

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE (3) BUSINESS DAYS from whichever of the following events occurs last:

- (1)

the date of the transaction, which is MAY 19, 2025; or
- (2)

the date you received your Truth-in-Lending disclosures; or
- (3)

the date you received this notice of your right to cancel.

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

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

HOW TO CANCEL

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

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
11511 Luna Rd., Suite 200
Farmers Branch, TX 75324
Email: ClosingRescission@mrcooper.com
Fax: 214-488-1472

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of MAY 22, 2025 (or MIDNIGHT of the THIRD BUSINESS DAY* following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two Notice of Right to Cancel forms. The above real estate loan cannot be funded until THREE (3) BUSINESS DAYS* have elapsed since the date of this acknowledgment of receipt of the Notice of Right to Cancel.

*Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

Date Notice of Right to Cancel form received: MAY 19, 2025.

- BORROWER - MATTHEW L

- DATE -

CLOANINGER

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- BORROWER - MATTHEW L

- DATE -

CLOANINGER

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

CLOANINGER
 Loan #: 0439721135
 MIN: 100397204397211357

BORROWER(S): **MATTHEW L CLOANINGER**

PROPERTY ADDRESS: **41 POPLAR ST, CHARLESTON, SC 29403**

LENDER: **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) 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, unless prohibited by applicable law.

The undersigned Borrower(s) do hereby so agree and covenant in order 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, and to assure marketable title in the said Borrower(s).

DATED this **19TH** day of **MAY, 2025**.

- BORROWER - **MATTHEW L CLOANINGER** - DATE -

State of **SOUTH CAROLINA**
 County of **CHARLESTON**

The foregoing instrument was acknowledged before me this _____ day of _____ by **MATTHEW L CLOANINGER**.

 Notary Public

My Commission Expires: _____

MAILING ADDRESS CERTIFICATION

RE: Loan Number: 0439721135

Property Address: 41 POPLAR ST, CHARLESTON, SC 29403

Please be advised that you are hereby instructed in accordance with the terms of the Note, to address all correspondence to me (us) regarding my (our) loan with you to the following address.

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

☐ The property address shown above above. If the property shown above consists of more than one unit, the specified address is:

☐ OTHER THAN PROPERTY ADDRESS

I/We will notify the Lender in writing should the above mailing address be changed at anytime in the future.

- BORROWER - MATTHEW L CLOANINGER - DATE -

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

STATE OF SOUTH CAROLINA)
) ss.
COUNTY OF CHARLESTON)

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared **MATTHEW L CLOANINGER** (the "Borrower"), who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as material inducement to **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** (the "Lender"), and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at **41 POPLAR ST, CHARLESTON, SC 29403** (the "Property").
2. **Occupancy:** [check one box only]

☒ **Principal Residence.** Borrower either currently occupies and uses the Property as Borrower's principal residence, or Borrower will occupy and use the Property as Borrower's principal residence within 60 days after Borrower signs the Security Instrument. Borrower will continue to occupy and use the Property as Borrower's principal residence for at least one (1) year from the date that Borrower first occupies the Property. However, Borrower will not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if Lender agrees in writing that Borrower does not have to do so. Lender may not refuse to agree unless the refusal is reasonable. Borrower will also not have to occupy and use the Property as Borrower's principal residence within the time frames set forth above if extenuating circumstances exist which are beyond Borrower's control.

☐ **Second Home.** Borrower will occupy, and will use, the Property as Borrower's second home. Borrower will keep the Property available for Borrower's exclusive use and enjoyment at all times, and will not subject the Property to any timesharing or other shared ownership arrangement or to any rental pool or agreement that requires Borrower either to rent the Property or give a management firm or any other person any control over the occupancy or use of the Property.

☐ **Investment.** The Property is owned and held by Borrower as an investment property. Borrower does not now, and will not in the future, occupy or use the Property either as Borrower's principal residence or second home. Borrower now occupies and uses other property or properties as Borrower's principal residence and/or second home.
3. **Financial Status:** Borrower understands that Lender is making the Loan based upon statements and representations contained in, or made in connection with, the residential mortgage loan application given by Borrower to Lender (the "Loan Application"). Borrower hereby certifies that the information provided by Borrower contained in, or made in connection with, the Loan Application related to Borrower's financial status (such as Borrower's employment, income, available cash, debts, expenses, credit obligations, and the like), has not changed significantly and that the such information accurately reflects Borrowers current financial status. Borrower certifies further that Borrower has not received a layoff notice or otherwise has knowledge of a pending layoff, and Borrower, to the best of Borrower's knowledge and belief, is unaware of any events or circumstances in the foreseeable future that would impair or have an adverse effect on Borrower's ability to fulfill Borrower's Loan obligations, including, but not limited to Borrower's obligation to make required periodic payments.
4. **False, Misleading or Inaccurate Statements:** Borrower understands that Borrower will be in default under the terms of the Security Instrument if, during the application process of the Loan, Borrower or any person or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, representations concerning Borrower's occupancy of the Property and Borrower's financial status. Borrower understands further that any intentional or negligent misrepresentation(s) of the information contained in, or made in connection with, the Loan Application may result in severe civil and/or criminal penalties, including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq. and liability for monetary damages to the Lender, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation(s) which Borrower has made on or in connection with the Loan Application.

- BORROWER - MATTHEW L CLOANINGER - DATE -

Subscribed and sworn to before me this _____ day of _____.

(Notary Seal)

(Notary Public)

My Commission Expires: _____

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Date Notice of Right to Cancel form received: MAY 19, 2025.

- BORROWER - MATTHEW L

- DATE -

CLOANINGER

FIRST PAYMENT LETTER

CLOANINGER
Loan #: 0439721135
MIN: 100397204397211357

DATE: MAY 19, 2025

LOAN NUMBER: 0439721135

PROPERTY ADDRESS: 41 POPLAR ST, CHARLESTON, SC 29403

In the event that mortgage insurance is required on the above loan, the undersigned agrees that except as otherwise provided by law, **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER**, its successors and assigns, ("Mortgagee") may at any time during the mortgage term and in its discretion apply for renewal of mortgage guaranty insurance covering the mortgage executed by the undersigned of even date herewith, pay the premiums due by reason thereof, and require repayment to Mortgagee by the undersigned of such amounts. Failure to do so shall be considered a default and all provisions of the Note and Mortgage/Deed of Trust/Security Deed/Security Instrument with regard to default shall be applicable.

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on **JULY 1, 2025**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the **ESTIMATE** of the total monthly payment is as follows:

Principal and Interest	\$ 844.59
Homeowner's Insurance	\$
Mortgage Insurance	\$
Property Taxes	\$
	\$
	\$
TOTAL PAYMENT:	\$ 844.59

The undersigned further acknowledges that monthly coupons/statements and a supply of self-addressed envelopes will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - MATTHEW L CLOANINGER - DATE -

PAYMENT MUST BE SENT TO:
NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
P.O. BOX 650783
DALLAS, TX 75265-0783

Tax and Insurance Information Sheet

CLOSING DATE: **MAY 19, 2025**

BORROWER(S): **MATTHEW L CLOANINGER**

PROPERTY ADDRESS: **41 POPLAR ST, CHARLESTON, SC 29403**

SHORT LEGAL:

CLOANINGER
Loan #: 0439721135
PIN: 4631201122
MIN: 100397204397211357

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

1. TITLE COMPANY NAME: **SERVICELINK, LLC**
Attn: **MICHELLE BROWN**
Address: **1355 CHERRINGTON PKWY, MOON TOWNSHIP, PA 15108**
Phone #: **(877) 848-8122**
Escrow #: **2003417767**

2. COUNTY TAXES: **CHARLESTON**
Address:
Phone #:
How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:
Parcel #: **4631201122**
Date Paid:
Next Due Date:
Date Taxes Delinquent:

3. CITY TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:
Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:

4. SCHOOL TAXES:
Address:
Phone #:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Amount Last Paid:
Amount Next Due:
Parcel #:
Date Paid:
Next Due Date:
Date Taxes Delinquent:

5. FLOOD INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:
Agent:
Premium:
Policy No:

6. HAZARD INSURANCE: **ALLSTATE INSURANCE**
Address: **PO BOX 660649, DALLAS, TX 75266**
Phone #: **(864) 643-2895**
Coverage Amount: **\$444,000.00**
Renewal Date:
How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐
Agent: **GREGG BLANCHARD INS**
Premium: **\$3,894.12**
Policy No: **835929237**

7. WIND/STORM/HAIL INSURANCE:
Address:
Phone #:
Coverage Amount:
Renewal Date:
Agent:
Premium:
Policy No:

NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
8950 CYPRESS WATERS BLVD., DALLAS, TX 75019
BORROWER(S): MATTHEW L CLOANINGER

Loan No: 0439721135

Initial Amortization Schedule

General Loan Parameters:

Appraised Value: \$961,361.00
Original Principal Balance: \$94,717.00
Amortization Term: 240
Interest Rate: 8.875%

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
1	07/01/2025	\$844.59	\$700.51	\$144.08	\$700.51	\$94,572.92	09.84
2	08/01/2025	\$844.59	\$699.45	\$145.14	\$1,399.96	\$94,427.78	09.82
3	09/01/2025	\$844.59	\$698.37	\$146.22	\$2,098.33	\$94,281.56	09.81
4	10/01/2025	\$844.59	\$697.29	\$147.30	\$2,795.62	\$94,134.26	09.79
5	11/01/2025	\$844.59	\$696.20	\$148.39	\$3,491.82	\$93,985.87	09.78
6	12/01/2025	\$844.59	\$695.10	\$149.49	\$4,186.92	\$93,836.38	09.76
7	01/01/2026	\$844.59	\$694.00	\$150.59	\$4,880.92	\$93,685.79	09.75
8	02/01/2026	\$844.59	\$692.88	\$151.71	\$5,573.80	\$93,534.08	09.73
9	03/01/2026	\$844.59	\$691.76	\$152.83	\$6,265.56	\$93,381.25	09.71
10	04/01/2026	\$844.59	\$690.63	\$153.96	\$6,956.19	\$93,227.29	09.70
11	05/01/2026	\$844.59	\$689.49	\$155.10	\$7,645.68	\$93,072.19	09.68
12	06/01/2026	\$844.59	\$688.35	\$156.24	\$8,334.03	\$92,915.95	09.67
13	07/01/2026	\$844.59	\$687.19	\$157.40	\$9,021.22	\$92,758.55	09.65
14	08/01/2026	\$844.59	\$686.03	\$158.56	\$9,707.25	\$92,599.99	09.63
15	09/01/2026	\$844.59	\$684.85	\$159.74	\$10,392.10	\$92,440.25	09.62
16	10/01/2026	\$844.59	\$683.67	\$160.92	\$11,075.77	\$92,279.33	09.60
17	11/01/2026	\$844.59	\$682.48	\$162.11	\$11,758.25	\$92,117.22	09.58
18	12/01/2026	\$844.59	\$681.28	\$163.31	\$12,439.53	\$91,953.91	09.56
19	01/01/2027	\$844.59	\$680.08	\$164.51	\$13,119.61	\$91,789.40	09.55
20	02/01/2027	\$844.59	\$678.86	\$165.73	\$13,798.47	\$91,623.67	09.53
21	03/01/2027	\$844.59	\$677.63	\$166.96	\$14,476.10	\$91,456.71	09.51
22	04/01/2027	\$844.59	\$676.40	\$168.19	\$15,152.50	\$91,288.52	09.50
23	05/01/2027	\$844.59	\$675.15	\$169.44	\$15,827.65	\$91,119.08	09.48
24	06/01/2027	\$844.59	\$673.90	\$170.69	\$16,501.55	\$90,948.39	09.46
25	07/01/2027	\$844.59	\$672.64	\$171.95	\$17,174.19	\$90,776.44	09.44
26	08/01/2027	\$844.59	\$671.37	\$173.22	\$17,845.56	\$90,603.22	09.42
27	09/01/2027	\$844.59	\$670.09	\$174.50	\$18,515.65	\$90,428.72	09.41
28	10/01/2027	\$844.59	\$668.80	\$175.79	\$19,184.45	\$90,252.93	09.39
29	11/01/2027	\$844.59	\$667.50	\$177.09	\$19,851.95	\$90,075.84	09.37
30	12/01/2027	\$844.59	\$666.19	\$178.40	\$20,518.14	\$89,897.44	09.35
31	01/01/2028	\$844.59	\$664.87	\$179.72	\$21,183.01	\$89,717.72	09.33
32	02/01/2028	\$844.59	\$663.54	\$181.05	\$21,846.55	\$89,536.67	09.31
33	03/01/2028	\$844.59	\$662.20	\$182.39	\$22,508.75	\$89,354.28	09.29
34	04/01/2028	\$844.59	\$660.85	\$183.74	\$23,169.60	\$89,170.54	09.28
35	05/01/2028	\$844.59	\$659.49	\$185.10	\$23,829.09	\$88,985.44	09.26
36	06/01/2028	\$844.59	\$658.12	\$186.47	\$24,487.21	\$88,798.97	09.24
37	07/01/2028	\$844.59	\$656.74	\$187.85	\$25,143.95	\$88,611.12	09.22
38	08/01/2028	\$844.59	\$655.35	\$189.24	\$25,799.30	\$88,421.88	09.20
39	09/01/2028	\$844.59	\$653.95	\$190.64	\$26,453.25	\$88,231.24	09.18
40	10/01/2028	\$844.59	\$652.54	\$192.05	\$27,105.79	\$88,039.19	09.16
41	11/01/2028	\$844.59	\$651.12	\$193.47	\$27,756.91	\$87,845.72	09.14
42	12/01/2028	\$844.59	\$649.69	\$194.90	\$28,406.60	\$87,650.82	09.12
43	01/01/2029	\$844.59	\$648.25	\$196.34	\$29,054.85	\$87,454.48	09.10
44	02/01/2029	\$844.59	\$646.80	\$197.79	\$29,701.65	\$87,256.69	09.08
45	03/01/2029	\$844.59	\$645.34	\$199.25	\$30,346.99	\$87,057.44	09.06
46	04/01/2029	\$844.59	\$643.86	\$200.73	\$30,990.85	\$86,856.71	09.03
47	05/01/2029	\$844.59	\$642.38	\$202.21	\$31,633.23	\$86,654.50	09.01
48	06/01/2029	\$844.59	\$640.88	\$203.71	\$32,274.11	\$86,450.79	08.99
49	07/01/2029	\$844.59	\$639.38	\$205.21	\$32,913.49	\$86,245.58	08.97
50	08/01/2029	\$844.59	\$637.86	\$206.73	\$33,551.35	\$86,038.85	08.95
51	09/01/2029	\$844.59	\$636.33	\$208.26	\$34,187.68	\$85,830.59	08.93
52	10/01/2029	\$844.59	\$634.79	\$209.80	\$34,822.47	\$85,620.79	08.91
53	11/01/2029	\$844.59	\$633.24	\$211.35	\$35,455.71	\$85,409.44	08.88
54	12/01/2029	\$844.59	\$631.67	\$212.92	\$36,087.38	\$85,196.52	08.86
55	01/01/2030	\$844.59	\$630.10	\$214.49	\$36,717.48	\$84,982.03	08.84
56	02/01/2030	\$844.59	\$628.51	\$216.08	\$37,345.99	\$84,765.95	08.82
57	03/01/2030	\$844.59	\$626.91	\$217.68	\$37,972.90	\$84,548.27	08.79

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
58	04/01/2030	\$844.59	\$625.30	\$219.29	\$38,598.20	\$84,328.98	08.77
59	05/01/2030	\$844.59	\$623.68	\$220.91	\$39,221.88	\$84,108.07	08.75
60	06/01/2030	\$844.59	\$622.05	\$222.54	\$39,843.93	\$83,885.53	08.73
61	07/01/2030	\$844.59	\$620.40	\$224.19	\$40,464.33	\$83,661.34	08.70
62	08/01/2030	\$844.59	\$618.75	\$225.84	\$41,083.08	\$83,435.50	08.68
63	09/01/2030	\$844.59	\$617.08	\$227.51	\$41,700.16	\$83,207.99	08.66
64	10/01/2030	\$844.59	\$615.39	\$229.20	\$42,315.55	\$82,978.79	08.63
65	11/01/2030	\$844.59	\$613.70	\$230.89	\$42,929.25	\$82,747.90	08.61
66	12/01/2030	\$844.59	\$611.99	\$232.60	\$43,541.24	\$82,515.30	08.58
67	01/01/2031	\$844.59	\$610.27	\$234.32	\$44,151.51	\$82,280.98	08.56
68	02/01/2031	\$844.59	\$608.54	\$236.05	\$44,760.05	\$82,044.93	08.53
69	03/01/2031	\$844.59	\$606.79	\$237.80	\$45,366.84	\$81,807.13	08.51
70	04/01/2031	\$844.59	\$605.03	\$239.56	\$45,971.87	\$81,567.57	08.48
71	05/01/2031	\$844.59	\$603.26	\$241.33	\$46,575.13	\$81,326.24	08.46
72	06/01/2031	\$844.59	\$601.48	\$243.11	\$47,176.61	\$81,083.13	08.43
73	07/01/2031	\$844.59	\$599.68	\$244.91	\$47,776.29	\$80,838.22	08.41
74	08/01/2031	\$844.59	\$597.87	\$246.72	\$48,374.16	\$80,591.50	08.38
75	09/01/2031	\$844.59	\$596.04	\$248.55	\$48,970.20	\$80,342.95	08.36
76	10/01/2031	\$844.59	\$594.20	\$250.39	\$49,564.40	\$80,092.56	08.33
77	11/01/2031	\$844.59	\$592.35	\$252.24	\$50,156.75	\$79,840.32	08.30
78	12/01/2031	\$844.59	\$590.49	\$254.10	\$50,747.24	\$79,586.22	08.28
79	01/01/2032	\$844.59	\$588.61	\$255.98	\$51,335.85	\$79,330.24	08.25
80	02/01/2032	\$844.59	\$586.71	\$257.88	\$51,922.56	\$79,072.36	08.23
81	03/01/2032	\$844.59	\$584.81	\$259.78	\$52,507.37	\$78,812.58	08.20
82	04/01/2032	\$844.59	\$582.88	\$261.71	\$53,090.25	\$78,550.87	08.17
83	05/01/2032	\$844.59	\$580.95	\$263.64	\$53,671.20	\$78,287.23	08.14
84	06/01/2032	\$844.59	\$579.00	\$265.59	\$54,250.20	\$78,021.64	08.12
85	07/01/2032	\$844.59	\$577.04	\$267.55	\$54,827.24	\$77,754.09	08.09
86	08/01/2032	\$844.59	\$575.06	\$269.53	\$55,402.30	\$77,484.56	08.06
87	09/01/2032	\$844.59	\$573.06	\$271.53	\$55,975.36	\$77,213.03	08.03
88	10/01/2032	\$844.59	\$571.05	\$273.54	\$56,546.41	\$76,939.49	08.00
89	11/01/2032	\$844.59	\$569.03	\$275.56	\$57,115.44	\$76,663.93	07.97
90	12/01/2032	\$844.59	\$566.99	\$277.60	\$57,682.43	\$76,386.33	07.95
91	01/01/2033	\$844.59	\$564.94	\$279.65	\$58,247.37	\$76,106.68	07.92
92	02/01/2033	\$844.59	\$562.87	\$281.72	\$58,810.24	\$75,824.96	07.89
93	03/01/2033	\$844.59	\$560.79	\$283.80	\$59,371.03	\$75,541.16	07.86
94	04/01/2033	\$844.59	\$558.69	\$285.90	\$59,929.72	\$75,255.26	07.83
95	05/01/2033	\$844.59	\$556.58	\$288.01	\$60,486.30	\$74,967.25	07.80
96	06/01/2033	\$844.59	\$554.45	\$290.14	\$61,040.75	\$74,677.11	07.77
97	07/01/2033	\$844.59	\$552.30	\$292.29	\$61,593.05	\$74,384.82	07.74
98	08/01/2033	\$844.59	\$550.14	\$294.45	\$62,143.19	\$74,090.37	07.71
99	09/01/2033	\$844.59	\$547.96	\$296.63	\$62,691.15	\$73,793.74	07.68
100	10/01/2033	\$844.59	\$545.77	\$298.82	\$63,236.92	\$73,494.92	07.64
101	11/01/2033	\$844.59	\$543.56	\$301.03	\$63,780.48	\$73,193.89	07.61
102	12/01/2033	\$844.59	\$541.33	\$303.26	\$64,321.81	\$72,890.63	07.58
103	01/01/2034	\$844.59	\$539.09	\$305.50	\$64,860.90	\$72,585.13	07.55
104	02/01/2034	\$844.59	\$536.83	\$307.76	\$65,397.73	\$72,277.37	07.52
105	03/01/2034	\$844.59	\$534.55	\$310.04	\$65,932.28	\$71,967.33	07.49
106	04/01/2034	\$844.59	\$532.26	\$312.33	\$66,464.54	\$71,655.00	07.45
107	05/01/2034	\$844.59	\$529.95	\$314.64	\$66,994.49	\$71,340.36	07.42
108	06/01/2034	\$844.59	\$527.62	\$316.97	\$67,522.11	\$71,023.39	07.39
109	07/01/2034	\$844.59	\$525.28	\$319.31	\$68,047.39	\$70,704.08	07.35
110	08/01/2034	\$844.59	\$522.92	\$321.67	\$68,570.31	\$70,382.41	07.32
111	09/01/2034	\$844.59	\$520.54	\$324.05	\$69,090.85	\$70,058.36	07.29
112	10/01/2034	\$844.59	\$518.14	\$326.45	\$69,608.99	\$69,731.91	07.25
113	11/01/2034	\$844.59	\$515.73	\$328.86	\$70,124.72	\$69,403.05	07.22
114	12/01/2034	\$844.59	\$513.29	\$331.30	\$70,638.01	\$69,071.75	07.18
115	01/01/2035	\$844.59	\$510.84	\$333.75	\$71,148.85	\$68,738.00	07.15
116	02/01/2035	\$844.59	\$508.37	\$336.22	\$71,657.22	\$68,401.78	07.12
117	03/01/2035	\$844.59	\$505.89	\$338.70	\$72,163.11	\$68,063.08	07.08
118	04/01/2035	\$844.59	\$503.38	\$341.21	\$72,666.49	\$67,721.87	07.04
119	05/01/2035	\$844.59	\$500.86	\$343.73	\$73,167.35	\$67,378.14	07.01
120	06/01/2035	\$844.59	\$498.32	\$346.27	\$73,665.67	\$67,031.87	06.97
121	07/01/2035	\$844.59	\$495.76	\$348.83	\$74,161.43	\$66,683.04	06.94
122	08/01/2035	\$844.59	\$493.18	\$351.41	\$74,654.61	\$66,331.63	06.90
123	09/01/2035	\$844.59	\$490.58	\$354.01	\$75,145.19	\$65,977.62	06.86
124	10/01/2035	\$844.59	\$487.96	\$356.63	\$75,633.15	\$65,620.99	06.83
125	11/01/2035	\$844.59	\$485.32	\$359.27	\$76,118.47	\$65,261.72	06.79
126	12/01/2035	\$844.59	\$482.66	\$361.93	\$76,601.13	\$64,899.79	06.75
127	01/01/2036	\$844.59	\$479.99	\$364.60	\$77,081.12	\$64,535.19	06.71
128	02/01/2036	\$844.59	\$477.29	\$367.30	\$77,558.41	\$64,167.89	06.67

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
129	03/01/2036	\$844.59	\$474.58	\$370.01	\$78,032.99	\$63,797.88	06.64
130	04/01/2036	\$844.59	\$471.84	\$372.75	\$78,504.83	\$63,425.13	06.60
131	05/01/2036	\$844.59	\$469.08	\$375.51	\$78,973.91	\$63,049.62	06.56
132	06/01/2036	\$844.59	\$466.30	\$378.29	\$79,440.21	\$62,671.33	06.52
133	07/01/2036	\$844.59	\$463.51	\$381.08	\$79,903.72	\$62,290.25	06.48
134	08/01/2036	\$844.59	\$460.69	\$383.90	\$80,364.41	\$61,906.35	06.44
135	09/01/2036	\$844.59	\$457.85	\$386.74	\$80,822.26	\$61,519.61	06.40
136	10/01/2036	\$844.59	\$454.99	\$389.60	\$81,277.25	\$61,130.01	06.36
137	11/01/2036	\$844.59	\$452.11	\$392.48	\$81,729.36	\$60,737.53	06.32
138	12/01/2036	\$844.59	\$449.20	\$395.39	\$82,178.56	\$60,342.14	06.28
139	01/01/2037	\$844.59	\$446.28	\$398.31	\$82,624.84	\$59,943.83	06.24
140	02/01/2037	\$844.59	\$443.33	\$401.26	\$83,068.17	\$59,542.57	06.19
141	03/01/2037	\$844.59	\$440.37	\$404.22	\$83,508.54	\$59,138.35	06.15
142	04/01/2037	\$844.59	\$437.38	\$407.21	\$83,945.92	\$58,731.14	06.11
143	05/01/2037	\$844.59	\$434.37	\$410.22	\$84,380.29	\$58,320.92	06.07
144	06/01/2037	\$844.59	\$431.33	\$413.26	\$84,811.62	\$57,907.66	06.02
145	07/01/2037	\$844.59	\$428.28	\$416.31	\$85,239.90	\$57,491.35	05.98
146	08/01/2037	\$844.59	\$425.20	\$419.39	\$85,665.10	\$57,071.96	05.94
147	09/01/2037	\$844.59	\$422.09	\$422.50	\$86,087.19	\$56,649.46	05.89
148	10/01/2037	\$844.59	\$418.97	\$425.62	\$86,506.16	\$56,223.84	05.85
149	11/01/2037	\$844.59	\$415.82	\$428.77	\$86,921.98	\$55,795.07	05.80
150	12/01/2037	\$844.59	\$412.65	\$431.94	\$87,334.63	\$55,363.13	05.76
151	01/01/2038	\$844.59	\$409.46	\$435.13	\$87,744.09	\$54,928.00	05.71
152	02/01/2038	\$844.59	\$406.24	\$438.35	\$88,150.33	\$54,489.65	05.67
153	03/01/2038	\$844.59	\$403.00	\$441.59	\$88,553.33	\$54,048.06	05.62
154	04/01/2038	\$844.59	\$399.73	\$444.86	\$88,953.06	\$53,603.20	05.58
155	05/01/2038	\$844.59	\$396.44	\$448.15	\$89,349.50	\$53,155.05	05.53
156	06/01/2038	\$844.59	\$393.13	\$451.46	\$89,742.63	\$52,703.59	05.48
157	07/01/2038	\$844.59	\$389.79	\$454.80	\$90,132.42	\$52,248.79	05.43
158	08/01/2038	\$844.59	\$386.42	\$458.17	\$90,518.84	\$51,790.62	05.39
159	09/01/2038	\$844.59	\$383.03	\$461.56	\$90,901.87	\$51,329.06	05.34
160	10/01/2038	\$844.59	\$379.62	\$464.97	\$91,281.49	\$50,864.09	05.29
161	11/01/2038	\$844.59	\$376.18	\$468.41	\$91,657.67	\$50,395.68	05.24
162	12/01/2038	\$844.59	\$372.72	\$471.87	\$92,030.39	\$49,923.81	05.19
163	01/01/2039	\$844.59	\$369.23	\$475.36	\$92,399.62	\$49,448.45	05.14
164	02/01/2039	\$844.59	\$365.71	\$478.88	\$92,765.33	\$48,969.57	05.09
165	03/01/2039	\$844.59	\$362.17	\$482.42	\$93,127.50	\$48,487.15	05.04
166	04/01/2039	\$844.59	\$358.60	\$485.99	\$93,486.10	\$48,001.16	04.99
167	05/01/2039	\$844.59	\$355.01	\$489.58	\$93,841.11	\$47,511.58	04.94
168	06/01/2039	\$844.59	\$351.39	\$493.20	\$94,192.50	\$47,018.38	04.89
169	07/01/2039	\$844.59	\$347.74	\$496.85	\$94,540.24	\$46,521.53	04.84
170	08/01/2039	\$844.59	\$344.07	\$500.52	\$94,884.31	\$46,021.01	04.79
171	09/01/2039	\$844.59	\$340.36	\$504.23	\$95,224.67	\$45,516.78	04.73
172	10/01/2039	\$844.59	\$336.63	\$507.96	\$95,561.30	\$45,008.82	04.68
173	11/01/2039	\$844.59	\$332.88	\$511.71	\$95,894.18	\$44,497.11	04.63
174	12/01/2039	\$844.59	\$329.09	\$515.50	\$96,223.27	\$43,981.61	04.57
175	01/01/2040	\$844.59	\$325.28	\$519.31	\$96,548.55	\$43,462.30	04.52
176	02/01/2040	\$844.59	\$321.44	\$523.15	\$96,869.99	\$42,939.15	04.47
177	03/01/2040	\$844.59	\$317.57	\$527.02	\$97,187.56	\$42,412.13	04.41
178	04/01/2040	\$844.59	\$313.67	\$530.92	\$97,501.23	\$41,881.21	04.36
179	05/01/2040	\$844.59	\$309.75	\$534.84	\$97,810.98	\$41,346.37	04.30
180	06/01/2040	\$844.59	\$305.79	\$538.80	\$98,116.77	\$40,807.57	04.24
181	07/01/2040	\$844.59	\$301.81	\$542.78	\$98,418.58	\$40,264.79	04.19
182	08/01/2040	\$844.59	\$297.79	\$546.80	\$98,716.37	\$39,717.99	04.13
183	09/01/2040	\$844.59	\$293.75	\$550.84	\$99,010.12	\$39,167.15	04.07
184	10/01/2040	\$844.59	\$289.67	\$554.92	\$99,299.79	\$38,612.23	04.02
185	11/01/2040	\$844.59	\$285.57	\$559.02	\$99,585.36	\$38,053.21	03.96
186	12/01/2040	\$844.59	\$281.44	\$563.15	\$99,866.80	\$37,490.06	03.90
187	01/01/2041	\$844.59	\$277.27	\$567.32	\$100,144.07	\$36,922.74	03.84
188	02/01/2041	\$844.59	\$273.07	\$571.52	\$100,417.14	\$36,351.22	03.78
189	03/01/2041	\$844.59	\$268.85	\$575.74	\$100,685.99	\$35,775.48	03.72
190	04/01/2041	\$844.59	\$264.59	\$580.00	\$100,950.58	\$35,195.48	03.66
191	05/01/2041	\$844.59	\$260.30	\$584.29	\$101,210.88	\$34,611.19	03.60
192	06/01/2041	\$844.59	\$255.98	\$588.61	\$101,466.86	\$34,022.58	03.54
193	07/01/2041	\$844.59	\$251.63	\$592.96	\$101,718.49	\$33,429.62	03.48
194	08/01/2041	\$844.59	\$247.24	\$597.35	\$101,965.73	\$32,832.27	03.42
195	09/01/2041	\$844.59	\$242.82	\$601.77	\$102,208.55	\$32,230.50	03.35
196	10/01/2041	\$844.59	\$238.37	\$606.22	\$102,446.92	\$31,624.28	03.29
197	11/01/2041	\$844.59	\$233.89	\$610.70	\$102,680.81	\$31,013.58	03.23
198	12/01/2041	\$844.59	\$229.37	\$615.22	\$102,910.18	\$30,398.36	03.16
199	01/01/2042	\$844.59	\$224.82	\$619.77	\$103,135.00	\$29,778.59	03.10

Payment Number	Payment Date	Payment Amount	Interest Portion	Principal Portion	Interest Paid	Remaining Balance	Resulting LTV
200	02/01/2042	\$844.59	\$220.24	\$624.35	\$103,355.24	\$29,154.24	03.03
201	03/01/2042	\$844.59	\$215.62	\$628.97	\$103,570.86	\$28,525.27	02.97
202	04/01/2042	\$844.59	\$210.97	\$633.62	\$103,781.83	\$27,891.65	02.90
203	05/01/2042	\$844.59	\$206.28	\$638.31	\$103,988.11	\$27,253.34	02.83
204	06/01/2042	\$844.59	\$201.56	\$643.03	\$104,189.67	\$26,610.31	02.77
205	07/01/2042	\$844.59	\$196.81	\$647.78	\$104,386.48	\$25,962.53	02.70
206	08/01/2042	\$844.59	\$192.01	\$652.58	\$104,578.49	\$25,309.95	02.63
207	09/01/2042	\$844.59	\$187.19	\$657.40	\$104,765.68	\$24,652.55	02.56
208	10/01/2042	\$844.59	\$182.33	\$662.26	\$104,948.01	\$23,990.29	02.50
209	11/01/2042	\$844.59	\$177.43	\$667.16	\$105,125.44	\$23,323.13	02.43
210	12/01/2042	\$844.59	\$172.49	\$672.10	\$105,297.93	\$22,651.03	02.36
211	01/01/2043	\$844.59	\$167.52	\$677.07	\$105,465.45	\$21,973.96	02.29
212	02/01/2043	\$844.59	\$162.52	\$682.07	\$105,627.97	\$21,291.89	02.21
213	03/01/2043	\$844.59	\$157.47	\$687.12	\$105,785.44	\$20,604.77	02.14
214	04/01/2043	\$844.59	\$152.39	\$692.20	\$105,937.83	\$19,912.57	02.07
215	05/01/2043	\$844.59	\$147.27	\$697.32	\$106,085.10	\$19,215.25	02.00
216	06/01/2043	\$844.59	\$142.11	\$702.48	\$106,227.21	\$18,512.77	01.93
217	07/01/2043	\$844.59	\$136.92	\$707.67	\$106,364.13	\$17,805.10	01.85
218	08/01/2043	\$844.59	\$131.68	\$712.91	\$106,495.81	\$17,092.19	01.78
219	09/01/2043	\$844.59	\$126.41	\$718.18	\$106,622.22	\$16,374.01	01.70
220	10/01/2043	\$844.59	\$121.10	\$723.49	\$106,743.32	\$15,650.52	01.63
221	11/01/2043	\$844.59	\$115.75	\$728.84	\$106,859.07	\$14,921.68	01.55
222	12/01/2043	\$844.59	\$110.36	\$734.23	\$106,969.43	\$14,187.45	01.48
223	01/01/2044	\$844.59	\$104.93	\$739.66	\$107,074.36	\$13,447.79	01.40
224	02/01/2044	\$844.59	\$99.46	\$745.13	\$107,173.82	\$12,702.66	01.32
225	03/01/2044	\$844.59	\$93.95	\$750.64	\$107,267.77	\$11,952.02	01.24
226	04/01/2044	\$844.59	\$88.40	\$756.19	\$107,356.17	\$11,195.83	01.16
227	05/01/2044	\$844.59	\$82.80	\$761.79	\$107,438.97	\$10,434.04	01.09
228	06/01/2044	\$844.59	\$77.17	\$767.42	\$107,516.14	\$9,666.62	01.01
229	07/01/2044	\$844.59	\$71.49	\$773.10	\$107,587.63	\$8,893.52	00.93
230	08/01/2044	\$844.59	\$65.77	\$778.82	\$107,653.40	\$8,114.70	00.84
231	09/01/2044	\$844.59	\$60.01	\$784.58	\$107,713.41	\$7,330.12	00.76
232	10/01/2044	\$844.59	\$54.21	\$790.38	\$107,767.62	\$6,539.74	00.68
233	11/01/2044	\$844.59	\$48.37	\$796.22	\$107,815.99	\$5,743.52	00.60
234	12/01/2044	\$844.59	\$42.48	\$802.11	\$107,858.47	\$4,941.41	00.51
235	01/01/2045	\$844.59	\$36.55	\$808.04	\$107,895.02	\$4,133.37	00.43
236	02/01/2045	\$844.59	\$30.57	\$814.02	\$107,925.59	\$3,319.35	00.35
237	03/01/2045	\$844.59	\$24.55	\$820.04	\$107,950.14	\$2,499.31	00.26
238	04/01/2045	\$844.59	\$18.48	\$826.11	\$107,968.62	\$1,673.20	00.17
239	05/01/2045	\$844.59	\$12.37	\$832.22	\$107,980.99	\$840.98	00.09
240	06/01/2045	\$847.20	\$6.22	\$840.98	\$107,987.21	\$0.00	00.00

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

- BORROWER - MATTHEW L CLOANINGER - DATE -

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 -HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

- BORROWER - MATTHEW L CLOANINGER - DATE -