

W-9
 Form (Rev. March 2024)
 Department of the Treasury
 Internal Revenue Service

**Request for Taxpayer
Identification Number and Certification**

Go to www.irs.gov/FormW9 for instructions and the latest information.

Give form to the
requester. Do not
send to the IRS.

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.)

SANFORD COCKRELL III

2 Business name/disregarded entity name, if different from above.

3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.

- Individual/sole proprietor C corporation S corporation Partnership Trust/estate
 LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership)

Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

- Other (see instructions)

3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions

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5 Address (number, street, and apt. or suite no.). See instructions.

16 KING ST

6 City, state, and ZIP code
Charleston, SC 29401

7 List account number(s) here (optional)
1384347224

4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 2):

Exempt payee code (if any) _____

Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____

(Applies to accounts maintained outside the United States.)

Requester's name and address (optional)

**JPMorgan Chase Bank, N.A.
1111 Polaris Pkwy
Columbus, OH 43240-2050**

Social security number

2	4	3	-	0	6	-	2	5	9	1
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or

Employer identification number

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Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification Instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here Signature of U.S. person

Sanford Cockrell III

Date

6/2/25

General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN),

or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

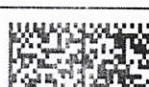
- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1093-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
- Certify that you are not subject to backup withholding; or



3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

Note: If you are a U.S. person and a requester gives you a form other than Form W-9 to request your TIN, you must use the requester's form if it is substantially similar to this Form W-9.

Definition of a U.S. person. For federal tax purposes, you are considered a U.S. person if you are:

- An individual who is a U.S. citizen or U.S. resident alien;
- A partnership, corporation, company, or association created or organized in the United States or under the laws of the United States;
- An estate (other than a foreign estate); or
- A domestic trust (as defined in Regulations section 301.7701-7).

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

- In the case of a disregarded entity with a U.S. owner, the U.S. owner of the disregarded entity and not the disregarded entity.
- In the case of a grantor trust with a U.S. grantor or other U.S. owner, generally, the U.S. grantor or other U.S. owner of the grantor trust and not the grantor trust.
- In the case of a U.S. trust (other than a grantor trust), the U.S. trust and not the beneficiaries of the trust.

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

Nonresident alien who becomes a resident alien. Generally, only a nonresident alien individual may use the terms of a tax treaty to reduce or eliminate U.S. tax on certain types of income. However, most tax treaties contain a provision known as a saving clause. Exceptions specified in the saving clause may permit an exemption from tax to continue for certain types of income even after the payee has otherwise become a U.S. resident alien for tax purposes.

If you are a U.S. resident alien who is relying on an exception contained in the saving clause of a tax treaty to claim an exemption from U.S. tax on certain types of income, you must attach a statement to Form W-9 that specifies the following five items.

1. The treaty country. Generally, this must be the same treaty under which you claimed exemption from tax as a nonresident alien.
2. The treaty article addressing the income.
3. The article number (or location) in the tax treaty that contains the saving clause and its exceptions.
4. The type and amount of income that qualifies for the exemption from tax.
5. Sufficient facts to justify the exemption from tax under the terms of the treaty article.

Example. Article 20 of the U.S.-China income tax treaty allows an exemption from tax for scholarship income received by a Chinese student temporarily present in the United States. Under U.S. law, this student will become a resident alien for tax purposes if their stay in the United States exceeds 5 calendar years. However, paragraph 2 of the first Protocol to the U.S.-China treaty (dated April 30, 1984) allows the provisions of Article 20 to continue to apply even after the Chinese student becomes a resident alien of the United States. A Chinese student who qualifies for this exception (under paragraph 2 of the first Protocol) and is relying on this exception to claim an exemption from tax on their scholarship or fellowship income would attach to Form W-9 a statement that includes the information described above to support that exemption.

If you are a nonresident alien or a foreign entity, give the requester the appropriate completed Form W-8 or Form 8233.

Backup Withholding

What is backup withholding? Persons making certain payments to you must under certain conditions withhold and pay to the IRS 24% of such payments. This is called "backup withholding." Payments that may be subject to backup withholding include, but are not limited to, interest, tax-exempt interest, dividends, broker and barter exchange transactions, rents, royalties, nonemployee pay, payments made in settlement of payment card and third-party network transactions, and certain payments from fishing boat operators. Real estate transactions are not subject to backup withholding.

You will not be subject to backup withholding on payments you receive if you give the requester your correct TIN, make the proper certifications, and report all your taxable interest and dividends on your tax return.

Payments you receive will be subject to backup withholding if:

1. You do not furnish your TIN to the requester;
2. You do not certify your TIN when required (see the instructions for Part II for details);
3. The IRS tells the requester that you furnished an incorrect TIN;
4. The IRS tells you that you are subject to backup withholding because you did not report all your interest and dividends on your tax return (for reportable interest and dividends only); or
5. You do not certify to the requester that you are not subject to backup withholding, as described in item 4 under "By signing the filled-out form" above (for reportable interest and dividend accounts opened after 1983 only).

Certain payees and payments are exempt from backup withholding. See *Exempt payee code*, later, and the separate instructions for the Requester of Form W-9 for more information.

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

The Foreign Account Tax Compliance Act (FATCA) requires a participating foreign financial institution to report all U.S. account holders that are specified U.S. persons. Certain payees are exempt from FATCA reporting. See *Exemption from FATCA reporting code*, later, and the Instructions for the Requester of Form W-9 for more information.

Updating Your Information

You must provide updated information to any person to whom you claimed to be an exempt payee if you are no longer an exempt payee and anticipate receiving reportable payments in the future from this person. For example, you may need to provide updated information if you are a C corporation that elects to be an S corporation, or if you are no longer tax exempt. In addition, you must furnish a new Form W-9 if the name or TIN changes for the account, for example, if the grantor of a grantor trust dies.

Penalties

Failure to furnish TIN. If you fail to furnish your correct TIN to a requester, you are subject to a penalty of \$50 for each such failure unless your failure is due to reasonable cause and not to willful neglect.

Civil penalty for false information with respect to withholding. If you make a false statement with no reasonable basis that results in no backup withholding, you are subject to a \$500 penalty.

Criminal penalty for falsifying information. Willfully falsifying certifications or affirmations may subject you to criminal penalties including fines and/or imprisonment.

Misuse of TINs. If the requester discloses or uses TINs in violation of federal law, the requester may be subject to civil and criminal penalties.

Specific Instructions

Line 1

You must enter one of the following on this line; **do not leave this line blank.** The name should match the name on your tax return.

If this Form W-9 is for a joint account (other than an account maintained by a foreign financial institution (FFI)), list first, and then circle, the name of the person or entity whose number you entered in Part I of Form W-9. If you are providing Form W-9 to an FFI to document a joint account, each holder of the account that is a U.S. person must provide a Form W-9.

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.

Note for ITIN applicant: Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.

- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.



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- Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

If you have a business name, trade name, DBA name, or disregarded entity name, enter it on line 2.

Line 3a

Check the appropriate box on line 3a for the U.S. federal tax classification of the person whose name is entered on line 1. Check only one box on line 3a.

IF the entity/individual on line 1 Is a(n)...	THEN check the box for...
• Corporation	Corporation.
• Individual or • Sole proprietorship	Individual/sole proprietor.
• LLC classified as a partnership for U.S. federal tax purposes or • LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation; or S = S corporation.
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

If you are exempt from backup withholding and/or FATCA reporting, enter in the appropriate space on line 4 any code(s) that may apply to you.

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.

1 – An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

2 – The United States or any of its agencies or instrumentalities.

3 – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

- 4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5 – A corporation.
- 6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 7 – A futures commission merchant registered with the Commodity Futures Trading Commission.
- 8 – A real estate investment trust.
- 9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.
- 10 – A common trust fund operated by a bank under section 584(a).
- 11 – A financial institution as defined under section 581.
- 12 – A middleman known in the investment community as a nominee or custodian.
- 13 – A trust exempt from tax under section 664 or described in section 4947.

The following chart shows types of payments that may be exempt from backup withholding. The chart applies to the exempt payees listed above, 1 through 13.

IF the payment is for...	THEN the payment is exempt for...
• Interest and dividend payments	All exempt payees except for 7.
• Broker transactions	Exempt payees 1 through 4 and 6 through 11 and all C corporations. S corporations must not enter an exempt payee code because they are exempt only for sales of noncovered securities acquired prior to 2012.
• Barter exchange transactions and patronage dividends	Exempt payees 1 through 4.
• Payments over \$600 required to be reported and direct sales over \$5,000 ¹	Generally, exempt payees 1 through 5. ²
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

¹See Form 1099-MISC, Miscellaneous Information, and its instructions.

²However, the following payments made to a corporation and reportable on Form 1099-MISC are not exempt from backup withholding: medical and health care payments, attorneys' fees, gross proceeds paid to an attorney reportable under section 6045(f), and payments for services paid by a federal executive agency.

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

A – An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).

B – The United States or any of its agencies or instrumentalities.

C – A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.

D – A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).

E – A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

F – A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.

G – A real estate investment trust.

H – A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.

I – A common trust fund as defined in section 584(a).

J – A bank as defined in section 581.

K – A broker.

L – A trust exempt from tax under section 664 or described in section 4947(a)(1).

M – A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

Note: You may wish to consult with the financial institution requesting this form to determine whether the FATCA code and/or exempt payee code should be completed.



Line 5

Enter your address (number, street, and apartment or suite number). This is where the requester of this Form W-9 will mail your information returns. If this address differs from the one the requester already has on file, enter "NEW" at the top. If a new address is provided, there is still a chance the old address will be used until the payor changes your address in their records.

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

If you are a sole proprietor and you have an EIN, you may enter either your SSN or EIN.

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

Note: See *What Name and Number To Give the Requester*, later, for further clarification of name and TIN combinations.

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/EIN. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

Caution: A disregarded U.S. entity that has a foreign owner must use the appropriate Form W-8.

Part II. Certification

To establish to the withholding agent that you are a U.S. person, or resident alien, sign Form W-9. You may be requested to sign by the withholding agent even if item 1, 4, or 5 below indicates otherwise.

For a joint account, only the person whose TIN is shown in Part I should sign (when required). In the case of a disregarded entity, the person identified on line 1 must sign. Exempt payees, see *Exempt payee code*, earlier.

Signature requirements. Complete the certification as indicated in items 1 through 5 below.

1. Interest, dividend, and barter exchange accounts opened before 1984 and broker accounts considered active during 1983. You must give your correct TIN, but you do not have to sign the certification.

2. Interest, dividend, broker, and barter exchange accounts opened after 1983 and broker accounts considered inactive during 1983. You must sign the certification or backup withholding will apply. If you are subject to backup withholding and you are merely providing your correct TIN to the requester, you must cross out item 2 in the certification before signing the form.

3. Real estate transactions. You must sign the certification. You may cross out item 2 of the certification.

4. Other payments. You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a non-employee for services, payments made in settlement of payment card and third-party network transactions, payments to certain fishing boat crew members and fishermen, and gross proceeds paid to attorneys (including payments to corporations).

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program

payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner ¹
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The owner ³
For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

¹ List first and circle the name of the person whose number you furnish. If only one person on a joint account has an SSN, that person's number must be furnished.

² Circle the minor's name and furnish the minor's SSN.

³ You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

⁴ List first and circle the name of the trust, estate, or pension trust. (Do not furnish the TIN of the personal representative or trustee unless the legal entity itself is not designated in the account title.)

Note: The grantor must also provide a Form W-9 to the trustee of the trust.

****** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

Note: If no name is circled when more than one name is listed, the number will be considered to be that of the first name listed.

Secure Your Tax Records From Identity Theft

Identity theft occurs when someone uses your personal information, such as your name, SSN, or other identifying information, without your permission to commit fraud or other crimes. An identity thief may use your SSN to get a job or may file a tax return using your SSN to receive a refund.

To reduce your risk:

- Protect your SSN,
- Ensure your employer is protecting your SSN, and
- Be careful when choosing a tax return preparer.

If your tax records are affected by identity theft and you receive a notice from the IRS, respond right away to the name and phone number printed on the IRS notice or letter.

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity, or a questionable credit report, contact the IRS Identity Theft Hotline at 800-908-4490 or submit Form 14039.

For more information, see Pub. 5027, Identity Theft Information for Taxpayers.



Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 877-777-4778 or TTY/TDD 800-829-4059.

Protect yourself from suspicious emails or phishing schemes. Phishing is the creation and use of email and websites designed to mimic legitimate business emails and websites. The most common act is sending an email to a user falsely claiming to be an established legitimate enterprise in an attempt to scam the user into surrendering private information that will be used for identity theft.

The IRS does not initiate contacts with taxpayers via emails. Also, the IRS does not request personal detailed information through email or ask taxpayers for the PIN numbers, passwords, or similar secret access information for their credit card, bank, or other financial accounts.

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 800-366-4484. You can forward suspicious emails to the Federal Trade Commission at spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

Go to www.irs.gov/IdentityTheft to learn more about identity theft and how to reduce your risk.

Privacy Act Notice

Section 6109 of the Internal Revenue Code requires you to provide your correct TIN to persons (including federal agencies) who are required to file information returns with the IRS to report interest, dividends, or certain other income paid to you; mortgage interest you paid; the acquisition or abandonment of secured property; the cancellation of debt; or contributions you made to an IRA, Archer MSA, or HSA. The person collecting this form uses the information on the form to file information returns with the IRS, reporting the above information. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation and to cities, states, the District of Columbia, and U.S. commonwealths and territories for use in administering their laws. The information may also be disclosed to other countries under a treaty, to federal and state agencies to enforce civil and criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism. You must provide your TIN whether or not you are required to file a tax return. Under section 3406, payors must generally withhold a percentage of taxable interest, dividends, and certain other payments to a payee who does not give a TIN to the payor. Certain penalties may also apply for providing false or fraudulent information.



HOME EQUITY REVOLVING LOAN DISBURSEMENT SCHEDULE

Loan Number: 1384347224

Disbursement Date: 06/06/2025

Lender: JPMorgan Chase Bank, N.A.

Borrower Name: SANFORD COCKRELL III

Property Address: 16 King street
Charleston, SC 29401

Mailing Address: 16 KING ST
Charleston, SC 29401

Borrower(s) requests the following disbursements and/or advance indicated below. If any estimated amount shown below varies from the actual paid (as of the date of closing), the Borrower(s) agrees to the actual amount and, if applicable, the corresponding change to the advance shown below. Borrower(s) agrees that any disbursement and/or advance is made under Borrower's Home Equity Line of Credit Agreement and Disclosure Statement (Agreement).

FEES:

		AMOUNT
Loan Origination Fee	TO JPMorgan Chase Bank, N.A.	\$1,995.00
Appraisal Fee	TO Solidifi Inc	PAID
Credit Report	TO CoreLogic Credco	PAID
Flood Certification	TO CoreLogic	PAID
Flood Life of Loan Coverage	TO CoreLogic Flood Services	PAID
ID Verification Fee	TO Data Verify	PAID
Settlement Fee	TO Mortgage Connect, LP	PAID
Abstract or Title Search	TO Mortgage Connect, LP	PAID
Admin/Processing Fee	TO Mortgage Connect, LP	PAID
Recording Service	TO Mortgage Connect, LP	PAID
Recording Fees	TO County Recorder	PAID
SUB-TOTAL of all loan fees		\$1,995.00
TOTAL ADVANCE		\$340,000.00
CASH TO/FROM BORROWER(S)		\$338,005.00

Sanford Cockrell III
SANFORD COCKRELL III

(Seal)



DATE: June 2, 2025
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224
PROPERTY ADDRESS: 16 King street
Charleston, SC 29401

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel: We have agreed to establish an open-end credit account for you, and you have agreed to give us a security interest in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events.

1. the opening date of your account which is June 2, 2025; or
2. the date you received your Truth-in-Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

If you cancel the account, the security interest in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the security interest in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

How to Cancel: If you decide to cancel the account, you may do so by notifying us, in writing, at:
JPMorgan Chase Bank, N.A.
Mail Code: OH1-9000, 3415 Vision Drive
Columbus, OH 43240-2050
Att:Funder
FAX: 866-457-0256

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of June 5, 2025 (date) (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SANFORD COCKRELL III

DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

The undersigned each acknowledge receipt of two completely filled in copies of the above Notice of Right to Cancel.

SANFORD COCKRELL III

DATE

•Notice of Right to Cancel – Model G-5
ICE Mortgage Technology, Inc.
Lender NMLS ID#: 399798

GRT5 0418
GRT5 (CLS)

05/23/2025 10:06 AM PST



DATE: June 2, 2025
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224
PROPERTY ADDRESS: 16 King street
Charleston, SC 29401

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SANFORD COCKRELL III

6/2/25

DATE

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ICE Mortgage Technology, Inc
Lender NMLS ID#: 399798

GRT5 0418
GRT5 (CLS)

05/23/2025 10:06 AM PST



DATE: June 2, 2025
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224
PROPERTY ADDRESS: 16 King street
Charleston, SC 29401

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ICE Mortgage Technology, Inc.
Lender NMLS ID#: 399798

GRT5 0418
GRT5 (CLS)
05/23/2025 10:06 AM PST



SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	1384347224	16 King street, Charleston, SC 29401

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, SANFORD COCKRELL III

who, after being by me first duly sworn, upon oath does depose and say:

THAT, SANFORD COCKRELL III
as the name is signed on the note and/or security instrument is one and the same person as;

as the name appears in various loan documents.

Sanford Cockrell III
SANFORD COCKRELL III

6/2/25

DATE

State of South Carolina
County of Charleston

Signed and sworn to (or affirmed) before me on this 6/2/25 (date) by SANFORD COCKRELL III.

ELK (Official Seal)

(Signature of Person Taking Acknowledgement)

Michael Aloysius Brooks
(Title or Rank)

(Serial Number, if any)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029



DOCUMENT CORRECTION AGREEMENT

Borrower(s): SANFORD COCKRELL III Date: 06/02/2025
Property Address: 16 King street Charleston, SC 29401 Loan Number: 1384347224
Lender: JPMorgan Chase Bank, N.A.

AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of **Lender** disbursing funds for the closing of the **Loan** secured by the **Property** being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, **Borrower(s)** agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the **Loan**, upon request of the **Lender**, **Borrower(s)** will comply with **Lender's** request to execute, acknowledge, initial and deliver to **Lender** any documentation **Lender** deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the **Lender** hereby indemnifies the **Borrower(s)** against any loss associated with a demand on the original note. All documents **Lender** requests of **Borrower(s)** shall be referred to as "Replacement Documents". **Borrower(s)** agrees to deliver the Replacement Documents within ten (10) days after receipt by **Borrower(s)** of a written request for such replacement. **Borrower(s)** also agrees that upon request **Borrower(s)** will supply additional amounts and/or pay to **Lender** any additional sum previously disclosed to **Borrower(s)** as a cost or fee associated with the **Loan**, which for whatever reason was not collected at closing.

REQUEST BY LENDER: Any request under this Agreement may be made by the **Lender**, (including assignees and persons acting on behalf of the **Lender**) or **Settlement Agent**, and shall be *prima facie* evidence of the necessity for same. A written statement addressed to **Borrower(s)** at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT: If the **Loan** is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), **Borrower(s)** failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give **Lender** the option of declaring all sums secured by the loan documents immediately due and payable.

BORROWER LIABILITY: If **Borrower(s)** fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to **Lender** more than ten (10) days after being requested to do so by **Lender**, and understanding that **Lender** is relying on these representations, **Borrower(s)** agree(s) to be liable for any and all loss or damage which **Lender** reasonably sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by **Lender**.

This agreement shall survive the closing of the Loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).

Borrower

 6/2/25

SANFORD COCKRELL III

Date

Date

Date

Signed, sealed and delivered in the presence of:

 6/2/25

Witness

Date

Amy Romanowski

 6/2/25

Witness

Michael A. Brooks

Date





JPMorgan Chase & Co.

FAIR LENDING STATEMENT

Borrower(s): SANFORD COCKRELL III

Date: 06/02/2025

Loan Number: 1384347224

Property Address: 16 King street Charleston, SC 29401

Lender: JPMorgan Chase Bank, N.A.

JPMorgan Chase & Co. (JPMorgan Chase) is committed to treating all individuals fairly and equitably in the conduct of its lending businesses in all jurisdictions where it conducts business. This commitment is part of our fundamental mission of providing quality financial services to existing and prospective customers in accordance with all applicable laws. In the United States, this principle is embodied in fair lending laws such as the Equal Credit Opportunity Act and the Fair Housing Act and applicable state laws. These laws require the equitable treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability, familial status, the fact that all or part of the applicant's income derives from public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Denying any person equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant, and has no place in our company and will not be tolerated.

Only through the efforts of all of us at JPMorgan Chase can we ensure that every applicant for credit receives fair and equitable treatment and that we have helped each member of the communities JPMorgan Chase serves reach his or her fullest potential.

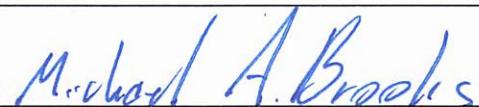


SOUTH CAROLINA PRACTICE OF LAW CERTIFICATION

Borrower(s): SANFORD COCKRELL III Date: 06/02/2025
Loan Number: 1384347224
Property Address: 16 King street Charleston, SC 29401
Lender: JPMorgan Chase Bank, N.A.

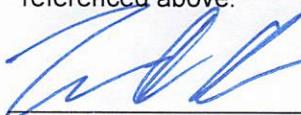
Closing Date: 06/02/2025

Closing Agent's Name:



Supervising Attorney (if different than Closing Agent):

By signing below, I acknowledge my understanding that under South Carolina state law, the closing of real estate transactions is considered the practice of law. Specifically, I understand that a licensed South Carolina attorney is required to either directly control, or supervise, all aspects of the closing, including disbursement of the loan proceeds. By signing below, I hereby certify that all aspects of the closing have been properly supervised by the attorney referenced above.

 Signature of Closing Agent

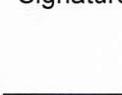
6/2/25 Date

 Signature of Supervisory Attorney

Date

 Printed Name of Closing Agent

6/2/25 Date

 Printed Name of Supervisory Attorney

Date

Law Firm Name



ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: 06/02/2025

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240 General User	Subject Property: 16 King street Charleston, SC 29401	Borrower(s): SANFORD COCKRELL III
Loan Number: 1384347224	Interest Rate: 9.115 %	Type of Loan: HELOC
Loan Program: HELOC	Term: 240	Sales Price:
Estimated Closing Costs		
800. Items Payable in Connection with Loan		
A Loan Origination Fees 0.665 %	\$ 1,995.00	
Application Fees	\$ _____	\$ _____
Processing Fees	\$ _____	\$ _____
Underwriting Fees	\$ _____	\$ _____
Broker Fees	\$ _____	\$ _____
Broker Compensation	\$ _____	\$ _____
802. Credit or Charge for Interest Rate	\$ _____	\$ _____
803. Adjusted Origination Charges	\$ 1,995.00	
804. L Appraisal Fee to Solidifi Inc	\$ 700.00	
805. L Credit Report to CoreLogic Credco	\$ 83.55	
806. Tax Service to	\$ _____	\$ _____
807. L Flood Certification to CoreLogic	\$ 2.25	
808. L Flood Life of Loan Coverage to CoreLogic Flood	\$ 2.25	
809. L ID Verification Fee to Data Verify	\$ 7.30	
810.	\$ _____	\$ _____
811.	\$ _____	\$ _____
812.	\$ _____	\$ _____
813.	\$ _____	\$ _____
814.	\$ _____	\$ _____
815.	\$ _____	\$ _____
816.	\$ _____	\$ _____
817.	\$ _____	\$ _____
818.	\$ _____	\$ _____
819.	\$ _____	\$ _____
820.	\$ _____	\$ _____
821.	\$ _____	\$ _____
822.	\$ _____	\$ _____
823.	\$ _____	\$ _____
824.	\$ _____	\$ _____
825.	\$ _____	\$ _____
826.	\$ _____	\$ _____
827.	\$ _____	\$ _____
828.	\$ _____	\$ _____
829.	\$ _____	\$ _____
830.	\$ _____	\$ _____
831.	\$ _____	\$ _____
832.	\$ _____	\$ _____
833.	\$ _____	\$ _____
834.	\$ _____	\$ _____
835.	\$ _____	\$ _____
1100. Title Charges		
1102. Settlement or Closing Fee	\$ _____	\$ _____
L Settlement Fee to Mortgage Connect, LP	\$ 375.00	
L Abstract or Title Search to Mortgage Connect, LP	\$ 135.00	
L Admin/Processing Fee to Mortgage Connect, LP	\$ 75.00	
L Recording Service to Mortgage Connect, LP	\$ 25.00	
1103.	\$ _____	\$ _____
1104.	\$ _____	\$ _____
1109.	\$ _____	\$ _____
1110.	\$ _____	\$ _____
1111.	\$ _____	\$ _____
1112.	\$ _____	\$ _____
1113.	\$ _____	\$ _____
1114.	\$ _____	\$ _____
1115.	\$ _____	\$ _____
1116.	\$ _____	\$ _____
1200. Government Recording and Transfer Charges		
1202. L Recording Fees	\$ 25.00	
1203. Transfer Taxes	\$ _____	\$ _____
1204. City/County Tax/Stamps	\$ _____	\$ _____
1205. State Tax/Stamps	\$ _____	\$ _____
1206.	\$ _____	\$ _____
1207.	\$ _____	\$ _____
1208.	\$ _____	\$ _____
1209.	\$ _____	\$ _____
1210.	\$ _____	\$ _____
1300. Additional Settlement Charges		
1302.	\$ _____	\$ _____
1303.	\$ _____	\$ _____
1304.	\$ _____	\$ _____
1305.	\$ _____	\$ _____
1306.	\$ _____	\$ _____
1307.	\$ _____	\$ _____
1308.	\$ _____	\$ _____
1309.	\$ _____	\$ _____
1310.	\$ _____	\$ _____
1311.	\$ _____	\$ _____
1312.	\$ _____	\$ _____
1313.	\$ _____	\$ _____
1314.	\$ _____	\$ _____
1315.	\$ _____	\$ _____
1316.	\$ _____	\$ _____
1317.	\$ _____	\$ _____
1318.	\$ _____	\$ _____
1319.	\$ _____	\$ _____
1320.	\$ _____	\$ _____
Total Estimated Closing Costs	\$ 3,425.35	
S – Paid by Seller		
S/ – Split by Seller & Others		
B – Paid by Broker		
L – Paid by Lender		
A – APR Affected by Cost		
O – Paid by Other		
	P – Paid Outside Closing (POC)	



ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: 06/02/2025

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Provided By: JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240 General User	Subject Property: 16 King street Charleston, SC 29401	Borrower(s): SANFORD COCKRELL III
Loan Number: 1384347224	Interest Rate: 9.115 %	Type of Loan: HELOC
Loan Program: HELOC	Term: 240	Sales Price:

Estimated Reserve/Prepaid Costs

900. Items Required by Lender to be Paid in Advance			1000. Reserves Deposited with Lender		
901.	Daily Interest	Days @ \$ 84.9068	\$		
902.	Mortgage Ins Premium to		\$		
903.	Homeowner's Insurance to		\$		
904.			\$		
905.	VA Funding Fee		\$		
906.	Flood Insurance		\$		
907.			\$		
908.			\$		
909.			\$		
910.			\$		
911.			\$		
912.			\$		
Total Estimated Reserve/Prepaid Costs			\$		

Transaction Summary

S – Paid by Seller
S/ – Split by Seller & Others

B – Paid by Broker
L – Paid by Lender

A – APR Affected by Cost
O – Paid by Other

P – Paid Outside Closing (POC)



HOME EQUITY CLOSING INSTRUCTIONS

Lender: JPMorgan Chase Bank, N.A.
1111 Polaris Parkway
Columbus, OH, 43240 **Closing Agent/Attorney:** Mortgage Connect, LP
600 Clubhouse Drive
Moon Twp, PA 15108
866-789-1814

Dedicated Closing Team: (855)788-6693

Loan Number: 1384347224 **Title Number:** 3482523

Borrower Information: SANFORD COCKRELL III

Property Address: 16 King street
Charleston, SC, 29401 **Mailing Address:** 16 KING ST
Charleston, SC, 29401

Transaction Summary

Closing/Signing Date	06/02/2025	Wire Amount	\$338,005.00
Disbursement/Funding Date	06/06/2025	Credit Limit Amount	\$400,000.00
First Payment Date	07/10/2025	Disbursement Amount	\$340,000.00
Rescission Expiration Date	06/05/2025	Purpose	Cash-Out Refinance
Document/Credit Expiration Date	08/05/2025	Occupancy	Primary Residence
Origination Fee	\$1,995.00	Collateral Value	\$2,735,000
Annual Percentage Rate	9.115%	Property Type	Detached
Index (WSJ Prime Rate)	7.50000%	Lien Position	Second Lien
Margin	1.615%		

Part 1 – General Conditions

Thank you for acting on our behalf as the designated Closing Agent for this transaction. In this capacity, you will comply with all applicable federal, state and local laws. You may not disburse our funds unless you fully comply with all closing instructions. Any changes to these instructions must be made in writing and signed by the Lender. These instructions will cover the fees, loan-specific conditions, documents and title requirements of this transaction.

Your signature is required to certify compliance with these instructions.

**Please contact Chase if you have any questions or require any changes.

No changes can be made to any documents without Lender approval.**

FOR CLOSING AGENT USE ONLY and is not to be shared with or provided to the borrower(s).



WITHIN 72 HOURS OF DISBURSEMENT OF FUNDS, the Closing Agent must send, by overnight delivery, all documents and evidence of satisfaction of conditions (fully executed and notarized as applicable) to the address of the Lender noted below. The Closing Agent is required to provide the Lender with executed documents not more than 72 hours following the funding.

Chase Records Center Warehouse
Intake Mail Code LA4-4774
700 Kansas Lane
Monroe, LA 71203

Recorded Documents and Title Policies must be returned/forwarded to:

Chase Records Center
Attn: Collateral Trailing Documents
RE: MC 8000
700 Kansas Lane
Monroe, LA 71203

Refinancing by Original Lender - In most cases, the Lender will "net fund" the payoff amount of the existing loan. When the Lender "net funds," you will not receive funds from the Lender unless the amount of the refinance exceeds the payoff on the existing loan.

When the Lender does "net fund," you must use the final payoff provided by the Lender. If the borrower has an escrow/impound account and has authorized us to do so, any positive escrow balance will be applied in calculating the final payoff. If the borrower has not so authorized, escrow funds will be returned to borrower separately.

Borrower Identity - Confirm borrower(s) identity at closing by viewing an original government-issued picture identification or two (2) original alternate proofs of identification (i.e. Social Security card and major credit card).

Closing Conditions - Satisfy all conditions noted on Schedule A - Conditions to be Satisfied for Closing.

Funds Disbursement - The Closing Agent must contact the Lender to confirm disbursement of funds on the designated disbursement date referenced above. As to rescindable loans, the Closing Agent must contact all consumers with rescission rights to verify that they have not rescinded prior to disbursement. If the loan cannot be settled on the scheduled closing date above, immediately contact the Lender's Dedicated Closing Team. Failure to do so will subject your company to payment of any interest charges or penalties the Lender incurs during the days that the Lender was not notified.

Undisclosed Fees/Unrecorded Payoffs - The Closing Agent must notify the Lender in writing if it has knowledge of a transaction containing an unrecorded payoff or fee to a third party person or entity that was not disclosed on the title commitment or real estate purchase agreement. The Closing Agent is not authorized to close the loan until it has provided the required notice and received the Lender's written approval to proceed.

Source of Funds - The Closing Agent must notify the Lender in writing if it has any reason to believe that funds to close or the earnest money deposit may have come from a source other than borrower. The Closing Agent must not complete the closing without the Lender's written approval.

Other Transactions - The Closing Agent must notify the Lender in writing if it has knowledge of a closing involving the borrower or a transaction involving the subject property that occurred within 180 days before, or is anticipated to occur within 180 days after, the closing. The Closing Agent is not authorized to close the loan until it has provided the Lender with the required notice and received Lender's written approval to proceed.

Loan may not be consummated before 06/02/2025



Part II – Documentation and Special Conditions

Within 72 hours of settlement, or funding for escrow states, return all documents indicated with an "X" (fully executed, dated and notarized) to the Lender address noted on Page 1 of these instructions. If no reference is made to the number of copies, then only the original executed document must be returned to the Lender.

- Three (3) Certified True Copies of the Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) or an e-recorded version of these documents. (Note: Original Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) are to be recorded prior to sending back to Chase.)
- Subordination Agreement and/or Power of Attorney, if applicable.
- Co-op Proprietary Lease, Assignment of Lease, Recognition Agreement, Stock Certificate, Stock Power, Security Agreement and Co-op Riders, if applicable.
- Home Equity Line of Credit Agreement, including all Addendums/Rider(s). Only one original must be executed at Closing. We require one original and three (3) stamped Certified True Copies. Retention of duplicate original Notes or Bonds is prohibited.
- Home Equity Closing Instructions with Schedule A - Conditions to be Satisfied for Closing signed and dated by the Closing Agent.
- Home Equity Revolving Loan Disbursement Schedule form.
- Application for the Automatic Mortgage Payment Program
- Document Correction Agreement
- Any conditions listed on these Closing Instructions, Schedule A - Conditions to be Satisfied for Closing
- Notice of Right to Cancel. Must be signed and dated by all parties who have executed the Security Instrument. Each party entitled to rescind must receive two (2) copies of the Notice of Right to Cancel.
- W-9 Tax form
- All documents required for Consolidated Extension and Modification Agreements (CEM), including all exhibits and all Lender originally recorded documents, as required by the CEM Authorization Form.
- All other applicable state, federal and Lender documents included in this package fully executed and dated.
- Uniform Residential Loan Application (FNMA 1003).
- Original, executed Signature/Name Affidavit for each borrower.
- Original, executed Tax Information Sheet.
- See attached Addendum.



Part III – Title Policy & Legal Conditions

If Title Insurance is required, within 10 days of recording the Mortgage/Deed of Trust, we require a title policy that meets the following requirements:

Lien Position - Insure that our Mortgage/Deed of Trust is in the correct lien position. Schedule A of the title policy must recite full recording data pertinent to the Mortgage/Deed of Trust and applicable Rider/Schedule. Insure all taxes, liens and assessments are paid.

Subordinate Mortgages - Any subordinate mortgage(s) to the Chase HELOC must be approved by the Lender prior to closing and must remain subordinate to the Lender's lien position. Schedule A must recite mortgage recording data regarding any approved second mortgage. Any second mortgage may not contain a prepayment penalty clause.

Title Insurance - Insure the Lender for a minimum of the full credit limit amount.

Legal Description - Have the full legal description conform precisely as it appears in the Mortgage/Deed of Trust. The Closing Agent must prepare and attach the legal description of the collateral property to the Mortgage/Deed of Trust.

Exact Names and Marital Statuses - State the borrower(s) names and marital status(es) exactly as they appear in the Mortgage/Deed of Trust. If a spouse is not a co-mortgagor, the title policy must insure our mortgage is superior in all respects to any and all rights of the non-mortgagor spouse.

Title Policy Conditions - Include the following standard ALTA Endorsements:

- ALTA Form 4 (if Condominium)
- ALTA Form 5 (if PUD - deMinimis PUD)
- ALTA Form 6 (if VRM - ARM - GPM)
- ALTA Form 8 or 8.1 (Environmental Protection Lien), if applicable
- ALTA Form 9 (Florida)

Title Insurance Clause - Insure the following interests:

JPMorgan Chase Bank, N.A., its successors and/or assigns

Municipal Assessments - Insure that all municipal assessments have been paid through the date of the policy.

Ground Rents - If applicable, insure that ground rents have been paid through the date of the policy and proper notification has been made to the lessor regarding our interests.

Closing Conditions - There can be no exceptions or conditions in the title policy unless otherwise noted on Schedule A or approved by the Lender in writing. Any Lender agreed upon exceptions may only remain in the policy provided affirmative coverage is given as follows: This policy affirmatively insures that none of the above covenants, easements or restrictions has been violated, and that any future violations will not result in a forfeiture or reversion of title, or any loss to the mortgagee.

Power of Attorney - A Power of Attorney is not permitted without the Lender's and the Title Company's written approval prior to the closing (the Lender will make notations on Schedule A - Conditions to be Satisfied for Closing). The Closing Agent must provide a recorded Power of Attorney and evidence that the Title Company is insuring over the Power of Attorney (and confirmation, for VA loans, the grantor is alive). The Power of Attorney must be a certified true copy and recorded before the Deed or the Mortgage/Deed of Trust. The Power of Attorney must be specific to the transaction. All signatures must conform exactly to the Mortgage/Deed of Trust and the note/bond.

Homeowner's Association dues - If applicable, ensure the Homeowner's Association fees are current.



Part IV – Closing Agent Certification

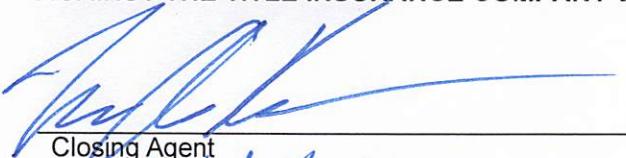
I certify that:

I have settled this loan in accordance with all pages of these instructions.

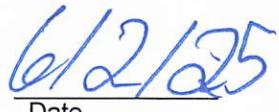
A current insured closing letter or indemnification letter is on file with the Lender.

In accordance with applicable law, I have completely and accurately disclosed all fees and charges incurred by borrower or seller (including fees received by all closing agents or attorneys for the parties), as well as the payor and recipient of such fees (indicating POC, where applicable). I have notified Lender in writing of any changes in fees, or the payor or recipient thereof. I have not modified the Closing Disclosure provided by the Lender, nor have I made changes to any other closing documents without the Lender's approval.

I UNDERSTAND THAT ANY VIOLATION OF THESE INSTRUCTIONS MAY RESULT IN A CLAIM BY THE LENDER AGAINST THE TITLE INSURANCE COMPANY WHICH ISSUED THE INDEMNIFICATION LETTER.



Closing Agent
Michael A. Brastoff



Date



SCHEDULE A – CONDITIONS TO BE SATISFIED FOR CLOSING

The following conditions are outstanding on this loan and must be satisfied in conjunction with the loan closing. Please submit these documents or proof of satisfaction with the closed loan package. Changes are not permitted by the Closing Agent or any other party without the Lender's approval.

Borrower Waive Receipt of Appraisal Report at close -

Client(s) to sign 4506-C at Closing

Title Co. to provide recordable copy of legal description -

Review following Critical Documents -

Settlement Agent to ensure there are no edits to URLA

Loan Proceeds Delivery Instructions to be Signed



DISBURSEMENT INSTRUCTIONS

Loan Number:	1384347224	Borrower and Property Information:	SANFORD COCKRELL III 16 King street Charleston, SC, 29401
Closing Date:	06/02/2025	Title Number:	3482523
Funding Date:	06/06/2025	Closing Agent/Attorney:	Mortgage Connect, LP 600 Clubhouse Drive Moon Twp, PA 15108 866-789-1814

Loan Characteristics:

Interest Rate:	9.115%	Credit Limit:	\$400,000.00
HCLTV:	60.695%	Initial Advance:	\$340,000.00
Occupancy:	Primary Residence	Undisbursed Funds:	\$60,000.00
Lien Position:	Second Lien		

THIS DOCUMENT IS INTENDED FOR INTERNAL USE ONLY – DO NOT GIVE TO CUSTOMER

Wire Breakdown:

Wire/Check Amount	\$338,005.00
--------------------------	---------------------

Payoffs	\$0.00
Cash To (From) Customer	\$338,005.00
Mortgage Tax (if applicable)	\$0.00



AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS

SOUTH CAROLINA TRANSACTIONS

Date: June 2, 2025

Borrowers: SANFORD A COCKRELL, III

Address: 16 King street, Charleston, SC 29401

MC File No.: 3482523

Enclosed please find the completed loan documents package for the above – referenced order. Mortgage Connect is now authorized to process the recording of documents and disburse funds.

- Mortgage Connect must ensure that the applicable deeds are recorded prior to the mortgage.
- If there are two mortgages, Mortgage Connect must ensure that they are recorded in the proper order.
- If there are additional documents to record, e.g. subordination agreements, satisfactions, etc., Mortgage Connect must ensure that they are recorded in the proper order.

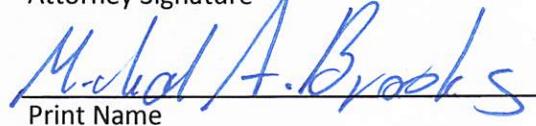
Lastly, upon the completion of the rescission period, Mortgage Connect may disburse the file as instructed with the executed settlement statement.

Please contact the undersigned immediately if there are any questions.

****A COPY OF THE DISBURSEMENT LEDGER AND RECORDED DOCUMENTS MUST BE EMAILED OR FAXED TO THE UNDERSIGNED, OR THEIR DESIGNEE, UPON COMPLETION****



Attorney Signature


Michael A. Brooks

Print Name

Law Firm



SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT

GIVE THIS SHEET TO THE BORROWER

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Wire Transfer: Borrower funds over \$1000.00 may be sent by wire. You can expect a wire transfer within 24 hours after the disbursement of your loan.

- Mortgage Connect does not charge for wire transfers; however, your bank or credit union may charge you to receive the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

Bank Check: You can expect a check according to the following after the disbursement of your loan:

- **USPS Mail:** Funds less than \$250.00
- **Overnight Courier (UPS):** Funds between \$250.00 to \$999.99. Please note we cannot use a P.O. Box address for overnight courier service
- Depending on your financial institution, funds deposited by check may not be readily available.
PLEASE CONSULT YOUR BANK FOR DETAILS.



MORTGAGE CONNECT

BORROWER WIRING INFORMATION / AUTHORIZATION CASH OUT PROCEEDS FROM CLOSING ONLY

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Please complete the information below and provide to the agent at the closing.

Order # 3482523

Borrower Name or Names: SANFORD A COCKRELL, III

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**

Account Type: Checking Savings Other _____

Bank Name: CHASE

Bank Phone #: 888-458-0288

Routing Transit #: 321 081 669

This may be different from your check. Please consult your lending institution.

Account #: 979 0000 8800

Name or Names on Account: SANFORD A. AND LOUISE H. COCKRELL

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

This may be different from your check. Please consult your lending institution.

Account #: _____

Name or Names on Account: _____

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Mail or Overnight Instructions:

Address: 16 King street, Charleston, SC 29401

If the address listed above needs to be changed, please legibly print the correct address below. Please remember that we cannot overnight to a P.O. Box address.

PLEASE NOTE: Mortgage Connect requires funds over the amount of \$5K to be wired. If you require your proceeds in the form of a check, please note that a signature will be required. Mortgage Connect will not be responsible for lost or stolen checks, nor delayed delivery due to carrier problems of any type. You will be required to cooperate fully with any investigation of lost, stolen or cashed checks and re-issuance of funds due to any issue may be delayed up to 120 days.

Street number and name:

1106 HARVEY ST.

City, State and Zip Code:

RALEIGH, NC 27608



MORTGAGE CONNECT

Sanford A. Cockrell III

6/2/25

State of South Carolina)
County of Charleston) SS
Date

This instrument was acknowledged before me on 6/2/03, by

SANFORD A COCKRELL, III

Notary Public

My Commission Expires

3/9/29

