



We collect this information:

- Directly from you when you provide it to us.
- Automatically if you use our online closing software which may include information about your internet connection, the equipment you use to access the closing software and usage details.
- From third parties, for example, our business partners.

### **Information You Provide to Us**

The information we collect or receive may include:

- Records and copies of your correspondence (including email addresses), if you contact us.
- Your responses to surveys that we might ask you to complete for research purposes.
- Details of transactions with you and of the fulfillment of your orders.

### **How We Use Your Information**

We use information that we collect about you or that you provide to us, including any Personal Data:

- To provide you with information, products, or services that you request from us.
- To fulfill any other purpose for which you provide it.
- If applicable, to create, maintain, customize, and secure your account with us.
- To provide you with support and to respond to your inquiries, including to investigate and address your concerns and monitor and improve our responses.
- To personalize your experience and to deliver content and product and service offerings relevant to your interests.
- To allow you to participate in interactive features on our services.
- To process your requests, purchases, transactions, and payments and prevent transactional fraud.
- To carry out our obligations and enforce our rights arising from any contracts entered into between you and us, including for billing and collection.
- To help maintain the safety, security, and integrity of our services, products databases and other technology assets, and business.
- For testing, research, analysis, and product development, including to develop and improve our products and services.
- To evaluate or conduct a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our users is among the assets transferred.
- In any other way we may describe when you provide the information.



- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- For any other purpose with your consent.



For more information, see Choices About How We Use and Disclose Your Information. There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special U.S. Privacy Information** Section below.

### **Disclosure of Your Information**

We may disclose aggregated information about our users, and information that does not identify any individual, without restriction.

We may disclose Personal Data that we collect or you provide as described in this privacy policy:

- To our subsidiaries and affiliates.
- To contractors, service providers, and other third parties we use to support our business and who are bound by contractual obligations to keep Personal Data confidential and use it only for the purposes for which we disclose it to them.
- To a buyer or other successor in the event of a merger, divestiture, restructuring, reorganization, dissolution, or other sale or transfer of some or all of the Company's assets, whether as a going concern or as part of bankruptcy, liquidation, or similar proceeding, in which Personal Data held by the Company about our Website users is among the assets transferred.
- To fulfill the purpose for which you provide it. For example, if you give us an email address for an additional recipient or recipients, we will transmit the contents of that email and your email address to the additional recipient or recipients.
- For any other purpose disclosed by us when you provide the information.
- With your consent.

We may also disclose your Personal Data:

- To comply with any court order, law, or legal process, including to respond to any government or regulatory request.
- To enforce or apply the terms of any agreements applicable to the use and processing of your Personal Data.
- If we believe disclosure is necessary or appropriate to protect the rights, property, or safety of the Company, our customers, or others. This includes exchanging information with other companies and organizations for the purposes of fraud protection and credit risk reduction.

There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special US Privacy Information** Section below.

### **Choices About How We Use and Disclose Your Information**

We strive to provide you with choices regarding the Personal Data you provide to us. We have created mechanisms to provide you with the following control over your information:



There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the **Special US Privacy Information** Section below.

### Accessing and Correcting Your Information

You may send us an email to [PrivacyRequests@MortgageConnectLP.com](mailto:PrivacyRequests@MortgageConnectLP.com) to request access to, correct or delete any Personal Data that you have provided to us. We may not be able to delete your Personal Data in certain circumstances, including if such information was provided for the purpose of providing a service we have already provided that required the disclosure of the Personal Data to perform the service but we will comply to the extent required by applicable law. We also may not accommodate a request to change information if we believe the change would violate any law or legal requirement or cause the information to be incorrect. There are additional disclosures for California, Colorado, Virginia, Connecticut and Utah residents in the Special U.S. Privacy Information Section below.

### Special US Privacy Information

If you are a California, Colorado, Virginia, Connecticut or Utah resident, state law may provide you with additional rights regarding our use of your Personal Data.

Some of the Personal Data we collect information constitutes “personal information” or “sensitive personal information” under the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 or “personal data” or “sensitive data” under the Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, Utah Consumer Privacy Act, or other similar state laws. Any such “sensitive personal information” or “sensitive data” is referred to as “Sensitive Data” herein.

In particular, within the last twelve (12) months, we collected (whether directly, indirectly (e.g., by observing your actions on the Site) or from third parties) the categories of Personal Data, which constitute “personal information” or “sensitive personal information” under the California Consumer Privacy Act of 2018 and the California Privacy Rights Act of 2020 or “personal data” or “sensitive data” under the Virginia Consumer Data Protection Act, the Colorado Privacy Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, Utah Consumer Privacy Act or other similar state laws, listed in the table below. Any such collection has been for of the purposes included in the appropriate section of the How We Use Your Information Section above.

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Identifiers	A real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol address, email address, account name, Social Security number, driver's license number, passport number, or other similar identifiers.	7 years	Yes	No

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CLOSING SERVICES

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
California Customer Records personal information	A name, signature, Social Security number, physical characteristics or description, address, telephone number, passport number, driver's license or state identification card number, insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, or any other financial information, medical information, or health insurance information.	7 years	Yes	No
Protected classification characteristics under state or federal law	Age (40 years or older), citizenship, marital status, medical condition, physical or mental disability, sex (including gender, gender identity, gender expression, pregnancy or childbirth and related medical conditions), veteran or military status.	7 years	Yes	No
Commercial information	Records of personal property to the extent necessary for Uniform Commercial Code security interest filings	7 years	Yes	No
Geolocation data	Physical location Does not include precise geolocation, which is Sensitive Data.	7 years	Yes	No

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CLOSING SERVICES

Personal Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Sensory data	Audio, electronic, visual, thermal, olfactory, or similar information as necessary for accommodating the needs of the individual.	7 years	Yes	No

Sensitive Data Category	Examples	Retention Period (in absence of a deletion request or legal requirement)	Disclosed for a Business Purpose	Sold or Shared for Cross-Context Behavioral Advertising
Government identifiers	Social security, driver's license, state identification card, or passport number	7 years	Yes	No
Precise geolocation	N/A	7 years	Yes	No

For the purposes of this Section, Personal Data does not include publicly available information from government records, lawfully obtained, truthful information that is a matter of public concern, deidentified or aggregated consumer information or information specifically excluded from the scope of applicable data protection laws, such as the Fair Credit Reporting Act , the Gramm-Leach-Bliley Act or California Financial Information Privacy Act, the Federal Farm Credit Act of 1971, and the Driver's Privacy Protection Act of 1994.

We have not sold any Personal Data or Sensitive Data of consumers in the last 12 months, and we have not shared any Personal Data or Sensitive Data of consumers with third parties for cross-context behavioral advertising in the last 12 months.

We obtain the categories of Personal Data listed above from the following categories of sources:

- Directly from you. For example, from forms you complete or products and services you purchase.
- Indirectly from you. For example, from observing your actions on our Website.
- From our affiliates and subsidiaries. From third party sources, including information from commercially available sources, such as public databases and data aggregators.

- From our financial services clients that request services from us. We may disclose your Personal Data or Sensitive Data to a third party for a business purpose. When we disclose Personal Data or Sensitive Data for a business purpose, we enter into a contract that describes the purpose and requires the recipient to both keep that Personal Data and Sensitive Data confidential and not use it for any purpose except performing the contract. We disclosed this Personal Data and Sensitive Data for a business purpose to the following categories of third parties:
  - consumer relations, including consumer complaint response services;
  - employee recruitment, career portal and job applicant services;
  - legal representation, including with regard to prevention harm to our company, its subsidiaries, our products or services or a person or property (eg, fraud prevention);
  - vendors that perform back office services that assist us in providing the product or service;
  - trade vendor such as notaries, abstractors, appraisers, closing agents, or other real estate professionals necessary for carrying out the services.

As applicable, certain state privacy laws, such as the California Consumer Privacy Act of 2018, California Privacy Rights Act of 2020, the Colorado Privacy Act, the Virginia Consumer Data Protection Act, the Connecticut Act Concerning Personal Data Privacy and Online Monitoring, and Utah Consumer Privacy Act provide their residents, respectively, with specific rights regarding their Personal Data.

- A. Access to Specific Information and Data Portability Rights.** You have the right to request that we disclose certain information to you about our collection and use of your Personal Data and Sensitive Data. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will disclose to you, as applicable:
  - The categories of Personal Data and Sensitive Data we collected about you.
  - The categories of sources for the Personal Data and Sensitive Data we collected about you.
  - Our business or commercial purpose for collecting that Personal Data and Sensitive Data.
  - The categories of third parties with whom we disclose that Personal Data and Sensitive Data.
  - The specific pieces of Personal Data and Sensitive Data we collected about you (also called a data portability request).
- B. Correct Specific Information.** You may have the right to request that we correct inaccurate Personal Data about you. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will use commercially reasonable efforts to correct the information to comply with your request. This right is not afforded to residents of Utah.
- C. Deletion Request Rights.** You have the right to request that we delete any of your Personal Data or Sensitive Data that we collected from you and retained, subject to certain exceptions. Once we receive and verify your request (please see Subsection **Exercising Access, Data Portability, Correction, and Deletion Rights** below for more information), we will delete (and direct our service providers to delete) your Personal Data or Sensitive Data from our records, unless an exception applies. In responding to your request, we will inform you whether or not we have complied with the request, and, if we have not complied, provide you with an explanation as to why.



A service provider shall not be required to comply with a deletion request submitted by the consumer directly to the service provider.

We may deny your deletion request if retaining the information is necessary for us, or our service provider or providers, to:

- Complete the transaction for which we collected the Personal Data, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you.
- Help to ensure security and integrity to the extent the use of your Personal Data is reasonably necessary and proportionate for those purposes.
- Debug products to identify and repair errors that impair existing intended functionality.
- Exercise free speech, ensure the right of another consumer to exercise his or her free speech rights, or exercise another right provided for by law.
- Comply with the California Electronic Communications Privacy Act (Cal. Penal Code § 1546 et. seq.).
- Engage in public or peer-reviewed scientific, historical, or statistical research in the public interest that adheres to all other applicable ethics and privacy laws, when the information's deletion may likely render impossible or seriously impair the research's achievement, if you previously provided informed consent.
- Enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us.
- Comply with a legal obligation.

**D. Right to Limit Use and Disclosure of Sensitive Data.** You may have the right, at any time, to direct us to limit our use and disclosure of your Sensitive Data to use which is necessary for certain purposes enumerated in applicable law ("Enumerated Purposes"). To the extent we use or disclose your Sensitive Data for purposes other than the Enumerated Purposes (described below), you have the right to limit such use or disclosure. Currently, we do not use Sensitive Data for purposes other than the Enumerated Purposes. To the extent applicable, you may also have the right to withdraw consent you provided for our use and disclosure of your Sensitive Data.

The Enumerated Purposes include the following:

- (1) To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.
- (2) To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Data, including Sensitive Data.
- (3) To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.



- (4) To ensure the physical safety of natural persons.
- (5) For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with us, provided that we will not disclose the Sensitive Personal Data, to another third party and will not use it to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us.
- (6) To perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of our business.
- (7) To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.
- (8) For purposes that do not infer characteristics about you.

**E. Exercising Access, Data Portability, Correction and Deletion Rights.** To exercise the access, data portability, correction, and deletion rights described above, please submit a consumer request to us through one of the following:

- Calling us at 1-866-789-1814.
- Visiting [www.MortgageConnectLP.com](http://www.MortgageConnectLP.com)
- Emailing us at [PrivacyRequests@MortgageConnectLP.com](mailto:PrivacyRequests@MortgageConnectLP.com)

When you use a request method above, we will request certain information for verification purposes, such as your name, address, and e-mail address. We will use this information to verify this is a permitted request, such as by matching your name and address with information in our records. Depending on the type of request, we may require a certain number of data points to allow for verification.

Only you, or a person properly authorized to act on your behalf, may make a verifiable consumer request related to your Personal Data. You may also make a verifiable consumer request on behalf of your minor child.

An authorized agent may make a request on your behalf using the request methods designated above. Additionally, if you use an authorized agent to submit a consumer request, we may require the authorized agent to provide proof that you gave the agent signed permission to submit the request. We may also require you to verify your own identity directly with us or directly confirm with us that you provided the authorized agent permission to submit the request.



You may only make a consumer request for access or data portability twice within a 12-month period. The verifiable consumer request must:

- Provide sufficient information that allows us to reasonably verify you are the person about whom we collected Personal Data or an authorized agent of such person.
- Describe your request with sufficient detail that allows us to properly understand, evaluate, and respond to it.

We cannot respond to your request or provide you with Personal Data if we cannot verify your identity or authority to make the request and confirm the Personal Data relates to you.

Making a consumer request does not require you to create an account with us.

We will only use Personal Data provided in a verifiable consumer request to verify the requestor's identity or authority to make the request.

If we deny your request, you may have the right to appeal our decision. Further, if you appeal and your appeal is denied, you may have the right to complain to your state's attorney general. You may appeal your decision by contacting us at [PrivacyRequests@MortgageConnectLP.com](mailto:PrivacyRequests@MortgageConnectLP.com)

**F. Response Timing and Format.** In accordance with applicable law, we endeavor to respond to consumer requests within forty-five (45) days of its receipt. If we require more time (up to 45 additional days), we will inform you of the reason and extension period in writing.

The response we provide will also explain the reasons we cannot comply with a request, if applicable. For data portability requests, we will select a format to provide your Personal Data that is readily useable and should allow you to transmit the information from one entity to another entity without hindrance.

We do not charge a fee to process or respond to your consumer request unless it is excessive, repetitive, or manifestly unfounded. If we determine that the request warrants a fee, we will tell you why we made that decision and provide you with a cost estimate before completing your request.

**G. Non-Discrimination.** We will not discriminate against you for exercising any of your rights. Unless permitted by applicable laws, in connection with you exercising your rights, we will not:

- Deny you goods or services.
- Charge you different prices or rates for goods or services, including through granting discounts or other benefits, or imposing penalties.
- Provide you a different level or quality of goods or services.
- Suggest that you may receive a different price or rate for goods or services or a different level or quality of goods or services.



However, we may offer you certain financial incentives permitted by applicable laws that can result in different prices, rates, or quality levels. Any legally permitted financial incentive we offer will reasonably relate to your Personal Data's value to us and contain written terms that describe the program's material aspects. Participation in a financial incentive program requires your prior opt in consent, which you may revoke at any time.

**H. Other California Privacy Rights.** California Civil Code Section § 1798.83 permits California residents to request certain information regarding our disclosure of personal data to third parties for their direct marketing purposes. To make these requests, please send an email to [PrivacyRequests@MortgageConnectLP.com](mailto:PrivacyRequests@MortgageConnectLP.com) or by mail to 600 Clubhouse Drive, Moon Township, PA 15108 Attention: Compliance-CA Privacy Request

### **Data Security**

We have implemented measures designed to secure your Personal Data from accidental loss and from unauthorized access, use, alteration, and disclosure. All information you provide to us is stored on our secure servers behind firewalls.

Unfortunately, the transmission of information via the internet is not completely secure. Although we do our best to protect your Personal Data, we cannot guarantee the security of your Personal Data transmitted to our website. Any transmission of Personal Data is at your own risk. We are not responsible for circumvention of any privacy settings or security measures contained on the Website.

### **Changes to Our Privacy Policy**

It is our policy to post any changes we make to our privacy policy on [this page](#) with a notice that the privacy policy has been updated on the [Website home page](#). The date the privacy policy was last revised is identified at the top of the page. You are responsible for ensuring we have an up-to-date active and deliverable email address for you, and for periodically visiting our website and this privacy policy to check for any changes.

### **Contact Information**

To ask questions or comment about this privacy policy and our privacy practices, contact us at:

**Phone:** 1-866-789-1814

**Email:** [PrivacyRequests@MortgageConnectLP.com](mailto:PrivacyRequests@MortgageConnectLP.com)

**Postal Address:**

Mortgage Connect, LP

Attention: Compliance- Privacy Request

600 Clubhouse Drive

Moon Township, PA 15108

**OWNER'S AFFIDAVIT**

**Commitment #:** 247412

**Premises:** 4719 Marlboro Rd, Charleston, SC 29405

ON THIS 20 DAY OF May 2025, the undersigned Affiant after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiant knowledge and belief.

1. THAT the Owner of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned is**  **single**  **married**,
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:

MB  THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.

THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature: Marshall Smith.

6. THAT the property is currently used as: a single family residence;
7. THAT the Owner in this transaction is or are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant must identify the party in possession and any applicable leases or agreements as follows: \_\_\_\_\_;
8. THAT the building and all improvements were completed more than \_\_\_\_\_ years ago;

**Commitment #:** 247412

**Premises:** 4719 Marlboro Rd, Charleston, SC 29405

9. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none")

**"There are no outstanding UCC financing statements, lease agreements, or other financing agreements for a solar energy system located on the Property, except for those matters disclosed on the Title Product."**

10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;
12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owner;
13. THAT I know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
14. THAT I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT I have never had my access to and from a public street limited in any way.
16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;  
Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment
17. THAT I have never had my access to and from a public street limited in any way.
18. THAT I have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
20. THAT Affiant further states that he/she is familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant further certify that he, she, or they have heard read to Affiant the full facts of this Affidavit, and understand its contents.

**Commitment #: 247412**

**Premises:** 4719 Marlboro Rd, Charleston, SC 29405

21. THAT neither Title Agent nor Underwriter can provide any estimate as to the time of recording of the deed of trust or other title documents in the Land Records. Borrower or Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the Mortgage, deed of trust or title document is recorded in the land records.
  22. THAT the Borrower or Borrowers represent and affirm that there are no matters pending that could give rise to a lien that would attach to the Land between the date hereof and the recording of the interest to be insured including during a period that the recording jurisdiction may not be open and available for recording and that the affiant or affiants have not and will not execute any instruments that would adversely affect the interest to be insured. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrower or Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and Underwriter against all expenses, costs and attorneys' fees that may arise out of Borrower or Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of the underwriter.

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.

Marshall B. Gaster

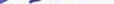
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MARSHALL B. GOLDSTEIN

State of South Carolina)  
County of Charleston)

This instrument was acknowledged before me on 5/20/05 by

Marshall B. Goldstein



## Notary Public

## My Commission Expires

Michael Aloysius Brooks  
Notary Public, State of South Carolina  
My Commission Expires 05/09/2029

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 7019010549

**ORDER #:** 247412

**BUYER OR BUYERS:** MARSHALL B. GOLDSTEIN

**PROPERTY:** 4719 Marlboro Rd, Charleston, SC 29405

### **ERROR AND OMISSIONS / COMPLIANCE AGREEMENT**

The undersigned borrower or borrowers for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by the Lender or Closing Agent for the 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 the Lender or Closing Agent.

The undersigned borrower or borrowers agree to comply with all above noted requests by the above-referenced Lender/Closing Agent within 30 days from the date of mailing of said requests. Borrower or Borrowers agree to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or PENNYMAC - CES as lender, authorization to correct all minor typographical or clerical errors including initials and/or dates discovered in any or all of the closing documentation required to completed by the undersigned at settlement. In the event this Agreement is exercised, the undersigned will be notified and, if requested by lender or borrower, will receive a copy of the document corrected on their behalf.

This Agreement may not be used to modify any terms of the loan and/or security instrument.

This Agreement shall automatically terminate 180 days from the date of recording of the undersigned's mortgage loan.

DATED effective this 20 day of May 2025.



MARSHALL B. GOLDSTEIN

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 7019010549

**ORDER #:** 247412

**BUYER OR BUYERS:** MARSHALL B. GOLDSTEIN

**PROPERTY:** 4719 Marlboro Rd, Charleston, SC 29405

**OBLIGATION OF DEBTS ACKNOWLEDGEMENT**

I and or we, the undersigned borrower or borrowers, fully understand and agree that any and all debts that are liabilities against the above referenced property, including, but not limited to mortgages, property taxes, liens, judgments, water and/or sewage charges or municipal fees or assessments, must be paid in full and satisfied in order to induce the Title Agent to issue a policy of insurance to borrower or borrowers Lender.

I and or we, the undersigned borrower or borrowers, fully understand and agree that if the payoff amounts quoted by the creditors, either orally or in written form, are insufficient to pay the debt, I and or we may be responsible for any and all remaining balances. To the extent that the Closing Agent was provided incorrect information from a creditor, the Closing Agent shall not be responsible for any shortage of funds owed.

I and or we understand that real property taxes due and payable for the current year and any subsequent delinquencies. I and or we further understand that if the Closing Agent was provided with an incorrect tax amount. I and or we will be responsible for the payment of the taxes and the Closing Agent shall not be liable for the payment of those taxes.

I and or we understand that to the extent I and or we have a loan that allows for draws or advances and that loan is to be paid off as part of this transaction, Closing Agent is only responsible for payment of the loan based on the payoff amount provided to it prior to closing. If I and or we make a request for an additional advance or draw, I and or we shall be responsible for that payment.



MARSHALL B. GOLDSTEIN

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CLOSING SERVICES

SETTLEMENT DATE: May 20, 2025

LOAN #: 7019010549

ORDER #: 247412

BUYER OR BUYERS: MARSHALL B. GOLDSTEIN

PROPERTY: 4719 Marlboro Rd, Charleston, SC 29405

## AFFIDAVIT AS TO NAME AND SIGNATURE

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

MARSHALL B. GOLDSTEIN

(Print or type name)



Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

State of South Carolina)  
County of Charleston) SS

This instrument was acknowledged before me on 5/20/25, by  
Marshall B. Goldstein

Michael Aloysius Brooks  
Notary Public, State of South Carolina  
My Commission Expires 05/09/2029

Notary Public

My Commission Expires:

5/2/29  
MAB

**LENDER:** Ark-La-Tex Financial Services, LLC dba Benchmark Mortgage

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** TBD

**ORDER #:** 247412

**BUYER OR BUYERS:** MARSHALL B. GOLDSTEIN

**PROPERTY:** 4719 Marlboro Rd, Charleston, SC 29405

### **ACCOUNT CLOSURE LETTER**

I or we, the undersigned, in order to induce Townsgate Closing Services, LLC (hereinafter referred to as the "Title Company") to issue its policy or policies of title insurance covering the above captioned property, hereby agree as follows:

1. I or we currently are the borrower or borrowers under a mortgage or deed of trust to the captioned lender, which deed of trust or mortgage allows me or us to make draws and/or receive advances of money by request.
2. I or we hereby agree that the loan payoff figures divulged to me or us by the captioned Lender and by the Title Company are correct to the best of my or our knowledge and that there are no draws or checks outstanding which will cause the payoff figure divulged to be insufficient for full and complete satisfaction of the loan.
3. I or we hereby understand that effective immediately the aforesaid loan will be paid off entirely and will be released of record in the appropriate land records office. I or we will no longer be able to receive any funds from this loan account and the loan account will be cancelled entirely. In order to receive further credit from the Lender involved, I or we will need to make application with said Lender for a new and separate loan. BY COPY OF THIS AFFIDAVIT TO THE CAPTIONED LENDER, I OR WE HEREBY REQUEST THAT THE CAPTIONED LOAN ACCOUNT BE CLOSED ENTIRELY AND THAT THE LIEN BE RELEASED OF PUBLIC RECORD.

  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

MARSHALL B. GOLDSTEIN

**SETTLEMENT DATE:** May 20, 2025

**LOAN #:** 7019010549

**ORDER #:** 247412

**BUYER OR BUYERS:** MARSHALL B. GOLDSTEIN

**PROPERTY:** 4719 Marlboro Rd, Charleston, SC 29405

## **BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT**

### **GIVE THIS SHEET TO THE BORROWER**

#### **IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING**

**Wire Transfer:** Borrower funds over \$1000.00 may be sent by wire. You can expect a wire transfer within 24 hours after the disbursement of your loan.

- Townsgate Closing Services, LLC does not charge for wire transfers; however, your bank or credit union may charge you to receive the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

**Bank Check:** You can expect a check according to the following after the disbursement of your loan:

- USPS Mail: Funds less than \$250.00
- Overnight Courier (UPS): Funds between \$250.00 to \$999.99. Please note we cannot use a P.O. Box address for overnight courier service
- Depending on your financial institution, funds deposited by check may not be readily available.  
**PLEASE CONSULT YOUR BANK FOR DETAILS.**

**BORROWER WIRING INFORMATION / AUTHORIZATION  
CASH OUT PROCEEDS FROM CLOSING ONLY**

**IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING**

Please complete the information below and provide to the agent at the closing.

Order # 247412

Borrower Name or Names: MARSHALL B. GOLDSTEIN

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**

Account Type:  Checking     Savings     Other \_\_\_\_\_

Bank Name: TD Bank      Bank Phone #: 843 - 462-4542

Routing Transit #: 026013673

This may be different from your check. Please consult your lending institution.

Account #: 4272616091

Name or Names on Account: Marshall Goldstein

**PLEASE NOTE:** The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

**Additional wiring information for CREDIT UNION, if necessary:**

Bank Name: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

Routing Transit #: \_\_\_\_\_

This may be different from your check. Please consult your lending institution.

Account #: \_\_\_\_\_

Name or Names on Account: \_\_\_\_\_

**PLEASE NOTE:** The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

**Mail or Overnight Instructions:**

Address: 4719 Marlboro Rd, Charleston, SC 29405

If the address listed above needs to be changed, please legibly print the correct address below. Please remember that we cannot overnight to a P.O. Box address.

**PLEASE NOTE: Mortgage Connect requires funds over the amount of \$5K to be wired.** If you require your proceeds in the form of a check, please note that a signature will be required. Mortgage Connect will not be responsible for lost or stolen checks, nor delayed delivery due to carrier problems of any type. You will be required to cooperate fully with any investigation of lost, stolen or cashed checks and re-issuance of funds due to any issue may be delayed up to 120 days.

Street number and name: \_\_\_\_\_

City, State and Zip Code: \_\_\_\_\_

Marshall B. Goldstein

MARSHALL B. GOLDSTEIN

5/20/25

Date

Date

State of South Carolina)  
County of Charleston) SS

This instrument was acknowledged before me on 5/20/25, by \_\_\_\_\_

Marshall B. Goldstein

Michael Aloysius Brooks

Notary Public

My Commission Expires: 5/19/29

Michael Aloysius Brooks  
Notary Public, State of South Carolina  
My Commission Expires 05/09/2029

File No./Escrow No.: 247412

**Townsgate Closing**

Services, LLC

Print Date &amp; Time: 5/19/2025 4:24:58 PM

600 Clubhouse Dr, Suite  
410

Moon Township, PA

15108

**Settlement Location:** 4662 RIVERS AVE NORTH CHARLESTON, SC 29405**Property Address:** 4719 Marlboro Rd Charleston, SC 29405**Purpose:** Home Equity**Buyer:** MARSHALL B. GOLDSTEIN**Loan Number:** 7019010549**Lender:** PENNYMAC - CES**MIC Number:**

3043 TOWNSGATE ROAD SUITE 200 WESTLAKE VILLAGE, CA 91361

**License Number:** 3000756288**Settlement Date:** 5/20/2025**Disbursement Date:** 5/27/2025

	<b>Description</b>	<b>Borrower</b>	
		<b>Debit</b>	<b>Credit</b>
<b>Financial</b>			
Loan Amount			\$163,000.00
Lender Credit			\$250.00
<b>Loan Charges to Lender</b>			
1.673% of Loan Amount (Points)	LR	\$2,726.99	
Underwriting Fee	LR	\$500.00	
<b>Other Loan Charges</b>			
442 Completion to Class Valuation	LR	\$100.00	
Appraisal Fee to Class Valuation	LR	\$375.00	
Appraisal Management Company Fee to Class Valuation	POCO(90.00) LR		
Appraisal Management Company Fee to Class Valuation	POCO (225.00) LR		
Credit Report Fee to CoreLogic Credco	LR	\$83.70	

Description	Borrower		
	Debit	Credit	
Flood Certification Fee to CoreLogic	POCO(9.00) LR		
MERS Registration Fee to Mortgage Electronic Registration	LR	\$23.70	
<b>Title Charges &amp; Escrow / Settlement Charges</b>			
Settlement Fee to CAROLINA ATTORNEY NETWORK, LLC		\$200.00	
Title - Coordination Fee to Townsgate Closing Services, LLC		\$225.00	
Title - Title Search to Townsgate Closing Services, LLC		\$75.00	
Title - Loan Policy to Townsgate Closing Services, LLC		\$15.00	
Agent's portion of the total title insurance \$2.00			
Underwriter's portion of the total title insurance \$13.00			
<b>Government Recording and Transfer Charges</b>			
Recording Fees		\$25.00	
Mortgage Recording to Charleston County Register of Deeds \$25.00			
<b>Miscellaneous</b>			
Prepaid Interest (\$39.63 per day from 05/27/2025 to 06/01/2025)	LR	\$198.15	
		Borrower	
		Debit	Credit
<b>Subtotal(s)</b>		\$4,547.54	\$163,250.00
<b>Cash Due To Borrower</b>			\$158,702.46
<b>Cash Due From Seller</b>			

## Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Townsgate Closing Services, LLC. Townsgate Closing Services, LLC is solely responsible for the accuracy and completeness of the data on this form.

We or I have carefully reviewed the ALTA 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 I further certify that I have received a copy of the ALTA Settlement Statement. We or I authorize Townsgate Closing Services, LLC to cause the funds to be disbursed in accordance with this statement.



Borrower : MARSHALL B. GOLDSTEIN

**\*\*\*ATTENTION CLOSING AGENTS\*\*\*  
PLEASE CHECK YOUR PRINTER SETTINGS PRIOR TO PRINTING  
DOCS!!!  
ALL PDF CLOSING DOCUMENTS SHOULD BE OPENED AND PRINTED IN  
ADOBE READER**

Below are the printer settings you need to be certain to set when printing Encompass Closing Docs. If you don't set these properly on every machine you print from, the page size, margins and font size may be distorted and therefore out of compliance for recording purposes! (Please note: The instructions below may vary slightly for different printers.)

1. Close the doc package you are trying to print.
2. Open any existing PDF that you have previously saved.
3. Go to the "File" menu then select "Print". A Print Dialog screen should appear.
4. Please make the following changes:

For Adobe versions DC and higher:

- a. Change "Page Size and Handling" to "Actual Size"
- b. Check "Choose Paper Source by PDF page size"

For Adobe versions X and lower:

- a. Change "Paper-Scaling" to "None"
- b. Un-check "Auto-Rotate and Center"
- c. Check "Choose Paper Source by PDF page size"

5. Click OK.
6. Print the document, then close it.
7. Reopen the loan documents and confirm the printer settings have been saved. Print the package—the forms should print correctly. To help verify it's printing correctly, this particular page should print as legal size.

Should you need any assistance with this, please contact the Closing Agent per the Instructions to Escrow/  
Title/Closing Agent.



## DATA ENTRY PROOF SHEET

### LOAN DETAILS

Lender Name **PennyMac Loan Services, LLC**

Lender Rep  
Lender Phone # **(800) 777-4001**  
Alt Lender Name N/A

Client ID **3011118971**  
Processing Request GUID  
**081a383c-6270-4efc-b1a3-64aa63dfb1d0**

Investor **Generic**  
Investor Loan#

Loan Type **Conventional**  
Plan Code # **C.CES\_FIXED\_CLOSING**  
Plan ID **00000102**  
Program Code Description **Alias Fixed Plan Code for Closed End Second Closing Disclosures**

Loan Number **7019010549**  
FHA Section Number  
Application Date **March 14, 2025**  
Lock Expiration Date **May 27, 2025**  
Doc Date **May 20, 2025**  
Closing Date **May 20, 2025**  
Mers Min Number **1007159-7002105536-1**  
Case Number  
Rescission Date **May 23, 2025**  
Disbursement Date **May 27, 2025**  
Signing Date **May 20, 2025**  
1<sup>st</sup> Pay Date **July 1, 2025**  
Maturity Date **June 1, 2045**

Broker Company Name

Broker Contact  
Broker Phone

### TERMS

Appraised Value <b>\$415,000.00</b>	Term <b>240</b>	Convertible: <b>No</b>
Sales Price <b>N/A</b>	Due In <b>240</b>	
Loan Amount <b>\$163,000.00</b>	Interest Rate <b>8.875 %</b>	
Payment <b>\$1,453.48</b>	Interest Only Months <b>N/A</b>	
Subordinate Financing	Total Payment (PITI) <b>\$1,453.48</b>	
Adjustable <b>NO</b>	APR % <b>9.212 %</b>	
1 <sup>st</sup> Int Chg Months	Margin %	
Adj. Period Months	Index %	
Initial Cap	Floor Rate	
Periodic Cap <b>0.000 %</b>	Floor Verbiage	
Life Cap		

PREPAY: **NO**

BUYDOWN: **NO**

### PROPERTY INFORMATION

Address **4719 Marlboro Rd**

City <b>Charleston</b>	County <b>Charleston</b>
State <b>SC</b>	Zip <b>29405</b>
Unincorporated Area	
Property Type <b>Single Family Residence</b>	Number of Units <b>1</b>
Condo/PUD Name	

Flood Required **NO**  
Flood Cert Number **2504118798**

Property will be **Primary Residence**



**PROPERTY INFORMATION (Continued)**

**Legal Description:** Option To Attach Separate Legal Description was selected.  
**APN #:** 4700400027

**ESCROW & TITLE INFORMATION**

Escrow Co. **Townsgate Closing Services, LLC**

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number	247412
Address	600 Clubhouse Dr, Suite 410
City/St/Zip	Moon Township, PA 15108

Title Co. **Townsgate Closing Services, LLC**

Officer	Lisa Perry	Phone	844-740-0401
		Fax	

Number	247412
Address	600 Clubhouse Dr, Suite 410
City/St/Zip	Moon Township, PA 15108

Report Date **March 13, 2025**

Approved Items **All necessary to provide full and complete coverage**

Special Endorse **8.1, 9, 116 as necessary for full and completed coverage.**

Tax Message **All taxes must be paid current**

**BORROWER INFORMATION**

Name: **MARSHALL B. GOLDSTEIN**

AKA:

Borrower Type: **Individual**

SSN: **082-82-9757**

DOB: **10/21/1993**

Email: **mbg02493@gmail.com**

POA:

Phone: **516-426-3118** Business Phone: **516-426-3118**

Present Address: **4719 MARLBORO RD, NORTH CHARLESTON, SC 29405**

Mailing Address: **4719 MARLBORO RD, NORTH CHARLESTON, SC 29405**

Occupancy Status: Primary Residence Occupancy Intent:

Vesting: **Marshall B. Goldstein**



**INTER VIVOS TRUST INFORMATION**

Corp/Trust 1 Name:  
 Trust Beneficiary:  
 Trust Date:  
 Org State: Org Type:  
 Tax ID/Trust No.:

Corp/Trust 2 Name:  
 Trust Beneficiary:  
 Trust Date:  
 Org State: Org Type:  
 Tax ID/Trust No.:

**SELLER INFORMATION**

Seller Name(s)

Address  
 City/St/Zip

**MORTGAGE INSURANCE INFORMATION**

1<sup>st</sup> Renew %  
 2<sup>nd</sup> Renew %  
 Upfront MI Premium %

1<sup>st</sup> Renewal Mos  
 2<sup>nd</sup> Renewal Mos  
 Cancel at N/A%  
 Financed  
 MI Due Date

**CLOSING CONDITIONS**

Closing County

**CDL - CES:CDL- CES:**

**CLOSER INFORMATION:**

Closer Name: Komal Dhingra  
 Closer Email:MFDClosing1@Pnmac.com

**LOAN DOCUMENTS**

Loan Documents will expire by the earliest of Lock Expiration Date, Document Expiration Date or five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Loan documents can NOT be signed or dated prior to the date listed on the documents.

**THESE LOAN DOCUMENTS EXPIRE ON:**  
 Disbursement date

**ORIGINAL NOTE /MORTGAGE / DEED OF TRUST / FINAL Title Policy:**

Overnight the Original Note to:  
 Deutsche Bank National Trust Company  
 Attn: Team Pennymac/Retail  
 1761 E. Saint Andrew Place  
 Santa Ana, CA 92705

Overnight the Mortgage/Deed of Trust and Final Title Policy using the Mortgage/Deed of Trust and Final Title Policy Cover Sheet located in the Closing Loan Package to :  
 Deutsche Bank National Trust Company  
 Attn: Team Pennymac/Final Docs Team



## CLOSING CONDITIONS (Continued)

1761 E. Saint Andrew Place  
Santa Ana, CA 92705

Only one (1) Note and Deed of Trust / Mortgage is allowed to be executed by all parties at Closing (no duplicate or corrected copies permitted). If a Borrower/Non-Borrowing Spouse or Owner will be absent from the Closing, the Power of Attorney or a Mail Away Closing will be the only alternatives.

**STATE REQUIREMENTS:**

1) Ohio - The Disclosure of Right Not to Close must be signed before any other document at Closing. The Settlement Agent must provide a copy of the signed Disclosure of Right Not to Close to the Borrower(s) at the closing. In the event there is more than one Borrower who is a party of the Residential Mortgage Loan Transaction, the Settlement Agent must obtain the signature of and provide a copy of the signed disclosure to each consumer.

2) Massachusetts - The Settlement Agent is responsible for adding the name of the Closing Attorney in the field provided on the disclosure concerning the Massachusetts Homestead Act Form.

3) Illinois - Counties of Cook, Will, Peoria, & Kane - A Certificate of Compliance for owner occupied or a Certificate of Exemption for non-owner occupied must be provided for the IL Anti-Predatory Lending Database prior to funding.

4) Maine - The Assignment of Mortgage is required to be recorded after recording the Mortgage and within seven (7) days of closing. Settlement Agent to include recording fee with ALTA statement.

5) South Carolina - Hand write the name of the Closing Attorney on the SC Attorney/Insurance Preference Form and return the form signed by all Borrowers.

6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the executed Closed Loan Package that is uploaded through Pennymac's secure document portal for Pennymac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to Pennymac by uploading them through Pennymac's secure document portal.

7) New York: The Seller's Certification with Smoke Alarm Language OR Smoke Alarm Affidavit must be fully executed by all parties including the Seller and returned in the Closed Loan Documents Package.

The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

8) Louisiana: The city of New Orleans, Louisiana Section 150-391(1)(c) requires for a "mortgage" of a single-family residence or residential double (Duplex) that exceeds 25 pages, the signed, dated, and notarized "Louisiana Documentary Transaction Tax Affidavit" by all parties stating that the property is a single-family residence or a residential double (Duplex). This document must be returned in the Closed Loan Documents Package.

9) South Carolina - Type or hand write the name of the Closing Attorney and the name of the Insurance Agent/ Company on the SC Attorney/Insurance Preference Form and return the form signed and dated by all Borrowers. The form must list Pennymac's NMLS Number.

**OUTSTANDING CONDITIONS:**

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on Pennymac's Closing Instructions to Pennymac prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.
- 3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.
- 4) The Loan Officer must sign and date the Initial and Final 1003 on all VA Loans and the Final 1003 on all loan types in the following states: Louisiana, Nevada, Oregon, Utah, Virginia, and Washington.
- 5) The Non-Borrowing Owner has to sign regulatory compliance documents due to State requirements including but not limited to Closing Disclosure, Deed of Trust/Mortgage, Riders; if applicable, NORTC, USA Patriot Act, Signature Name Affidavit, Compliance Agreement, and Borrower Consent to the Use of Tax Return Info.

<IMPORT OUTSTANDING CONDITIONS HERE>

**BORROWER(S) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:**

- 1) Final 1003 (All signature pages)
- 2) Termite Inspection, if applicable



## CLOSING CONDITIONS (Continued)

**REQUIRED VALIDATION OF SIGNERS:**

US Patriot Act - Requires one (1) valid form of ID from the following list only: a valid State Issued Driver License, State Issued Identification Card, Military ID Card, US Passport, US Alien Registration Card, or Canadian Driver License.

**SELLER(S) TO FULLY EXECUTE THE FOLLOWING BEFORE OR CLOSING & RETURN IN THE CLOSED LOAN PACKAGE:**

- 1) Certification of Seller in an FHA-Insured loan transaction

**CLOSING DISCLOSURE:**

1) The Closing Disclosure will be prepared and approved by Pennymac (Pennymac). \*\*Only the Closing Disclosure prepared by Pennymac is permitted to be sent to the Borrower(s). \*\*Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by Pennymac.

- 2) The Settlement Agent may provide Seller's Closing Disclosure only.

3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, Pennymac must approve it. No changes to fees are permitted after approval, unless specifically approved by Pennymac.

- 4) Hazard Insurance Premium must be paid at closing or evidence that it has been paid must be provided.

5) Tax Message: <INSERT TAX MESSAGE>

6) Cash to Close must come from Borrower(s) <IF FUNDS ARE COMING FROM GIFT SOURCE INSERT DETAILS HERE OR DELETE>: \$<INSERT AMOUNT>

7) Borrower's minimum down payment must be no less than \$<INSERT AMOUNT>. If minimum down payment is less than required, Settlement Agent must reduce credits or apply a Principal Reduction.

8) Credit(s) given to the Borrower(s) for \$<INSERT AMOUNT>. All credit(s), i.e. Pennymac, Seller, Interested Third Parties, may not exceed the actual closing costs.

9) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.

10) Payoff all liens on Title, if applicable.

11) Provide the Final ALTA Settlement Statement with Seller's Fees.

**MISCELLANEOUS REQUIREMENTS:**

Provide the following:

- 1) Closing Conditions, executed Escrow Instructions, Amendments & Vesting Deed, as applicable
- 2) Executed Purchase Contract and all addendums, as applicable
- 3) Copy of executed Note
- 4) Copy of executed Deed of Trust, all Riders, and Legal Description
- 5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)

6) Manufactured Home: Affidavit of Affixation Rider to be executed by Pennymac and overnighted to the Settlement Agent's office. The Borrower must fully execute this document and it must be recorded with the Deed, when applicable.

Note: Pennymac reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

**FINAL TITLE POLICY REQUIREMENTS:**

- 1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all Endorsements to provide full coverage
- 4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)
  - FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.
  - FannieMae:Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.
  - FreddieMac:Manufactured Housing:Title endorsements required including but not limited to:
    - o ALTA Form 7.1, where applicable, OR
    - o ALTA Form 7 Endorsement OR
    - o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.
- 5) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding Endorsements are required.
- 6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 7) In lieu of a survey, Pennymac will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign an affidavit.



**CLOSING CONDITIONS (Continued)**

8) Final Title Policy must cover the gap from the Effective Date through Wire Disbursement/Recording of the Deed or Mortgage.

**FUNDING REQUIREMENTS**

A Funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to (844) 252-6128.

Below are Pennymac's Funding Requirements that must be met before the Settlement Agent is authorized to record and disburse funds.

- 1) Fully signed and executed Closed Loan Package with all required pages, signatures, dates and Notary seals must be uploaded through WestVM and all Prior to Disbursement Funding Conditions must be satisfied. The fully scanned executed Closed Loan Package must be legible with no omissions, pages missing, or pages cut off.
- 2) Receipt of Funds to Close as listed on the 1003.
- 3) Verification of Employment (Verbal or Written) to verify employment matching the loan application for borrower(s) as required.
- 4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable Security Instrument.
- 5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.
- 6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.
- 7) For Dual Signings, overseas signing and signings required at a different time and place, all of the above requirements MUST be met to enable a recordable Security Instrument.

Note: Pennymac reserves the right to prevent this loan from funding where all of the applicable closing conditions are not met. Loan is subject to satisfactory quality control review to determine if these conditions have been met prior to funding.

All checks payable to Pennymac and/or any returned checks excluding Payoffs, and Principal Reductions must reference the loan number and reason for the overage on the check and be sent to:  
Pennymac Loan Services, LLC  
?: MFD Post Closing Checks  
6101 Condor Drive  
Moorpark, CA 93021

For Post Consummation Closing Disclosure Adjustments, send requests to [mfdpostclosing@pnmac.com](mailto:mfdpostclosing@pnmac.com).  
Include the loan number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).



## Data Proof Sheet – Fees

**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**

(\*) = Impacts APR

Origination Charges				Total Amount
1.673 % of Loan Amount (Points)			Paid To: Pennymac Loan Services, LLC	
Financed	PTC	PAC	POC	
Borrower		* \$2,726.99	* \$2,726.99	
Underwriting Fees			Paid To: PennyMac Loan Services, LLC	
Financed	PTC	PAC	POC	\$500.00
Borrower		* \$500.00	* \$500.00	
Services - Borrower Did Not Shop				Total Amount
442 Completion			Paid To: Class Valuation	
Financed	PTC	PAC	POC	
Borrower		* \$100.00	* \$100.00	
Appraisal Fee			Paid To: Class Valuation	
Financed	PTC	PAC	POC	
Borrower		* \$375.00	* \$375.00	
Appraisal Management Company Fee			Paid To: Class Valuation	
Financed	PTC	PAC	POC	
Lender				* \$225.00
Appraisal Management Company Fee			Paid To: Class Valuation	
Financed	PTC	PAC	POC	
Lender				* \$90.00
Credit Report			Paid To: CoreLogic Credco	
Financed	PTC	PAC	POC	
Borrower		* \$83.70	* \$83.70	
Flood Certification			Paid To: CoreLogic Flood Services	
Financed	PTC	PAC	POC	
Lender				* \$9.00
MERS(R) Registration Fee			Paid To: Mortgage Electronic Registration System (MERS) registration fee	
Financed	PTC	PAC	POC	
Borrower		* \$23.70	* \$23.70	
Title - Closing Fee			Paid To: CAROLINA ATTORNEY NETWORK, LLC	
Financed	PTC	PAC	POC	
Borrower		* \$200.00	* \$200.00	
Title - Coordination Fee			Paid To: Townsgate Closing Services, LLC.	
Financed	PTC	PAC	POC	
Borrower		* \$225.00	* \$225.00	
Title - Lender's Title Insurance			Paid To: Townsgate Closing Services, LLC.	
Financed	PTC	PAC	POC	
Borrower		* \$15.00	* \$15.00	
Title - Title Search			Paid To: Townsgate Closing Services, LLC.	
Financed	PTC	PAC	POC	
Borrower		* \$75.00	* \$75.00	
Recording Fees, Transfer Taxes and Other Government Fees				Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)				
Financed	PTC	PAC	POC	
Borrower		* \$25.00	* \$25.00	
Prepaid Items Required to be Paid in Advance				Total Amount
Prepaid Interest (\$39.63 per day from 5/27/25 to 6/1/25 )				
Financed	PTC	PAC	POC	
Borrower		* \$198.15	* \$198.15	



## Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 4,547.54
CD Section	Fee Description	Total Amount
A.01	1.673 % of Loan Amount (Points)	* \$2,726.99
B.01	442 Completion	\$100.00
B.02	Appraisal Fee	\$375.00
B.05	Credit Report	\$83.70
B.07	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$39.63 per day from 5/27/25 to 6/1/25 )	* \$198.15
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$25.00
B.08	Title - Closing Fee	* \$200.00
B.09	Title - Coordination Fee	* \$225.00
B.10	Title - Lender's Title Insurance	\$15.00
B.11	Title - Title Search	\$75.00
A.02	Underwriting Fees	* \$500.00

Total Lender Paid		\$ 574.00
CD Section	Fee Description	Total Amount
B.03	Appraisal Management Company Fee	\$225.00
B.04	Appraisal Management Company Fee	\$90.00
B.06	Flood Certification	\$9.00
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$250.00





## Funding Steps for Settlement Agents

For immediate assistance or Funding related questions, please direct them to (844) 252-6128.

<b>1</b>	<p><b>Closing Loan Documents</b></p> <ul style="list-style-type: none"> <li>• Retrieve the Closing Loan Documents from PennyMac's secure document portal</li> <li>• Upload the Critical Documents listed below through PennyMac's secure document portal immediately after the Borrower(s) signs them:</li> </ul> <p><b>All Loans:</b></p> <ul style="list-style-type: none"> <li>• Funds to Close per Settlement Agent's requirements</li> <li>• Closing Disclosure, signed and dated by all Title Holders</li> <li>• Notarized Deed of Trust/Mortgage, all Riders, and Legal Description – signed and dated by all Title Holders</li> <li>• Note, signed by Borrower(s)</li> <li>• Notice of Right to Cancel, signed and dated by all Title Holders</li> <li>• Initial Escrow Account Disclosure</li> <li>• 1003 signed by Borrower(s)</li> <li>• All outstanding Prior to Funding Conditions</li> </ul> <p><b>FHA Loans (if applicable):</b></p> <ul style="list-style-type: none"> <li>• HUD 92900-A – HUD/VA Addendum to URLA</li> <li>• FHA Settlement Certification, signed by Buyers, Sellers and Settlement Agent (Purchase only)</li> </ul> <p><b>VA Loans (if applicable):</b></p> <ul style="list-style-type: none"> <li>• Final VA Rate Reduction Certification (IRRRL only)</li> <li>• VA 26-1802a – HUD/VA Addendum to URLA</li> <li>• VA Form 26-1820 – Report and Certification of Loan Disbursement</li> <li>• VA Guaranteed Home Loan Cash-Out Refinance Comparison Certification (Refinance only)</li> <li>• Termite Report signed by Borrower(s) or paid receipt</li> <li>• VA Amendatory/Escape Clause, signed and dated by all borrower(s) and seller(s) (Purchase only)</li> </ul>
<b>2</b>	<p><b>Disbursement and Recording</b></p> <p><b>Purchases:</b> After the critical documents have been uploaded to PennyMac's secure document portal, disburse and record the loan in accordance with state law. <u>No further authorization from PennyMac will be sent or is required.</u></p> <p><b>Rescission Refinances:</b> To request the Funder to order the wire, upload the critical documents listed above into PennyMac's secure document portal immediately after the Borrower(s) signs the documents. Failing to provide these critical documents will delay the request for the wire. Once the documents are reviewed, the Funder will either request corrections/additional documentation via email or will order the wire. Funds can be disbursed upon receipt of wire and the loan can be recorded according to state law.</p> <p><b>Non-Rescission Refinances:</b> If the wire has already been received for a Non-rescission Refinance, funds can be disbursed and the loan can be recorded according to state law immediately following the signing and uploading of all critical documents listed above to the PennyMac's secure, password protected document portal. <u>No further authorization from PennyMac will be sent or is required.</u></p>
<b>3</b>	<p><b>Closed Loan Package</b></p> <ul style="list-style-type: none"> <li>• All remaining non-critical signed closing documents must be uploaded into PennyMac's secure document portal by end of business day (local time)</li> <li>• <b>DO NOT</b> overnight a hard copy of the signed closed loan package to any PennyMac or Deutsche Bank office</li> <li>• PennyMac requests the Settlement Agent to retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded into PennyMac's Secure Documents Portal</li> </ul>
<b>4</b>	<p><b>Original Note</b></p> <p>Overnight the Original Note <b>ONLY</b> to:            Deutsche Bank National Trust Company            Attn: Team PennyMac/Retail            1761 E. Saint Andrews Place, Santa Ana, CA 92705</p>
<b>5</b>	<p><b>Checks Payable to PennyMac</b></p> <p>All checks payable to PennyMac, excluding Payoffs, must reference the loan number and reason for the overage on the check and be sent to:</p> <p style="text-align: center;">Cash Management Department            PennyMac Loan Services, LLC            C/O – Carmen Martinez            6101 Condor Drive            Moorpark, CA 93021</p>





## Original Note Cover Sheet



### What Do I Do With The Closed Loan Package?

**DO NOT** overnight the hard copy of the signed Closed Loan Package to any Deutsche Bank or Pennymac office.

Upload the full package into Pennymac's Secure Documents Portal.

Retain the hard copy (paper) of the signed closed package for a minimum of 10 business days to allow for an audit of the documents uploaded.

### What Do I Do With The Original Note?

Overnight the **Original Note ONLY** to:  
**Deutsche Bank National Trust Company**  
Attn: Team Pennymac/Retail  
1761 E. Saint Andrews Place  
Santa Ana, CA 92705

Important: The word "**Retail**" must be identified in the Attention Line.

For immediate assistance or questions, please direct them to **(844) 252-6128**.



## Instructions to Escrow/Title/Closing Agent

### Transaction Details

From	To	Loan Details
PennyMac Loan Services, LLC 3043 Townsgate Road, Suite 200 Westlake Village, CA 91361 PHONE: 800-777-4001 Komal Dhingra, MFDCLOSING1@pnmac.com		LOAN #: 7019010549 MIN #: 1007159-7002105536-1 Borrower Name(s): MARSHALL B. GOLDSTEIN Loan Type: Conventional

From	To
------	----

ESCROW #: 247412  
ATTN: Lisa Perry  
Townsgate Closing Services, LLC  
600 Clubhouse Dr, Suite 410  
Moon Township, PA 15108  
PHONE: 844-740-0401  
FAX:

TITLE #: 247412  
ATTN: Lisa Perry  
Townsgate Closing Services, LLC  
600 Clubhouse Dr, Suite 410  
Moon Township, PA 15108  
PHONE: 844-740-0401  
FAX:

Last Loan Estimate Received: 03/25/2025	Loan Amount: \$163,000.00	Principal and Interest: \$1,453.48
Initial Closing Disclosure Received: 04/13/2025	Appraised Value: \$415,000.00	Estimated Taxes:
Document Date: 05/20/2025	Sales Price:	Hazard Insurance:
Closing Date: 05/20/2025	Interest Rate %: 8.875 %	Flood Insurance:
Signing Date: 05/20/2025	Loan Term: 20 years	Mortgage Insurance:
Disbursement/Settlement Date: 05/27/2025	Loan Purpose: Cash-Out Refinance	City Property Tax:
Rescission Date: 05/23/2025	Occupancy: OWNER	
Consummation Date: 05/20/2025	Lien Position: SecondLien	
Interest Rate Expiration Date: 05/27/2025	First Payment Date: 07/01/2025	
	Maturity Date: 06/01/2045	Total: \$1,453.48

Property	Vesting
Property details should read as follows:  4719 Marlboro Rd Charleston, SC 29405	Vesting details should read as follows:  Marshall B. Goldstein

### Questions

All questions concerning these instructions, conditions and funding procedures should be...

Directed to: Komal Dhingra At: PennyMac Loan Services, LLC

Phone: 800-777-4001  
E-MAIL: MFDCLOSING1@pnmac.com  
ALL DOCUMENTS MUST BE IN OUR OFFICE 24 HOURS AFTER SIGNING OF LOAN DOCUMENTS.  
This Loan MUST CLOSE BY 05/20/2025.  
Failure to comply with these instructions may delay funding.

In the event this loan does not close on the date indicated in these closing instructions; or, if the loan documentation does not conform to the information stated herein, DO NOT CLOSE THE LOAN WITHOUT NOTIFYING THE CREDITOR.



## Title Policy

**A(n) ALTA** Policy with Endorsement(s) should be issued within 30 days of closing.

**Final title policy when issued must reflect the following:**

1. Creditor's Title Policy is to be in the amount of \$163,000.00.
  2. Secondary financing in the amount of N/A has been approved.
  3. ALTA Policy must contain endorsements 8.1, 9, 116 as necessary for full and completed coverage.
  4. Title is to be clear and is to show no special assessments pending or of record. All special assessments must be paid prior to closing, unless otherwise authorized by us.
  5. Any and all encroachments must be insured over.
  6. Issue said form of Policy free from encumbrances except items All necessary to provide full and complete coverage of preliminary Title Report dated 03/13/2025.
  7. The vesting should read as referenced above.
  8. Lien Position:  We must be in First Lien Position.  We must be in Second Lien Position.

9. Final Title Policy and Recorded Documents to be sent to:  
PennyMac Loan Services, LLC C/O Deutsche Bank National Trust Company  
Attn: Team PennyMac/Correspondent Final Documents, 1761 E. Saint Andrews Place  
Santa Ana, CA 92705

Hazard  
Insurance

**The Creditor must have satisfactory evidence of hazard/fire insurance. Do not disburse without evidence of Hazard Insurance. The loss payable clause must be:**  
**PennyMac Loan Services, LLC, Its Successors And/Or Assigns**  
**P.O. Box 6618**  
**Springfield, OH 45501-6618**  
**LOAN NO.: 7019010549**

**Hazard Insurance coverage must equal the lesser of the following:**

- 100% of the insurable value of the improvements, as established by the property insurer, or
  - the unpaid principal balance of the loan, provided it equals no less than 80% of the replacement cost value of the improvements as of the current property insurance policy effective date. If it does not, then coverage that does provide the minimum required amount must be obtained.

Additionally, the coverage must extend for either a term of at least Twelve (12) Month(s) after the closing date for purchase transactions, or Two (2) Month(s) after the closing date for refinance transactions.

California Civil Code 2955.5(a) provides: No creditor shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property.

## Flood Insurance

The Creditor will obtain a flood certification, and if the property is located in a flood hazard area will specify the need, if any, for flood insurance. The loss payable clause for flood insurance is the same as hazard/fire insurance.

Flood Insurance is not required.  Flood Insurance is required.

## **Taxes and Assessments**

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: All taxes must be paid current

Right to Cancel

All taxes and assessments, including special assessments, due are to be paid at the time of settlement and a receipt provided. Where taxes and assessments are shown on the Title Policy as an exception, the Title Policy must indicate "not yet due and payable." Additional instructions: All taxes must be paid current



<b>Signatures</b>	<b>BORROWER(S) MUST SIGN ALL DOCUMENTS EXACTLY AS HIS OR HER NAME APPEARS ON THE BLANK LINE PROVIDED FOR HIS OR HER SIGNATURE(S).</b> Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of closing must execute the acknowledgment. The acknowledgment date must be no earlier than the date of the document being acknowledged.
<b>Corrections</b>	Any correction to loan documents must be approved in writing by us in advance. <b>NO WHITE-CUT PERMITTED.</b> Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers.
<b>Closing Disclosure</b>	The Borrower(s) and Seller(s) Closing Disclosures must clearly indicate the recipient of each item shown on the disclosures. Both Borrower(s) and Seller(s) must sign the Closing Disclosure if signature lines appear on the document or any addendum to the document. The Final Closing Disclosure must be received by each consumer no later than 3 specific Business Days before consummation and must reflect all receipts and disbursements in these closing instructions. However, if Closing Disclosure becomes inaccurate before consummation, creditor shall provide Corrected Closing Disclosure reflecting any changed terms to consumer so consumer receives Corrected Closing Disclosure at or before consummation.  The Closing Disclosure is prepared by the Creditor. The Closing Agent is not allowed to make updates to the Closing Disclosure. If any changes to fees occur, the loan documents may need to be re-drawn and re-signed.
<b>Power of Attorney</b>	Prior written approval must be obtained from the Creditor when closing a loan by Power of Attorney. If granted, the Power of Attorney must be specific to the loan transaction and must specifically show the complete property address (street number and name, city, state, county and zip code, or complete legal). It must be recorded prior to the security document in the same county in which the Security Instrument is recorded and the Creditor must receive a copy of the recorded Power of Attorney as a trailing document. If seller is closing a loan by Power of Attorney, a certified copy of the signed Power of Attorney must be returned in our package.
<b>FHA or VA</b>	No fees or charges may be paid by Borrower(s) except as permitted by FHA or VA.
<b>Occupancy</b>	This loan is approved as an:  <input checked="" type="checkbox"/> Owner-occupant <input type="checkbox"/> Non-owner occupant loan <input type="checkbox"/> Second Home.  <b>Do not close if circumstances of Borrower(s) are different.</b>

**Executed Closing Documents to be delivered to:**  
 "See attached cover sheets for shipping information"



**Additional Items** Please furnish the following:

CDL - CES:CDL- CES:

**CLOSER INFORMATION:**

Closer Name: Komal Dhingra

Closer Email:MFDClosing1@Pnmac.com

**LOAN DOCUMENTS**

Loan Documents will expire by the earliest of Lock Expiration Date, Document Expiration Date or five (5) calendar days from the Document Date listed on the Closing Loan Documents. Loans cannot fund into the new month with loan documents from the previous month.

Loan documents can NOT be signed or dated prior to the date listed on the documents.

**THESE LOAN DOCUMENTS EXPIRE ON:**

Disbursement date

ORIGINAL NOTE /MORTGAGE / DEED OF TRUST / FINAL Title Policy:

Overnight the Original Note to:

Deutsche Bank National Trust Company

Attn: Team Pennymac/Retail

1761 E. Saint Andrew Place

Santa Ana, CA 92705

Overnight the Mortgage/Deed of Trust and Final Title Policy using the Mortgage/Deed of Trust and Final Title Policy Cover Sheet located in the Closing Loan Package :

Deutsche Bank National Trust Company

Attn: Team Pennymac/Pennymac Final Docs Team

1761 E. Saint Andrew Place

Santa Ana, CA 92705

Only one (1) Note and Deed of Trust / Mortgage is allowed to be executed by all parties at Closing (no duplicate or corrected copies permitted). If a Borrower/Non-Borrowing Spouse or Owner will be absent from the Closing, the Power of Attorney or a Mail Away Closing will be the only alternatives.

**STATE REQUIREMENTS:**

1) Ohio - The Disclosure of Right Not to Close must be signed before any other document at Closing. The Settlement Agent must provide a copy of the signed Disclosure of Right Not to Close to the Borrower(s) at the closing. In the event there is more than one Borrower who is a party of the Residential Mortgage Loan Transaction, the Settlement Agent must obtain the signature of and provide a copy of the signed disclosure to each consumer.

2) Massachusetts - The Settlement Agent is responsible for adding the name of the Closing Attorney in the field provided on the disclosure concerning the Massachusetts Homestead Act Form.

3) Illinois - Counties of Cook, Will, Peoria, & Kane - A Certificate of Compliance for owner occupied or a Certificate of Exemption for non-owner occupied must be provided for the IL Anti-Predatory Lending Database prior to funding.

4) Maine - The Assignment of Mortgage is required to be recorded after recording the Mortgage and within seven (7) days of closing. Settlement Agent to include recording fee with ALTA statement.

5) South Carolina - Hand write the name of the Closing Attorney on the SC Attorney/Insurance Preference Form and return the form signed by all Borrowers.

6) California - The Settlement Agent must provide the Disbursement Ledger and Final Closing Statement as part of the executed Closed Loan Package that is uploaded through Pennymac's secure document portal for Pennymac's Funding Review. The Final Closing Statement must clearly indicate the date funds were disbursed.

Note: In the event the executed Closed Loan Package is provided BEFORE the Disbursement Ledger and Final Closing Statement are generated, these documents must still be provided to Pennymac by uploading them through Pennymac's secure document portal.

7) New York: The Seller's Certification with Smoke Alarm Language OR Smoke Alarm Affidavit must be fully executed by all parties including the Seller and returned in the Closed Loan Documents Package.



**Additional Items****Please furnish the following:**

The New York Tax Designation Form (if the loan has an Escrow Account setup) must be fully executed by all parties and returned in the Close Loan Documents Package. Pennymac is required to maintain a copy of this permission form for the life of the Escrow Account.

8) Louisiana: The city of New Orleans, Louisiana Section 150-391(1)(c) requires for a "mortgage" of a single-family residence or residential double (Duplex) that exceeds 25 pages, the signed, dated, and notarized "Louisiana Documentary Transaction Tax Affidavit" by all parties stating that the property is a single-family residence or a residential double (Duplex). This document must be returned in the Closed Loan Documents Package.

9) South Carolina - Type or hand write the name of the Closing Attorney and the name of the Insurance Agent/Company on the SC Attorney/Insurance Preference Form and return the form signed and dated by all Borrowers. The form must list Pennymac's NMLS Number.

**OUTSTANDING CONDITIONS:**

The Settlement Agent will certify and comply with the following:

- 1) Submit all conditions listed on Pennymac's Closing Instructions to Pennymac prior to funding.
- 2) Any additional debts to be paid off listed on the Closing Disclosure, with the exception of liens to clear title, must be made payable to the creditor and may be mailed to the Borrower for final settlement.
- 3) The Settlement Agent must provide Pennymac with evidence of any known Closing Fees/Costs Refunds within 30 days of the Closing Date.
- 4) The Loan Officer must sign and date the Initial and Final 1003 on all VA Loans and the Final 1003 on all loan types in the following states: Louisiana, Nevada, Oregon, Utah, Virginia, and Washington.
- 5) The Non-Borrowing Owner has to sign regulatory compliance documents due to State requirements including but not limited to Closing Disclosure, Deed of Trust/Mortgage, Riders; if applicable, NORTC, USA Patriot Act, Signature Name Affidavit, Compliance Agreement, and Borrower Consent to the Use of Tax Return Info.

**<IMPORT OUTSTANDING CONDITIONS HERE>****BORROWER(S) TO FULLY EXECUTE THE FOLLOWING AT CLOSING:**

- 1) Final 1003 (All signature pages)
- 2) Termite Inspection, if applicable

**REQUIRED VALIDATION OF SIGNERS:**

US Patriot Act - Requires one (1) valid form of ID from the following list only: a valid State Issued Driver License, State Issued Identification Card, Military ID Card, US Passport, US Alien Registration Card, or Canadian Driver License.

**SELLER(S) TO FULLY EXECUTE THE FOLLOWING BEFORE OR CLOSING & RETURN IN THE CLOSED LOAN PACKAGE:**

- 1) Certification of Seller in an FHA-Insured loan transaction

**CLOSING DISCLOSURE:**

- 1) The Closing Disclosure will be prepared and approved by Pennymac (Pennymac). \*\*Only the Closing Disclosure prepared by Pennymac is permitted to be sent to the Borrower(s). \*\*Changes to fees are NOT allowed after the Closing Disclosure is prepared, unless specifically approved by Pennymac.
- 2) The Settlement Agent may provide Seller's Closing Disclosure only.
- 3) If the Settlement Agent will be providing an ALTA Statement to the Borrower(s) at Closing, Pennymac must approve it. No changes to fees are permitted after approval, unless specifically approved by Pennymac.
- 4) Hazard Insurance Premium must be paid at closing or evidence that it has been paid must be provided.
- 5) Tax Message: <INSERT TAX MESSAGE>
- 6) Cash to Close must come from Borrower(s) <IF FUNDS ARE COMING FROM GIFT SOURCE INSERT DETAILS HERE OR DELETE>: \$<INSERT AMOUNT>
- 7) Borrower's minimum down payment must be no less than \$<INSERT AMOUNT>. If minimum down payment is less than required, Settlement Agent must reduce credits or apply a Principal Reduction.
- 8) Credit(s) given to the Borrower(s) for \$<INSERT AMOUNT>. All credit(s), i.e. Pennymac, Seller, Interested Third Parties, may not exceed the actual closing costs.
- 9) Settlement Agent to pay all additional debts on Closing Disclosure, debts must be payable to creditor and given to the Borrower(s) for final payment.



**Additional Items**      Please furnish the following:

- 10) Payoff all liens on Title, if applicable.
- 11) Provide the Final ALTA Settlement Statement with Seller's Fees.

**MISCELLANEOUS REQUIREMENTS:**

Provide the following:

- 1) Closing Conditions, executed Escrow Instructions, Amendments & Vesting Deed, as applicable
  - 2) Executed Purchase Contract and all addendums, as applicable
  - 3) Copy of executed Note
  - 4) Copy of executed Deed of Trust, all Riders, and Legal Description
  - 5) Satisfactory Closing Protection Letter issued by Title Company (required prior to Closing)
- 6) Manufactured Home: Affidavit of Affixation Rider to be executed by Pennymac and overnighted to the Settlement Agent's office. The Borrower must fully execute this document and it must be recorded with the Deed, when applicable.

Note: Pennymac reserves the right to prevent this loan from funding. Loan is subject to satisfactory quality control review & approval prior to funding.

**FINAL TITLE POLICY REQUIREMENTS:**

- 1) Insured listed as Pennymac Loan Services LLC, its successors and/or assigns
- 2) Insured for the loan amount
- 3) Endorsements required: 8, 1, 9, 116 as applicable and all Endorsements to provide full coverage
- 4) Condominiums and Manufactured Housing Only: (Associate will determine appropriate bullet and then delete language that is not needed)
  - FannieMae Manufactured Housing: ALTA Endorsement 7, 7.1, 7.2, OR equivalent State Form required.
  - FannieMae:Condominiums and Manufactured Housing: A mortgage that is subject to a leasehold estate must have an ALTA Endorsement 13.1.
  - FreddieMac:Manufactured Housing: Title endorsements required including but not limited to:
    - o ALTA Form 7.1, where applicable, OR
    - o ALTA Form 7 Endorsement OR
    - o An endorsement required in the applicable jurisdiction that insures that the Manufactured Home constitutes real property, such as the T-31 endorsement in the State of Texas.
- 5) If ARM, Balloon, Condo, PUD, Manufactured Home, or Leasehold, then the corresponding Endorsements are required.
- 6) Any delinquent charges, liens, or assessments by or on behalf of any Homeowner's Association must be paid current prior to closing.
- 7) In lieu of a survey, Pennymac will accept confirmation from Borrower(s) that no new improvements have been made to the property – Borrower(s) will need to sign an affidavit.
- 8) Final Title Policy must cover the gap from the Effective Date through Wire Disbursement/Recording of the Deed or Mortgage.

**FUNDING REQUIREMENTS**

A Funder will be assigned to the loan. If you have any funding questions prior to Funder assignment, please review the Funding Cover Sheet "Funding Steps for Settlement Agents" within the Closing Loan Documents Package and/or direct them to (844) 252-6128.

Below are Pennymac's Funding Requirements that must be met before the Settlement Agent is authorized to record and disburse funds.

- 1) Fully signed and executed Closed Loan Package with all required pages, signatures, dates and Notary seals must be uploaded through WestVM and all Prior to Disbursement Funding Conditions must be satisfied. The fully scanned executed Closed Loan Package must be legible with no omissions, pages missing, or pages cut off.
- 2) Receipt of Funds to Close as listed on the 1003.
- 3) Verification of Employment (Verbal or Written) to verify employment matching the loan application for borrower(s) as



**Additional  
Items**

Please furnish the following:

required.

4) Fully executed Power of Attorney (as applicable) listing the necessary powers to execute mortgage documents and close a mortgage transaction, which enables a recordable Security Instrument.

5) Correct and confirmed vesting for all required signers and title holders to the transaction to enable a recordable security instrument.

6) Fully executed Quit Claim Deed (as applicable) for all required signers and title holders to the transaction to enable a recordable security instrument.

7) For Dual Signings, overseas signing and signings required at a different time and place, all of the above requirements MUST be met to enable a recordable Security Instrument.

**Note:** Pennymac reserves the right to prevent this loan from funding where all of the applicable closing conditions are not met. Loan is subject to satisfactory quality control review to determine if these conditions have been met prior to funding.

All checks payable to Pennymac and/or any returned checks excluding Payoffs, and Principal Reductions must reference the loan number and reason for the overage on the check and be sent to:

Pennymac Loan Services, LLC

? MFD Post Closing Checks

6101 Condor Drive

Moorpark, CA 93021

For Post Consummation Closing Disclosure Adjustments, send requests to mfdpostclosing@pnmac.com. Include the loan number, Borrower(s) name, fee name, old fee charge, and credit given (if applicable).

In the event this loan does not close on the date indicated in these instructions, or if the loan documentation does not conform to the information stated herein, please do not close the loan without notifying the office of the Creditor. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us to the contrary within 24 hours of your receipt hereof, or if you disburse any funds to or for the account of the Borrower(s).

I hereby acknowledge receipt of these special instructions and agree to be bound by the terms contained herein.

*Settlement Officer*

*Date*



# Loan Disbursement Instructions

Lender: PennyMac Loan Services, LLC

Date: 05/20/2025

Loan #: 7019010549

Borrower Name(s): MARSHALL B. GOLDSTEIN

MIN #: 1007159-7002105536-1

Loan Amount: \$163,000.00

Property Address: 4719 Marlboro Rd  
Charleston, SC 29405

**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**

(\* ) = Impacts APR

**PLEASE COLLECT/DISBURSE THE FOLLOWING:**

Origination Charges				Total Amount
1.673 % of Loan Amount (Points)				\$2,726.99
	Financed	PTC	PAC	POC
Borrower		*\$2,726.99	*\$2,726.99	
Underwriting Fees				\$500.00
	Financed	PTC	PAC	POC
Borrower		*\$500.00	*\$500.00	
Services - Borrower Did Not Shop				Total Amount
442 Completion				\$100.00
	Financed	PTC	PAC	POC
Borrower		*\$100.00	*\$100.00	
Appraisal Fee				\$375.00
	Financed	PTC	PAC	POC
Borrower		*\$375.00	*\$375.00	
Appraisal Management Company Fee				\$225.00
	Financed	PTC	PAC	POC
Lender			*\$225.00	
Appraisal Management Company Fee				\$90.00
	Financed	PTC	PAC	POC
Lender			*\$90.00	
Credit Report				\$83.70
	Financed	PTC	PAC	POC
Borrower		*\$83.70	*\$83.70	
Flood Certification				\$9.00
	Financed	PTC	PAC	POC
Lender			*\$9.00	
MERS(R) Registration Fee				\$23.70
	Financed	PTC	PAC	POC
Borrower		*\$23.70	*\$23.70	
Title - Closing Fee				\$200.00
	Financed	PTC	PAC	POC
Borrower		*\$200.00	*\$200.00	
Title - Coordination Fee				\$225.00
	Financed	PTC	PAC	POC
Borrower		*\$225.00	*\$225.00	
Title - Lender's Title Insurance				\$15.00
	Financed	PTC	PAC	POC
Borrower		*\$15.00	*\$15.00	
Title - Title Search				\$75.00
	Financed	PTC	PAC	POC
Borrower		*\$75.00	*\$75.00	
Recording Fees, Transfer Taxes and Other Government Fees				Total Amount
Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)				\$25.00
	Financed	PTC	PAC	POC
Borrower		*\$25.00	*\$25.00	
Prepaid Items Required to be Paid in Advance				Total Amount
Prepaid Interest (\$39.63 per day from 5/27/25 to 6/1/25 )				\$198.15
	Financed	PTC	PAC	POC
Borrower		*\$198.15	*\$198.15	



Wire Breakdown	
Loan Amount	\$163,000.00
Over Wire Amount	
Total Deductions	
Lender Credits	\$250.00
Wire Transfer Amount	\$163,574.00



## Costs and Credits Itemized By Paying/Crediting Party

Total Borrower-Paid Fees		\$ 4,547.54
CD Section	Fee Description	Total Amount
A.01	1.673 % of Loan Amount (Points)	* \$2,726.99
B.01	442 Completion	\$100.00
B.02	Appraisal Fee	\$375.00
B.05	Credit Report	\$83.70
B.07	MERS(R) Registration Fee	* \$23.70
F.03	Prepaid Interest (\$39.63 per day from 5/27/25 to 6/1/25 )	* \$198.15
E.01	Recording Fees (Deed \$0.00; Mortgage \$25.00; Releases \$0.00)	\$25.00
B.08	Title - Closing Fee	* \$200.00
B.09	Title - Coordination Fee	* \$225.00
B.10	Title - Lender's Title Insurance	\$15.00
B.11	Title - Title Search	\$75.00
A.02	Underwriting Fees	* \$500.00

Total Lender Paid		\$ 574.00
CD Section	Fee Description	Total Amount
B.03	Appraisal Management Company Fee	\$225.00
B.04	Appraisal Management Company Fee	\$90.00
B.06	Flood Certification	\$9.00
LENDER CREDIT (General Lump Sum)	LENDER CREDIT NOT APPLIED TO A SPECIFIC BORROWER FEE(S)	\$250.00



# Closing Disclosure

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

## Closing Information

**Date Issued** 5/19/2025  
**Closing Date** 5/20/2025  
**Disbursement Date** 5/27/2025  
**Settlement Agent** CAROLINA ATTORNEY  
**File #** 7019010549  
**Property** 4719 Marlboro Rd  
Charleston, SC 29405  
**Appraised Prop. Value** \$415,000

## Transaction Information

**Borrower** Marshall B. Goldstein  
4719 MARLBORO RD  
NORTH CHARLESTON, SC 29405  
**Seller**

**Lender** PennyMac Loan Services, LLC

## Loan Information

**Loan Term** 20 years  
**Purpose** Home Equity Loan  
**Product** Fixed Rate  
**Loan Type**  Conventional  FHA  
 VA   
**Loan ID #** 7019010549  
**MIC #**

## Loan Terms

### Can this amount increase after closing?

<b>Loan Amount</b>	\$163,000	NO
<b>Interest Rate</b>	8.875 %	NO
<b>Monthly Principal &amp; Interest</b>	\$1,453.48	NO
<i>See Projected Payments below for your Estimated Total Monthly Payment</i>		
<b>Prepayment Penalty</b>	<b>Does the loan have these features?</b>	
<b>Balloon Payment</b>	NO	

## Projected Payments

Payment Calculation	Years 1-20	In escrow?
<b>Principal &amp; Interest</b>	\$1,453.48	
<b>Mortgage Insurance</b>	+ 0	
<b>Estimated Escrow</b> <i>Amount can increase over time</i>	+ 0	
<b>Estimated Total Monthly Payment</b>	<b>\$1,453.48</b>	
<b>Estimated Taxes, Insurance &amp; Assessments</b> <i>Amount can increase over time</i> <i>See page 4 for details</i>	<b>\$382.86</b> 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>

## Costs at Closing

<b>Closing Costs</b>	\$4,297.54	Includes \$4,324.39 in Loan Costs + \$223.15 in Other Costs - \$250.00 in Lender Credits. <i>See page 2 for details.</i>
<b>Cash to Close</b>	<b>-\$158,702.46</b>	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>



# Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
A. Origination Charges		\$3,226.99				
01 1.673 % of Loan Amount (Points)		\$2,726.99				
02 Underwriting Fees		\$500.00				
03						
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$1,097.40				
01 442 Completion	to Class Valuation	\$100.00				
02 Appraisal Fee	to Class Valuation	\$375.00				
03 Appraisal Management Company	to Class Valuation					(L) \$225.00
04 Appraisal Management Company	to Class Valuation					(L) \$90.00
05 Credit Report	to CoreLogic Credco	\$83.70				
06 Flood Certification	to CoreLogic Flood Services					(L) \$9.00
07 MERS(R) Registration Fee	to Mortgage Electronic Registration	\$23.70				
08 Title - Closing Fee	to CAROLINA ATTORNEY NETWORK, LLC	\$200.00				
09 Title - Coordination Fee	to Townsgate Closing Services, LLC.	\$225.00				
10 Title - Lender's Title Insurance	to Townsgate Closing Services, LLC.	\$15.00				
11 Title - Title Search	to Townsgate Closing Services, LLC.	\$75.00				
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,324.39				
Loan Costs Subtotals (A + B + C)		\$4,324.39				
<b>Other Costs</b>						
E. Taxes and Other Government Fees		\$25.00				
01 Recording Fees	Deed: Mortgage: \$25.00	\$25.00				
02						
F. Prepaids		\$198.15				
01 Homeowner's Insurance Premium ( mo.)						
02 Mortgage Insurance Premium ( mo.)						
03 Prepaid Interest (\$39.63 per day from 5/27/25 to 6/1/25 )		\$198.15				
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						
I. TOTAL OTHER COSTS (Borrower-Paid)		\$223.15				
Other Costs Subtotals (E + F + G + H)		\$223.15				
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$4,297.54				
Closing Costs Subtotals (D + I)		\$4,547.54				\$324.00
Lender Credits		-\$250.00				



**Calculating Cash to Close****Use this table to see what has changed from your Loan Estimate.**

	<b>Loan Estimate</b>	<b>Final</b>	<b>Did this change?</b>
Total Closing Costs (J)	\$2,666.00	\$4,297.54	YES See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	-\$163,000.00	-\$163,000.00	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
<b>Cash to Close</b>	<b>-\$160,334.00</b>	<b>-\$158,702.46</b>	

**Summaries of Transactions****Use this table to see a summary of your transaction.****BORROWER'S TRANSACTION**

<b>K. Due from Borrower at Closing</b>	\$4,297.54
01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,297.54
04	
<b>Adjustments</b>	
05	
06	
07	
<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes	to
09 County Taxes	to
10 Assessments	to
11	
12	
13	
14	
15	

**L. Paid Already by or on Behalf of Borrower at Closing**

\$163,000.00

01 Deposit	
02 Loan Amount	\$163,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
<b>Other Credits</b>	
06	
07	
<b>Adjustments</b>	
08	
09	
10	
11	

**Adjustments for Items Unpaid by Seller**

12 City/Town Taxes	to
13 County Taxes	to
14 Assessments	to
15	
16	
17	

**CALCULATION**

Total Due from Borrower at Closing (K) \$4,297.54

Total Paid Already by or on Behalf of Borrower at Closing (L) -\$163,000.00

Cash to Close  From  To Borrower \$158,702.46**SELLER'S TRANSACTION****M. Due to Seller at Closing**

01 Sale Price of Property	
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

**Adjustments for Items Paid by Seller in Advance**

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to
12	
13	
14	
15	
16	

**N. Due from Seller at Closing**

01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	

**Adjustments for Items Unpaid by Seller**

14 City/Town Taxes	to
15 County Taxes	to
16 Assessments	to
17	
18	
19	

**CALCULATION**

Total Due to Seller at Closing (M) \$0.00

Total Due from Seller at Closing (N) \$0.00

Cash  From  To Seller \$0

## 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. The late fee will never exceed \$21.

#### 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  
4719 Marlboro Rd, Charleston, SC 29405

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	\$4,211.46	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.

