

**Susan Kessler**  
Colleton County Register Of Deeds

As evidenced by the instrument number shown below, this document  
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Office of the Colleton County Register Of Deeds



2025003344	
MORTGAGE	
RECORDING FEES	\$25.00
STATE TAX	\$0.00
COUNTY TAX	\$0.00
<b>PRESENTED &amp; RECORDED</b>	
07/15/2025 09:53:28 AM	
<b>SUSAN KESSLER</b>	
REGISTER OF DEEDS	
COLLETON COUNTY, SC	
<b>BK: RB 3459</b>	
<b>PG: 119-124</b>	

**SUSAN KESSLER**  
**REGISTER OF DEEDS COLLETON COUNTY SOUTH CAROLINA**

COLLETON COUNTY, SC	
2025003344	
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BK:RB 3459 PG:119-124	

This Document Prepared By:  
**KANMANI DEVARAJ**  
**PLANET HOME LENDING, LLC**  
**321 RESEARCH PARKWAY, SUITE 303**  
**MERIDEN, CT 06450**  
**(855) 884-2250**  
**NMLS# 17022**

When Recorded Mail To:  
**PLANET HOME LENDING, LLC**  
**321 RESEARCH PARKWAY, SUITE 303**  
**MERIDEN, CT 06450**

**Source of Title: INSTRUMENT NO. 2021007138 BOOK RB 3030, AT PAGE(S) 179**

**Tax/Parcel #: 164-09-00-212.000**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_  
**FHA/VA/RHS Case No.: 030502050**  
**Loan No: 9102216662**

## **MORTGAGE RECOVERY ADVANCE**

THIS MORTGAGE RECOVERY ADVANCE ("Security Instrument") is given on **APRIL 8, 2025**. The mortgagor is **AMBER M WILSON, AN UNMARRIED WOMAN**. ("Borrower"), whose address is **118 STRICKLAND STREET, WALTERBORO, SOUTH CAROLINA 29488**. This Security Instrument is given to the **United States of America, acting through the Rural Housing Service and its successors**, whose address is **4300 Goodfellow Blvd., FC225, St. Louis MO 63120** ("Lender"). Borrower owes Lender the principal sum of **FIFTEEN THOUSAND FOUR HUNDRED EIGHTEEN DOLLARS AND 82 CENTS** Dollars (U.S. **\$15,418.82**). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **NOVEMBER 1, 2051**.

This Security Instrument secures to Lender: (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 the Lender, with power of sale, the following described property located in the County of **COLLETON**, State of **SOUTH CAROLINA**:

which has the address of, **118 STRICKLAND STREET, WALTERBORO, SOUTH CAROLINA 29488** (herein "Property Address");

**LEGAL DESCRIPTION: SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

USDA MRA 09232024\_531

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 9102216662

Tax Parcel No. **164-09-00-212.000**

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 seised 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 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.

**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: USDA/RD/CSC, 4300 Goodfellow Blvd., FC225, St. Louis, MO 63120 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.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in 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 and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. 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 invoke any other remedies permitted by Applicable Law. 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.

If the Lender's interest in this Security Instrument is held by the Lender and the Lender requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Lender may invoke the non-judicial 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 by the Act. Nothing in the preceding sentence shall deprive the Lender of any rights otherwise available to a Lender under this Paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

*Amber M Wilson*  
Borrower: **AMBER M WILSON**

5-14-2025  
Date

*Raven Williams*  
1<sup>st</sup> Witness

Raven Williams  
1<sup>st</sup> Witness – Printed Name

*Judy Anne Crosby*  
2<sup>nd</sup> Witness

Judy Anne Crosby  
2<sup>nd</sup> Witness – Printed Name

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of **SOUTH CAROLINA**

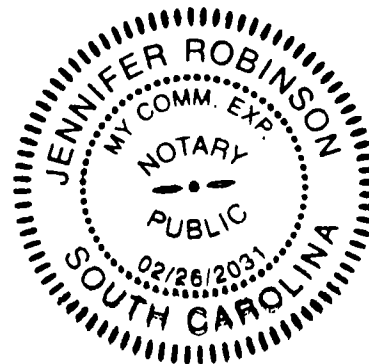
County of Dorchester

The foregoing instrument was acknowledged before me this May 14, 2025 (date) by **AMBER M WILSON**.

*Jennifer Robinson*  
Notary Public (signature)

Notary Printed Name: Jennifer Robinson

My Commission expires: 02/26/2031



**EXHIBIT A**

**BORROWER(S): AMBER M WILSON,AN UNMARRIED WOMAN.**

**LOAN NUMBER: 9102216662**

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the TOWN OF WALTERBORO, COUNTY OF COLLETON, STATE OF SOUTH CAROLINA, and described as follows:**

**KNOWN AND DESIGNATED AS LOT NO. 10 OF R.C. BUILDERS, INCORPORATED, SUBDIVISION NO. 3, BOUNDED AS FOLLOWS.: ON THE NORTH BY LOT NO. 11 AND MEASURING THEREON ONE HUNDRED EIGHTY-FIVE (185) FEET; ON THE EAST BY LOT NO. 18 AND MEASURING THEREON SEVENTY-FOUR (74) FEET; ON THE SOUTH BY LOT NO. 9 AND MEASURING THEREON ONE HUNDRED EIGHTY-THREE AND FIVE-TENTHS (183.5) FEET; AND ON THE WEST BY STRICKLAND STREET AND MEASURING THEREON SEVENTY-FOUR (74) FEET, AS REFERENCE TO A PLAT THEREOF PREPARED BY S.S. SNOOK. R.L.5., OF DATE 20 JULY 1950 WILL MORE FULLY SHOW.**

**Being the same property conveyed to AMBER M. WILSON from CRAWFORD INVESTMENT GROUP, LLC by Deed dated 10/29/2021 and recorded on 11/02/2021 in the Register of Deed for COLLETON County, SOUTH CAROLINA in Deed Instrument 2021007138 Deed Book: RB 3030, Page: 179**

**ALSO KNOWN AS: 118 STRICKLAND STREET, WALTERBORO, SOUTH CAROLINA 29488**