

**ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT**

GREENE  
 Loan #: 0439803057  
 MIN: 100397204398030574

BORROWER(S): PATRICK WILLIAM GREENE  
 MELANIE A GREENE

PROPERTY ADDRESS: 209 SABAL PALMETTO COURT, MONCKS CORNER, SC 29461

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

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

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

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

DATED this 5TH day of JUNE, 2025.

- BORROWER - PATRICK WILLIAM GREENE - DATE -

- BORROWER - MELANIE A GREENE - DATE -

State of SOUTH CAROLINA  
 County of BERKELEY

The foregoing instrument was acknowledged before me this \_\_\_\_\_ day of \_\_\_\_\_ by PATRICK WILLIAM GREENE and MELANIE A GREENE.

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

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

## NOTICE OF RIGHT TO CANCEL

Borrower(s): PATRICK WILLIAM GREENE  
MELANIE A GREENE

**GREENE**  
Loan #: 0439803057  
MIN: 100397204398030574

Property Address: 209 SABAL PALMETTO COURT, MONCK'S CORNER, SC 29461

## YOUR RIGHT TO CANCEL

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

- (1) the date of the transaction, which is **JUNE 5, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

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

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

## HOW TO CANCEL

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

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

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **JUNE 9, 2025** (or MIDNIGHT of the **THIRD BUSINESS DAY\*** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

## I WISH TO CANCEL

Date: \_\_\_\_\_

## RECEIPT OF NOTICE OF RIGHT TO CANCEL

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- BORROWER - MELANIE A - DATE -  
GREENE

OCCUPANCY AND FINANCIAL STATUS AFFIDAVIT

GREENE  
Loan #: 0439803057  
MIN: 100397204398030574

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

BEFORE ME, the undersigned authority duly authorized to take acknowledgments and administer oaths, personally appeared **PATRICK WILLIAM GREENE**, and **MELANIE A GREENE** (the "Borrower"), who upon being duly sworn on oath, certified as follows:

1. **Material Inducement:** Borrower understands and agrees that the statements contained herein are given as material inducement to **NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER** (the "Lender"), and Lender is relying upon such statements, to make a mortgage loan (the "Loan") to Borrower, repayment of which is secured by a Mortgage, Deed of Trust, Security Deed or other instrument of security (the "Security Instrument") on certain real property located at **209 SABAL PALMETTO COURT, MONCKS CORNER, SC 29461** (the "Property").
2. **Occupancy:** [check one box only]

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

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

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

- BORROWER - PATRICK WILLIAM GREENE - DATE -

- BORROWER - MELANIE A GREENE - DATE -

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_.

*(Notary Seal)*

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

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

MAILING ADDRESS CERTIFICATION

RE: Loan Number: 0439803057

Property Address: 209 SABAL PALMETTO COURT, MONCKS CORNER, SC 29461

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

(PLEASE CHECK AND COMPLETE ONE ONLY!!)

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

☐ OTHER THAN PROPERTY ADDRESS

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

\_\_\_\_\_  
- BORROWER - PATRICK WILLIAM GREENE - DATE -

\_\_\_\_\_  
- BORROWER - MELANIE A GREENE - DATE -

YOUR RIGHT TO CANCEL

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(1) the date of the transaction, which is **JUNE 5, 2025**; or

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

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HOW TO CANCEL

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

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

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights. If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of JUNE 9, 2025** (or **MIDNIGHT of the THIRD BUSINESS DAY\*** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

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Date:

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**WILLIAM GREENE**

- DATE -

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MELANIE A GREENE

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MELANIE A GREENE

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