

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 *****

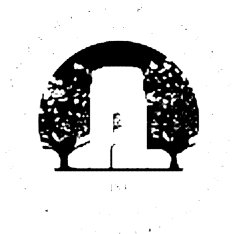
Instrument #:	2026001209	
Receipt Number:	220992	Return To:
Recorded As:	EREC-MORTGAGE	
Recorded On:	January 16, 2026	
Recorded At:	12:47:30 PM	Received From: SIMPLIFILE
Recorded By:	MB	Parties:
Book/Page:	RB 16355: 136 - 140	Direct- COLLINS, ASHLEY SAMONE
Total Pages:	5	Indirect- NEW AMERICAN FUNDING LLC

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

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

Margaret Bailey

Margaret Bailey - Register of Deeds



STATE OF SOUTH CAROLINA)
COUNTY OF DORCHESTER)

MERS MIN NUMBER: **100376303050667551**

MORTGAGE OF REAL ESTATE

South Carolina State Housing Finance and Development Authority
SC HOUSING HOMEBUYER PROGRAM
Forgivable Down Payment Loan

This Mortgage is made this November 26, 2025, by and between
ASHLEY SAMONE COLLINS (the "Borrower") and **Mortgage Electronic
Registration Systems, Inc.**, ("MERS"), as mortgagee, as nominee for

NEW AMERICAN FUNDING, LLC (the "Lender") its successors and assigns. MERS is organized
and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI
48501-2026, Tel. (888) 679-MERS.

NEW AMERICAN FUNDING, LLC (the "Lender") is organized and existing
under the laws of SOUTH CAROLINA, and has an address of
14511 MYFORD ROAD, SUITE 100, TUSTIN, CA 92780.

WHEREAS, "Borrower" is well and truly indebted to Lender in the full and just sum of
(\$ 10,000.00), or so much thereof as may be outstanding from time to time (the "Loan"), as evidenced by
the Borrower's Promissory Note (the "Note") of even date herewith of which the terms are incorporated herein by
reference and of which the final maturity is **FIFTEEN YEARS (180 months)** from the date hereof at which time
this mortgage will be considered paid in full.

NOW THEREFORE, in consideration of the Loan, to induce the Lender to make the Loan and to secure the
prompt payment of same and the performance of the covenants, conditions and agreements hereinafter set forth,
the Borrower hereby does mortgage, grant and convey to MERS (as nominee for Lender and Lender's successors and
assigns) the following described property which has the current street address of
237 AGRARIAN AVE SUMMERVILLE, SC 29485, located in
DORCHESTER County, South Carolina which is described as follows:

See "Exhibit A" attached hereto and incorporated herein by reference

To have and to hold this Property unto MERS (as nominee for Lender and Lender's successors and assigns)
together with all the improvements now or hereafter erected, all fixtures now or hereafter attached, and all
property rights relating to the property (the "Mortgaged Property").

In addition to the covenants contained elsewhere herein, the Borrower covenants and agrees with MERS (as
nominee for Lender and Lender's successors and assigns) as follows:

- PAYMENT AND PERFORMANCE.** The borrower agrees to pay and perform all indebtedness and
obligations that are secured by this Mortgage, the Note, and herein. It is agreed that Borrower shall be entitled
to hold and enjoy the Mortgaged Property until a default as herein defined has occurred.

Originating Lender: **NEW AMERICAN FUNDING, LLC**

NMLS ID: **6606**

Loan Originator: **Griffin, Te'Aire**

NMLS ID: **000002058578**

SF-089 Forgivable DPA Note and Mortgage (BOND) (10.21.2024)

Butler and College, LLC
204 N Cedar St. Suite 200
Summerville, SC 29483

2. **ACCELERATION; REMEDIES.** All remedies provided in this Mortgage may be exercised concurrently, independently or successively. Where the Borrower is in default of any covenant of the Note or this Mortgage, MERS (as nominee for Lender and Lender's successors and assigns) may do any or all of the following without additional notice to or demand once notice is provided to the Borrower as may be required by the Note:
 - a. Declare any of all indebtedness secured by this Mortgage to be due and payable immediately; or,
 - b. Bring an action at law or in equity to foreclose this Mortgage or to enforce its provisions or any of the indebtedness or obligations secured by this Mortgage; or,
 - c. Cause any or all of the Mortgaged Property to be sold at public auction in any manner permitted by law.
3. **OTHER LIENS.** In the event the Borrower defaults in any payment of any other Mortgage or lien secured by the Mortgage and Property, Lender may, at its option, declare the entire balance of principal and interest due and payable and this Mortgage may be foreclosed immediately whether or not the payments provided herein are past due or unpaid. The failure of Lender to exercise its option under this paragraph as to any default shall not be a waiver of its right to exercise its option under this paragraph in the event of any subsequent default.
4. **TRANSFER OF PROPERTY.** Lender shall require immediate payment in full of all sums secured by this Mortgage if all or part of the Mortgaged Property or an interest therein is sold or transferred by the Borrower, excluding (a) the creation of a lien or encumbrance subordinate to this Mortgage, (b) the creation of a purchase money security interest for household appliances, or (c) a transfer by device, descent or by operation of law upon the death of a joint tenant.
5. **WARRANTIES.** The borrower covenants that it is lawfully seized of the estate hereby conveyed in fee simple and that it has the right to mortgage, grant and convey the Mortgaged Property. Borrower warrants and will defend the title to the Mortgaged Property against all claims and demands of all persons whomsoever.
6. **CIVIL ACTIONS.** The Borrower will pay or reimburse the Lender for all reasonable attorneys' fees, costs and expenses incurred by the Lender in any proceeding, action or dispute of any kind affecting the Note, Mortgage or Mortgaged Property, regardless whether or not legal proceedings are commenced. These actions include but are not limited to: the foreclosure of this Mortgage, insolvency, bankruptcy, condemnation action, any action to protect the security hereof and in any situation where Lender employs an attorney to protect the Lender's rights hereunder. Any such amounts paid by the Lender shall be added to the indebtedness and secured by the lien of this Mortgage.

GOVERNING LAW. This Mortgage shall be governed by the law of the State of South Carolina. In the even that any provision or clause of this Mortgage or the Note conflicts applicable law, such conflict shall not affect the other provisions of this Mortgage, the Loan Agreement or the Note which can be given effect without the conflicting provisions.

Originating Lender: NEW AMERICAN FUNDING, LLC
 NMLS ID: 6606
 Loan Originator: Griffin, Te'Aire
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IN WITNESS WHEREOF, the undersigned Borrower(s) has caused this instrument to be executed this

26 day of November, 20 25

Ashley Samone Collins

ASHLEY SAMONE COLLINS

Sharon G. Harris

Witness 1

Sharon G. Harris

Sharon G. Harris

Witness 2

STATE OF SOUTH CAROLINA)

COUNTY OF)

ACKNOWLEDGMENT

I, the undersigned Notary Public do hereby certify that

ASHLEY SAMONE COLLINS

Borrower Names) personally appeared before me

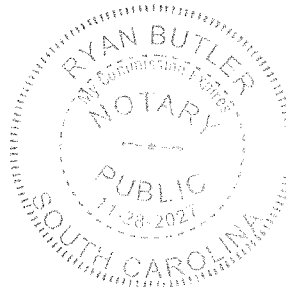
and acknowledged the due execution of the foregoing mortgage on this

26 day of November, 20 25.

Ryan Butler (L.S.)

Notary Public for South Carolina

My Commission Expires: 11/28/27



Originating Lender: NEW AMERICAN FUNDING, LLC

NMLS ID: 6606

Loan Originator: Griffin, Te'Aire

NMLS ID: 000002058578

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EXHIBIT A

ALL that certain piece, parcel or lot of land, situate, lying and being in the County of Dorchester, State of South Carolina, and shown and designated as LOT 61, on that certain plat entitled "FINAL SUBDIVISION PLAT OF TMS# 152-00-00-014 TO CREATE SHEWMAKER PHASE 1, TOWN OF SUMMERVILLE, DORCHESTER COUNTY, SOUTH CAROLINA, OWNED BY KLLB AIV, LLC AND PREPARED FOR LENNAR CAROLINAS, LLC," prepared by Phillip P. Gerard, SCPLS, License No.: 26596 of Thomas & Hutton Engineering Co., dated April 25, 2024, and recorded in the Office of the Register of Deeds for Dorchester County, South Carolina on November 1 2024, in Plat Book P at Pages 42-47 (Instrument Number: 2024022735-2024022740). Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

BEING the same property as conveyed to Ashley Samone Collins by Deed of Lennar Carolinas, LLC, a Delaware Limited Liability Company, dated November 20, 2025 and recorded in the Office of the Register of Deeds for Dorchester County, South Carolina, ~~simultaneously herewith.~~ *on December 1, 2025 in Book 16273 at Page 184.*
 TMS No.: 152-15-11-061.000

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