which to supply the information.

SIGNATURES: By signing below, you agree to the terms of this agreement and you promise to pay any amounts you owe under this agreement. You also state that you received a completed copy of the agreement on today's date.

Jetavious K Pressley **Date**

Rose Pressley **Date**



YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.
Notify Us In Case of Errors or Questions About Your Bill

If you think your bill is wrong or you need more information about a transaction on your bill, write to us as soon as possible at the address listed on your bill. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe it is an error.

If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount.

If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Federally insured by NCUA

© 2020 Navy Federal NFCU 40165-EQ-HELTIL (3-20)

PO Box 3000 Merrifield VA 22119-3000





AFFIDAVIT OF IDENTITY

DATE: 06/05/2025

LOAN NO: 8056054482

PROPERTY ADDRESS: 624 RAVENS WOOD RD
Summerville, SC 29486

This is to certify that Jetavious K Pressley & PRESSLEY JETAVIOUS & PRESSLEY KEON is one and the same person.

Jetavious K Pressley

Date

State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Jetavious K Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic





AFFIDAVIT OF IDENTITY

DATE: 06/05/2025

LOAN NO: 8056054482

PROPERTY ADDRESS: 624 RAVENS WOOD RD
Summerville, SC 29486

This is to certify that Rose Pressley & PRESSLEY ROSE-E & CONNOR ROSE E & ROSE E PRESSLEY is one and the same person.

Rose Pressley

Date

State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Rose Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



Authorization for Direct Deposit of Mortgage Refunds

Jetavious K Pressley

Rose Pressley

RE: 8056054482

Thank you for choosing Navy Federal for your current home loan. Throughout the term of your mortgage or equity loan, there may be refunds due to you for various reasons. For your convenience, you may elect to have the refund automatically deposited into one of your Navy Federal accounts instead of receiving a check in the mail. Some common reasons for refunds include the following:

- At the time your annual escrow analysis is performed (if applicable), it may be determined that the balance in your escrow account exceeds what is required. This would result in a refund from Navy Federal of the excess amount. You will still receive the escrow analysis in the mail but the deposit will be made directly to the account you designate.
- When you pay your loan in full, any overpayment of the amount required to pay off the loan plus the balance remaining in your escrow account (if applicable) will be refunded to you directly into the account you designate.

Please complete the information below and return with the enclosed paperwork. If you choose not to have funds directly deposited into your account, check will be mailed to you at the time you are owed a refund.

Navy Federal account number for deposit: _____

Primary Account Owner's Name: _____

I understand that funds will be deposited to this account regardless of whether I am an owner or joint owner of that account. If I am not an owner or joint owner of that account, I will not have access to those funds. All parties on this loan must sign the authorization. Any or all parties on this loan may cancel this authorization at any time without the consent of the other parties. To cancel this authorization, call us at 1-888-842-6328, Monday through Friday 7:30am to 11:00pm or Saturday 9:00am to 11:00pm, Eastern Time. If this authorization is cancelled, any refunds will be sent by check, payable to all parties on the loan.

Borrower

Jetavious K Pressley

Date

Rose Pressley

Date





June 2, 2025

Dear Member:

Enclosed are four (4) starter checks for your Home Equity Line of Credit. These starter checks are for your use until your Home Equity Line checkbook arrives, which is normally two weeks from the date your loan proceeds are disbursed. If you sign the closing documents with the notary as scheduled, you may begin using your starter checks on 06/10/25.

Please do not use the starter checks before the above date, or if you do not sign the closing documents with the scheduled notary.

Note: Home Equity Line of Credit checks cannot be used for purchases online, or with billers/retailers who exclusively utilize electronic check conversion.

Thank you for choosing Navy Federal for your equity loan.

Sincerely,

Navy Federal Credit Union

Enclosures: 4



Federally insured by NCUA
© 2015 Navy Federal NFCU 40165-EQ-HEL-4 (11-15)

PO Box 3000 Merrifield VA 22119-3000



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 8056054482

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

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

Transaction Detail

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

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

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

Refinance Program

- ☒ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

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

Project Type

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

L2. Title Information

Title to the Property **Will** be Held in What Name(s):
JETAVIOUS K. PRESSLEY

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

Estate Will be Held in

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

Manner in Which Title Will be Held

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

Trust Information

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

Indian Country Land Tenure

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

L3. Mortgage Loan Information

Mortgage Type Applied For

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 11.250 %
Loan Term 480 (months)

Mortgage Lien Type

- ☐ First Lien
☒ Subordinate Lien

Amortization Type

- ☐ Fixed Rate ☐ Other (explain): _____
☒ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment 1 (months)

Subsequent Adjustment Period 1 (months)

Loan Features

- ☐ Balloon / Balloon Term _____ (months)
☐ Interest Only / Interest Only Term _____ (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 1,289.00
Subordinate Lien(s) (P & I)	\$ 1,000.00
Homeowner's Insurance	\$ 243.08
Supplemental Property Insurance	\$
Property Taxes	\$ 108.28
Mortgage Insurance	\$
Association/Project Dues (Condo, Co-Op, PUD)	\$ 16.50
Other	\$ 0.00
TOTAL	\$ 2,656.86

Borrower Name(s): Jetavious K Pressley, Rose Pressley



☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

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

DUE FROM BORROWER(S)

A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 482.80
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(S) (Total of A thru G)	\$ 482.80

TOTAL MORTGAGE LOANS

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

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 482.80
N. TOTAL CREDITS (Total of L and M)	\$ 482.80

CALCULATION

TOTAL DUE FROM BORROWER(S) (Line H)	\$ 482.80
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 100,482.80
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ (100,000.00)

Borrower Name(s): Jetavious K Pressley, Rose Pressley



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 5, 2025

Loan Type: Conventional

Borrower/Owner

Jetavious K Pressley
624 Ravens Wood Rd
Summerville, SC 29486

Loan Number: 8056054482

This Notice relates to a consumer credit transaction dated June 5, 2025 between Jetavious K Pressley and Rose Pressley and the Lender.

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage/lien/security interest on/in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days from whichever of the following events occurs last:

1. the opening date of the account, which is June 5, 2025; or
2. the date you received your Truth-in-Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

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

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

HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us in writing at

Navy Federal Credit Union

820 Follin Lane, Vienna, VA 22180

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 June 9, 2025 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.



I WISH TO CANCEL

Jetavious K Pressley

Date

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

Borrower/Owner

Jetavious K Pressley

Date



Notice of Right to Cancel

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Borrower/Owner

Jetavious K Pressley

Date



Notice of Right to Cancel

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I WISH TO CANCEL

Jetavious K Pressley

Date

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

Borrower/Owner

Jetavious K Pressley

Date



Owner's Affidavit

I/We, Jetavious K Pressley, Rose Pressley, (Affiant(s)), being first duly sworn on oath, depose and say:

1. That Affiant(s) is/are the record title holder(s) of the property known and described as 624 RAVENS WOOD RD, Summerville, SC 29486 (Property).
2. I have no actual knowledge or notice of invalidity, revocation, or termination of the Power of Attorney by death or otherwise, or knowledge of any fact indicating the same. I further represent that: the Principal is alive and has not revoked or repudiated the Power of Attorney; all events and conditions necessary to make the Power of Attorney effective have occurred; the Power of Attorney is in full force and effect; and the purpose described below is in accordance with the powers that the Principal conferred upon me as the Attorney-in-Fact.

Name and Address (state None or list each)	Amount Payable

3. That no agreement or contract for conveyance, written lease, or writing whatsoever is in existence, adversely affecting the title to the Property, except that in connection with which this affidavit is given.
4. That there are no parties in possession of the Property, other than the Affiant(s). That the Affiant(s) has/have not granted any unrecorded easements, covenants, licenses, servitudes, or similar agreements encumbering the Property. That there are no current claims or uncured violations of any covenants or restrictions affecting the Property.
5. That no judgment or decree has been entered in any court of South Carolina against said Affiant(s) and remains unsatisfied. That no proceedings in bankruptcy have ever been instituted by or against the Affiant(s) in any court or before any officer of any state. That there are no outstanding mortgages, deeds to secure debt, deeds of trust, abstracts, or other monetary liens or charges against the Property except for those listed on the Title Commitment.
6. There are no outstanding UCC financing statements, lease agreements, or other financing agreements for a solar energy system located on the Property, except for those matters disclosed on the Title Commitment.
7. That the undersigned is/are single or married (if married and spouse is joining in subject deed/deed of trust, spouse must also join herein).
8. That there are no unpaid or delinquent real estate taxes or homeowners dues/assessments against the Property. That there are no unpaid or delinquent water or sewer service charges against the Property. That the Affiant(s) has/have not received notice, nor knowledge of any recent or future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against the Property.
9. That this affidavit is made to induce a loan secured by the Property described herein and issuance of a title insurance policy relating to the same.



10. That the Affiant(s) agree(s) that a legal description for the Property listed above will be attached to the executed deed of trust, mortgage, or other security interest, and loan documents after the documents are signed. The Affiant(s) also agree(s) that amendments of the legal description may be made without re-signing the document.
11. That the affidavit is provided for the benefit of ServiceLink and that ServiceLink is entitled to rely on the facts stated in this document. That the Affiant(s) agree(s) to hold ServiceLink harmless from and against any and all claims, actions, pending suits (including arbitration), liabilities, losses, damages, costs, charges, reasonable attorney's fees and other expenses of every nature resulting from reliance on this affidavit.
12. That the Affiant(s) has/have not and will not cause or permit any matter contrary to any statements made herein.
13. That the Affiant(s) is/are familiar with the nature of any oath and with penalties, as provided by the laws of the state, for falsely swearing to statements made in an instrument of this nature. That the Affiant(s) has/have heard/read the full facts of this affidavit and understand its contents.

I understand that this certification may be disclosed to the Internal Revenue Service by the transferee and that any false statement I have made here could be punishable by fine, imprisonment, or both.

Jetavious K Pressley

Date

Rose Pressley

Date



State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Jetavious K Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic

State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Rose Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



A. Open-End Closing Statement
Non-RESPA Transactions

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input checked="" type="checkbox"/> HELOC	6. File Number:	7. Loan Number: 8056054482	8. Mortgage Insurance Case Number:
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower: Jetavious K Pressley and Rose Pressley 624 Ravens Wood Rd, Summerville, SC 29486	E. Name & Address of Seller:		F. Name & Address of Lender: Navy Federal Credit Union 820 Follin Lane, Vienna, VA 22180
G. Property Location: 624 RAVENS WOOD RD, Summerville, SC 29486	H. Settlement Agent: Navy Federal Credit Union P.O. Box 3304, Merrifield, VA 221193300 Place of Settlement: Summerville, SC		I. Settlement Date: June 5, 2025 (833)987-4663

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	0.00
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	0.00

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	



J. Summary of Borrower's Transaction (continued)

200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	100,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	100,000.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	0.00
302. Less amounts paid by/for borrower (line 220)	(100,000.00)
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	100,000.00

K. Summary of Seller's Transaction (continued)

500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	
602. Less reductions in amount due seller (line 520)	()
603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	



L. Settlement Charges			
700. Total Real Estate Broker Fees			
Division of commission (line 700) as follows:			
701. \$ to			Paid From Borrower's Funds at Settlement
702. \$ to			Paid From Seller's Funds at Settlement
703. Commission paid at settlement			
704.			
800. Items Payable in Connection with Loan			
801. Our origination charge (Includes Origination Point(s) % or \$) \$			
802. Your credit or charge (points) for the specific interest rate chosen \$ 0.00			
803. Your adjusted origination charges			
804. Appraisal fee to			
805. Credit report to Equifax	\$13.30 POCL		
806. Tax service to			
807. Flood certification CoreLogic Flood Services, LLC	\$1.50 POCL		
808.			
809.			
810.			
811.			
812.			
813. See Attached			
900. Items Required by Lender to Be Paid in Advance			
901. Daily interest charges from to @ \$ 0.00 /day			
902. Mortgage insurance premium for months to			
903. Homeowner's insurance for years to			
904.			
905.			
1000. Reserves Deposited with Lender			
1001. Initial deposit for your escrow account		0.00	
1002. Homeowner's insurance	months @ \$	per month \$	
1003. Mortgage insurance	months @ \$	per month \$	
1004. Property taxes	months @ \$	per month \$	
1005.	months @ \$	per month \$	
1006.	months @ \$	per month \$	
1007.	months @ \$	per month \$	
1008.	months @ \$	per month \$	
1009.	months @ \$	per month \$	
1010. Aggregate Adjustment	\$	0.00	
1100. Title Charges			
1101. Title services and lender's title insurance	\$380.00 POCL		
1102. Settlement or closing fee	\$		
1103. Owner's title insurance			
1104. Lender's title insurance	\$		
1105. Lender's title policy limit	\$		
1106. Owner's title policy limit	\$		
1107. Agent's portion of the total title insurance premium Servicelink	\$ 250.00		
1108. Underwriter's portion of the total title insurance premium	\$		
1109.			
1110.			
1111.			
1112. See Attached			

Paid Outside of Closing (settlement) Legend: POCL means P.O.C.(borrower), POCL means P.O.C.(lender). POCS means P.O.C.(seller), and POCT means P.O.C.(third party).



L. Settlement Charges (continued)				
1200. Government Recording and Transfer Charges				
1201. Government recording charges		\$25.00_POCL		
1202. Deed \$ 0.00	Mortgage \$ 0.00	Releases \$ 25.00		
1203. Transfer taxes				
1204. City/County tax/stamps	Deed \$	Mortgage \$		
1205. State tax/stamps	Deed \$	Mortgage \$		
1206.				
1300. Additional Settlement Charges				
1301. Required services that you can shop for				
1302.			\$	
1303.			\$	
1304.			\$	
1305.			\$	
1306.			\$	
1307.			\$	
1308.			\$	
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			0.00	



Open-End Closing Statement Supplement

Parties

D. Name & Address of Borrower:

Jetavious K Pressley
624 Ravens Wood Rd
Summerville, SC 29486

Rose Pressley
624 Ravens Wood Rd
Summerville, SC 29486

H. Settlement Agent: Navy Federal Credit Union

I. Settlement Date: June 5, 2025

L. Settlement Charges (Continued)

		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds At Settlement
800. Items Payable in Connection with Loan			
818. Appraisal to CoreLogic	\$8.00 POCL		
840. Property Condition Report to Solidifi	\$55.00 POCL		
Total			
1100. Title Charges			
1185. Title - Recording Service Fee to Servicelink \$35.00			
1187. Title - Property Report to Servicelink \$95.00			
Total			

Paid Outside of Closing (settlement) Legend: POCL means P.O.C. (lender). POCS means P.O.C. (seller), and POCT means P.O.C. (third party).



eMortgage Errors and Omissions Agreement

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Borrower

Jetavious K Pressley
Rose Pressley
624 Ravens Wood Rd
Summerville, SC 29486

Date: June 5, 2025

Loan Number: 8056054482

State of South Carolina, County/Parish/City of Berkeley

Any person or entity signing this Authorization (collectively referred to as the "*Borrower*"), for and in consideration of the Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate in the correction of any problems or defects in any of the loan documentation, including without limitation any missing or defective signatures, missing or defective acknowledgments, or lost or misplaced documents, or an error or omission on or affecting the enforceability of an eNote, Electronic Security Instrument or other Electronic Mortgage File Document, that Lender shall in its reasonable discretion deem to affect its ability to enforce the loan or the loan documents or any interests in any collateral or rights against guarantors or other person in connection with the loan, or Lender's ability to carry out necessary action(s) related to eRecord, eStorage System or eNote Vault System, or its ability to sell, convey, or market said loan to, or obtain a guaranty of said loan from, any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority, or the ability to register or transfer the necessary documents through the Mortgage Electronic Registration System ("MERS").

If permitted by law, the Borrower agrees to comply with all above noted requests by the Lender within 30 days from date of mailing of said requests. Borrower agrees to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The Borrower does hereby so agree and covenant in order to so assure that Lender shall be able fully to enforce the loan, the loan documents, its interest in any collateral and its rights against guarantors or other person in connection with the loan, and to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation by any means including MERS, eRecord, eStorage and eNote Vault System, and to assure marketable title in the said Borrower.

Borrower

Jetavious K Pressley

Date

Rose Pressley

Date



State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Jetavious K Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic

State of South Carolina

County of Berkeley

Sworn and subscribed before me on _____ by
Rose Pressley

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic

