

MARGARET L BAILEY
DORCHESTER COUNTY
REGISTER OF DEEDS

201 Johnston Street ~ Saint George, SC 29477 (843) 563-0181

*** THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE ***

*** ELECTRONICALLY RECORDED DOCUMENT ***

Instrument #: 2026001194
Receipt Number: 220978 **Return To:**
Recorded As: EREC-MORTGAGE
Recorded On: January 16, 2026
Recorded At: 11:31:15 AM **Received From:** SIMPLIFILE
Recorded By: NW **Parties:**
Book/Page: RB 16355: 42 - 48 **Direct- HOARD, CHANEL CAPERS**
Total Pages: 7 **Indirect- SECRETARY OF HOUSING AND URBAN**

***** EXAMINED AND CHARGED AS FOLLOWS *****

Recording Fee: \$25.00
Tax Charge: \$0.00



Margaret Bailey

Margaret Bailey - Register of Deeds

Recording Requested By/Return To:
NATIONSTAR MORTGAGE LLC
D/B/A MR. COOPER
999 TECH ROW, #200
MADISON HEIGHTS, MICHIGAN
48071

This Instrument Prepared By:
NATIONSTAR MORTGAGE LLC
8950 CYPRESS WATERS BLVD.
COPPELL, TX 75019

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PAYMENT SUPPLEMENT MORTGAGE

FHA Case Number 461-8188934703

Property Address: 131 ROSEFIELD CT, SUMMERTOWN, SOUTH CAROLINA 29485

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on DECEMBER 01, 2025. The Mortgagor is CHANEL CAPERS HOARD AND REGINALD CAMPBELL, whose address is 131 ROSEFIELD CT, SUMMERTOWN, SOUTH CAROLINA 29485 ("Borrower"). This Security Instrument is given to the Secretary of Housing and Urban Development, and whose address is 451 7th Street S.W., Washington, DC 20410 ("HUD"). Borrower is obligated to repay HUD an amount equal to the sum of all advances, including future advances made on Borrower's behalf, up to the principal sum of FORTY-TWO THOUSAND ONE HUNDRED FOUR AND 41/100THS Dollars (U.S. \$42,104.41), under the terms of Borrower's Payment Supplement Note dated the same date as this Payment Supplement Security Instrument (hereinafter "Note" or "Payment Supplement Note"), which provides for the full debt, if not required to be paid earlier, is due and payable upon maturity or termination of the Borrower's Note, consistent with the terms of the Payment Supplement Agreement and Payment Supplement Note.

Notwithstanding the foregoing or any other provisions contained herein, if personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower and HUD understand and agree that nothing contained herein with respect to any



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amounts payable under this Note, shall be construed to impose personal liability to repay any such obligation in violation of such discharge. Borrower and HUD further understand and agree that to the extent that such personal liability with respect to any amounts payable under the primary Note has been discharged in bankruptcy, Borrower is entering into this Note voluntarily for the benefits to be obtained thereby and not as an affirmation of the debt evidenced by the primary Note, and that this Note, or any actions taken by HUD in relation to this Note, does not constitute a demand for payment or any attempt to collect any such previously discharged obligation.

This Security Instrument secures to HUD: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to HUD, with the power of sale the following described property located in Dorchester County, SOUTH CAROLINA:

LEGAL DESCRIPTION:

ALL THAT CERTAIN PIECE, PARCEL OR LOT OF LAND, TOGETHER WITH THE BUILDINGS AND IMPROVEMENTS LOCATED THEREON, SITUATE, LYING AND BEING IN THE TOWN OF SUMMERTON, COUNTY OF DORCHESTER, STATE OF SOUTH CAROLINA, BEING SHOWN AND DESIGNATED AS LOT 14, ON THAT CERTAIN PLAT ENTITLED "SUBDIVISION PLAT OF COMMUNITY ROAD TOWNHOMES, TMS NO. 145-11-05-045 ON THE PROPERTY OF HOKE DEVELOPERS 3, LLC, TOWN OF SUMMERTON, DORCHESTER COUNTY, SOUTH CAROLINA, PREPARED FOR H AND H HOMES", PREPARED BY NANCY FRASER SCHWACKE PLS NO. 26955, OF BOWMAN CONSULTING GROUP, LTD, DATED AUGUST 11, 2020, LAST REVISED ON NOVEMBER 19, 2020, AND RECORDED DECEMBER 16, 2020 IN THE OFFICE OF THE REGISTER OF DEEDS FOR DORCHESTER COUNTY, SOUTH CAROLINA IN PLAT BOOK N AT PAGE 22, (THE "PLAT"). SAID LOT HAVING SUCH SIZE, SHAPE, BUTTINGS, BOUNDINGS AND DIMENSIONS AS WILL BY REFERENCE TO SAID PLAT MORE FULLY APPEAR. AND BEING THE SAME PROPERTY CONVEYED FROM D.R. HORTON, INC., THE GRANTOR(S), CHANEL CAPERS HOARD AND REGINALD CAMPBELL, THE GRANTEE(S) BY VIRTUE OF DEED DATED NOVEMBER 30, 2021, AND RECORDED DECEMBER 1, 2021, AS BOOK RB 13834, PAGE 191 AND INSTRUMENT NO. 2021038530 AMONG THE AFORESAID LAND RECORDS.

Tax Parcel No.:

145-07-11-014

which has the address of 131 ROSEFIELD CT, SUMMERTON, SOUTH CAROLINA 29485 ("Property Address").

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TO HAVE AND TO HOLD this property unto HUD/Mortgagee and HUD's/Mortgagee's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and HUD covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal. Borrower shall pay the principal of the debt evidenced by the Note when due.

2. Borrower Not Released; Forbearance By HUD Not a Waiver. Extension of the time of payment of the sums secured by this Security Instrument granted by HUD to Borrower, or any successor in interest of Borrower, shall not operate to release the liability of the original Borrower or Borrower's successor in interest. HUD shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by HUD in exercising any right or remedy under the Note, Payment Supplement Agreement, or this Security Instrument shall not be a waiver of or preclude the exercise of any right or remedy.

3. Successors and Assigns Bound; Joint and Several Liability; Co-signers. The covenants and agreements of this Security Instrument shall bind and benefit Borrower and any successors and assigns. Borrower may not assign this Security Instrument to another person or entity without HUD's prior written approval. To the extent there is more than one Borrower, each Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this



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Security Instrument but is not required by HUD to execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that HUD and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument, the Payment Supplement Agreement, or the Note without that Borrower's consent.

4. Notices. Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to HUD. Any notice to HUD shall be given by first class mail to: Department of Housing and Urban Development, National Servicing Center, Attention: Payment Supplement, 301 NW 6th Street, Suite 200, Oklahoma City, OK 73102 or any address HUD designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or HUD when given as provided in this paragraph.

5. Governing Law; Severability. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. If any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of this Security Instrument, the Payment Supplement Agreement, or the Note that can be given effect without the conflicting provision. To this end, the provisions of this Security Instrument, Payment Supplement Agreement, and the Note are declared to be severable.

6. Borrower's Copy. Borrower shall be given one conformed copy of the Note and of this Security Instrument.

NON-UNIFORM COVENANTS.

Borrower and HUD further covenant and agree as follows:

7. Remedies.

(a) Notice of Default. HUD will give a notice of default to Borrower following Borrower's breach of any covenant or agreement in this Security Instrument. The notice will specify, in addition to any information required by applicable law: (i) the default; (ii) the action required to cure the default; (iii) that failure to cure the default on or before the date specified in the notice may result in foreclosure by judicial proceeding and sale of the Property; and (iv) Borrower's right to deny in the foreclosure proceeding the existence of a default or to assert any other defense of Borrower to foreclosure.



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(b) Foreclosure; Expenses. If the default is not cured on or before the date specified in the notice, HUD may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding or in accordance with paragraph 7(c). HUD will be entitled to collect all expenses incurred in pursuing its remedies, including but not limited to: (i) reasonable attorneys' fees and costs; and (ii) other fees incurred to protect HUD's interest in the Property and/or rights under this Security Instrument.

(c) Secretary's Remedies. If HUD requires immediate payment in full under Paragraph 4 of the Note, HUD may invoke the nonjudicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 et seq.) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property, as provided in the Act. Nothing in the preceding sentence shall deprive HUD of any rights otherwise available to HUD under this paragraph or applicable law.

8. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument will become null and void. HUD will release this Security Instrument. Borrower will pay any recordation costs associated with such release. HUD may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

9. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any order(s) signed by Borrower and recorded with it.

Witness Printed Name	→	Jennifer Hamacher
<u>Sonya Patch</u>		Witness Signature
Witness Printed Name		<u>Sonya Patch</u>
<u>Chanel Capers</u>		Witness Signature
Borrower -	CHANEL CAPERS HOARD	
<u>Reginald Campbell</u>		Date: <u>12/11/2025</u>
Borrower -	REGINALD CAMPBELL	

Date: 12/11/2025

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State of **SOUTH CAROLINA**
County of Dorchester
Enter County Here

The foregoing instrument was acknowledged before me this 1 day of DECEMBER,
2025 by **CHANEL CAPERS HOARD and REGINALD CAMPBELL.**

[SEAL]



W.Rife
(Signature of person taking acknowledgment)

Title or rank: Notary Public for South Carolina

My Commission expires: 01/24/2032

