

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 #:	2026001201	
Receipt Number:	220983	Return To:
Recorded As:	EREC-MORTGAGE	
Recorded On:	January 16, 2026	
Recorded At:	11:50:41 AM	Received From: SIMPLIFILE
Recorded By:	NW	Parties:
Book/Page:	RB 16355: 91 - 97	Direct- BECK, ANGELA
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

After recording please return to:
SERVICELINK
LOAN MODIFICATION SOLUTIONS
320 COMMERCE, SUITE 100
IRVINE, CA 92602

Prepared by:
WELLS FARGO BANK, N.A.
1 HOME CAMPUS
DES MOINES, IA 50328
800-416-1472

[Space Above This Line For Recording Data]

250527724 - WF

FHA Case No.: 703 461-415242 9

PARTIAL CLAIM MORTGAGE

THIS SUBORDINATE Mortgage ("Security Instrument") is effective **December 15, 2025** among the Grantor, **ANGELA BECK AND DOROTHY M. MORRIS** (herein "borrower"), whose address is **1296 MARYLAND DR, LADSON, SC 29456**. The beneficiary is the **Secretary of Housing and Urban Development**, whose address is 451 Seventh Street Southwest, Washington D.C., 20410-8000 (herein "Lender"). With power of sale, the following described property located in **COUNTY of DORCHESTER**, State of **SOUTH CAROLINA**, which has the legal description of

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Which has the Property Address of, **1296 MARYLAND DR, LADSON, SC 29456** (herein "Property Address");

Tax Map Sequence Number: R0042566

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances and rents (subject however to the rights and authorities given herein to Lender to collect and apply such rents), all of which shall be deemed to be and remain a part of the property covered by this Security Instrument; and all of the foregoing, together with said property (or the leasehold estate if this Security Instrument is on a leasehold) are hereinafter referred to as the "Property". To Secure to Lender the repayment of the indebtedness evidenced by Borrower's note dated **December 15, 2025** and extensions and renewals thereof (herein "Note"), in the principal sum of **Four Thousand Seventy Two and 03/100ths Dollars (U.S. \$4,072.03)** with the balance of the indebtedness, if not sooner paid, due and payable on **December 1, 2044** the payment of all other sums advanced in accordance herewith to protect the security of this Security Instrument and the performance of the covenants and agreements of Borrower herein



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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.
2. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender 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 Lender in exercising any right or remedy 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 the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not 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 Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument 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 Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender 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. In the event that 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 or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument 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 Lender further covenant and agree as follows:

7. **Acceleration; Remedies.** If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, Secretary 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 the Secretary of any rights otherwise available to a Secretary under this paragraph or applicable law.

Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in the Note or this Security Instrument. The notice shall specify: (a) the



default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option 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. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

8. **Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender 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.
10. **Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to one hundred fifty percent (150%) of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.
8. **Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.
9. Borrower must deliver to Wells Fargo Home Mortgage a properly signed HUD Partial Claim, which includes all of the enclosed documents without alteration by **January 16, 2026**. If Borrower does not return a properly signed HUD Partial Claim and all enclosed documents by this date, Wells Fargo Home Mortgage may deny or cancel the Partial Claim. Wells Fargo Home Mortgage may deny or cancel the HUD Partial Claim if Borrower fails to make the first payment due as outlined in this HUD Partial Claim. In certain circumstances, Wells Fargo Home Mortgage may advance funds on the Borrower's behalf to cover the payment. If Wells Fargo Home Mortgage does this, the advance amount must be repaid.
10. Borrower must continue to make all payments in accordance with the mortgage agreement and any modification thereto. Failure to make payments as agreed may result in Wells Fargo Home Mortgage taking action to protect its interest.

REQUEST FOR NOTICE OF DEFAULT AND FORECLOSURE UNDER SUPERIOR MORTGAGES OR DEED OF TRUST



Borrower and Lender request the holder of any Mortgage, Deed of Trust or other encumbrance with a lien which has priority over this Security Instrument to give Notice to Lender, at Lender's address set forth on page one of this Security Instrument, of any default under the superior encumbrance and of any sale or other foreclosure action.

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

Signed, sealed and delivered in the presence of:

Witnesses:

Rochelle MacDonald

Date: 1/9/26

Witness Printed, Typewritten or Stamped Name

Landyn Izarry

Date: 1/9/26

Witness Printed, Typewritten or Stamped Name

Angela C Beck

Borrower: ANGELA BECK

(Seal)

9 Jan 26

Date

Dorothy M. Morris

Borrower: DOROTHY M. MORRIS *SIGNING
SOLELY TO ACKNOWLEDGE THIS
AGREEMENT, BUT NOT TO INCUR ANY
PERSONAL LIABILITY FOR THE DEBT

(Seal)

9 Jan 26

Date

Rochelle MacDonald 1/9/26
Witness Signature (Date)

Landyn Izarry 1/9/26
Witness Signature (Date)

Printed Name Rochelle MacDonald

Printed Name Landyn Izarry

____ [Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction] ____



ACKNOWLEDGMENT

State of South CarolinaCounty of Worcester§
§
§

The foregoing instrument was acknowledged before me on 9th January 2026 by
ANGELA BECK AND DOROTHY M. MORRIS.



(Seal)

Rhannon Passarini

Signature of Person Taking Acknowledgment

Rhannon Passarini

Printed Name

Notary Public of South Carolina

Title or Rank

Serial Number, if any: N/AMy Commission Expires: 3/13/2033

Loan Originator Organization: Wells Fargo Bank, N.A.

Individual Loan Originator's Name NMLSR ID: N/A



EXHIBIT A

BORROWER(S): ANGELA BECK AND DOROTHY M. MORRIS

LOAN NUMBER: (scan barcode)

LEGAL DESCRIPTION:

STATE OF SOUTH CAROLINA, COUNTY OF DORCHESTER, AND DESCRIBED AS FOLLOWS:

ALL THAT LOT, PIECE OR PARCEL OF LAND, SITUATE, LYING AND BEING IN DORCHESTER COUNTY, SC AND KNOWN AND DESIGNATED AS LOT 2 AS SHOWN ON A PLAT ENTITLED "PLAT OF LOTS 1-12, 96-122 AND 193-207 MOSS POINTE, PHASE 3, DORCHESTER COUNTY, SC" PREPARED BY E.M. SEABROOK, JR., INC. DATED NOVEMBER 17, 1982 AND RECORDED IN THE OFFICE OF THE CLERK OF COURT FOR DORCHESTER COUNTY IN CABINET D AT PAGE 245. SAID LOT HAVING SUCH SIZE, SHAPE, DIMENSIONS, BUTTINGS AND BOUNDINGS AS SHOWN ON SAID PLAT, REFERENCE TO WHICH IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

BEING THE SAME PROPERTY CONVEYED TO ANGELA BECK BY DEED OF DONNA. J. GRAHAM DATED 10/29/2007 AND RECORDED 11/13/2007 IN THE RMC OFFICE FOR DORCHESTER COUNTY IN BOOK 6355, AT PAGE 078.

TMS #: 154-10-01-014

GRANTEE'S ADDRESS: 1296 MARYLAND DRIVE, LADSON, SC 29456

BEING THE SAME PROPERTY CONVEYED TO ANGELA C. BECK OR DOROTHY M. MORRIS, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, FOR AND DURING THEIR JOINT LIVES, AND UPON THE DEATH OF EITHER OF THEM, THEN TO THE SURVIVOR OF THEM FROM ANGELA BECK BY DEED DATED JUNE 10, 2009 AND RECORDED ON JUNE 15, 2009 IN THE REGISTER OF DEED FOR DORCHESTER COUNTY, SOUTH CAROLINA IN DEED INSTRUMENT: 29 DEED BOOK: 7107, PAGE: 111

Tax Map Sequence Number: R0042566

ALSO KNOWN AS: 1296 MARYLAND DR, LADSON, SC 29456

