

ORIGIN ID:DNEA (818) 706-6400

TIMIOS, INC.
2301 W. PLANO PKWY
STE 215
PLANO, TX 75075
UNITED STATES US

SHIP DATE: 09JUN25
ACTWGT: 1.00 LB
CAD: 260562789/WSXI3700
DIMS: 0x0x0 IN
BILL SENDER

TO

TIMIOS INC - POST CLOSING
5716 CORSA AVE. SUITE 102

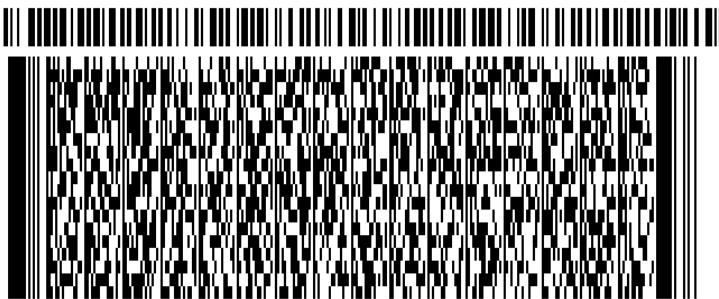
WESTLAKE VILLAGE CA 91362

(818) 706-6400 REF: 08-2586663

INV:
PO:

DEPT:

58GJ510E7459F2



REL#
3785346

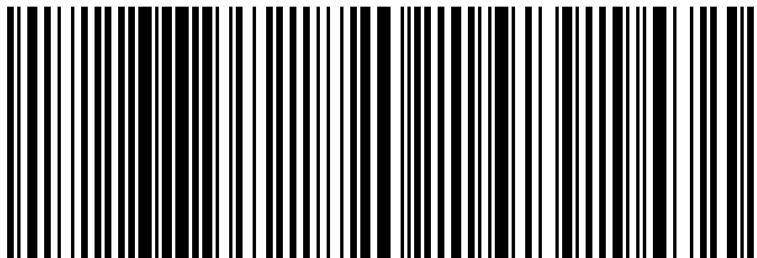
TUE - 10 JUN 10:30A

PRIORITY OVERNIGHT

TRK#
0201 2895 6124 2280

XW JSNA

**91362
CA-US BUR**



File No./Escrow No.: 08-02586662/02586663
Print Date & Time: 06/09/2025 07:24:56

Title Company: Timios, Inc.
5716 Corsa Ave, Ste 102
Westlake Village, CA 91362
(888) 510-0932
State License ID: 1907129233
Contact: Aaron Josker
closing@timios.com
Contact License ID: 19381225

Settlement Location: 609 PROCTOR ST WALTERBORO SC 29488

Property Location: 609 PROCTOR ST WALTERBORO, SC 29488-4442

Buyer: KATHLEEN MCCLENON WHAY

Seller:

Lender: Crosscountry Mortgage, Llc

Loan Number: 1034000160866

Settlement Date: 6/09/2025

Disbursement Date: 6/13/2025

Description	Borrower/Buyer	
	Debit	Credit
Financial		
Sales Price of Property		\$0.00
Personal Property		
Deposit including earnest money		
Loan Amount		\$70,000.00
Existing Loan(s) Assumed or Taken Subject to _____		
Seller Credit		
Excess Deposit		
Lender Credit		\$525.00
Loan/Origination Charges to Crosscountry Mortgage, Llc		
2.956 % of Loan Amount (Points)		\$2,069.20
Underwriting Fees		\$895.00
Origination Fee		\$0.00
Other Loan Charges		
Appraisal Fee to BlueBird Valuation A Class Valuation Company		\$600.00
Credit Report TO FACTUAL DATA		\$265.00
Flood Cert TO CORELOGIC		\$5.00
Tax Service		\$0.00
Impounds / Initial Escrow Payment at Closing		
Aggregate Adjustment		\$0.00

Title Charges & Escrow / Settlement Charges		
Owner's Title Insurance to Timios, Inc.		
Lender's Title Insurance to Timios, Inc.	\$240.00	
Endorsement 8.1 - ENVIRONMENTAL PROTECTION END - 8.1	\$10.00	
Endorsement 9 - COVENANTS, CONDITIONS & REST - ALTA 9	\$50.00	
Endorsement 7 - MANUFACTURED HOUSING END. - ALTA 7	\$10.00	
Endorsement 22 - Location a/k/a CLTA 116	\$0.00	
Agents Portion of Total Title Insurance Premium to Timios, Inc. for amount of \$186.00		
Underwriter Portion of Total Title Insurance Premium to Fidelity National Title Insurance Company for amount of \$124.00		
Escrow / Settlement Fee to Timios, Inc.	\$625.00	
Closing Protection Letter Fee to Fidelity National Title Insurance Company	\$35.00	
Government Recording and Transfer Tax Charges		
Recording Fees Deed: Mortgage: to Colleton Clerk of Court	\$42.00	
Transfer Tax to Colleton Clerk of Court	\$0.00	
Payoff(s)		
Creditor Payment to NISSAN MOTOR ACCEPTANCE	\$19,843.00	
Miscellaneous		
Homeowner's Insurance Premium (mo.)	\$0.00	
Mortgage Insurance Premium (mo.)	\$0.00	
Prepaid Interest (\$14.83 per day from 6/13/25 to 7/1/25)	\$266.94	
Property Taxes (mo.)	\$0.00	
MHTR FEES	\$726.25	
	Debit	Credit
Subtotals	\$25,682.39	\$70,525.00
Due To Borrower		\$44,842.61
Totals		\$44,842.61

Acknowledgement

We/I have carefully reviewed the Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the Settlement Statement. We/I authorize Timios, Inc. to cause the funds to be disbursed in accordance with this statement.

Borrower(s):

X _____
KATHLEEN MCCLENON WHAY Date

The Settlement Statement which I have prepared is a true and accurate account of this transaction. I have caused or will cause the funds to be disbursed in accordance with this statement.



Timios, Inc.

Date

Barcode Cover Sheet

Please include this barcode cover sheet for scanning.

Order Number: 08-02586663



Lender: CROSCOUNTRY MORTGAGE, LLC
Borrower: KATHLEEN MCCLENON WHAY
Property Address: 609 PROCTOR ST
WALTERBORO, SC 29488-4442
Deal Number 08-00876492
Loan Number: 1034000160866

URGENT

EFFECTIVE IMMEDIATELY - New Stacking Order

1. This Page
2. Check (if applicable paper clipped to this document)
3. Closing Disclosure – CD
4. Note
5. Mortgage / Deed of Trust
6. Remaining Recordable Documents
7. All other documents

*****THIS PAGE MUST BE PLACED AT THE
VERY TOP OF YOUR PACKAGE UPON
RETURN*****

ATTACH ALL CHECKS TO THIS PAGE

STAPLE, TAPE OR PAPER CLIP CHECKS TO THIS PAGE.

A large, empty rectangular box with a thin black border, occupying most of the page below the instructions. It is intended for the applicant to attach their checks to the document.

LEGAL DESCRIPTION

File No: 08-02586662

THE FOLLOWING DESCRIBED REAL PROPERTY:

ALL THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND LYING, SITUATE AND BEING JUST OUTSIDE THE WALTERBORO CITY LIMITS, IN THE COUNTY OF COLLETON AND STATE OF SOUTH CAROLINA AND MEASURING AND BOUNDED AS FOLLOWS: ON THE NORTH BY OTHER LANDS OF WILLIAM MCCLENNON AND RUTH MCCLENNON FOR AN UNKNOWN DISTANCE; ON THE EAST BY LANDS NOW OR FORMERLY OF THE HEIRS OF EDDIE E. BROWN FOR A DISTANCE OF ONE HUNDRED TWENTY-TWO (122) FEET; ON THE SOUTH BY THE RIGHT-OF-WAY OF PROCTOR STREET FOR A DISTANCE OF NINETY-EIGHT (98) FEET; AND ON THE WEST ALONG A BROKEN LINE BY LANDS NOW OR FORMERLY OF HOPE LIGHTS FOR A DISTANCE OF EIGHTY-FIVE (85) FEET AND LANDS OF SHIRLEY ANN MCMILLAN FOR A DISTANCE OF FIFTEEN (15) FEET AND FIFTY-FIVE (55) FEET, ALL DISTANCES AND AREAS BEING MORE OR LESS.

APN: 163-15-00-118.000

BEING THE SAME PROPERTY CONVEYED TO KATHLEEN MCCLENON WHAY BY DEED FROM WILLIAM MCCLENON RECORDED 02/23/2005 IN DEED BOOK 01099 PAGE 00131, IN THE R.M.C. OFFICE OF COLLETON COUNTY, SOUTH CAROLINA.



Owner's Affidavit and Indemnification Agreement

The undersigned first duly sworn on oath deposes and says:

That affiant is the owner of certain property located in COLLETON County, SC, described in the Closing File No.: 08-02586663

That there have been no improvements or repairs of existing improvements on said property since the last survey. There are no outstanding claims for mechanics liens against said property.

There is no person in actual possession or having a right to possession of said property or any part thereof, other than the owner.

That there are no easements, encroachments, walkways, or driveways affecting said property except those specifically referred to in the commitment and that no claims of easements, encroachments, walkways, or driveways other than those specifically referred to in the commitment have been made against said property during the period said property was owned by the current owner(s).

That no bankruptcy (Chapters 7, 11, 13) or guardianship currently exists on the owner(s) or the spouse(s) of the owner(s) except as cited in the commitment nor do(es) owner(s) intend to file for bankruptcy or a guardianship. That no construction lien, nor any state or federal tax lien, remains unsatisfied against the owner(s) or the spouse(s) of the owner(s) except as cited in the commitment.

That the owner(s) has (have) not been a named defendant in any action in which a judgment was rendered against the owner(s) spouse(s) except as cited in the commitment and that there are no unsatisfied judgments against the owner(s) except as cited in the commitment.

That no mortgage, deed of trust, security interest, or financing statements is filed on said property except as cited in the commitment.

That the owner(s) has (have) not received notice of any pending cause of action nor has (have) made any conveyance of the said property.

The undersigned hereby agrees to cooperate fully with Timios, Inc. to correct any defective documentation relative to the transaction contemplated.

That this is made for the purpose of inducing Timios, Inc. to insure the title to said property and that the undersigned on the undersigned's own behalf and on behalf of any person or entity represented by the undersigned hereby expressly agrees to indemnify and save harmless Timios, Inc. from any and all loss and attorney's fees arising from claims from the inaccuracy of the above.

KATHLEEN MCCLENON WHAY

Date

Date

State of _____
County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared KATHLEEN MCCLENON WHAY, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public



Borrower's Compliance Agreement

Borrower(s): KATHLEEN MCCLENON WHAY
Closing No: 08-02586663
Lender: CROSSCOUNTRY MORTGAGE, LLC
Property Address: 609 PROCTOR ST, WALTERBORO, SC 29488-4442

In consideration of the services to be provided by Timios, Inc. ("Timios, Inc.") in connection with the closing of the above referenced loan transaction ("*Loan*"), and without regard to the reason for any loss, misplacement, rejection by County Recorder or other public official, omission, misstatement, or inaccuracy in any Loan documentation, the above named Borrower agrees as follows:

1. If any document is lost, misplaced, omitted, misstated, rejected for recording or other registration in the public records, , Borrower agrees that it will comply with the request to execute, acknowledge, initial and/or deliver to Timios, Inc. any documentation Timios, Inc. deems necessary to replace and/or correct the lost, misplaced, omitted, misstated, or inaccurate document(s) ("**Requested Documents**"). Borrower agrees to deliver the Requested Documents within ten (10) days after receipt by Borrower of a written request from either of Timios, Inc. or the above referenced Lender for such replacement.
2. Borrower agrees to pay any additional fees necessary to clear from title to the above referenced Property any mortgages, liens, taxes or judgments ,which for whatever reason was/were not collected at the closing of this loan transaction and also agrees that it will pay any additional amounts which were previously disclosed to Borrower as a cost or fee associated with the Loan, but which, for whatever reason, were not collected at closing. (collectively, "**Additional Funds**"). Borrower agrees that whenever it is responsible for the payment of Additional Funds, such payment shall be made in certified funds only.

Any request under this Agreement may be made by either Timios, Inc. or the Lender, including assignees and persons acting on behalf of the Lender, and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower at the Property indicated above shall be considered conclusive evidence of the necessity for Requested Documents or Additional Funds.

Borrower Liability: Borrower understands that Timios, Inc. is relying on the representations contained in this **BORROWER'S COMPLIANCE AGREEMENT FOR LOAN TRANSACTION** and agrees to be liable for any and all loss or damage which Timios, Inc. reasonable sustains thereby including, but not limited to, all reasonable attorneys' fees and costs incurred by Timios, Inc. in the event that Borrower fails or refuses to execute, acknowledge, initial, or deliver the Requested Documents or render the Additional Funds to Timios, Inc. later than ten (10) days after being requested to do so by Timios, Inc. or Lender.

This Agreement shall survive the closing of the Loan and inure to the benefit of Timios, Inc. and be binding upon the heirs, devisees, personal representatives, successors, and assigns of Borrower.

KATHLEEN MCCLENON WHAY

State of _____
County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared KATHLEEN MCCLENON WHAY, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public

CORRECTION AGREEMENT

Each of the undersigned (individually and collectively "Borrower") authorize Timios, Inc. ("Settlement Agent") to make the corrections authorized by this Agreement in Borrower's loan documents that Borrower signed in connection with the closing of Borrower's mortgage loans with CROSCOUNTRY MORTGAGE, LLC ("Lender") on ?.

Settlement Agent is authorized, on Borrower's behalf, to place Borrower's initials on any page delivered to Borrower at closing but that Borrower failed to initial and to place Borrower's initials on Borrower's behalf on the documents where Borrower made changes but failed to initial. In addition, Settlement Agent is authorized on Borrower's behalf to correct and initial typographical or clerical errors in the documents as directed by Lender. Examples of typographical or clerical errors that Settlement Agent can correct on Borrower's behalf include:

1. Errors in the spelling of Borrower's name, mailing or property address, or in the legal description of Borrower's property.
2. Adding in the legal description of Borrower's property if it was inadvertently omitted from mortgage or deed of trust.
3. If applicable, adding the name of Borrower's condominium or planned urban development (PUD) project if it was inadvertently omitted.
4. Any other change Borrower and Lender authorize in advance.

In no event shall this Correction Agreement be used to change in any way the terms of Borrower's loan including (but not limited to) the interest rate, loan amount, monthly payment or closing fees.

Borrower will be provided a copy of the corrected document if Settlement Agent exercises the authorization granted by this Correction Agreement.

This authority granted under this Correction Agreement shall automatically terminate sixty (60) days from the Closing Date.

KATHLEEN MCCLENON WHAY

State of _____
County of _____

This instrument was acknowledged before me on _____, by _____

Notary Public
My commission expires: _____

Distribution Form



Borrower Name(s): KATHLEEN MCCLENON WHAY
Property Address: 609 PROCTOR ST WALTERBORO, SC 29488-4442
Closing Number: 08-02586663

ATTENTION BORROWER: PLEASE MAKE SURE THAT YOU COMPLETE THE BELOW INFORMATION REGARDLESS OF WHETHER YOU ARE RECEIVING CASH BACK AT CLOSING OR NOT.

In the event that there is a refund of any sort owed to you post-closing, whether it's for recording overages, tax refunds, premium overages, etc., Timios would prefer to direct deposit or wire those funds directly into your account to ensure timely deposit of those funds directly into your account. If you do not provide your Banking information, Timios will send your refund via check to the mailing address you list below. It is imperative that you deposit these funds immediately, no matter how small the refund amount is. Some refunds may only total \$1.00, but those checks must be deposited. Timios is prohibited from keeping these funds. If after the third attempt for the check to be cashed check is sent and not deposited, Timios is required to escheat the funds to the State and any attempt to recover those funds by you will have to be made directly to the State or Courts and Timios will no longer have the ability to assist with recovering.

Indicate below the delivery method of funds by checking the appropriate box and complete the information needed below:

WIRE

BANK NAME: _____

BANK CITY & STATE: _____

BANK PHONE #: (Wire cannot be sent without phone #) _____

BANK ABA OR ROUTING #: _____

NAME(S) ON ACCOUNT: _____

ACCOUNT NUMBER: _____

SPECIAL INSTRUCTIONS: _____

CHECK I would like my funds mailed to the mailing address listed below. If delivery option is available in your area, Timios will overnight service funds to address provided with no signature option required for any checks over \$100.00.

*** YOU MUST SELECT ONE OF THE BELOW OPTIONS. FAILURE TO DO SO WILL RESULT IN A CHECK BEING SENT TO THE PROPERTY ADDRESS***

DELIVER CHECK TO PROPERTY ADDRESS LISTED ABOVE: YES OR NO, complete below info
ADDRESS: _____

CITY, STATE, ZIP CODE: _____

ATTENTION: _____

KATHLEEN MCCLENON WHAY

Date

State of _____
County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared KATHLEEN MCCLENON WHAY, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public



Survey Affidavit

State of SOUTH CAROLINA
County of COLLETON

} ss.

BEFORE ME, the undersigned authority, on this day, personally appeared KATHLEEN MCCLENON WHAY, , ("Owner"), known to me and who, after being by me duly sworn, on oath stated:

An Owner/Mortgage Policy of Title Insurance has been requested to be issued by Timios, Inc. and the exception on Schedule B of said policy be amended to state "Shortages in Area". Subject property is legally described as:

See exhibit "A" attached hereto.

I swear on my oath, that since the last survey of said property, described in Exhibit "A", expressly incorporated into and made a part of this affidavit for all general purposes, the survey of the subject property, to the extent accurate when made, remains accurate and correct and properly reflects all, to the extent that it did when made, improvement, including any and all fences, garages, pavement and buildings and I am/we are not aware of any conflicts, encroachments, protrusions, overlaps or boundary disputes with any adjoining owners not reflected on the survey. Furthermore, since the date of the survey attached hereto, there have been no subsequent improvements added to said property, including rooms, walls, fences, buildings or paving. Further, that the fences and/or walls as shown on the survey attached hereto, if any, have not been relocated.

This affidavit is made to Timios, Inc. and/or lender as an inducement to them to complete the transaction, and I/we realize that Timios, Inc. and/or lender is/are relying upon the representations contained herein; and the undersigned does hereby swear under penalties of perjury that the foregoing information is true and correct in all respects.

EXECUTED AND SWORN TO this _____ day of _____, 20____.

By: _____
Owner 1

KATHLEEN MCCLENON WHAY
Print Name

By: _____
Owner 2

Print Name

State of _____
County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared KATHLEEN MCCLENON WHAY, _____, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public



Instruction to Freeze and Close Equity Line Account

To:

Borrower(s): KATHLEEN MCCLENON WHAY

Loan/Acct. No:

Closing No: 08-02586663

Property Address: 609 PROCTOR ST, WALTERBORO, SC 29488-4442

Date: June 9, 2025

By this Instruction to Freeze and Close Equity Line Account ("Instruction"), the undersigned borrowers request the above referenced account to be frozen from any and all access to funds and closed as of the date of the signing of this Instruction.

The undersigned hereby declare and agree that no further **advances, checks, credit card transaction, automatic deductions or any other source of funds will be requested from this Equity Line account as of the date of signing of this Instruction.**

The undersigned acknowledge and agree that this letter does not relieve the undersigned from any outstanding indebtedness for any unpaid balance on the above referenced Loan/Account for which they are obligated, including, but not limited to, any balances that may result from the reversing of prior payments or the presentment of any preauthorized transactions after the closing of said account has been processed.

NOTE

Following receipt of payment in full of all sums owed to you for the above referenced account, you are instructed to prepare the necessary documents that will release the lien of your security instrument and to cause such documents to be recorded in the applicable public records no later than thirty (30) days of payment in full.

KATHLEEN MCCLENON WHAY

Date

Date



**Indemnity and Affidavit as to Debts and Liens and Possession
Use Separate Form for Each Party**

TO BE FILLED IN PERSONALLY BY SELLER OR BORROWER IN HIS/HER OWN HANDWRITING

Order # 08-02586663

Subject Property: 609 PROCTOR ST, WALTERBORO, SC 29488-4442

BEFORE me, the undersigned authority, on this day personally appeared:

(Seller or Owner/Borrower), personally known to me to be the person(s) whose name is/are subscribed hereto and upon oath deposes and says that no proceedings in bankruptcy or receivership have been instituted by or against him/her and that the marital status of Affiant(s) has/have not changed since the date of acquisition of said property and represents to the purchaser and/or lender in this transaction that there are:

1. **No unpaid debts** for lighting, plumbing fixtures, water heaters, floor furnaces, air conditioners, built-in fireplace screens, installed outdoor cooling equipment, swimming pool equipment, built-in cleaning equipment, built-in kitchen equipment, satellite dish, radio or television antennae, garage door openers, carpeting, rugs, lawn sprinkler systems, Venetian blinds, curtain and rods, window shades, draperies and rods, valances, screens, shutters, awnings, mirrors, ceiling fans, attic fans, mail boxes, security and fire alarm detection equipment, water softener, electric appliances, fences, street paving, or any personal property or fixtures that are located on the subject property described above, and that no such items have been purchased on time payment contracts, and there are no security interests on such property by financing statement, security agreement or otherwise except the following:

Creditor	Approximate Amount
----------	--------------------

(If NONE, write "NONE" on blank line)

2. **No Loans, unpaid judgments or liens** (including federal or state liens and judgment liens) and no unpaid association or government taxes, charges or assessments of any kind on such property except the following:

Creditor	Approximate Amount
----------	--------------------

(If NONE, write "NONE" on blank line)

3. **All labor and material** used in the construction of improvements on the above described property have **been paid for** and there are no unpaid labor or material claims against the improvements or the property upon which same are situated, and I hereby declare that all sums of money due for the erection of improvements have been fully paid and satisfied, except the following:

(If NONE, write "NONE" on blank line)

4. No leases, contracts to sell the land, or parties in possession other than Affiant except the following:

(If NONE, write "NONE" on blank line)

*5. **To be filled if a sale** - *The seller is a non-resident alien, foreign corporation, foreign partnership, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code and Income Tax Regulations). Seller's U.S. employer identification number (or social security number) is: _____ Seller's address (office address, if seller is an entity; home address if seller is an individual) is:

This affidavit may be disclosed to the Internal Revenue Service and is furnished to Buyer to inform Buyer that withholding of tax is not required under Section 1445 of the Internal Revenue Code.

INDEMNITY: I/WE AGREE TO PAY ON DEMAND TO THE PURCHASERS AND/OR LENDER AND/OR TITLE COMPANIES IN THIS TRANSACTION, THEIR SUCCESSORS AND ASSIGNS, ALL AMOUNTS SECURED BY ANY AND ALL LIENS, CLAIMS, OR RIGHTS NOT SHOWN ABOVE, TOGETHER WITH ALL COSTS, LOSS LIENS, CLAIMS, OR RIGHTS EITHER CURRENTLY APPLY TO SUCH PROPERTY, OR A PART HEREOF, OR ARE SUBSEQUENTLY ESTABLISHED AGAINST SAID PROPERTY AND ARE CREATED BY ME/US, KNOWN TO ME/US, OR HAVE AND INCEPTION DATE PRIOR TO THE CLOSING OF THIS TRANSACTION AND RECORDING OF THE DEED AND MORTGAGE.

I/we realize that the purchaser and/or lender and the title company in this transaction are relying on the representations contained herein in purchasing same or lending money thereon and issuing title policies and would not purchase same or lend money or issue a title policy thereon unless said representations were made. If Seller or Borrower is an entity, I have authority to sign on its behalf.

KATHLEEN MCCLENON WHAY

Date

Date

State of _____
County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared _____, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public

*If Seller is a non-resident alien, foreign corporation, etc., call your manager or underwriting personnel.



Tax Affidavit

Date: June 9, 2025
Borrower(s): KATHLEEN MCCLENON WHAY
Property Address: 609 PROCTOR ST, WALTERBORO, SC 29488-4442

The undersigned Borrower(s) hereby agree as follows:

1. The closing of the above-referenced transaction took place on _____.
2. The Real Estate Taxes for the current year were NOT available at the time of closing, therefore, the real estate taxes for the previous year were used as a basis for the taxes as show on the Closing Disclosure and Settlement Statement.
3. The Borrower(s) hereby agrees to hold harmless and indemnify Timios, Inc. from any loss or damage due to the above. Borrower is responsible for payment of any amount due and payable once the new tax bill is available/received.

READ AND APPROVED BY:

KATHLEEN MCCLENON WHAY

Date

Date

State of SOUTH CAROLINA
County of COLLETON

Subscribed and sworn to (or affirmed) before me on this _____ day of _____ 20____ by
KATHLEEN MCCLENON WHAY, proved to me on the basis of satisfactory evidence to be the person who appeared before me.

Signature of Notary Public

(Notary Seal)



Borrowers Escrow Instructions

Closing No: 08-02586663
Borrower(s): KATHLEEN MCCLENON WHAY
Property Address: 609 PROCTOR ST, WALTERBORO, SC 29488-4442
To: Timios, Inc.

The undersigned borrower hands you Executed Loan Documents from Lender together with a HUD-1 Settlement Statement depicting a detailed disbursement of all funds within this Refinance Transaction, and other instructions as presented. You are hereby authorized and instructed to close this Refinance Escrow upon the instruction of the Lender and all written instructions presented; and to disburse all funds from the Escrow in accordance with and pursuant to the HUD-1 Settlement Statement.

Borrower is aware that interest on the existing loan(s) does not stop accruing at close of escrow, but continues until the actual day of receipt of the payoff by Lender. Borrower is also aware that interest will accrue through weekends or holidays. Borrower acknowledges they are responsible for the payment of all such interest and costs associated with any payoff and will indemnify and hold Escrow Holder harmless in connection with the payment of such interest. Borrower is aware that they are responsible for the payment of all Real Property Taxes prior to delinquency and authorize Escrow to pay any such delinquency as required by the Lender. Borrower will immediately deposit necessary funds to cover any such shortage, advance or payment.

In the event an advance is necessary from Escrow prior to close Borrower Agrees they will immediately deposit such amounts necessary to obtain Demand Releases, such as may due, in example, for Lines of Credit and/or Utility obligations.

Borrower authorizes the use of excess funds from all estimated charges to meet the obligations of this refinance transaction.

DEPOSIT OF FUNDS

The law dealing with the disbursement of funds requires that all funds be available for withdrawal as a matter of right by the title entity's escrow and/or sub escrow account prior to disbursement of any funds. Only cash or wire transferred funds can be given immediate availability upon deposit. Cashier's checks, teller's checks and Certified checks may be available one business day after deposit. All other funds such as personal, corporate or partnership checks and drafts are subject to mandatory holding periods which may cause material delays in disbursement of funds in this escrow. In order to avoid delays, all fundings should be wire transferred. Outgoing wire transfers will not be authorized until confirmation of the respective incoming wire transfer or of availability of deposited checks.

All funds received in this escrow shall be deposited with other escrow funds in a general escrow account or accounts of Timios, Inc., with any state or national bank, or savings and loan association (the "depository Institution") and may be transferred to any other such general escrow account or accounts. The parties to this escrow acknowledge that the maintenance of such escrow accounts with some depository institutions may result in Escrow Holder's being provided with an array of bank services, accommodations or other benefits by the depository institution. Escrow Holder or its affiliates also may elect to enter into other business transactions with or obtain loans for investment or other purposes from the depository institution. All such services, accommodations and other benefits shall accrue to Escrow Holder and Escrow Holder shall have no obligation to account to the parties to this escrow for the value of such services, accommodations or other benefits.

Said funds will not earn interest unless the instructions otherwise specifically state that funds shall be deposited in an interest-bearing account. All disbursements shall be made by check of Timios, Inc.. The principals to this escrow are hereby notified that the funds deposited herein are insured only to the limit provided by the Federal Deposit Insurance Corporation. Any instruction for bank wire will provide reasonable time or notice for Escrow Holder's compliance with such instruction. Escrow Holder's sole duty and responsibility shall be to place said wire transfer instructions with its wiring bank upon confirmation of (1) satisfaction of conditions precedent or (2) document recordation at close of escrow. Escrow Holder will NOT be held responsible for lost interest due to wire delays caused by any bank or the Federal Reserve System, and recommends that all parties make themselves aware of banking regulations with regard to placement of wires.

In the event there is insufficient time to place a wire upon any such confirmation or the wires have closed for the day, the parties agree to provide written instructions for an alternative method of disbursement. WITHOUT AN ALTERNATIVE DISBURSEMENT INSTRUCTION, FUNDS WILL BE HELD IN TRUST IN A NON-INTEREST BEARING ACCOUNT UNTIL THE NEXT OPPORTUNITY FOR WIRE PLACEMENT.

KATHLEEN MCCLENON WHAY

Date

Date

Informed Consent

Congratulations on your upcoming real estate transaction. As you may know, South Carolina entitles you to choose the attorney who will represent you at the closing of that transaction. Your lender has arranged for those services to be provided by Keegan Law Firm, LLC and by the local closing attorney identified on the attached form.

The legal functions in a real estate transaction include the closing of the transaction, which includes the review of all closing documents, the explanation of those documents to you and advising you regarding the proper execution of those documents (Closing).

Other legal function include (Pre-Closing and Post-Closing):

- a. Review and certifications of title abstracts (Title),
- b. Preparation of the Deed with respect to purchase transactions (Deed),
- c. Review of all closing documents, including but not limited to the Closing Disclosure, Deed, powers of attorney, mortgage loan documents, etc, and conduct of the closing (Closing),
- d. Recording of recordable documents (Recording), and
- e. Disbursement of funds in accordance with the Closing Disclosure (Disbursement).

The Closing Attorney identified on the attached form will provide the Closing function with you. Keegan Law Form, LLC will provide the Pre-Closing and Post-Closing functions before and after your closing. Closing Attorney performs this work on a per-closing basis and is not regularly employed by Keegan Law Firm, LLC. Keegan Law Firm, LLC and the Closing Attorney will cooperate to provide competent representation to you and protect your interests. The Closing Attorney's contact information is on the attached form and the contact information for Keegan Law Firm, LLC is: 33 Market Point Drive, Greenville, SC 29601 (864) 233-3111.

Keegan Law Firm, LLC and the Closing Attorney believe that this division and limitation of functions enhances the efficiency of the process and that communication and cooperation between them is designed to eliminate the risk that any functions would be completed incorrectly. Of course, without that communication and cooperation, those risks would exist.

I understand the process described above and have been reasonably informed as necessary by the Closing Attorney:

Borrower(s): _____ Date: _____

Seller(s): _____ Date: _____
(if applicable)

Execute the attached Attorney/Insurance Preference Form

Attorney/Insurance Preference Form

Date _____

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

(a) I select _____
Attorney's Name _____ Borrower's Signature _____

Borrower's Signature

- (b) Having been informed of this right, and having no preference, I asked for assistance from (the lender/mortgage broker) and was referred to a list of acceptable attorneys. From that list I select:

Keegan Law Firm, LLC and (Closing Attorney's Name) _____
Closing Attorney's Address _____
Closing Attorney's Tel. _____

(see attached Informed Consent) _____
Borrower's Signature _____

Borrower's Signature

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

(a) I select _____
Agent's Name _____ Borrower's Signature _____

Borrower's Signature

- (b) Having been informed of this right, and having no preference, I asked for assistance from (the lender/mortgage broker) and was referred to a list of qualified agents. From that list I select:

Agent's Name

Borrower's Signature

Borrower's Signature

Privacy Notice

Effective: January 1, 2023

Acknowledgment and Consent

PLEASE READ THIS PRIVACY NOTICE CAREFULLY. BY SUBMITTING PERSONAL INFORMATION AND NON-PERSONAL INFORMATION AND USING OUR APPLICATIONS, WEBSITES, AND/OR PRODUCTS, OR BY COMMUNICATING WITH US IN ANY MANNER, YOU REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE. TIMIOS MAY CHANGE THIS PRIVACY NOTICE AT ANY TIME. EACH TIME YOU PROVIDE INFORMATION TO TIMIOS FOLLOWING ANY AMENDMENT TO THIS PRIVACY NOTICE, YOUR PROVISION OF INFORMATION TO TIMIOS WILL SIGNIFY YOUR ASSENT AND ACCEPTANCE TO THE TERMS OF THE REVISED PRIVACY NOTICE FOR ALL PREVIOUSLY COLLECTED INFORMATION AND ANY INFORMATION COLLECTED FROM YOU IN THE FUTURE.

This Privacy Notice describes how Fiducia Real Estate Solutions, Inc. and its subsidiaries (together referred to as "Timios," "we," "us," or "our") collect, use, store, and share your information. This Privacy Notice applies to information we receive from or about you: (1) when you access or use our mobile applications ("Applications"), websites ("Websites"), or products and/or services ("Products"); (2) when you communicate with us in any manner, including by email, telephone, and in person; and (3) from third party sources.

California Residents

If you are a California resident, please click this [link](#) to see how we collect, use and disclose your personal information.

Types of Information that Timios collects

Depending upon the Applications, Websites, or Products you access or use, the nature of your communications with us, and the applicable laws, we may collect both personal and non-personal information about and from you.

Personal information is non-public information that can be used to directly or indirectly identify or contact you, and it falls into the following categories:

- **Identifiers**, including but not limited to your name, alias, social media handle, IP address, username and password, postal and/or e-mail address, account name and/or account number, social security number, driver's license number and/or passport number.
- **Related identifiers**, including but not limited to your date of birth, bank account or credit card number, financial information, insurance policy number and/or license plate information.
- **Physical characteristics**, including protected characteristics under federal and state law, such as age, sex, race, and ethnicity.
- **Commercial information**, including records of products or services purchased, obtained, or considered, and other purchasing and consuming histories and tendencies.
- **Biometric information**, such as fingerprints.
- **Internet or other similar network activity**, including but not limited to browsing history, search history, information on a consumer's interaction with a website, application, or advertisement.
- **Geolocation data**, such as your zip code and time zone.

How does Timios collect your information?

We collect your information in several ways:

- Timios may collect information from you when you access or use our Applications, Websites, or Products, or when you communicate with us in any manner. Examples may include, but are not limited to:
 - Information you provide by filling forms on our Applications and/or Websites, including information provided at the time of registering for any Product or event, posting material or requesting further services or information;
 - Information you provide when you report a problem with our Applications or Websites;
 - Records and copies of your correspondence (e.g., email address) if you contact us;
 - Your responses to surveys that we might ask you to complete; and
 - Details of transactions you carry out through our Applications, Websites, and the fulfillment of your orders.
- Timios may also collect information from third parties, including business partners and subsidiaries, including but not limited to information from public sources, including local, state, and federal

government agencies and departments. Cookies. When you visit a Timios website, a cookie may be sent to your computer. A cookie is a small piece of data that is sent to your internet browser from a web server and stored on your computer's hard drive. Information gathered using cookies assists Timios with improving your user experience by tracking your online activities (behavioral tracking). You can choose whether or not to accept cookies by changing your internet browser settings, giving you the ability to opt out of such behavioral tracking.

How does Timios use your personal information?

Timios may use your personal information in variety of ways, including but not limited to:

- Provide the Applications and Websites to you
- Provide the Products you have requested
- Fulfill a transaction you requested or service your policy
- Handle a claim
- Create and manage your account
- Respond to your requests, feedback, or inquiries
- Comply with laws, regulations, and our policies

Does Timios share your personal information?

Timios does not sell your personal information. However, Timios may share your personal information with subsidiaries and unaffiliated third parties in the following situations:

- To affiliates. Timios may disclose your personal information to subsidiaries and affiliates to further facilitate your use of our Applications, Websites, and Products.
- To service providers. Timios may disclose your personal information to third-party vendors and partners who complete transactions or perform services on our behalf. Examples of these service providers may include, but are not limited to credit or debit card processors, auditors, etc.
- For legal purposes. Timios may disclose your personal information to satisfy any law, regulation, legal process, governmental request, or where we have a good faith belief that access, use, preservation or disclosure of such information is reasonably necessary to comply with legal process or applicable laws.

The law does not require your prior authorization and does not allow you to restrict the disclosures described above. Further, Timios may disclose your information to third parties for whom you have provided authorization or consent to make such disclosure. Timios does not otherwise share your personal information, except as required or permitted by law. If you have any questions about how Timios shares your personal information, you may contact us at privacy@timios.com.

How does Timios store and protect your information?

The security of your personal information is important to us. That is why we take commercially reasonable steps to make sure your personal information is protected. We will maintain commercially reasonable technical, organizational, and physical safeguards, consistent with applicable law, to protect your personal information.

How long is your information retained?

Timios may retain your personal information for as long as necessary in accordance with the purpose for which it was collected, our business needs, and our legal and regulatory obligations. These obligations do vary by state. Timios may store some personal information indefinitely, including the period after which your relationship with us has ended. If we dispose of your personal information, Timios will do so in a way that is secure and in compliance with our legal and regulatory obligations.

Your options

Timios provides you the ability to exercise certain options regarding our collection, use, storage, and sharing of your personal information. In accordance with applicable law, you may correct or update your personal information.

If you do not want Timios to share your information with our affiliates, you may send an “opt out” request by email, phone, or physical mail as directed at the end of this Privacy Notice. It is entirely your decision as to whether you want to submit your personal information or non-personal information to Timios. However, if you elect not to submit personal information and non-personal information to Timios, we may not be able to provide certain services or products to you.

Disclosure to residents of certain states

California Residents: See California Privacy Policy {LINK}

Nevada Residents: You may be placed on Timios' internal Do Not Call List by calling (800) 409-5112 or by contacting Timios via the information set forth at the end of this Privacy Notice. Also, Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number: [\(702\) 486-3132](#); email: BCPINFO@ag.state.nv.us.

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

Colorado, Connecticut, Virginia, and Utah each provide their state residents with rights to:

- Confirm whether we process their personal information.
- Access and delete certain personal information.
- Data portability.
- Opt-out of personal data processing for targeted advertising and sales.

Colorado, Connecticut, and Virginia also provide their state residents with rights to:

- Correct inaccuracies in their personal information, taking into account the information's nature, processing and purpose.
- Opt-out of profiling in furtherance of decisions that produce legal or similarly significant effects.

To exercise any of these rights, please submit a request as provided below. To appeal a decision regarding a consumer rights request, please contact compliance@timios.com or call (800) 409-5112.

Links to Other Sites

The Timios websites may contain links to other websites. Timios is not responsible for the privacy practices or the content of any of those other websites. Timios encourages you to read the privacy policy of every website you visit.

Children

Timios applications, websites and products are not intended for children under the age of 18. Timios does not knowingly collect personal information from children for any reason.

Changes to the Privacy Notice

Timios may change this Privacy Notice from time to time. Any and all changes to this Privacy Notice will be reflected on this page. The effective date will be stated at the top of this Privacy Notice. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you. You should regularly check this page for any changes to this Privacy Notice.

YOUR CONTINUED USE, ACCESS, OR INTERACTION WITH THE APPLICATIONS, WEBSITES, OR PRODUCTS, OR YOUR CONTINUED COMMUNICATIONS WITH US AFTER THE UPDATED PRIVACY NOTICE HAS BEEN POSTED WILL REPRESENT THAT YOU HAVE READ AND UNDERSTOOD THIS PRIVACY NOTICE.

Accessing and correcting information/Contact us

Should you have any questions, would like to access or correct your personal information, or would like to opt-out of information sharing, send your requests via email to privacy@timios.com. You may also contact Timios by phone at [\(800\) 409-5112](tel:(800)409-5112) or by mail to:

Fiducia Real Estate Solutions, Inc.
Attn: General Counsel
5716 Corsa Ave., #102
Westlake Village, CA 91362



AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS (ACH CREDITS)

Borrower Name(s): KATHLEEN MCCLENON WHAY

Property Address: 609 PROCTOR ST, WALTERBORO, SC 29488-4442

Closing Number: 08-02586663

Dear Borrower,

We request your authorization to enable Timios, Inc. ("Timios") to initiate Automated Clearing House (ACH) credit entries to the account specified below, a convenient and expedient process that allows for timely and secure transfers of loan proceeds, refunds from tax overpayments, premium overages, recording overages, etc., thus helping you to avoid potential delays associated with traditional check processing.

Please note that, if necessary, Timios also reserves the right to make adjustments in the event of any transactions erroneously credited to your account.

This authorization will remain effective until you notify Timios in writing of its cancellation in a timely manner that allows Timios and your Financial Institution ample opportunity to act.

By signing below, you confirm that you are an authorized signatory on the specified account and are granting Timios the authority detailed herein.

Disclaimer: If this form is left unfilled or the designated account cannot accept ACH transactions, any necessary refunds (including but not limited to tax overpayments, premium overages, recording overages, etc.) will be issued via check and mailed to the address we have on file for you.

ACH

Bank Name: _____

Bank Address: _____

BANK ABA OR ROUTING # _____

NAME(S) ON ACCOUNT: _____

ACCOUNT NUMBER: _____

SPECIAL INSTRUCTIONS: _____

KATHLEEN MCCLENON WHAY

Date _____

Date _____

State of _____

County of _____

On this the _____ day of _____ 20 _____, before me a notary public, the undersigned officer, personally appeared _____, known to me (or satisfactorily proven) to be the person whose name is subscribed to the within instrument, and acknowledged that he/she/they executed the same for the purposes therein contained.

In witness hereof, I hereunto set my hand and official seal.

Notary Public

EXHIBIT "A"

LEGAL DESCRIPTION

File No: 08-02586662

THE FOLLOWING DESCRIBED REAL PROPERTY:

ALL THAT CERTAIN PIECE, PARCEL OR TRACT OF LAND LYING, SITUATE AND BEING JUST OUTSIDE THE WALTERBORO CITY LIMITS, IN THE COUNTY OF COLLETON AND STATE OF SOUTH CAROLINA AND MEASURING AND BOUNDED AS FOLLOWS: ON THE NORTH BY OTHER LANDS OF WILLIAM MCCLENNON AND RUTH MCCLENNON FOR AN UNKNOWN DISTANCE; ON THE EAST BY LANDS NOW OR FORMERLY OF THE HEIRS OF EDDIE E. BROWN FOR A DISTANCE OF ONE HUNDRED TWENTY-TWO (122) FEET; ON THE SOUTH BY THE RIGHT-OF-WAY OF PROCTOR STREET FOR A DISTANCE OF NINETY-EIGHT (98) FEET; AND ON THE WEST ALONG A BROKEN LINE BY LANDS NOW OR FORMERLY OF HOPE LIGHTS FOR A DISTANCE OF EIGHTY-FIVE (85) FEET AND LANDS OF SHIRLEY ANN MCMILLAN FOR A DISTANCE OF FIFTEEN (15) FEET AND FIFTY-FIVE (55) FEET, ALL DISTANCES AND AREAS BEING MORE OR LESS.

APN: 163-15-00-118.000

BEING THE SAME PROPERTY CONVEYED TO KATHLEEN MCCLENON WHAY BY DEED FROM WILLIAM MCCLENON RECORDED 02/23/2005 IN DEED BOOK 01099 PAGE 00131, IN THE R.M.C. OFFICE OF COLLETON COUNTY, SOUTH CAROLINA.



DATE: 5/29/25

BILL TO: Timios Inc
5716 Corsa Avenue, Suite 102
Thousand Oaks, CA 91362

PHONE: 877-251-0255

Due: Net 10
Mobile Home Title Resolutions
13453 N Main St., Suite 2C Ste 401
Jacksonville, FL 32218

BORROWER/BUYER	Kathleen M. Whay
PROPERTY ADDRESS:	609 Proctor Street
	Walterboro, SC 29488
CLOSING CO FILE:	2586663
LOAN NUMBER:	

THANK YOU FOR YOUR BUSINESS

TOTAL

\$726.25



13453 N. Main Street, Suite 401
Jacksonville, FL 32218
www.MobileHomeTR.com
727-240-3278

The documents contained in the next few pages are to allow our office to handle the process of retirement/surrender of the title to your manufactured home.

- Please **ONLY** sign in the signature sections as there is not any other information required at this time.
- Please be sure to obtain a legible copy of all parties' driver's license to include when sending the packet back as it is mandatory when processing paperwork with the state.
- Please have all documents signed. **Do not write on the paperwork ANYWHERE** except where it indicates for a signature and/or notarization. Nothing can be marked through and initialed as the states will not accept altered documents.
- If an attorney in fact will be signing for any party involved whether it be seller or buyer, you must stop and call us immediately because the cost and paperwork will change.
- All original Mobile Home Documents that have been signed and notarized if necessary should be sent back along with a check in the amount of the invoice to the address above.

Should you have any questions about these documents please call MHTR at 727-223-6795

CURRENT TITLE INFORMATION

YEAR	2005
MAKE	SOUH
TITLE NUMBER	770150433200162A
SERIAL NUMBER/VIN	DESAL0944AB
LENGTH	66
WIDTH	28
OWNER	KATHLEEN WHAY
LIEN HOLDER	
LIEN DATE	

YEAR	
MAKE	
TITLE NUMBER	
SERIAL NUMBER/VIN	
LENGTH	
WIDTH	
OWNER	
LIEN HOLDER	
LIEN DATE	

YEAR	
MAKE	
TITLE NUMBER	
SERIAL NUMBER/VIN	
LENGTH	
WIDTH	
OWNER	
LIEN HOLDER	
LIEN DATE	

YEAR	
MAKE	
TITLE NUMBER	
SERIAL NUMBER/VIN	
LENGTH	
WIDTH	
OWNER	
LIEN HOLDER	
LIEN DATE	

CHECK LIST

These are the documents that we must receive for us to be able to complete the mobile home title work. After closing, please send all items listed. Items missing will cause a delay in processing and there could be added expense.

- Power of Attorney signed by Kathleen M. Whay
- Power of Attorney signed by _____
- Retire/Surrender Affidavit signed by Kathleen M. Whay
- Application to Retire Title signed by _____
- Copy of Payoff Letter _____
- Copy of Deed _____
- Copy of Mortgage Kathleen M. Whay
- Copy of all Parties Driver's License
- Check
- Miscellaneous _____
- _____
- _____
- _____

POST CLOSING INFORMATION

Buyer/Borrower Information:

Was this transaction Cash? _____

If no, who is the lender? _____

Buyer/Borrower address for mailing documents to:

Email address: _____

Phone: _____

Buyer/Borrower Signature: _____

Buyer/Borrower Signature: _____

Seller Information:

Seller address for mailing documents to:

Email address: _____

Phone: _____

Seller Signature: _____

Seller Signature: _____



South Carolina Department of Motor Vehicles
POWER OF ATTORNEY AUTHORIZATION FORM

MC-25
(Rev. 6/16)

The Power of Attorney (MC-25) cannot be used to establish a NEW IFTA or IRP account. Licensees are required to file IRP/IFTA applications/returns and pay taxes as owed. They are also required to accept and respond to various types of official communications with the South Carolina Department of Motor Vehicles.

If a licensee prefers an appointed individual or Service Provider to fulfill these responsibilities, this form is to be completed. This is a privilege extended to the licensee which requires special handling by the Department, therefore, such action will not be considered unless this form is properly completed and placed on file with the Department. The completion of this form does not relieve the licensee of the legal obligations associated with a particular license. The licensee is ultimately responsible for the payment of taxes as well as all acts and omissions of the stated individual or Service Provider. The Power of Attorney will continue to be honored until written notification is received to change the selection of Power of Attorney.

POWER OF ATTORNEY

The undersigned principal and licensee has made and appointed, and does hereby make and appoint
Mobile Home Title Resolutions

(Company Name and Individuals Name)

13453 N Main Street, Suite 401, Jacksonville, FL 32218

727-223-6795

(Mailing Address)

(Phone Number)

to act as Attorney-in-Fact for the licensee, who makes this appointment either personally or in an authorized representative capacity on behalf of the including licensing; this power of attorney shall be for all matters related to IFTA fuel taxes including licensing, decal orders, fuel tax reports; IRP licensing and discussing all required documents with any employee of the SCDMV.

IN WITNESS WHEREOF, I, Kathleen M. Whay

have set my hand this _____ day of _____, 20_____.
(Handwritten signature)

Signature of Owner/ legal Representative

Owner

Title

N/A

IRP/IFTA Customer Number

ACKNOWLEDGEMENT

STATE OF _____ . **COUNTY OF** _____

On this _____ day of _____, 20_____, before me, the undersigned Notary Public, in and for the county and state aforesaid personally appeared _____ and acknowledged to me that he executed the same as his free and voluntary act and deed, of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Notary Public

My commission Expires:

A power of attorney submitted from another state must bear the impression, seal or other authentication of a notary of the state. The submitter must ensure that such authentication is proper under the law of that state to authenticate documents sent across state lines. Forms without such authentication will be returned without action.



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727-223-6795

(Mailing Address)

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IN WITNESS WHEREOF, I, Kathleen M. Whay

have set my hand this _____ day of _____, 20_____.

Owner

Title

N/A

IRP/IFTA Customer Number

ACKNOWLEDGEMENT

STATE OF _____, COUNTY OF _____,

On this _____ day of _____, 20_____, before me, the undersigned Notary Public, in and for the county and state aforesaid personally appeared _____ and acknowledged to me that he executed the same as his free and voluntary act and deed, of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Notary Public _____

My commission Expires: _____

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(Company Name and Individuals Name)

13453 N Main Street, Suite 401, Jacksonville, FL 32218

727-223-6795

(Mailing Address)

(Phone Number)

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IN WITNESS WHEREOF, I, Kathleen M. Whay

have set my hand this _____ day of _____, 20____

Signature of Owner/Lead Representative

Owner

Title

N/A

IRP/IFTA Customer Number

ACKNOWLEDGEMENT

STATE OF _____ . **COUNTY OF** _____ .

On this _____ day of _____, 20_____, before me, the undersigned Notary Public, in and for the county and state aforesaid personally appeared _____ and acknowledged to me that he executed the same as his free and voluntary act and deed, of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written

Notary Public

My commission Expires:

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Owner

Title

N/A

IRP/IFTA Customer Number

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STATE OF _____, COUNTY OF _____,

On this _____ day of _____, 20 ___, before me, the undersigned Notary Public, in and for the county and state aforesaid personally appeared _____ and acknowledged to me that he executed the same as his free and voluntary act and deed, of said corporation, for the uses and purposes therein set forth.

Given under my hand and seal the day and year last above written.

Notary Public _____

My commission Expires: _____

A power of attorney submitted from another state must bear the impression, seal or other authentication of a notary of the state. The submitter must ensure that such authentication is proper under the law of that state to authenticate documents sent across state lines. Forms without such authentication will be returned without action.

STATE OF SOUTH CAROLINA)
COUNTY OF _____)

MANUFACTURED HOME AFFIDAVIT
FOR RETIREMENT OF TITLE CERTIFICATE
(SC CODE OF LAWS SECTION 56-19-500)

(1) Name of Owner(S) Kathleen M. Whay

(2) Description of Manufactured Home:

Date of Manufacture: 2005

Manufacturer: _____

Model year: 2005

Make: SOUH

Width: 28

Length: 66

Identification Number (VIN): DESAL0944AB

(3) Check whichever is applicable:

The above described manufactured home is not subject to a security lien.

The above described manufactured home is subject to a security lien and a separate affidavit, as required by law, will be filed naming the secured parties.

(4) Check whichever is applicable:

The above described manufactured home is located in a jurisdiction with locally enforced building and safety codes adopted pursuant to Title 6, Chapter 9 and attached to this form is written evidence of compliance with the applicable codes as of the date the manufactured home was permanently affixed to the above described real property. Written evidence of compliance includes, but is not limited to, a copy of a certificate of occupancy, a statement from the code enforcement office, an inspection report, or any documentation of similar effect from the local code enforcement office having the appropriate jurisdiction. Only one document should be attached to this form.

The above described manufactured home is not located in a jurisdiction with locally enforced building and safety codes adopted pursuant to Title 6, Chapter 9 applicable to manufactured homes.

(5) Full legal description of the property to which the manufactured home is currently, or is to be, affixed using metes and bounds or reference to recorded plat by book and page. (A separate sheet identified as "Exhibit A" may be attached.)

(6) Derivation: This being the identical or a portion of property conveyed or leased to the owner by deed or lease from William McClenon and recorded

Colleton in Book 11143 at page 1099.

Tax map number 163-15-00-118.001

Tax billing address 609 Proctor Street, Walterboro, SC 29488

(7) The above-described manufactured home is permanently affixed or is to be permanently affixed to the above-described real property and the title certificate is to be retired in accordance with applicable law.

(8) Check if applicable:

The owner of the manufactured home owns or has a leasehold estate of thirty-five or more years in the real property to which the manufactured home is affixed.

(9) WARNING: the execution and filing of this affidavit transfers ownership of the manufactured home to the lawful owner of the real property to which it is affixed.

The owner certifies that the above information provided by the owner is true and correct to the best information and belief of the owner.

Kathleen M. Whay

Signature of Owner

Print Name

Witness No. 1: _____

Signature of Owner

Print Name

Witness No. 2: _____

Signature of Owner

Print Name

Date: _____

Signature of Owner

Print Name

STATE OF SOUTH CAROLINA)

COUNTY OF _____) PROBATE

Before me, the undersigned Notary Public, personally appeared _____,
who, being duly sworn, deposed and said that (s)he saw _____

sign, seal, and deliver the foregoing Affidavit and that (s)he, together with the other witness
subscribed above witnessed the execution thereof.

Signature of Witness No. 1

SWORN to before me this _____ Day of _____

Notary Signature _____

Notary Public for _____ (L.S.)

My Commission Expires: _____

Loan 1034000160866

Borrower Whay

Attention Settlement Agent

The Lender requires both a) complete scanned-copy and b) overnighted hard-copy of the signed closing package. Please complete the following three steps promptly, to help process the loan as quickly as possible!

① Scan the complete, signed closing package

Note that any missing documents from the scan may cause downstream delays or reconciling errors!

② Upload the complete, scanned package (PDF) to the Lender portal.

- a) Access the portal via the link provided in the closing package email.
- b) Navigate to the Upload File section and upload the file to the portal.

③ Overnight the original signed, hard-copy package to the Lender within 24 hours, (include copies of documents to be recorded).

Please do not staple any documents, and arrange in the following order:

- a) This cover / instructions page
- b) Allonge
- c) Note
- d) True and certified copy of the Security Instrument and any Rider(s)
- e) Title Report
- f) Remainder of fully executed closing package

Executed Closing Documents to be delivered to:

CrossCountry Mortgage, LLC
2160 Superior Avenue
Cleveland, OH 44114
Attn: Closing Packages

Closing



Signature/Initials _____

Signature/Initials _____

Closing Disclosure

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

Closing Information

Date Issued 6/9/2025
Closing Date 6/9/2025
Disbursement Date 6/13/2025
Settlement Agent Timios Title
File # 08-2586662
Property 609 Proctor St
Walterboro, SC 29488
Appraised Prop. Value \$220,000

Transaction Information

Borrower Kathleen Whay
609 Proctor St
Walterboro, SC 29488
Lender CrossCountry Mortgage, LLC

Loan Information

Loan Term 30 years
Purpose Refinance
Product Fixed Rate
Loan Type Conventional FHA
 VA
Loan ID # 1034000160866
MIC #

Loan Terms		Can this amount increase after closing?	
Loan Amount	\$70,000	NO	
Interest Rate	7.625 %	NO	
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$495.46	NO	
Does the loan have these features?			
Prepayment Penalty		NO	
Balloon Payment		NO	

Projected Payments

Payment Calculation	Years 1-30		
Principal & Interest		\$495.46	
Mortgage Insurance	+	0	
Estimated Escrow <i>Amount can increase over time</i>	+	0	
Estimated Total Monthly Payment	\$495.46		
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i> <i>See page 4 for details</i>	\$186.33 Monthly	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? NO NO

Costs at Closing

Closing Costs	\$5,314.39	Includes \$5,105.45 in Loan Costs + \$308.94 in Other Costs - \$100.00 in Lender Credits. <i>See page 2 for details.</i>
Cash to Close	\$44,842.61	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower



Closing Cost Details

Loan Costs	Borrower-Paid At Closing	Borrower-Paid Before Closing	Paid by Others
A. Origination Charges	\$2,539.20		
01 2.956 % of Loan Amount (Points)	\$2,069.20		
02 Underwriting Fees	\$470.00		(L) \$425.00
03			
04			
05			
06			
07			
08			
B. Services Borrower Did Not Shop For	\$1,770.00		
01 Appraisal Fee to BlueBird Valuation A Class Valuation Company	\$600.00		
02 Credit Report to Factual Data	\$265.00		
03 Flood Certification to CoreLogic	\$5.00		
04 Title - Closing Protection Letter to Timios, Inc	\$35.00		
05 Title - Lender's Title Insurance to Timios, Inc	\$240.00		
06 Title - Settlement Fee to Timios, Inc	\$625.00		
07			
08			
09			
10			
C. Services Borrower Did Shop For	\$796.25		
01 Title - Title Endorsement Fee to Timios, Inc	\$70.00		
02 Title Search to MHTR	\$726.25		
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)	\$5,105.45		
Loan Costs Subtotals (A + B + C)	\$5,105.45		
Other Costs			
E. Taxes and Other Government Fees	\$42.00		
01 Recording Fees Deed: Mortgage: \$25.00	\$42.00		
02			
F. Prepaids	\$266.94		
01 Homeowner's Insurance Premium (mo.)			
02 Mortgage Insurance Premium (mo.)			
03 Prepaid Interest (\$14.83 per day from 6/13/25 to 7/1/25)	\$266.94		
04 Property Taxes (mo.)			
05			
G. Initial Escrow Payment at Closing			
01 Homeowner's Insurance per month for mo.			
02 Mortgage Insurance per month for mo.			
03 Property Taxes per month for mo.			
04			
05			
06			
07			
08 Aggregate Adjustment	\$0.00		
H. Other			
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)	\$308.94		
Other Costs Subtotals (E + F + G + H)	\$308.94		
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$5,314.39		
Closing Costs Subtotals (D + I)	\$5,414.39		\$425.00
Lender Credits (Includes \$100.00 credit for increase in Closing Costs above legal limit)	-\$100.00		



Payoffs and Payments

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

TO	AMOUNT
01 NISSAN MOTOR ACCEPTANC Installment Payoff	\$19,843.00
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$19,843.00

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$70,000.00	\$70,000.00	NO
Total Closing Costs (J)	-\$6,974.00	-\$5,314.39	YES <ul style="list-style-type: none"> · See Total Loan Costs (D) and Total Other Costs (I). · Increase exceeds legal limits by \$100.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	-\$19,843.00	-\$19,843.00	NO
Cash to Close	\$43,183.00 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$44,842.61 <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$5,314.39



Additional Information About This Loan

Loan Disclosures

Assumption

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

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

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

Demand Feature

Your loan

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

does not have a demand feature.

Late Payment

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

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

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

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

do not have a negative amortization feature.

Partial Payments

Your lender

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

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

does not accept any partial payments.

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

Security Interest

You are granting a security interest in
609 Proctor St, Walterboro, SC 29488

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

Escrow Account

For now, your loan

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

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

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

No Escrow		
Estimated Property Costs over Year 1	\$2,235.96	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year.
Escrow Waiver Fee		

In the future,

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



Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$183,732.12
Finance Charge. The dollar amount the loan will cost you.	\$111,847.87
Amount Financed. The loan amount available after paying your upfront finance charge.	\$66,511.86
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	8.16 %
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	155.181 %



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

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

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	CrossCountry Mortgage, LLC		Timios, Inc
Address	2 Miranova Place Suite 280 Columbus, OH 43215		5716 Corsa Ave, Ste 201 Westlake Village, CA 91362
NMLS ID	3029		
SC License ID	MLS-3029		SC46565
Contact	Maria Snyder		Plano Team
Contact NMLS ID	1863896		
Contact SC License ID	MLO - 1863896		SC46365
Email	maria.snyder@myccmortgage.com		planoteam@timios.com
Phone	614-427-2157		888-510-0932

Confirm Receipt

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

Kathleen Whay

Date



Itemization of Costs and Credits

Lender: CrossCountry Mortgage, LLC

Date: 06/09/2025

Loan #: 1034000160866

Borrower Name(s): Kathleen Whay

MIN #: 1007191-0004028478-6

Loan Amount: \$70,000.00

Property Address: 609 Proctor St
Walterboro, SC 29488**PAYMENT CATEGORIES:**

- Financed** = The portion of the fee financed as part of the loan amount. This amount is paid through the proceeds of the loan;
- PTC** = (Paid through Closing) The portion of the fee paid from the borrower's own funds as part of the closing process paid by cash or check;
- PAC** = (Paid at Closing) The portion of the fee paid at closing by the borrower, seller, broker, lender other;
- POC** = (Paid outside Closing) The portion of the fee paid before loan is closed.

CALCULATION METHODOLOGY:

- Borrower [Financed + PTC = PAC] + POC = Total Borrower Amount Paid**
- Seller/Broker/Lender/Other PAC + POC = Total Amount Paid by Seller/Broker/Lender/Other**
- Total Amount = The total summation of Borrower, Seller, Broker, Lender and Other paid costs**

Origination Charges					Total Amount
2.956 % of Loan Amount (Points)	Paid To: CrossCountry Mortgage, LLC				\$2,069.20
	Financed	PTC	PAC	POC	
Borrower		\$2,069.20	\$2,069.20		
Underwriting Fees	Paid To: CrossCountry Mortgage, LLC				\$895.00
	Financed	PTC	PAC	POC	
Borrower		\$470.00	\$470.00		
Lender			\$425.00		
Services - Borrower Did Not Shop					Total Amount
Appraisal Fee	Paid To: BlueBird Valuation A Class Valuation Company				\$600.00
	Financed	PTC	PAC	POC	
Borrower		\$600.00	\$600.00		
Credit Report	Paid To: Factual Data				\$265.00
	Financed	PTC	PAC	POC	
Borrower		\$265.00	\$265.00		
Flood Certification	Paid To: CoreLogic				\$5.00
	Financed	PTC	PAC	POC	
Borrower		\$5.00	\$5.00		
Title - Closing Protection Letter	Paid To: Timios, Inc				\$35.00
	Financed	PTC	PAC	POC	
Borrower		\$35.00	\$35.00		
Title - Lender's Title Insurance	Paid To: Timios, Inc				\$240.00
	Financed	PTC	PAC	POC	
Borrower		\$240.00	\$240.00		
Title - Settlement Fee	Paid To: Timios, Inc				\$625.00
	Financed	PTC	PAC	POC	
Borrower		\$625.00	\$625.00		
Services - Borrower Did Shop					Total Amount
Title - Title Endorsement Fee	Paid To: Timios, Inc				\$70.00
	Financed	PTC	PAC	POC	
Borrower		\$70.00	\$70.00		
Title Search	Paid To: MHTR				\$726.25
	Financed	PTC	PAC	POC	
Borrower		\$726.25	\$726.25		



Recording Fees, Transfer Taxes and Other Government Fees					Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)		Paid To: ... Financed PTC PAC POC			
Borrower		\$42.00	\$42.00		
Prepaid Items Required to be Paid in Advance					Total Amount
Prepaid Interest (\$14.83 per day from 6/13/25 to 7/1/25)		Financed PTC PAC POC			
Borrower		\$266.94	\$266.94		



Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$5,414.39
CD Section	Fee Description	Total Amount
A.01	2.956 % of Loan Amount (Points)	\$2,069.20
B.01	Appraisal Fee	\$600.00
B.02	Credit Report	\$265.00
B.03	Flood Certification	\$5.00
F.03	Prepaid Interest (\$14.83 per day from 6/13/25 to 7/1/25)	\$266.94
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$42.00
B.04	Title - Closing Protection Letter	\$35.00
B.05	Title - Lender's Title Insurance	\$240.00
B.06	Title - Settlement Fee	\$625.00
C.01	Title - Title Endorsement Fee	\$70.00
C.02	Title Search	\$726.25
A.02	Underwriting Fees	\$470.00

Total Lender Paid		\$525.00
CD Section	Fee Description	Total Amount
A.02	Underwriting Fees	\$425.00
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S) (Includes \$100.00 credit for increase in Closing Costs above legal limit)	\$100.00



NOTE

June 9, 2025
[Note Date]

Cleveland,
[City]

Ohio
[State]

609 Proctor St, Walterboro, SC 29488
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. **\$70,000.00** (the "Principal") that I have received from **CrossCountry Mortgage, LLC, a Limited Liability Company**

(the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **7.625 %**.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

I will make my Monthly Payment on the **1st** day of each month beginning on **August 1, 2025**. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each Monthly Payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on **July 1, 2055**, I still owe amounts under this Note, I will pay those amounts on that date, which is called the "Maturity Date."

I will make my Monthly Payments at **2160 Superior Avenue
Cleveland, OH 44114**

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

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. **\$495.46**. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.



5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of **15** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000 %** of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

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

(C) Notice of Default

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

(D) No Waiver By Note Holder

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

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

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

7. GIVING OF NOTICES

(A) Notice to Borrower

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

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

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

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3200 07/2021

ICE Mortgage Technology, Inc.

Lender NMLS ID#: 3029

Page 2 of 3

F3200v21NOTL 0522

F3200NOT (CLS)

06/09/2025 07:05 AM PST



10. UNIFORM SECURED NOTE

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

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

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

(Seal)

KATHLEEN WHAY

[Sign Original Only]

Lender: CrossCountry Mortgage, LLC

NMLS ID: 3029

Loan Originator: Maria Snyder

NMLS ID: 1863896

MULTISTATE FIXED RATE NOTE – Single Family

Fannie Mae/Freddie Mac **UNIFORM INSTRUMENT** Form 3200 07/2021

ICE Mortgage Technology, Inc.

Lender NMLS ID#: 3029

Page 3 of 3

F3200v21NOTL 0522
F3200NOT (CLS)
06/09/2025 07:05 AM PST



ALLONGE

Loan Number: **1034000160866**

Loan Date: **06/09/2025**

Borrower(s): **Kathleen Whay**

Property Address: **609 Proctor St , Walterboro, SC 29488**

Principal Balance: **70,000.00**

PAY TO THE ORDER OF

Without Recourse

Company Name: CrossCountry Mortgage, LLC, A Limited Liability Company



Undisclosed Debt Acknowledgement

Loan Number: 1034000160866
Borrower(s) Kathleen Whay
Property Address 609 Proctor St
Walterboro, SC 29488

Thank you for choosing CrossCountry Mortgage, LLC for your mortgage financing needs. It is important that we have an accurate representation of your financial commitments so we can determine if you qualify for your loan. Each time someone requests your credit report, an inquiry is noted on the report. The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc.

We will continually monitor your credit activity during the loan application process, and may obtain a new credit report prior to close. New accounts and inquires may impact your loan approval or loan closing as they can represent a change in your financial obligations.

All additional debt obligations that are expected to exist at or around the time of this transaction closing*, not included on my loan application, are provided below. Please attach the most recent statement (if available) for the debts listed below.

It is illegal for a person to knowingly withhold debt obligation information regarding a credit application to a financial institution. Withholding such information is bank fraud. Bank fraud is investigated by the Federal Bureau of Investigation (FBI) and is punishable by fines of up to \$1,000,000, or up to 30 years in federal prison, or both.

**This in no way constitutes a loan commitment of approval.*

Creditor	Total Obligation	Monthly Payment Amount

I(we), Kathleen Whay , Acknowledge and certify that I (we) have no other debt obligations that are expected to exist at or around the time of this transaction closing beyond what I (we) provided on my (our) loan application and what is provided above on this document. I (we), further acknowledge and certify that I (we) understand that knowingly withholding debt obligation information is mortgage fraud, which is punishable by incarceration in federal prison.

Provide an explanation for any inquiry appearing on the credit report:

Inquiry Name, Date, Reason: CROSSCOUNTRY MTG LLC, 05/01/2025, No new debt resulted from this inquiry,

Inquiry Name, Date, Reason: HEIGHTS FIN, 04/30/2025, New debt opened but has not been reported yet,

Inquiry Name, Date, Reason: , //,,

Borrower

Date

Borrower

Date

Page 1

Undisclosed Debt Acknowledgement (Continued)

Loan Number: 1034000160866
Borrower(s) Kathleen Whay
Property Address 609 Proctor St
Walterboro, SC 29488



Provide an explanation for any inquiry appearing on the credit report:

Inquiry Name, Date, Reason: /,,

Borrower

Date

Borrower

Date

Page 2





211 Schilling Circle, Suite 201
Hunt Valley, MD 21031
800-248-7072

Declaration Page

Named Insured and Address

KATHLEEN WHAY
609 PROCTOR ST
WALTERBORO, SC 29488

Agency Name and Address

Name: METTS INSURANCE AGENCY INC
Office Address: 705 OLD TROLLEY ROAD, SUITE C
City: SUMMERTON State: SC Zip: 29485
Phone: (843) 832-9990 Agency Code: E30181N
Email: METTSAGENCY@METTSINSURANCE.COM

Insured Summary

Name	Type
KATHLEEN WHAY	Name Insured

Policy Information

Type: Manufactured Home
Policy Number: SCMA23857102
Original Inception Date: Jan. 31, 2023
Effective Date: Jan. 31, 2025
Expiration Date: Jan. 31, 2026
Term Length: 1 year

Transaction Type:
New [] Renewal [] Endorsement [X]
Transaction Effective: June 03, 2025
Lienholder: CROSSCOUNTRY MORTGAGE, LLC
ISAOA/ATIMA
2160 SUPERIOR AVENUE
CLEVELAND, OH 44114
Loan # 1034000160866

Bill Lienholder? No

Principal Location and Manufactured Home Details

Type: ES215	County: COLLETON
Street: 609 PROCTOR ST	County Code:
City: WALTERBORO	Territory Code: D
State: SC	Protection Class: FPC Class 2
Zip: 29488	

Length	Width	Manufacturer	Manufacture Date	Serial Number	Date of Purchase
66	28	Southern	2005	DESAL0944AB	2005

Coverage: This policy provides only the insurance for which a specific premium charge is indicated below, or which is indicated as included without specific charge either below or in your policy. Detailed coverages, descriptions and any limitations will be found in your policy. Please read your policy carefully.

Coverages	Named Perils Policy					
	Coverage A	Coverage B	Coverage C	Coverage D	Coverage E	Coverage F
	Dwelling	Other Structures	Personal Property	Additional Living Expense	Personal Liability	Medical Payments to Others
Amount of Insurance-Limit of Liability	\$113,000	\$11,300	\$45,200	\$11,300	\$300,000	\$500

Deductible for Covered Causes of Loss other than Windstorm or Hail:

Deductible for Covered Causes of Loss as a result of Windstorm or Hail: (2% of Coverage A)

Deductible for Covered Causes of Loss as a result of Earth Movement (10% of Coverage A):

Dwelling Amount)

\$500	Premium	\$1,736.4
\$2,260		
N/A		



Additional Coverages and Endorsements	Premium Adjustment
IMF-00-21-01-2017: Replacement Cost: Dwelling And Other Structures	\$60
IMF-01-05-07-15 (REV. 01/2016) - Personal Property Replacement Cost	\$136
IMF-SPE-01-02-19 Swimming Pool Exclusion	\$0
IMF-AAL-07-15-22 Automatic Adjustment of Limits	Included
IMF-01-09-01-16 (Rev 2-2019) -Trampoline Exclusion	Included
IMF-SAE-01-02-19 Specific Animal Exclusion	Included
IMF-SC-15-01-25 SPECIAL PROVISIONS – SOUTH CAROLINA	Included
IMF-SC-01-07-15 02 21 -Notice Regarding Cancellation In Application For Original Issuance of Policy	Included
IMF-MHO-PJ-01-25 Manufactured Homeowners Policy (Jacket)	Included
	Total Policy Premium
	\$1,932



Agent of Record:

SAGESURE INSURANCE MANAGERS, LLC
PO BOX 12999
TALLAHASSEE, FL 32317



Replacement Cost Estimate for: **KATHLEEN WHAY**

Valuation ID: AY8W-A3WF.1

Owner Information

Name: **KATHLEEN WHAY**
 Street: **609 PROCTOR ST**
 City, State ZIP: **WALTERBORO, SC 29488**
 Country: **USA**

Date Entered: 06/04/2025
 Date Calculated: 06/04/2025
 Created By: a3ncm@foremost
 Modified By: a3ncm@foremost

General Information

Sq. Feet: **1848**
 Configuration: **Double Wide**
 Home Quality Grade: Standard

Manufacturer: **Southern ES 215**
 Home Quality Grade: Standard
 Year Built: **2005**
 Cost per Finished Sq. Ft.: \$61.15

Foundation

Foundation Shape: 4-5 Corners - Square/Rectangle
 Property Slope: None (0 - 15 degrees)

Foundation Type: **100% Blocked (leveled and skirted)**

Upgrades to Original Manufacturer/Trade Name (Model)

Roof Coverings: **100% Metal**

Attached Structures

Porch #1:
 Square Footage: **30**
 Covered: **0%**

Material: **Concrete**
 Enclosed: 0%

Estimated Cost Breakdown

Additional: \$10,288.06
 Attached Structures: \$1,021.56
 Foundation: \$3,399.44
 Other Fees and Taxes: \$5,857.96

Attached Foundation: \$1,240.69
 Demolition and Debris Removal: \$5,095.50
 Manufactured Home: \$85,960.32

Estimated Replacement Cost

Calculated Value:

\$113,000.00

The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

This Report is not intended to: (i) serve as the sole source of information, but rather one of several sources, for estimating replacement costs and not guaranteed to represent actual replacement costs; (ii) serve as a statement as to the existence or condition of the structure or property; and (iii) serve as market value appraisals or an assessment of market conditions. This Report has not been adapted to or conformed to any mortgage-lending or real estate-industry regulations, standards or purposes and, without limitation, may not be used or distributed for any real estate-related purpose, including distribution to a mortgage lending institution or use for purposes of a real estate closing. Residential property prefill powered by SmartSource®. The Verisk Logo, 360Value® and SmartSource are registered trademarks of Insurance Services Office, Inc.

25.05.01 PL:SCBEXV_JUN25



6/4/2025

Metts Insurance Agency
705 Old Trolley Rd. Unit C
Summerville, SC 29485
(843) 832-9990

Thursday, June 5, 2025
Kathleen Whay
609 Proctor St.
Walterboro, SC 29488

INVOICE

**Homeowner Renewal
Policy SCMA23857102
Renewal Date 01/31/25**

Please make check payable to **Metts Insurance Agency** in the amount of **\$895** and mail it to the above address or visit our office. There is a 3.19% service fee for all debit or credit cards. Please remit payment by 06/30/2025 to avoid a lapse in coverage.

If you have any questions, please do not hesitate to contact me.

Sincerely,

Annette Verplancken
Associate Agent

