

MARGARET L BAILEY
DORCHESTER COUNTY
REGISTER OF DEEDS

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

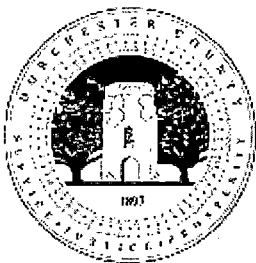
*** THIS PAGE IS PART OF THE INSTRUMENT - DO NOT REMOVE ***



Instrument #:	2026001242		
Receipt Number:	221007	Return To:	GUILD MTG
Recorded As:	AFFIDAVIT/M		
Recorded On:	January 16, 2026		
Recorded At:	03:05:43 PM	Received From:	GUILD MTG
Recorded By:	NW	Parties:	
Book/Page:	RB 16356: 55 - 59		Direct- VANVLIT, JOHN EDWARD
Total Pages:	5		Indirect- GUILD MORTGAGE COMPANY LLC

*** EXAMINED AND CHARGED AS FOLLOWS ***

Recording Fee: \$10.00
Tax Charge: \$0.00



Margaret Bailey

Margaret Bailey - Register of Deeds

This Instrument Prepared by:

Debra Pappas
Guild Mortgage Company LLC
5887 Copley Drive
San Diego, CA 92111
(858)560-6330

After Recording Return To:

Guild Mortgage Company LLC
5887 Copley Drive, San Diego, CA 92111

Tax Map Sequence Number: 163-13-14-024

AFFIDAVIT OF SCRIVENER'S ERROR

Borrower: John Edward Vanvliet
Lender: Guild Mortgage Company LLC, a California Limited Liability Company (NMLSR ID: 3274)
Lender's Address: 5887 Copley Drive, San Diego CA 92111
Property Address: 4846 Buttercup Way, Summerville, South Carolina 29485
Loan No.: 073-1000194 / SC Housing: 107203010626

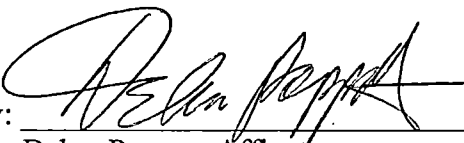
I, Debra Pappas of Guild Mortgage Company LLC, a California Limited Liability Company, the affiant herein, being of lawful age and first duly sworn upon oath depose and state as follows:

1. That the following legal document was prepared by Guild Mortgage Company LLC, a California Limited Liability Company, for recording in the public record: **MORTGAGE dated December 17, 2025, recorded on December 17, 2025, Instrument #:2025028017, Book/Page: RB 16303:311-341 in the Dorchester County Register of Deeds, State of South Carolina.**
2. The Legal Description for the property is: **SEE EXHIBIT "A" LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF.**
3. Through mistake and clerical inadvertence, the **"Tax-Exempt Financing Rider" was not indicated on Page 2, Section (E) "Riders" under Other(s).**
4. To be correct and consistent with all parties' intentions, the above-described document should have had: **Page 2, Section (E) "Riders" is hereby corrected to include the "Tax-Exempt Financing Rider" under Other(s) as was originally intended. SEE EXHIBIT B ATTACHED.**

That she knows of her own personal knowledge that the correction stated in this **Affidavit of Scrivener's Error**, is consistent with the intentions of the parties and does not in any way change or alter the understanding and intentions of the parties who executed said document.

FURTHER AFFIANT SAYS NOT.

Dated this 13th day of January, 2026.

By: 
Debra Pappas, Affiant
Guild Mortgage Company LLC


It's: Assistant Secretary

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

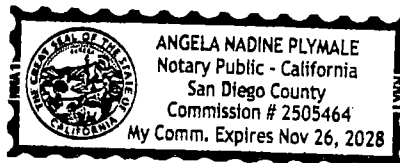
STATE OF: California
COUNTY OF: San Diego

Acknowledged before me, on this 13th day of January, 2026,
by Debra Pappas on behalf of Guild Mortgage Company LLC, a California Limited Liability Company. I certify under penalty of perjury under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.



Notary Public, State of California



Printed Name of Notary: ANGELA NADINE PLYMALE
My Commission Expires: NOV 26 2028

Exhibit A

Property 1:

All that certain piece or lot of land, situate, lying and being in the City of North Charleston, Dorchester County, State of South Carolina, and being shown and designated as Lot 106, on that certain plat by Thomas & Hutton Engineering Co., dated May 31, 2005, entitled "The Farm at Wescott, City of North Charleston, Dorchester County, SC," and recorded in the Dorchester County Register of Deeds in Plat Book K, Page 165. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully appear.

This being the same property conveyed to John Edward VanVliet by Deed of Cleveland Oneal and Laura Christine Owens dated 12/03/2025 and recorded simultaneously herewith.

TMS: 163-13-14-024

EXHIBIT B

Lender's address is 5887 COPLEY DRIVE, SAN DIEGO, CA 92111. The term "Lender" includes any successors and assigns of Lender.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the mortgagee under this Security Instrument. 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.

Documents

(D) "Note" means the promissory note dated December 17, 2025, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender Three Hundred Sixty Five Thousand and 00/100ths Dollars (U.S. \$365,000.00) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than January 1, 2056.

(E) "Riders" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower [check box as applicable]:

<input type="checkbox"/> Adjustable Rate Rider	<input type="checkbox"/> Condominium Rider	<input checked="" type="checkbox"/> Other(s) [specify]
<input type="checkbox"/> 1-4 Family Rider	<input checked="" type="checkbox"/> Planned Unit Development Rider	VA Assumption Policy Rider
<input type="checkbox"/> Second Home Rider		(w/Guaranty)
		Tax-Exempt Financing Rider

(F) "Security Instrument" means this document, which is dated December 17, 2025, together with all Riders to this document.

Additional Definitions

(G) "Applicable Law" means all controlling applicable federal, state, and local statutes, regulations, ordinances, and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(H) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments, and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association, or similar organization.

(I) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

(J) "Electronic Fund Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer,

