

TIME RECEIVED  
June 23, 2016 at 2:21:37 PM EDT

REMOTE CSID  
843 577 7233

DURATION  
167

PAGES  
4

STATUS  
Received

01/03/2013 06:20 843--577-7233

FEDEX OFFICE

1523

PAGE 01

5

166463

**STATE OF SOUTH CAROLINA**  
**CERTIFICATE OF TITLE**  
**OF A VEHICLE**

VEHICLE IDENTIFICATION NUMBER 1N4BB7PZNC6B	YEAR 92	MAKE CLAYT	BODY STYLE MBH	MODEL CLAYTON
VEHICLE TYPE NEW	TITLE NUMBER 214376982A	ODOMETER 0	DATE ISSUED 05-22-1997	
FIRST NAME OF OWNER(S) WALLS, ROBERT C. DUWAYNE			VEHICLE BRAND EXEMPT	
ADDRESS 2011 WILSON ST. DULOR, TAYLOR, RD DULOR, TAYLOR, SC 29449				
FIRST LITENHOLDER FARMER, J. W. FINANCE			1ST LITEN RELEASED BY	
ADDRESS PO BOX 15170 COLUMBIA, SC 29201			AUTHORIZED AGENT	
DATE OF LITEN, 06-08-1997				

THE STATE OF SOUTH CAROLINA, DEPARTMENT OF PUBLIC SAFETY  
HEREBY CERTIFIES THAT THE PERSON HEREIN IS REGISTERED BY  
THIS DEPARTMENT AS THE LAWFUL OWNER OF THE VEHICLE  
REGISTERED SUBJECT TO THE LITENS, IF ANY, HEREIN SET FORTH.

BERNARD E. GUNN  
INTERIM DIRECTOR  
DEPT. OF PUBLIC SAFETY

DAVID M. BERSIEY  
GOVERNOR

KEEP IN SAFE PLACE - ANY ALTERATION OR FALSURE VOID'S THIS TITLE

05681816

DETAILS OF THIS CONTRACT ARE ON BOTH SIDES OF THIS PAGE

ASSIGNEE: Vanderbilt Mortgage and Finance, Inc. DATE: 01/03/2013

Buyer 1: Smalls, Russell Co-Signer: NA

Buyer 2: Copeland, Duwayne Co-Signer: NA

Address: 4934 Doctor Taylor Rd Buyer's Social Security No: 244-58-9912

City: Yonkers, NY County: Columbia State: NY Zip Code: 10714

Proposed Location of Manufactured Home: (SAME) Tel: No: (800) 989-2951

T "me" and "us" refer to all persons who sign this contract as buyer or co-buyer, jointly and severally. "You" and "your" refer to the assignee. The assignee will submit this contract to Vanderbilt Mortgage and Finance, Inc., P.O. Box 13170, Knoxville, Tennessee 37901, and if approved, the contract will be assigned to Vanderbilt Mortgage and Finance, Inc. On the date of this contract, I buy from you on a credit sale basis the manufactured home, described below (together with furnishings, equipment, appliances and accessories included in the manufactured home at the time of purchase (called "Manufactured Home"), to pay this amount in installments as shown in the payment schedule below. This finance charge is figured on the assumption that I will make each payment exactly as scheduled. Early or late payments may affect the amount of finance charge I will pay.

DESCRIPTION OF MANUFACTURED HOME: NEW ☒ USED ☐

TRADE NAME	Item	Serial #	Item	Serial #
YEAR	MODEL			
LENGTH	WIDTH			
SERIAL NO: <u>HHC089792NCAB</u>				
SERIAL NO:				

ITEMIZATION OF AMOUNT FINANCED:

1. Cash Price (including Sales Tax): \$44,697.00

2. Cash Downpayment: \$4,470.00

3. Unpaid Balance of Cash Price (1 minus 2): \$40,227.00

4. Prepaid Finance Charge: \$4,470.00

5. Amount Financed (3 minus 4): \$35,757.00

FINANCE CHARGE: The dollar amount the credit will cost me: \$5,619.00

Amount Financed: The amount of credit provided to me or on my behalf: \$35,757.00

Total of Payments: The amount I will have paid before I have made all payments as scheduled: \$40,227.00

Total Sale Price: The total cost of my buy (cash or credit) including my down payment: \$44,697.00

My payment schedule will be:

Number of Payments	Amount of Payments	When Payments Are Due
<u>247</u>	<u>\$412.39</u>	Monthly, Beginning: <u>May 15, 2013</u>
		Monthly, Beginning: <u>May 15, 2013</u>

PROMISE TO PAY: I promise to pay to your order the Unpaid Balance shown above (Item 5) with interest at the initial rate of 9.75% per year. The interest rate I will pay will change in accordance with the provision of this contract. I'll pay this amount in installments as shown in the payment schedule. I will pay this amount in installments as shown in the payment schedule. I will pay this amount in installments as shown in the payment schedule.

INTEREST RATE: My interest rate may not be based on the index used to make later adjustments. My interest rate may change eleven months after my first payment. My interest rate may change eleven months after my first payment. My interest rate may change eleven months after my first payment.

SECURITY: I give you a security interest in: the goods or property being purchased

Charge: If a payment is more than 15 days late, I will be charged 5% of the unpaid amount of such payment, not to exceed \$5.00.

Blanket Lien: My contract contains a variable rate feature. Disclosure of the variable rate feature have been provided to me as a condition of my purchase. My contract contains a variable rate feature. Disclosure of the variable rate feature have been provided to me as a condition of my purchase.

CAUTION: I ACKNOWLEDGE THE TERMS OF THIS CONTRACT. I DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACES. 2. YOU ARE ENTITLED TO AN EXACT COPY OF THE CONTRACT YOU SIGN. KEEP IT AND PROTECT YOUR LEGAL RIGHTS. 3. LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS MOBILE HOME OWNERS INSURANCE IS INDICATED IN THE PROPERTY INSURANCE BOX ABOVE. 4. CAUTION: I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS RETAIL INSTALLMENT CONTRACT.

IT IS IMPORTANT THAT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT.

Signature: Russell Smalls (Buyer 1)

Signature: Duwayne Copeland (Buyer 2)

Signature: NA (Co-Signer 1)

Signature: NA (Co-Signer 2)

Date: April 8, 2013

Original - Lender - Canary - Filing - Pink - Dealer - Gold - Customer



PO Box 9800  
Maryville, TN 37802  
1-800-970-7250

www.vmf.com

# Informational Statement

Pg 1 of 1

Statement Date 04/24/2016

+ 0632944 000004613 04VMF1 0075625

DWAYNE L COPELAND  
130 ALEXANDER ST APT B  
CHARLESTON SC 29403-6347



Loan Number	161463
Payment Due Date	05/15/2016
Amount Due	\$2,073.36

*This amount does not reflect payments made after the statement date.*

A late charge of \$5.00 will be assessed if your loan payment is not received by 05/30/16.

Account Information	
Outstanding Principal*	\$4,957.36
*This is the Principal Balance only, not the amount required to pay the loan in full.	
Interest Rate (Until April 15, 2017):	5.125%
Prepayment Penalty:	No
Single Point of Contact:	ANTHONY STALEY Ext.7045
If You Are Experiencing Financial Difficulty: HUD is a U.S. government agency that offers free or low-cost counseling to homeowners in the US. Please call 1-800-569-4287 for a list of the HUD agencies in your area or visit their website at www.hud.gov.	

Explanation of Amount Due	
Interest	\$19.89
Principal	\$301.28
Escrow (Taxes and/or Ins.)	\$197.20
Advances (Taxes and/or Ins.)	\$0.00
Regular Payment Amount	\$518.37
Total Fees Charged Unpaid	\$0.00
Past Due Amount	\$1,554.99
<b>Total Amount Due</b>	<b>\$2,073.36</b>

Transaction Activity			
Date	Description	Charges	Payments

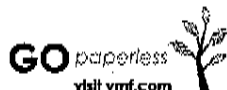
Important Notices
<p>The following notices are required by Federal law: 1. This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. 2. To the extent your original obligation was discharged, or subject to an automatic stay under the bankruptcy code, this statement is for informational purposes only and is not an attempt to collect a debt or impose personal liability for a debt.</p> <p>As of the date of this statement, our office has not received the Past Due Amount shown above. Perhaps this was an oversight on your part. <b>Past Due Amounts are due upon receipt of this statement. Please do not wait until the scheduled due date of your next payment to send in this amount. Please contact us at 1-800-970-7250 so that we may work with you to make arrangements to bring your loan current.</b></p> <p>Vanderbilt Web Customers! Are you interested in no longer receiving your monthly statement? Sign up on VMF.com to go paperless.</p>

Payment Breakdown			
	Paid Last Cycle	Paid Year-to-Date	Balances as of Last Activity
Interest	\$0.00	\$82.67	
Principal	\$0.00	\$1,189.85	\$4,957.36
Escrow (Taxes and/or Ins)	\$0.00	\$885.52	\$0.00
Advances (Taxes and/or Ins)	\$0.00	\$0.00	\$0.00
Service Fees	\$0.00	\$15.00	\$1,017.98
Partial Payments*	\$0.00	\$5.00	\$5.00
<b>Total</b>	<b>\$0.00</b>	<b>\$2,188.04</b>	
*Partial Payments: Any partial payments are not applied to the loan, but instead are held in a separate suspense account. The funds will be applied when the remainder of the payment is received.			

Please detach and return this portion with a check payable to Vanderbilt Mortgage and Finance, Inc.

Please allow 7 days for mailing to ensure payment is received by the due date.

Dwayne L Copeland  
130 Alexander St Apt B  
Charleston SC 29403-6347



☐ Check this box if your address has changed or you are signing up for Automated Draft and complete the form on the reverse side.

**Amount Due by 05/15/2016 \$2,073.36**

If received after 05/30/2016 \$2,078.36  
Loan Number: 161463

VANDERBILT MORTGAGE AND FINANCE, INC.  
PO BOX 71096  
CHARLOTTE, NC 28272-1096

120161463300051837002073361

PRINTED: 09/04/2009 11:18  
 POSTED: 09/04/2009

RECEIPT NUMBER: (CISO) 2009-000155  
 CASE ID: SUMMARY CIVIL  
 CAPTION: COPELAND, DUWAYNE

RECEIPT

17447 TRV 744 SPI7

PAGE - 1 OF 1

TRANSACTION TYPE: (

PAID BY: CASH PAYMENT  
 RECEIVED OF: COPELAND, DUWAYNE  
 MEMORANDUM: COURT DATE 9-25-09 @ 3:00PM

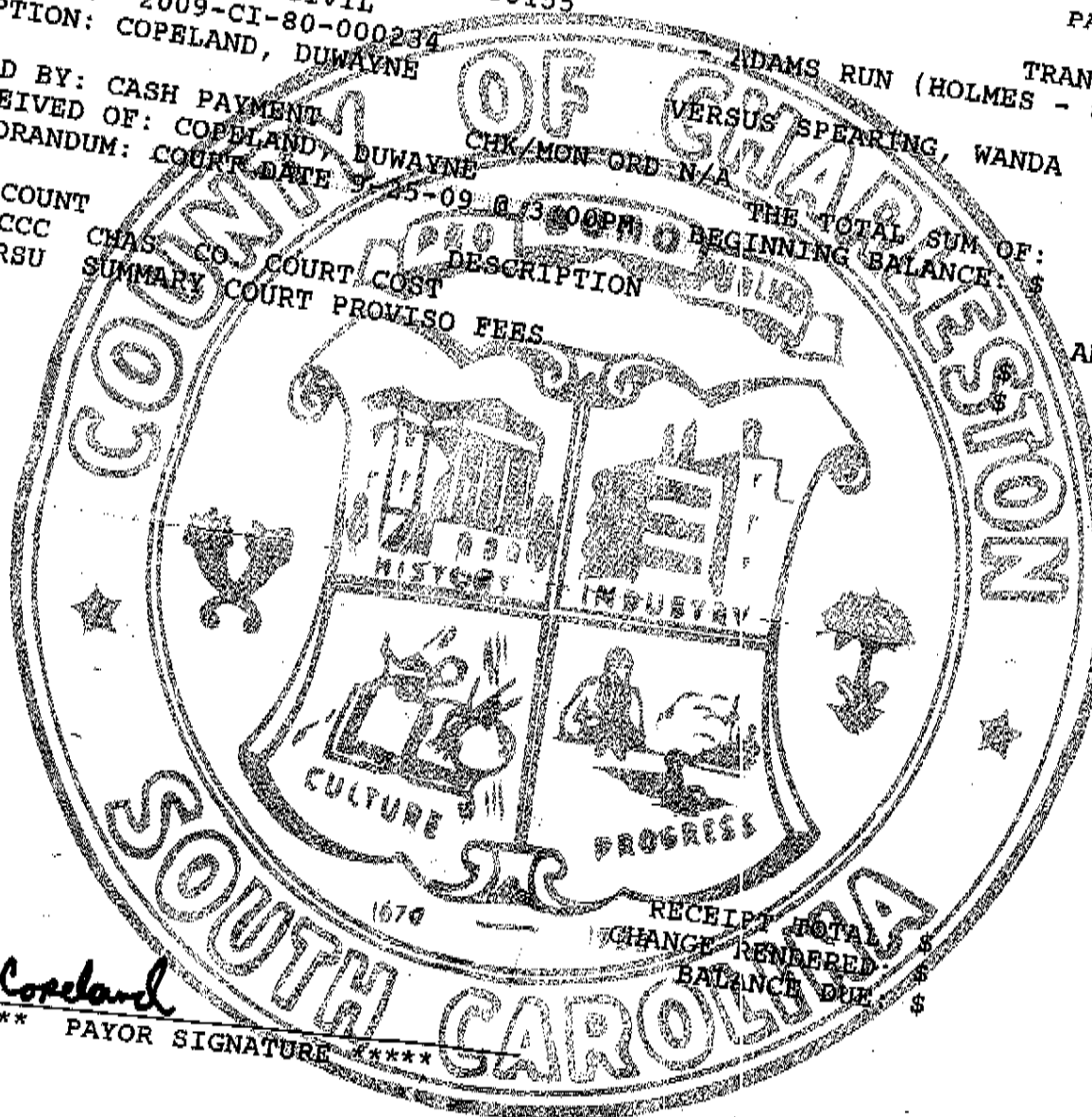
ADAMS RUN (HOLMES - 885)  
 VERSUS SPEARING, WANDA  
 CHK/MON ORD N/ATHE TOTAL SUM OF:  
 BEGINNING BALANCE: \$

ACCOUNT CHAS. CO. COURT COST  
 CCCC PRSU SUMMARY COURT PROVISIO FEES

65.00  
 \$65.00  
 65.00

AMOUNT

55.00  
 10.00



RECEIPT TOTAL \$  
 CHANGE RENDERED \$  
 BALANCE DUE \$

65.00  
 0.00  
 0.00

Duwayne Copeland

\*\*\*\*\*  
 PAYOR SIGNATURE \*\*\*\*\*