

June 2025: ownership wording and mortgage-risk explanation

Prepared October 13, 2026 (Pacific). Companion cover plus retained I7 source selection.

The core June 26 statements already appear in the approved 27-page native-message reader (N24-N25). This companion is primarily an access and context improvement, not a new discovery or independent corroboration.

The separate JC02 follow-up says quitclaim was the contemplated route; JC03 records Aileen pausing the discussion to work. Preserve the ownership wording beside her asserted FHA, mortgage, credit and lost-refinancing burdens. Those asserted losses are not independently verified here.

Keep the source-derived English and Cebuano as printed. No new English translation or author attestation is supplied by this cover. Negotiating language is not recorded title, an executed deed, guaranteed funding or a judicial finding.

The appended five pages are readable derivatives, not screenshots or the complete response chain. June 26 Pacific dates and claimed source hash are carried from the I7 derivative; raw JSON identity was not independently reauthenticated in this pass.

Reader route: examine this selected follow-up with the June ownership comparison and the existing N24-N25 messages. It adds context, not independent corroboration.

I2-C | June ownership follow-up and work context

Replaces the I3 reading-room copy of I2-C screenshots with recovered native entries. JC01 repeats N24 for context, not independent corroboration. June 26, 2025 Pacific dates are derived from native epochs. Ownership language is a negotiating premise, not a judicial finding. Financial-risk explanations remain.

Selected export entries, retypeset directly from recovered JSON. Original language and typos are retained. Character encoding repaired from Latin-1-wrapped UTF-8 where applicable; unsupported pictographs are visibly rendered as [emoji]; raw bytes preserved internally. Display aliases are mapped to the parties, not independently certified identities. Pacific dates are derived from native epoch milliseconds. These are readable source derivatives, not platform screenshots, complete threads or a forensic authenticity certification.

Private identities and details are omitted or visibly replaced. No yellow highlighting. A newly recovered export hash must not be represented as the hash of the older retained source.

JC01 | Aileen | June 26, 2025

02-message_1.json messages[578] | Epoch ms 1750999750635
UTC 2025-06-27T04:49:10.635000+00:00
Pacific 2025-06-26T21:49:10.635000-07:00
Source SHA-256 a001b2ac3bdf11189768c6d1a48332bd985b9dbbcd12a58687e51588e93e2426

te ara, since na establish nana na inyuha ng house, then of course inyuha na ang downpayment and renovations na nka benefit ang inyu business so wala nami ana ok.. ang financial risk sad namo ky dba because of SC,

- conventional (higher interest rate) among pag buy sa cabin ky naa sa SC ang FHA loan (lower interest rate) so yes nag pay mi more sa mortgage..

2. approved for refinance na unta mi last year that would have made our interest rate for 6. something to 5. something and wouldv made our mortgage lesser, and skip mortgage for nov-dec'24 (8200\$)

we had our share of financial risks pd.. eventhough u thnk na it's "imaginary" underwriting stage na to and wouldv been approved if not for SC.. so pls stop saying na nawng mig kwarta.. naa pd mi dghan na loss na opportunities and so it would b unfair na ma loss pa jd among na spend na d kami nka pahimulos..

also, with SC in our name, our debt to income ration was very high so our interest rates when we got our cars, cabin etc, taas pud.. so yes, naa sd mi financial risk..

yes wala mo sa title ky the only

JC02 | Aileen | June 26, 2025

02-message_1.json messages[577] | Epoch ms 1750999836936

UTC 2025-06-27T04:50:36.936000+00:00

Pacific 2025-06-26T21:50:36.936000-07:00

Source SHA-256 a001b2ac3bdf11189768c6d1a48332bd985b9dbbcd12a58687e51588e93e2426

yes wala mo sa title kay quit claim ra man ang way ato dba..

JC03 | Aileen | June 26, 2025

02-message_1.json messages[576] | Epoch ms 1750999869909

UTC 2025-06-27T04:51:09.909000+00:00

Pacific 2025-06-26T21:51:09.909000-07:00

Source SHA-256 a001b2ac3bdf11189768c6d1a48332bd985b9dbbcd12a58687e51588e93e2426

anyway, work sa ko ha.. tom nani beh, ky dko ka concentrate sa work.. sakit kaau ni para nako gud..
thank u..

JC04 | Aileen | June 26, 2025

02-message_1.json messages[574] | Epoch ms 1751000599088
UTC 2025-06-27T05:03:19.088000+00:00
Pacific 2025-06-26T22:03:19.088000-07:00
Source SHA-256 a001b2ac3bdf11189768c6d1a48332bd985b9dbbcd12a58687e51588e93e2426

So, if it weren't for us and our FHA qualification, SC would not have secured the 2.75% interest rate. You would have been paying significantly more than the \$1,000 you've been voluntarily contributing.

Meanwhile, we had to take a much higher rate of 6.75% on our own home, simply because we used our FHA eligibility for SC instead. That decision cost us thousands over time, savings we forfeited so this arrangement could happen in the first place.

So while we acknowledge your monthly contributions, it's important to recognize that our involvement and credit made a major financial difference from the start, saving far more than what was paid out monthly. That fact should be part of any fair and honest conversation about what's truly equitable.

English ky nka lunch break ko ron [emoji][emoji][emoji]

last na ni ha, ugma nko reply.. thank u

Native reactions: Jun [emoji] at raw Unix seconds not supplied; [private person] [thumbs-up] at raw Unix seconds not supplied.
Reactions do not establish a permanent lease amendment.