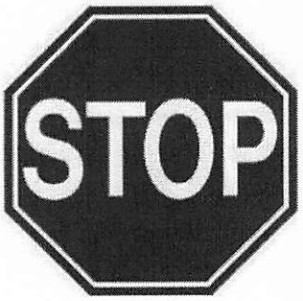
NOTARY ATTENTION REQUIRED



IDENTIFICATION REQUIREMENT'S

Regions requires a clear copy of the Identification used at closing, Funding will be delayed if ID information is unclear:
****PLEASE TAKE A PICTURE OF THE IDENTIFCATION AT CLOSING AND UPLOAD TO THE PORTAL ****

SAMPLE BELOW

MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
600 CLUBHOUSE DR
CORAOPOLIS PA 15108

LTR

1 OF 1

SHIP TO:
MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
3RD FLOOR
600 CLUBHOUSE DR
CORAOPOLIS PA 15108

PA 151 9-50

UPS NEXT DAY AIR SAVER

1P

TRACKING #: 1Z 7R0 E91 13 9778 2927

BILLING: P/P

Dealer No.: 3509677 5/23/2025 SC
Dept No.: 1859 - REGIONS - HOME EQUITY
XOL 25.05.01 NV45 20.0A 05/2025*

TM

File No./Escrow No.: 3509677

Print Date & Time: 5/16/2025 2:00:52 PM

Mortgage Connect, LP
600 Clubhouse Dr
Moon Township, PA
15108

Settlement Location: 170 MEETING ST REGIONS BANK CHARLESTON, SC 29401

Property Address: 1542 GATOR TRAK Charleston, SC 29414

Buyer: CHRISTIAN WOLF

Purpose: Home Equity

Loan Number: 0012261029

MIC Number:

License Number:

Lender: REGIONS - HOME EQUITY
2050 PARKWAY OFFICE CIRCLE BIRMINGHAM, AL 35244

Settlement Date: 5/19/2025

Disbursement Date: 5/23/2025

Description		Borrower	
		Debit	Credit
Financial			
Loan Amount			$188,349.00
Title Charges & Escrow / Settlement Charges			
Settlement Fee to Mortgage Connect, LP	POCL(450.00)		
Title - Recording Service Fee to Mortgage Connect, LP	POCL(15.50)		
Title - Loan Policy to Mortgage Connect, LP	POCL(380.00)		
Title - Closing Protection Letter to Westcor Land Title Insurance Company	POCL(25.00)		
Agent's portion of the total title insurance $228.00			
Underwriter's portion of the total title insurance $177.00			
Government Recording and Transfer Charges			
Recording Fees	POCL(25.00)		

FINAL

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Description	Borrower	
	Debit	Credit
Payoff(s)		
Other to AVAILABLE AT DRAW	$188,349.00	

	Borrower	
	Debit	Credit
Subtotal(s)	$188,349.00	$188,349.00
Cash Due From Borrower	$0.00	
Cash Due From Seller		

Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Mortgage Connect, LP. Mortgage Connect, LP is solely responsible for the accuracy and completeness of the data on this form.

We or I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, and I further certify that I have received a copy of the ALTA Settlement Statement. We or I authorize Mortgage Connect, LP to cause the funds to be disbursed in accordance with this statement.

Borrower : CHRISTIAN WOLF

File# 3509677

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Printed On 5/16/2025 2:00:52

MORTGAGE CONNECT

CLOSING AGENT INSTRUCTIONS

READ CAREFULLY

Upon receipt of closing documents, please review them as soon as possible.

- All documents must be signed the way the names are typed, and all documents must be dated.
- No changes are to be made to the closing location, date, or time.
- Reach out to the customer to introduce yourself, provide your contact information, confirm the appointment date/time/signing location.
- If the borrowers do not agree or question a document, contact Mortgage Connect immediately.
- **WE MUST BE PROVIDED WITH *CLEAR* COPIES OF ALL SIGNER'S PHOTO IDs – THESE COPIES MUST BE FULLY LEGIBLE WITH DETAILS INTACT – FAILURE TO DO SO WILL RESULT IN A FUNDING DELAY FOR THE BORROWER(S)**
- **PLEASE ENSURE YOU ARRIVE 15 MINUTES BEFORE THE SCHEDULED APPOINTMENT AND ARE DRESSED IN BUSINESS ATTIRE**

*DO NOT ALTER LOAN DOCUMENTS IN ANY MANNER!

No handwritten changes may be made to the documents. Do not store loan documents on your computer. All documents must be deleted properly.

Confirm Closing with Mortgage Connect **WITHIN 2 HOURS** of the completed signing.

PLEASE DO NOT WAIT FOR APPROVAL

DROP THE DOCUMENTS IMMEDIATLEY AFTER YOU HAVE SENT THE SCAN BACKS

How to send scanned documents to MC:

- **Upload to MC Portal**
- **Email: Regionshe@mortgageconnectlp.com**

Please be aware that you are facilitating the closing of this transaction on behalf of Mortgage Connect. Thank you in advance for providing our customer with the highest level of service possible.

Failure to follow these instructions will result in deactivation from this client.

Please do not cancel or terminate the closing without first receiving approval from one of the team members listed below.

IF YOU HAVE ANY QUESTIONS AT THE CLOSING TABLE BETWEEN THE HOURS OF 8AM AND 9PM, PLEASE CALL 866-789-1814 AND USE THE EXTENSIONS PROVIDED BELOW:

Name	Position	Ext	Email
Jaymie Cantagallo	Team Lead	22013	jcantagallo@mortgageconnectlp.com
Clarice Taylor	Closing Coordinator	22390	cltaylor@mortgageconnectlp.com
Austin Pope-Pannell	Closing Coordinator	21142	apope-pannell@mortgageconnectlp.com

Randall Butler	Director	26160	rbutler@mortgageconnectlp.com

OUTSIDE THE HOURS OF 8AM-9PM, PLEASE CALL THE FOLLOWING MANAGEMENT ON THEIR MOBILE PHONE:

You may also text the below numbers only after a call has been made first:

Team Lead	Jaymie Cantagallo	724-816-3122
Director	Randall Butler	737-247-5627

STATE WITNESS REQUIREMENTS:

Witness State	Witness Requirements	Notary Can Witness
CT	2 - all Deeds/Mortgage	Yes
FL	2 - Vesting Deeds Only	Yes
GA	2 - all recordable documents	One must be a notary
LA	2 - all recordable documents	No
SC	2 - all recordable documents	Yes

Mortgage Connect / Regions Signing Agent Checklist / Please Initial Each Item Below:	
MAB	Ensure ALL documents are printed in full, appear clear and legible with full ink toner, and not printed double sided.
MAB	Confirm all necessary parties will be attending the signing appointment. Any concerns, we ask that you reach out to Mortgage Connect for clarification.
	During the Signing Event:
MAB	Copies of IDS are required for all parties listed on the documents, this included if there is a POA being used. If there are any concerns with notarizing based on validation / forms of Identification, please contact Mortgage Connect.
MAB	If additional parties wish to sit in on the closing event, please confirm required signers grant permission.
MAB	Please confirm the date on the documents coincides with the scheduled closing date. If not, stop and call into Mortgage Connect right away
	Document Specifics:
MAB	Errors and Omissions \ Compliance Agreement: please pay specific attention to the instructions provided.
MAB	Verification of Identification form - The information on this form must match the information on the ID EXACTLY! The form MUST be completed in its entirety!
MAB	RTC Dates cannot have any additional markings. If a mistake is made, print a new page, and have that one signed.
MAB	Trustee Verbiage- If trustee verbiage is listed, they must sign name, trustee. If trust verbiage is not signed, this will result in you going back to have the documents corrected.
MAB	Please welcome any Regions representative that is present at closing. They are there to assist with questions the borrower has
MAB	DO NOT leave the documents at the branch
MAB	If funds are due, the branch must collect the check from the borrower. If closing at the home and the borrower provides a check, please call Mortgage Connect.
MAB	FLORIDA AGENTS- Please be sure that either ALL witness lines are signed or NONE. Do not complete only one of two lines or it will need resigned.
	After the Signing Event:
MAB	Please confirm closing complete via the Mortgage Connect App. Note: If for any reason, the signing was not complete, please contact Mortgage Connect with full details.
MAB	Please complete a full QC prior to scanning documents. Are all notarizations FULLY complete? ___ Are all signatures AND dates entered where required? ___
MAB	A full scan of the signed package is required. Please image our secure portal or send via email. Once full package is scanned in, including CLEAR copies of the IDs, you can drop.
MAB	Is this a Dual Signing? Please contact your Mortgage Connect Representative for full instructions on closing package return.

5-19-25

Signing Agent Michael A. Brooks Date

Post Closing Doc List

Client: REGIONS - HOME EQUITY

Disbursement Date: 05/23/2025 Property State: SOUTH CAROLINA

Borrower: CHRISTIAN WOLF

Order Number: 3509677 Check: On-line:

Doc Auditor: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

Scan/Ship: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

Fee Validation: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

Recording: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

Is the Note with the signed closing package? ☐

Rejected Doc: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

Reject Team: ☐
MTG: ☐
Deed: ☐
SUB: ☐
Release: ☐
POA: ☐
Misc.: ☐

MORTGAGE CONNECT

__mcpitfs02_Global Share_Scans_AccountClosureLetter_3509677.pdf

DOCUMENT DESCRIPTION:	ACCOUNT CLOSURE LETTER
DOCUMENT TYPE ID:	82
ORDER NUMBER:	3509677
BORROWER NAME:	CHRISTIAN WOLF
CLIENT NAME:	REGIONS - HOME EQUITY
CLIENT NUMBER:	1859

MORTGAGE CONNECT

__mcpitfs02_Global Share_Scans_WiringInstructions_3509677.pdf

DOCUMENT DESCRIPTION:	WIRING INSTRUCTIONS
DOCUMENT TYPE ID:	100
ORDER NUMBER:	3509677
BORROWER NAME:	CHRISTIAN WOLF
CLIENT NAME:	REGIONS - HOME EQUITY
CLIENT NUMBER:	1859

MORTGAGE CONNECT

__mcpitfs02_Global Share_Scans_MCAffadavits_3509677.pdf

DOCUMENT DESCRIPTION:	MC AFFIDAVITS
DOCUMENT TYPE ID:	166
ORDER NUMBER:	3509677
BORROWER NAME:	CHRISTIAN WOLF
CLIENT NAME:	REGIONS - HOME EQUITY
CLIENT NUMBER:	1859

MORTGAGE CONNECT

__mcpitfs02_Global Share_Scans_SignedClosingPackages_3509677.pdf

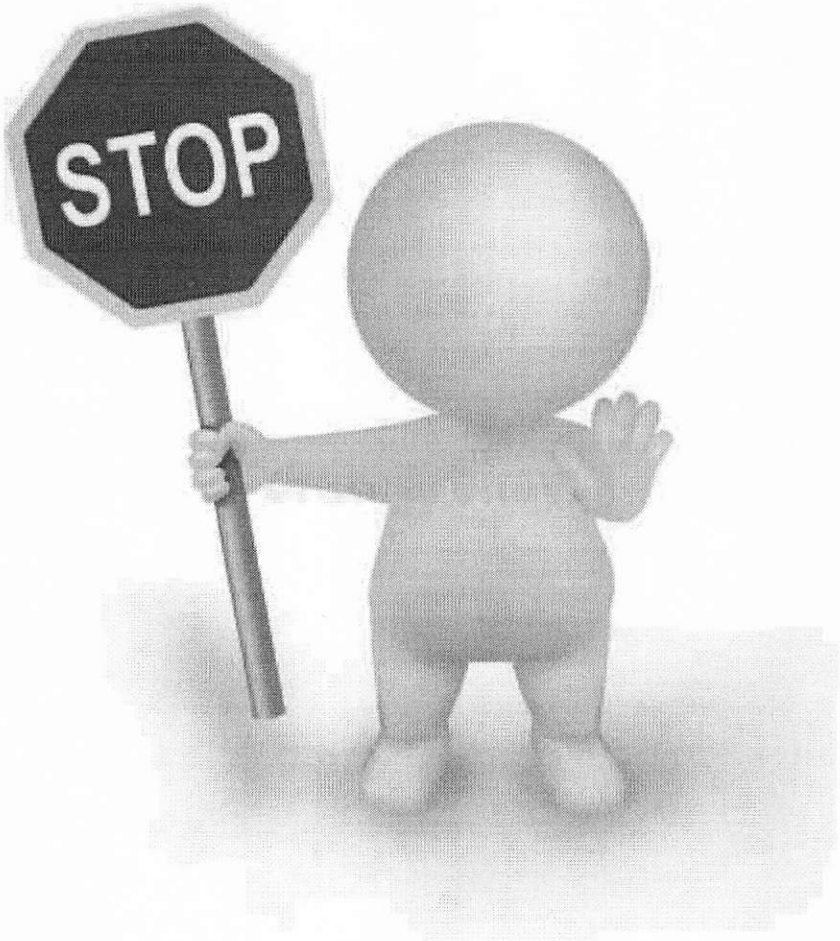
DOCUMENT DESCRIPTION:	SIGNED CLOSING PACKAGE
DOCUMENT TYPE ID:	64
ORDER NUMBER:	3509677
BORROWER NAME:	CHRISTIAN WOLF
CLIENT NAME:	REGIONS - HOME EQUITY
CLIENT NUMBER:	1859

MORTGAGE CONNECT

__mcpitfs02_Global Share_Scans_RecordableDocuments_3509677.pdf

DOCUMENT DESCRIPTION:	RECORDABLE DOCUMENTS
DOCUMENT TYPE ID:	629
ORDER NUMBER:	3509677
BORROWER NAME:	CHRISTIAN WOLF
CLIENT NAME:	REGIONS - HOME EQUITY
CLIENT NUMBER:	1859
eRECORD:	NO
PROPERTY STATE:	SOUTH CAROLINA
PROPERTY COUNTY:	CHARLESTON
PROPERTY ADDRESS:	1542 GATOR TRAK Charleston, SC 29414

ATTENTION NOTARIES/CLOSING ATTORNEYS



ORIGINAL SIGNED DOCUMENTS

Signed loan documents are to be with the notary or attorney until dropped off at the UPS drop.

DO NOT GIVE THE SIGNED DOCUMENTS TO REGIONS OR THE BORROWER.

Documents need to come back to Mortgage Connect for audit purposes,

Then we will return the documents to regions.

Any questions or issues please call our office.

MORTGAGE CONNECT

Settlement Date:
Borrower(S): **CHRISTIAN WOLF**
Property Address: **1542 GATOR TRAK, [redacted]**
Loan Number: **0012261029**
Order Number: **3509677**

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

The undersigned borrower or borrowers for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by the Lender or Closing Agent for the Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of the Lender or Closing Agent.

The undersigned borrower or borrowers agree to comply with all above noted requests by the above-referenced Lender/Closing Agent within 30 days from the date of mailing of said requests. Borrower or Borrowers agree to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee and, or REGIONS - HOME EQUITY as lender, authorization to correct all minor typographical or clerical errors including initials and, or dates discovered in any or all of the closing documentation required to be completed by the undersigned at settlement. In the event this Agreement is exercised, the undersigned will be notified, and if requested by lender or borrower, will receive a copy of the document corrected on their behalf.

This Agreement may not be used to modify any terms of the loan and, or security instrument.

This Agreement shall automatically terminate 180 days from the date of recording of the undersigned's mortgage loan.

DATED effective this 19 day of May 2025.

(Borrower) (Borrower)

CHRISTIAN WOLF

(Borrower) (Borrower)

Sworn to and subscribed before me this 19 day of May 25.

Notary Public

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

My Commission Expires: 5/9/29

MORTGAGE CONNECT

600 Clubhouse Drive, Moon Township, PA 15108
Phone - 866-789-1814
Fax - 866-789-1845

PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Mortgage Connect, LP.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates, or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Order: 3509677

MORTGAGE CONNECT

OWNER'S AFFIDAVIT

Commitment No: 3509677 **Premises:** 1542 GATOR TRAK, Charleston, SC 29414

SOUTH CAROLINA

ON THIS 19 DAY OF May 2025, the undersigned Affiant after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiant knowledge and belief:

1. That the Owner of the Premises being insured in the present transaction are the same person and/or entity(ies) as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. ***AS TO MARITAL STATUS:* THAT the undersigned is ☑ *single* ☐ *married,***
3. That there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant and not set forth in the Commitment;
4. That any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. The property is currently used as: a single family residence;
6. That the Owner in this transaction is/are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant must identify the party in possession and any applicable leases or agreements as follows:_____;
7. The building and all improvements were completed more than _____years ago;
8. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none") _____.
9. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
10. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;
11. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owner;
12. I know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
13. I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.

MORTGAGE CONNECT

Commitment No: 3509677 **Premises:** 1542 GATOR TRAK, Charleston, SC 29414

14. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;

    Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property;

    Additionally, there are no unpaid homeowners, condominium, or other special assessment

15. THAT I have never had my access to and from a public street limited in any way.

16. THAT I have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.

17. THAT this Affidavit is made to induce the purchase of and/or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and

18. THAT Affiant further state(s) that he/she is familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant further certify that he/she has heard read to Affiant the full facts of this Affidavit, and understand its contents.

FURTHER YOUR AFFIANT(S) SAYETH NAUGHT.

CHRISTIAN WOLF

State of: South Carolina)
) ss:
County of: Charleston)

SUBSCRIBED AND SWORN TO (or affirmed) before me on this 19 day of May

20 25 by Christian Wolf

proved to me on the basis of satisfactory evidence to be the persons(s) who appeared before me.

Notary Signature

My Commission Expires: 5/9/29

Notary Public Commissioned for said County and State

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

MORTGAGE CONNECT

TAX INDEMNITY

DATE:	
ORDER NUMBER:	3509677
BORROWER(S):	CHRISTIAN WOLF
PROPERTY ADDRESS:	1542 GATOR TRAK, Charleston, SC 29414
PARCEL ID #:	2861300160

We the undersigned are currently involved in a transaction wherein Mortgage Connect is being requested to issue a Policy of Title Insurance.

We the undersigned, hereby agree to indemnify and hold harmless Mortgage Connect and/or it's Underwriters from any loss resulting from the non -payment of the following taxes:

Real property taxes due and payable for the current year and any subsequent delinquencies.

The undersigned also understands and agrees that it is our responsibility to pay the above mentioned taxes that should they become unpaid and delinquent.

C. Wolf

CHRISTIAN WOLF

State of: South Carolina)
) ss:
County of: Charleston)

This document was acknowledged before me on 19 May 25, by Christian Wolf.

Notary Public

My Commission Expires: 5/9/29

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

REGIONS

DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION

Lender
Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower
CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

PRIMARY PURPOSE OF LOAN. The primary purpose of this loan is for
Personal, Family, or Household Purposes or Personal Investment.

DISBURSEMENT INSTRUCTIONS. I understand that no loan proceeds will be disbursed until any notice of the right to cancel time period specified has expired and all of Lender's conditions for making the loan have been satisfied. Please disburse the loan proceeds of $188,349.00 as shown in the Closing Disclosure:

Other Disbursements:	$188,349.00
$188,349.00 FUNDS DISBURSED TO OTHERS AND/OR BORROWER	
REMAINDER TO BE DISBURSED AS PROVIDED IN THE CREDIT AGREEMENT AND DISCLOSURE	
Credit Limit:	$188,349.00

TAX CONSEQUENCES. I understand that Lender makes no representation or warranty whatsoever concerning tax consequences of this loan, including the deductibility of interest, and that I should consult with my own tax advisor for guidance on this subject. I also agree that Lender shall not be liable in any manner whatsoever should the interest paid on the loan not be deductible.

I ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

FINANCIAL CONDITION. BY SIGNING THIS DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION, I REPRESENT AND WARRANT TO LENDER THAT THE INFORMATION PROVIDED ABOVE IS TRUE AND CORRECT AND THAT THERE HAS BEEN NO MATERIAL ADVERSE CHANGE IN MY FINANCIAL CONDITION AS DISCLOSED IN MY MOST RECENT FINANCIAL STATEMENT TO LENDER. THIS DISBURSEMENT REQUEST, JOINDER, ACKNOWLEDGEMENTS, AND AUTHORIZATION IS DATED MAY 19, 2025.

Borrower:

x _____ (seal)
CHRISTIAN WOLF

MORTGAGE CONNECT

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.**

- If you require your proceeds in the form of a check, please note that Mortgage Connect will not be held responsible for lost or stolen checks. If the check is stolen and cashed, you must cooperate fully with the investigation. The replacement of the proceeds is contingent on a successful investigation with our bank.

- 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.**

Order # 3509677

BORROWER WIRING INFORMATION / AUTHORIZATION
CASH OUT PROCEEDS FROM CLOSING ONLY

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

Order # 3509677
Borrower Name(s): CHRISTIAN WOLF

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**
Account Type: ☒ Checking ☐ Savings ☐ Other _____
Bank Name: SOUTHSTATE BANK Bank Phone #: _____
ABA Routing #: 053200983
This may be different from your check. Please consult your lending institution.
Account #: 801000027797 2
Name(s) on Account: CHRISTIAN WOLF
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 #: _____
ABA Routing #: _____
This may be different from your check. Please consult your lending institution.
Account #: _____
Name(s) 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: 1542 GATOR TRAK, Charleston, SC 29414
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: _____

City, State and Zip Code: _____

_____ 05/19/2025

CHRISTIAN WOLF Date

_____ _____

Date

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

State of South Carolina

County of Charleston

Subscribed and sworn to (or affirmed) before me on this 19 day of May, 2025, by CHRISTIAN WOLF, proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

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

_____
Notary Public

My Commission Expires: 5/9/29

MORTGAGE CONNECT

CONFIRMATION OF HOMEOWNER'S ASSOCIATION DUES PAID

DATE:
ORDER NUMBER: 3509677
BORROWER(S): CHRISTIAN WOLF
PROPERTY ADDRESS: 1542 GATOR TRAK, Charleston, SC 29414

I/We, CHRISTIAN WOLF, confirm that we are paid current with our homeowner's association dues in reference to the property located at 1542 GATOR TRAK, Charleston, SC 29414, and there are currently no delinquencies.

5-19-25

CHRISTIAN WOLF Date Date

Date Date

State of: South Carolina }
}ss
County of: Charleston }

This document was acknowledged before me on 19 May 25, by Christian Wolf.

Notary Public

My Commission Expires: 5/9/29

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

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS

SOUTH CAROLINA TRANSACTIONS

Date:

Borrowers: CHRISTIAN WOLF

Address: 1542 GATOR TRAK, Charleston, SC 29414

MC File No.: 3509677

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

Carolina Attorney Network, LLC

Law Firm

MORTGAGE CONNECT

Exhibit A
Legal Description

All that certain lot, piece or parcel of land, situate, lying and being in Hunt Club Subdivision, shown and designated as Lot 155 Phase III on that certain plat by Connor Engineering, Inc. dated February 8, 2005 entitled "Final Plat of Hunt Club Phase III, owned by Rainbow Development Group, LLC, located in St. Andrews Parish, Charleston County, South Carolina" and recorded May 2, 2005 in Plat Book EH, Pages 862 and 863, RMC Office for Charleston County, S.C.; said lots having such size, shape, dimensions, buttings and boundings as reference to said plat will more fully be shown.

Being the same property as conveyed from Justin Linnemann and Delia Linnemann to Christian Wolf as set forth in Deed Book 751 Page 736 dated 10/01/2018, recorded 10/05/2018, CHARLESTON County, SOUTH CAROLINA.

Parcel ID: 2861300160

BATCH COVER SHEET
PLACE ON TOP OF
CLOSING PACKAGE

Loan Number: 0012261029

Borrower Name: CHRISTIAN WOLF

Place this on top of Closing Documents

REGIONS

REGIONS

Loan Checklist

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Description

Loan Plan: HELOC 10/20 Second Lien
Loan Amount: $188,349.00
Officer Name: Kyle Rains
Processor Name: Eryn Tripp
Branch Number & Name: 004029 - CHARLESTON MEETING ST MAIN

Loan Documents

___Agreement to Provide Insurance
___Automatic Payment Authorization
___Consent to the Use of Tax Return Information - CHRISTIAN WOLF
___Credit Agreement-HE-Variable-Draw & Repay
___Errors and Omissions
___Disbursement Request and Authorization
___Funding Request Form
___HELOC Fee Itemization
___Home Equity Line Of Credit Application Disclosure
___Limited Power of Attorney
___Mortgage Open End-SC - 1542 GATOR TRAK, CHARLESTON, SC 29414-9146
___No Escrow Account
___Notice of Right to Cancel - CHRISTIAN WOLF
___Owners Affidavit
___Payment Options and Services Letter
___Regions Privacy Pledge
___Signature Name Affidavit - CHRISTIAN WOLF
___Verification of Identification - CHRISTIAN WOLF

This list of documents may not include all the documents needed for this transaction. Applications, verifications, and other specialized documents may be needed.

ATTN CLOSING AGENT:

Do not collect any prepaid interest or escrow. Prepare Warranty Deed (if purchase).

Closing Agent to scan or fax the following documents to the funding group immediately after Borrower signs the documents in order to obtain approval for disbursement of funds:

Promissory Note, Credit Agreement, or Change in Terms Agreement, Mortgage,
Deed of Trust, or Modification of Mortgage (limit increases), Picture IDs,
Funding Request Form, Notice(s) of Right to Cancel,
Payoff Authorization(s) (if applicable)

If the funding group detects any errors on the above documents, the closing agent must re-scan/fax the corrected and executed documents to the funding group in order to obtain approval for disbursement of any funds. It will be best to scan/ fax the documents to the funding group while the customer(s) are still present at closing.

After the above documents have been scanned to the funding group and funding group has authorized loan to be disbursed, immediately send the entire signed loan closing package to the following address (with the exception of one copy of the original Mortgage which the Closing Agent is to record):

Regions Bank
ATTN: Mail Services
2090 Parkway Office Circle
Hoover, AL 35244

Closing Agent to attach legal description (if applicable) and record Mortgage. Once Mortgage is recorded, Closing Agent is to send recorded mortgage to:

Regions Bank Collateral
Management
P.O. Box 12926
Birmingham, AL 35202

Closing Agent to provide the following in the signed loan closing package to Regions Lakeshore Operations:

1. Closing Agent responsible for disbursement of any payoff conditions.
2. Closing Agent responsible for delivering clear title with NO EXCEPTIONS.

DO NOT MAKE ANY CHANGES TO CLOSING COSTS WITHOUT APPROVAL FROM YOUR PROCESSOR as changes to the CLOSING COSTS may affect our closing package

Closing Agent Contact:

Person: Mortgage Connect LP
Phone: (866)789-1814

Acceptable forms of Identification

The following are acceptable when presented as identification, provided they are authentic, unexpired with photograph and issued by a state in which Regions conducts business (AL, AR, FL, GA, IL, IN, IA, LA, KY, MS, MO, NC, SC, TN, or TX). The date of birth, license number and expiration date will need to be recorded on the Verification of ID form. Identification from states other than where Regions conducts business may be accepted, however, a second form of ID is required (See Acceptable second forms of identification).

- State Driver's License
- State Non-Driver's Identification
- State Temporary Driver's License(Acceptable only if accompanied by an approved second form of ID)
- State Temporary Non-Driver's Identification (Acceptable only if accompanied by an approved second form of ID)

Additional acceptable forms of identification:

- Canadian Passport and Canadian Driver's License or Canadian ID (Passport or DL) and US Identification (Driver's License and Non- Driver's License).
- Military Identification - With photograph- record the military serial number and the branch of service on the Verification of ID form
- U.S. Passport - record the passport number and write the country of issue on the Verification of ID form. Check expiration date.
- Matricula Consular Card (Acceptable only if accompanied by an approved second form of ID)

Acceptable second forms of identification

The following is required when a form of ID presented is temporary or out of state from the transaction location:

- Student Identification - With photograph - record the institution name and student identification number on the Verification of ID form (if available).
- Employment Identification with photograph
- Major credit card
- Alien Registration Card

Since it is well known that any identification document can be stolen, counterfeited, altered, or forged, all identification presented must be reviewed carefully.

Unacceptable Identification

The following are some unacceptable documents for use as identification:

- Social Security Card
- Welfare identification
- United States of America Identification
- Birth Certificate
- Bill Receipts
- Business Card
- Library Card

Credit Agreement and Disclosure

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Summary

Loan Number: 0012261029

Agreement Date: May 19, 2025

Credit Limit: $188,349.00

Maturity Date: June 13, 2055

Introduction. This Credit Agreement and Disclosure ("Agreement") governs your line of credit (the "Credit Line" or the "Credit Line Account") issued through Regions Bank. In this Agreement, the words "Borrower," "you," "your," and "Applicant" mean each and every person who signs this Agreement, including all Borrowers named above. The words "we," "us," "our," and "Lender" mean Regions Bank. You agree to the following terms and conditions:

Promise to Pay. You promise to pay to us or our order, at our address, or at such other location as we may designate, so much of the Credit Limit (as defined below) as may be advanced under this Agreement, plus finance charges.

Your obligation to pay this Credit Line Account is independent of the obligation of any other person who has also agreed to pay it. We may sue you alone, or anyone else who is obligated on this Credit Line Account, or any number of Borrowers together, to collect on this Credit Line Account. Extending this Credit Line Account or new obligations under this Credit Line Account will not affect your duty under this Credit Line Account and you will still be obligated to pay this Credit Line Account.

Agreement Term. This Agreement begins on the Agreement Date and continues until the Maturity Date. The *"Draw Period"* is the period during the term of this Agreement that you may request advances. You may not request advances during the Repayment Period. Periodic minimum payments are required during both the Draw Period and Repayment Period. The Draw Period is a/an 120-month period, and begins on the Agreement Date. The *"Repayment Period"* will then continue for 240 months.

Payment Date. During the term of this Agreement, a Minimum Payment will be due on or before the Payment Date indicated on your periodic statement for any Billing Cycle in which there is an outstanding balance on your Credit Line Account. Your Minimum Payments will be due: monthly.

Minimum Payment. On or before each Payment Date, you agree to make a payment of at least the Minimum Payment amount.

During the Draw Period, the Minimum Payment will equal the following:

Variable Payment. The payment for the Variable Payment portion of your Credit Line Account (i.e., the portion of your Credit Line Account which has not been converted to a fixed interest rate with a fixed payment as provided in "Conversion Option" below) will be the greater of (a) $50.00 or (b) 1/360th (.278%) of the outstanding balance of the Variable Payment portion of your Credit Line Account, plus any accrued finance charges.

Fixed Payment. If you elect to convert all or part of the balance in your Credit Line Account to a fixed interest rate with a fixed payment, the payment for the Fixed Payment portion of your Credit Line Account will be the amount (computed as of the date a conversion to a fixed interest rate with a fixed payment is posted to your Credit Line Account) that would be required in order to pay the entire Fixed Payment portion of your Credit Line Account in full in substantially equal payments over the repayment period selected for the Fixed Payment portion of your Credit Line Account.

Regular and Minimum Payments. Your "Regular Payment" will be the payment for the Variable Payment portion of your Credit Line Account plus the payment for the Fixed Payment portion of your Credit Line Account. Your "Minimum Payment" will be the Regular Payment, plus any amount past due plus any required escrow payment. You will make 120 of these Minimum Payments. Your Minimum Payment will be due monthly.

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During the Draw Period, the following applies: A change in the **ANNUAL PERCENTAGE RATE** can cause your Regular Payment to increase or decrease, unless it is offset by a change in the balance of the Variable Payment portion of your Credit line Account. When rates decrease, your Regular Payment will decrease unless an increase in the Variable Payment portion of your Credit Line Account offsets the rate decrease. When rates increase, your Regular Payment will increase unless a decrease in the Variable Payment portion of your Credit line Account offsets the rate increase. Each time the **ANNUAL PERCENTAGE RATE** changes, the payment for the variable rate portion of your Credit Line Account will change by an amount sufficient to cover all accrued **FINANCE CHARGES** plus 1/360th (.278%) of the balance of the Variable Payment portion of your Credit Line Account.

During the Repayment Period, the Minimum Payment will equal the following:

Variable Payment. The payment for the Variable Payment portion of your Credit Line Account will be the amount (computed as of the date of each change in the **ANNUAL PERCENTAGE RATE**) that would be required in order to repay the entire balance of your Credit Line Account in full in substantially equal payments by the Maturity Date.

Fixed Payment. If you elect to convert all or part of the balance in your Credit line Account to a fixed interest rate with a fixed payment, the payment for the Fixed Payment portion of your Credit Line Account will be the amount (computed as of the date a conversion to a fixed interest rate with a fixed payment is posted to your Credit Line Account) that would be required in order to pay the entire Fixed Payment portion of your Credit Line Account in full in substantially equal payments over the repayment period selected for the Fixed Payment portion of your Credit Line Account.

Regular and Minimum Payments. Your "Regular Payment" will be the payment for the Variable Payment portion of your Credit Line Account plus the payment for the Fixed Payment portion of your Credit Line Account. Your "Minimum Payment" will be the Regular Payment, plus any amount past due plus any required escrow payment. You will make 240 of these Minimum Payments. Your Minimum Payment will be due monthly.

During the Repayment Period, the following applies: A change in the **ANNUAL PERCENTAGE RATE** can cause your Regular Payment to increase or decrease. When rates decrease, your Regular Payment will decrease. When rates increase, your Regular Payment will increase. Each time the **ANNUAL PERCENTAGE RATE** changes, the payment for the Variable Payment portion of your Credit Line Account will be changed to the amount that would be required in order to repay the entire balance of the Variable Payment portion of your Credit Line Account in full in substantially equal payments by the Maturity Date.

In any event, during both the Draw Period and the Repayment Period, the following will apply: If the balance of your Credit Line Account falls below $50.00, you agree to pay your balance in full. You agree to pay not less than the Minimum Payment on or before the Payment Date indicated on your periodic billing statement.

Payment at Maturity. On the Maturity Date you must pay the entire outstanding Credit Line Account balance.

How Your Payments Are Applied. Unless otherwise agreed or required by applicable law, payments and other credits will be applied to the amounts due under this Agreement in the following order:

(a) First to any payments due on the Fixed Payment portion(s) of your Credit Line Account;

(b) Then to any payments due on Variable Payment portion(s) of your Credit Line Account.

(c) Then, to any escrow payment due; and

(d) Then, to any miscellaneous fees (including insurance, Late Charges, NSF, or Other Fees).

(e) Then, to the remaining balance of your Credit Line Account subject to the highest Annual Percentage Rate;

(f) Then to the remaining balance(s) of the Credit Line Account subject to lower Annual Percentage Rates in descending order;

(g) Then, to any other fees or advances charged to your Credit Line Account; and

(h) Then, to any finance charges accrued during the current billing cycle.

Receipt of Payments. All payments must be made in U.S. dollars and must be received by us consistent with any payment instructions provided on or with your periodic billing statement. If a payment is made consistent with our payment instructions but received after the time specified on your periodic billing statement (for the payment method you choose to use) on a business day, we will apply your payment to your Credit Line on the next business day. We may delay increasing your

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available credit after making a payment until the funds are confirmed collected.

Advance Limitations. We do not have to make any advances during any period in which you have a right to cancel. Your ability to request and access advances is also subject to the other limitations and requirements contained in this agreement, including, but not limited to the fact that we may delay increasing your available credit after you make a payment until the funds are confirmed collected.

Credit Limit. Subject to the terms and conditions of this Agreement, you may borrow on this Credit Line Account up to the Credit Limit. You may borrow against the Credit Line Account, repay any portion of the amount borrowed, and re-borrow up to the amount of the Credit Limit. You agree not to request or obtain an advance that will cause the unpaid balance of your Credit Line Account to exceed the Credit Limit. You understand that we will not ordinarily grant a request for an advance that would cause the unpaid balance of your Credit Line Account to be greater than the Credit Limit, but that we may, at our option, grant such a request without obligating ourselves to do so in the future. Your Credit Limit will not be increased if you overdraw the Credit Line Account. If you exceed the Credit Limit, you agree to pay the amount by which the unpaid balance of your Credit Line Account exceeds the Credit Limit immediately, even if we have not yet billed you. Any sums in excess of the Credit Limit will not be secured by the Property, unless they are for accrued but unpaid interest or expenditures made pursuant to the security instrument securing the Property.

Charges to your Credit Line. We may charge your Credit Line to pay any other fees and costs that you are obligated to pay under this Agreement, the Mortgage, or any other document related to your Credit Line. In addition, we may charge your Credit Line for funds required for continuing insurance coverage as described in the Mortgage for this transaction. We may also, at our option, charge your Credit Line to pay any costs or expenses to protect or perfect our security interest in the Property. If you do not pay property taxes, we may charge your Credit Line and pay the delinquent taxes or establish an escrow account for the collection of those taxes. Any amount so charged to your Credit Line will be a credit advance and will decrease the funds available, if any, under the Credit Line. However, we have no obligation to provide any of the credit advances referred to in this paragraph.

Advance Methods. You may request advances by the following methods:

- You write a Regions Home Equity Line of Credit Check.
- You request a withdrawal in person, by phone, or by any other method we approve.
- You make a purchase or withdrawal with your VISA Platinum Card.
- You authorize us to make a payment to a third person or another account.
- You utilize your Regions online banking account (your "Online Banking Account") to transfer money to or from your Credit Line Account.
- You overdraft a deposit account with us which You have designated to receive Overdraft Protection from this Credit Line Account.

We will make the advance by advancing the amount directly to you, depositing it in your transaction account, or by paying a designated third person or account. We will record the amount as an advance and increase your Credit Line Account balance.

If there is more than one person authorized to use this Credit Line Account, you agree not to give us conflicting instructions, such as one Borrower telling us not to give advances to the other.

General Limitations on Obtaining Advances. We reserve the right not to honor any requests for advances, regardless of how the advance is requested, in the following circumstances: your Credit Limit has been or would be exceeded by making the advance; your VISA Platinum Card or Regions Home Equity Line of Credit Checks have been reported lost or stolen; your Credit Line has been terminated as provided in this Agreement or could be if we made the advance.

If we pay any advance under any of the conditions set out above, you must repay us, subject to applicable laws, for the amount of the advance. The advance itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of a requested advance is limited to your actual damages. Dishonor for any reason as provided in this Agreement is not wrongful dishonor.

Limitations on the Use of Checks and Cards. In addition to the General Limitations on Obtaining Advances above, we reserve the right not to honor Regions Home Equity Line of Credit Checks or VISA Platinum Cards in the following circumstances:

Post-dated Checks. Your Regions Home Equity Line of Credit Check is post-dated. If a post-dated

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Regions Home Equity Line of Credit Check is paid and, as a result, any other check is returned or not paid, we are not responsible.

Stolen Checks or Card. Your Regions Home Equity Line of Credit Checks or VISA Platinum Cards have been reported lost or stolen.

Unauthorized Signatures. Your Regions Home Equity Line of Credit Check is not signed by or your VISA Platinum Card is not used by an "Authorized Signer" as defined below.

If we pay any Regions Home Equity Line of Credit Check or VISA Platinum Card charge under these conditions, you must repay us, subject to applicable laws, for the amount of the advance. The advance itself will be evidence of your debt to us together with this Agreement. Our liability, if any, for wrongful dishonor of an advance is limited to your actual damages. Dishonor for any reason as provided in this Agreement is not wrongful dishonor. Your use of Regions Home Equity Line of Credit Checks or your VISA Platinum Cards will be reflected on your periodic statement as a credit advance. We do not "certify" Regions Home Equity Line of Credit Checks drawn on your Credit Line. We may choose not to return Regions Home Equity Line of Credit Checks along with your periodic billing statements.

Other Advance Limitations. To help combat fraud, we may establish daily, weekly or other periodic limitations on the amount of advances that may be obtained, and we may establish limitations on the amount of any advance made based on the Advance Method.

Overdraft Protection Limitations and Acknowledgement. Advances made by overdrawing the designated deposit account with us may be in increments of $10 or the entire amount of credit available under this Credit Line Account. Such an advance may be made even if the amount advanced does not suffice to prevent an overdraft on the deposit account. In that event, items presented on the deposit account may be returned or paid into overdraft and may be subject to additional fees assessed pursuant to the terms and conditions (including the pricing schedule) of the deposit account. By designating a deposit account to receive Overdraft Protection for this Credit Line Account, you acknowledge and agree that: (1) funds may be transferred from this Credit Line Account to such deposit account in accordance with the agreement governing the deposit account; (2) anyone who is authorized to make withdrawals from such deposit account may access your Credit Line Account by creating an overdraft in the deposit account; (3) overdrafts may occur in the designated deposit account as a result of any transaction made or initiated in the account which, either alone or together with other transactions in the account, exceeds the available collected balance in the account; and (4) we may, but are not required to, use the entire Credit Limit available under this Credit Line Account to authorize and/or to pay debit card and ATM transactions on the designated deposit account.

Online Banking Acknowledgement and Agreement. You understand, acknowledge, and agree that: you are responsible for all transactions initiated or made through your Online Banking Account with us (please see our Agreement and Disclosure Statement for Electronic Banking Service for the complete terms and provisions to your Online Banking service); the methods and procedures for the authorization and authentication of Online Banking Account transactions constitute commercially reasonable security procedures; and anyone who has access to your Online Banking Account or information (including, without limitation, co-depositors, agents, employees, contractors, attorneys-in-fact, and any other person whom you have permitted to use the service or who has access to your information regarding the service) may obtain advances under your Credit Line Account by using the Online Banking Account, and you hereby authorize and agree to repay any and all such advances. You hereby release us from any and all liability for any advance obtained from your Credit Line Account through Online Banking Account with us. If you do not want those persons to have the authority to initiate or obtain advances under your Credit Line Account through online banking, you should not connect your Credit Line Account to your Online Banking Account.

Limitation on All Access Devices. You may not use any access device, whether described above or added in the future, for any illegal or unlawful transaction, and we may decline to authorize any transaction that we believe poses an undue risk of illegality or unlawfulness. Notwithstanding the foregoing, we may collect on any debt arising out of any illegal or unlawful transaction.

Authorized Signers. The words "Authorized Signer" on Regions Home Equity Line of Credit Checks and VISA Platinum Cards as used in this Agreement mean and include each person who (a) signs the application for the Credit Line, (b) signs this Agreement, or (c) has executed a separate signature authorization card for the Credit Line Account.

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Lost Regions Home Equity Line of Credit Checks and VISA Platinum Cards. If you lose your Regions Home Equity Line of Credit Checks or VISA Platinum Cards or if someone is using them without your permission, you agree to let us know immediately. The fastest way to notify us is by calling (800) 986-2462 or the contact telephone number provided in your billing statement. You can also notify us at Regions Bank Attn: Correspondence, P.O. Box 18001, Hattiesburg, MS 39404-8001.

Liability for Unauthorized VISA Credit Card Transactions. The following limitations may be applicable to your accounts, except as otherwise provided by law:

The zero liability limit described below only applies to credit cards that are United States issued VISA Consumer Cards or VISA Business Cards for transactions passed through a VISA network or, for ATM transactions, a Plus network. The zero liability limit described below does not apply to: (a) other types of VISA commercial credit cards that are not VISA Business Cards; (b) transactions using your personal identification number that are not processed through a VISA network; and (c) ATM transactions which are not sent over VISA of Plus networks.

Tell us at ONCE if you believe your VISA credit card has been lost or stolen or if you believe any unauthorized transactions have been made using your VISA credit card. Your liability for unauthorized VISA credit card transactions that are processed through a VISA or Plus network, as applicable, will be zero dollars ($0.00). However, to the extent allowed under applicable law (see for the **Liability for Unauthorized Use** paragraph below) we may hold you liable for the entire amount of an authorized transaction if we find, based on substantial evidence, that you have been grossly negligent or fraudulent in the handling of your deposit account or VISA credit card.

For VISA Business Cards: (a) In order for an unauthorized transaction to be covered by the zero liability limit described above you must notify us within sixty (60) calendar days of the mailing of the first statement showing the unauthorized transaction; and (b) an "unauthorized transaction" does not include any transaction allegedly conducted by (i) a business co-owner, (ii) the cardholder or person authorized by the cardholder, or (iii) any other person with an interest in or authority to transact business on the account.

To notify us of lost or stolen cards, or unauthorized transactions, call or write to us at the telephone number or address set forth in the Liability for Unauthorized Use paragraph below. This will help prevent unauthorized access to your account and minimize any inconvenience. We may require you to provide a written statement regarding an unauthorized VISA credit card transaction in order for the zero liability limit described above to be applied.

VISA is a registered trademark of Visa in the United States and other countries.

Liability for Unauthorized Use. If you notice loss or theft of your credit card or a possible "unauthorized use" (as defined below) of your card, you should write to us immediately at Regions Bank P.O. Box 110, Hattiesburg, MS 39403-0110 or the mailing address designated on your billing statement or call us at (800) 986-2462.

You will not be liable for any unauthorized use after you notify us. You may, however, be liable for unauthorized use that occurs before your notice to us. In any case, your liability will not exceed $50.00 or a lesser amount under applicable state law.

For purposes of credit card transactions and your liability under Regulation Z, "unauthorized use" means the use of a credit card by a person, other than the cardholder, who does not have actual, implied, or apparent authority for such use, and from which the cardholder receives no benefit. Cardholders that are either consumers or businesses may be covered by the liability limits under Regulation Z.

If you use an access card which debits a checking account (or other consumer asset account) but also draws on an overdraft line of credit, Regulation E provisions may apply, as well as sections 1026.13(d) and (g) of Regulation Z. In such a transaction, you might be liable for up to $50.00 under Regulation Z. Also, you might be liable for $50.00, $500.00 or an unlimited amount under Regulation E, or a lesser amount under applicable state laws. Please refer to your electronic fund transfers disclosure for liability limitations and error-resolution procedures for transactions covered by the federal Electronic Fund Transfers Act as codified in Regulation E.

Future Credit Line Services. Your application for this Credit Line also serves as a request to receive any new services (such as access devices) which may be available at some future time as one of our services in connection with this Credit Line. You understand that

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this request is voluntary and that you may refuse any of these new services at the time they are offered. You further understand that the terms and conditions of this Agreement will govern any transactions made pursuant to any of these new services.

Security. We have secured your obligations under this Credit Line Account by taking a security interest (by way of a separate security instrument (the "Mortgage") dated May 19, 2025) in the following property (the "Property"):

The dwelling and real property located at 1542 GATOR TRAK, CHARLESTON, South Carolina 29414-9146

Property securing any other loans that you have with us may also secure this Agreement.

Periodic Statements. If you have an outstanding balance on your account or have any account activity, we will send you a periodic statement at the end of each billing cycle. This periodic statement will reflect, among other things, credit advances, finance charges, other charges, payments made, other credits, your previous account balance and your new account balance. The periodic statement will also identify your Minimum Payment for the cycle and the date it is due (*"Payment Date"*).

Computation of Finance Charges. Periodic **FINANCE CHARGES** for credit advances under your Credit Line will begin to accrue on the date credit advances are posted to your Credit Line. There is no "free ride period" which would allow you to avoid a **FINANCE CHARGE** on your Credit Line credit advances.

Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed. A monthly **FINANCE CHARGE** will be imposed on **all** credit advances made under your Credit Line imposed from the date of each credit advance based on the "average daily balance" method. We calculate your average daily balance by adding your closing daily balances during the billing cycle and dividing the result by the number of days in that cycle. We compute your closing daily balances by starting with the previous balance (which is the same as the new balance shown on your last periodic statement), less any periodic **FINANCE CHARGE**, any other **FINANCE CHARGES**, any escrow portion of your payment, fee(s), corporate advances, and any late charge included on that statement. We add Regions Home Equity Line of Credit Checks and other debits (except for purchases made by using your Card) to that balance as of the day we post them. We add purchases made by using your Card as of the transaction date. We subtract any payments and credits for the Credit Line Account as of the day we post them.

Method of Determining the Amount of FINANCE CHARGE. Any **FINANCE CHARGE** is determined by applying the monthly "Periodic Rate" to the balance described above. This is your **FINANCE CHARGE** calculated by applying a Periodic Rate.

Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE. If this Agreement includes a "Discounted Rate Addendum," the following will not apply until the first billing cycle after any rate adjustments described in such an addendum. If there is no "Discounted Rate Addendum," the following will apply immediately. We will determine the Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** as follows. We start with an independent index which is the Prime Rate as published in the Wall Street Journal (the "Index"). We will use the most recent Index value available to us as of the date of any **ANNUAL PERCENTAGE RATE** adjustment. Today the Index is 7.500% per annum. The Index is not necessarily the lowest rate charged by us on our loans. If the Index becomes unavailable during the term of this Credit Line Account, we may designate a substitute index after notice to you.

To determine the monthly Periodic Rate that will apply to your **FINANCE CHARGE**, we take the value of the Index, add the Margin of 1.250%, then divide the value by 12 (monthly), which results in a monthly Periodic Rate of 0.7291666666666666667%. To obtain the **ANNUAL PERCENTAGE RATE** we multiply the monthly Periodic Rate by 12 (monthly), which using the current Index and your Margin results in an **ANNUAL PERCENTAGE RATE** of 8.750%. The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs. However, in no event will the monthly Periodic Rate result in a corresponding **ANNUAL PERCENTAGE RATE** that is less than 3.750% or more than 18.000%, nor will the monthly Periodic Rate or corresponding **ANNUAL PERCENTAGE RATE** exceed the maximum rate allowed by applicable law.

The monthly Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line will increase or decrease as the Index increases or decreases from time to time. Any increase in the monthly Periodic Rate will take the form of higher payment amounts. Adjustments to the monthly Periodic Rate and the corresponding **ANNUAL PERCENTAGE RATE**

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State of South Carolina

County of Charleston

Sworn and subscribed before me on 19, May 25 by

CHRISTIAN WOLF.

Notary Public

Michael A. Brooks

Notary Public Name

Serial Number (if any):

Commission Expires:

5/9/25

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

This notarial act was completed:

☑ In Person

☐ In Person Electronic

REGIONS

Home Equity Line of Credit Application Disclosure

***Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.**

Applicant Name: CHRISTIAN WOLF Date: 04/29/2025

Employer: TAIKISHA USA, INC Stated Income*: $ 13,930.10 Income Frequency: MONTHLY

Applicant Name: _____

Employer: _____ Stated Income*: $ _____ Income Frequency: _____

Product: HELOC 10/20 Second Lien Requested Loan Amount: $ 188,349.00

Bank Officer Name: Kyle Rains Branch Name: CHARLESTON MEETING ST MAIN

NMLS ID: 610906

If you applied for a real estate loan, we will order an appraisal to determine the property's value and may charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

Important Information about Procedures for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Informational Communications

By providing your telephone number(s) and other contact information, you agree that Regions Bank ("Regions"), its successors or assigns, or any company or person providing services in connection with your account(s) (each a "Communicator") may call you, using an automatic telephone dialing system or otherwise, leave you a voice, prerecorded, or artificial voice message, or send you a text, e-mail, or other electronic message to service your account, to collect any amounts you may owe under your account, or for other informational purposes related to your account (each a "Communication"). You agree that any Communicator may call or text you at any telephone number that you provide in connection with your account, including cellular telephone numbers.

Your consent to receive Communications made to your cellular telephone number(s) may be revoked only to the extent required by law. If you wish to revoke your consent to be contacted at any cellular telephone number(s) using an automatic telephone dialing system and/or an artificial or prerecorded message, please call Regions at 1-888-219-9227. You will be asked to provide certain identifying information and for the account(s) and cellular telephone number(s) affected.

Acknowledgements

By signing below, you acknowledge and agree that:

- You have read, received, and understand these disclosures;
- Everything that you have stated in this application process is correct to the best of your knowledge;
- You have received a copy of the When Your Home is On the Line: What You Should Know About Home Equity Lines of Credit and Important Terms of Our Home Equity Line of Credit, including the Key Facts about Interest-Only features.
- You have carefully weighed the advantages or disadvantages of accepting a Home Equity Line of Credit with Interest-Only features.
- We will retain your application whether or not it is approved;
- We are authorized to check your credit and employment history and to answer questions about our credit experience with you;
- **You are not requesting credit at a specific interest rate;** and
- **If your application is approved, the interest on your loan will be based on several factors,** including your credit history, and may be higher than our "best" rate or "published" rate.

Applicant Signature	Date	Applicant Signature	Date
	05/19/2025		

No Escrow Account

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

An escrow account is not being established for this loan at this time. An escrow account is an account into which you would make monthly payments to pay the property taxes, hazard insurance, and other recurring charges as they become due. The payments made into an escrow account would be in addition to the payments of principal and interest due on the loan. Your loan payments will only cover principal and interest on the loan.

Because an escrow account is not being established for this loan at this time, you must directly pay all property taxes, hazard insurance premiums, and other recurring charges when they are due. If you fail to pay any of those items, it will be a default under your loan, and we may require you to establish and escrow account. In addition, if you fail to pay your property taxes, your state or local government may impose fines and penalties or place a tax lien on the property.

By signing below, you acknowledge that you understand that an escrow account is not being established in connection with this loan at this time and that you will be responsible for paying all property taxes, hazard insurance premiums, and other recurring charges when they are due.

If this loan is not secured by a first lien mortgage, deed of trust, deed to secure debt, security deed, or other applicable security instrument, you should check with your first lien lender regarding the availability of an escrow account with that lender.

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

Return To: Regions Bank
Collateral Management
2050 Parkway Office Circle
Birmingham, AL 35244

Prepared By: Eryn Tripp
1900 5th Avenue North
Birmingham, AL 35203

LIMITED POWER OF ATTORNEY

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Date: May 19, 2025

Loan Number: 0012261029

The undersigned, having executed in favor of Regions Bank a mortgage, deed of trust, security deed, deed to secure debt or similar instrument as of the Loan Date set out above (the "Mortgage"), hereby constitutes and appoints Regions Bank, acting by and through its agents, officers, employees or contractors, as the true and lawful attorney-in-fact of the undersigned, to act in the name, place, and stead of the undersigned, for the limited purposes of:

1. Attaching to the Mortgage as Exhibit A the legal description for the property covered by the Mortgage; and

2. Executing such instruments or documents or otherwise taking such action as the said attorney-in-fact may deem useful or necessary to correct any and all typographical or clerical errors on or in any and all documents executed by the undersigned in connection with or relating to the Mortgage or the loan from Regions Bank to the undersigned secured by the Mortgage.

The undersigned hereby grants to said attorney-in-fact full power and authority to execute such instruments or documents and to take such other actions as if the undersigned were personally present. The foregoing powers, being coupled with an interest, shall be irrevocable until the loan secured by the Mortgage is paid in full and the Mortgage is satisfied or canceled.

All acts of such attorney-in-fact or its designee taken pursuant to this Limited Power of Attorney are hereby ratified, confirmed and approved by the undersigned. Said attorney-in-fact shall not be liable for any acts or omissions, nor for any error of judgment or mistake of fact or law.

This Limited Power of Attorney has been executed and is effective as of the Loan Date set out above.

Signed, sealed and delivered in the presence of:

Grantor

05/19/2025

CHRISTIAN WOLF **Date**

Seal

5.19.25

Witness Kyle Rains **Date**

5/19/25

Witness Michael A. Brooks **Date**

Lender

Regions Bank

Acknowledgment

State of South Carolina

County of Charleston

The foregoing instrument was acknowledged before me this 19 day of May, 2025 by CHRISTIAN WOLF.

Notary Public

Michael A. Brooks

Notary Public Name

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

Serial Number (if any):

Commission Expires: 5/9/29

This notarial act was completed:

☑ In Person
☐ In Person Electronic

*****EACH PERSON THAT SIGNS THE MORTGAGE MUST ALSO SIGN ABOVE (GRANTORS)

*****EACH SIGNOR MAY BE NOTARIZED BY SAME REGIONS EMPLOYEE
*****COMPLETE ALL NOTARY INFORMATION.

Signature/Name Affidavit

Date: May 19, 2025 **Loan Number:** 0012261029

Party: CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.

(This signature must exactly match signatures on the Note and Mortgage, Deed of Trust, Security Agreement, or other Security Instrument.)

CHRISTIAN WOLF

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

(Print or Type Name) **Signature**

(Print or Type Name) **Signature**

(Print or Type Name) **Signature**

(Print or Type Name) **Signature**

I also certify that CHRISTIAN WOLF are one and the same person.

State of South Carolina

County of Charleston

Sworn and subscribed before me on 14, May 25 by

CHRISTIAN WOLF.

Notary Public

Michael A. Brooks

Notary Public Name

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

Serial Number (if any):

Commission Expires:

5/9/20

This notarial act was completed:

☑ In Person

☐ In Person Electronic

Regions Bank NMLS ID: 174490

Consent to the Use of Tax Return Information

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244

Date: May 19, 2025

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Loan Number: 0012261029

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

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Wolters Kluwer Financial Services, Inc.

**NOTARY ATTENTION REQUIRED: FUNDING REQUEST FORM **

Failure to complete will result in delayed funding for the borrower(s)

1. **Initial Draw: Borrower MUST select YES or NO**
   - **If YES, the borrower must indicate Cashier's Check OR Automatic Deposit (must be a Regions account)**

FOR HOME EQUITY LINES OF CREDIT

___ YES, I WISH TO TAKE AN INITIAL DRAW IN THE FORM OF:

___ a Cashier's Check in the amount of $_____

___ an Automatic Deposit (complete amount and deposit account information below)

___ NO, I DO NOT WISH TO TAKE AN INITIAL DRAW AT THIS TIME

FOR HOME EQUITY LINES OF CREDIT, YOU MUST CHECK EITHER YES OR NO ABOVE AND SIGN BELOW

2. **Delivery of Cash Out Proceeds (if the borrower is receiving funds from this transaction): Borrower MUST select Cashier's Check OR Automatic Deposit (must be a Regions account)**

FOR HOME EQUITY INSTALLMENT LOANS

I wish to receive the Disbursements to Borrower in the form of

___ a Cashier's Check

___ an Automatic Deposit (complete deposit account information below)

FOR HOME EQUITY INSTALLMENT LOANS, YOU MUST CHECK ONE OF THE OPTIONS ABOVE AND SIGN BELOW

3. **Automatic Deposit Account Information (must be a Regions account)**
   - **Borrower MUST indicated the amount of funds to be deposited and complete the account information in its entirety**

COMPLETE THE FOLLOWING ACCOUNT INFORMATION FOR AUTOMATIC DEPOSIT

Once the above conditions have been met, I hereby authorize Lender to automatically deposit $_____ from the proceeds of this loan into the account indicated below.

Demand Deposit - Checking account

Account Number _____

Routing Number _____

Bank Name _____

Street Address _____

City / State / Zip _____

Phone Number _____

Demand Deposit - Savings account

Account Number _____

REGIONS ACCOUNT ONLY

FAILURE TO PROVIDE INSURANCE. We agree to deliver to Lender, on the latest delivery date stated above, evidence of the required Insurance as provided above, with an effective date of May 19, 2025, or earlier. We acknowledge and agree that if we fail to provide any required Insurance or fail to continue such Insurance in force, Lender may do so at our expense as provided in the applicable security document. The cost of any such Insurance, at the option of lender, shall be added to the indebtedness as provided in the security document. WE ACKNOWLEDGE THAT IF LENDER SO PURCHASES ANY SUCH INSURANCE, THE INSURANCE WILL PROVIDE LIMITED PROTECTION AGAINST PHYSICAL DAMAGE TO THE COLLATERAL, UP TO AN AMOUNT EQUAL TO THE LESSER OF (1) THE UNPAID BALANCE OF THE DEBT, EXCLUDING ANY UNEARNED FINANCE CHARGES, OR (2) THE VALUE OF THE COLLATERAL: HOWEVER, OUR EQUITY IN THE COLLATERAL MAY NOT BE INSURED. IN ADDITION, THE INSURANCE MAY NOT PROVIDE ANY PUBLIC LIABILITY OR PROPERTY DAMAGE INDEMNIFICATION AND MAY NOT MEET THE REQUIREMENTS OF ANY FINANCIAL RESPONSIBILITY LAWS.

AUTHORIZATION. For purposes of Insurance coverage on the Collateral, we authorize Lender to provide to any person (Including any Insurance agent or company) all information lender deems appropriate, whether regarding the Collateral, the loan or other financial accommodations, or both.

WE ACKNOWLEDGE RECEIPT OF A COMPLETED COPY OF THIS AGREEMENT TO PROVIDE INSURANCE AND ALL OTHER DOCUMENTS RELATING TO THIS DEBT.

WE ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS AGREEMENT TO PROVIDE INSURANCE AND AGREE TO ITS TERMS. THIS AGREEMENT IS DATED MAY 19, 2025.

Grantor

05/19/2025

CHRISTIAN WOLF **Date**

Seal

5.19.25

Witness Kyle Rains **Date**

5-19-25

Witness Michael A. Brooks **Date**

FUNDING REQUEST FORM

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

This FUNDING REQUEST FORM is attached to and by this reference is made a part of the Disbursement Request and Authorization, dated May 19, 2025, and executed in connection with a loan or other financial accommodations between REGIONS BANK and CHRISTIAN WOLF.

I understand that no loan proceeds will be disbursed until Lender's conditions have been met and any applicable rescission period has expired.

FOR HOME EQUITY LINES OF CREDIT

___ YES, I WISH TO TAKE AN INITIAL DRAW IN THE FORM OF:

___ a Cashier's Check in the amount of $_____

___ an Automatic Deposit to a Regions Account (complete amount and deposit account information below)

✓ NO, I DO NOT WISH TO TAKE AN INITIAL DRAW AT THIS TIME

FOR HOME EQUITY LINES OF CREDIT, YOU MUST CHECK EITHER YES OR NO ABOVE AND SIGN BELOW

FOR HOME EQUITY INSTALLMENT LOANS

I wish to receive the Disbursements to Borrower in the form of

___ a Cashier's Check

___ an Automatic Deposit to a Regions Account (complete deposit account information below)

FOR HOME EQUITY INSTALLMENT LOANS, YOU MUST CHECK ONE OF THE OPTIONS ABOVE AND SIGN BELOW

COMPLETE THE FOLLOWING ACCOUNT INFORMATION FOR AUTOMATIC DEPOSIT

Once the above conditions have been met, I hereby authorize Lender to automatically deposit $_____ from the proceeds of this loan into the Regions account indicated below.

Demand Deposit - Checking account

Account Number _____

Routing Number _____

Street Address _____

City / State / Zip _____

Phone Number _____

Demand Deposit - Savings account

Account Number _____

AGREEMENT TO PROVIDE INSURANCE

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

INSURANCE REQUIREMENTS. We, CHRISTIAN WOLF ("Grantor"), understand that insurance coverage is required in connection with the extending of a loan or the providing of other financial accommodations to me by Lender. These requirements are set forth in the security documents for the loan. The following minimum insurance coverages must be provided on the following described collateral (the "Collateral"):

Collateral: **1542 GATOR TRAK, CHARLESTON, SC 29414-9146, CHARLESTON.**
Type: Fire and extended coverage.
Amount: Full Insurable Value.
Basis: Replacement value.
Endorsements: Standard mortgagee's clause with stipulation that coverage will not be cancelled or diminished without a minimum of thirty (30) days prior written notice to Lender, and without disclaimer of the insurer's liability for failure to give such notice.
Comments: Second Lien Position
Latest Delivery Date: By 10 days after the loan closing date.

INSURANCE COMPANY. We may obtain Insurance from any insurance company we may choose that is reasonably acceptable to Lender. We understand that credit may not be denied solely because Insurance was not purchased through Lender.

FLOOD INSURANCE. Flood Insurance for the Collateral securing this loan is described as follows:

Real Estate at 1542 GATOR TRAK, CHARLESTON, SC 29414-9146, CHARLESTON.
Should the Collateral at any time be deemed to be located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area, we agree to obtain and maintain Federal Flood Insurance, if available, within 45 days after notice is given by Lender that the Collateral is located in a special flood hazard area, for the full unpaid principal balance of the loan and any prior liens on the property securing the loan, up to the maximum policy limits set under the National Flood Insurance Program, or as otherwise required by Lender, and to maintain such insurance for the term of the loan. Flood Insurance may be purchased under the National Flood Insurance Program or from private Insurers.

INSURANCE MAILING ADDRESS. All documents and other materials relating to Insurance for this loan should be mailed, delivered or directed to the following address:

Regions Bank
Attn: Insurance Center
P.O. Box 200401
Florence, SC 29502-0401

PRIVATE FLOOD INSURANCE. If the Property is at any time deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area and if Federal Flood Insurance is not available, I agree to obtain and maintain flood insurance in an amount equal to the full unpaid principal balance under the Note plus the amount of any prior liens on the Property. Such flood insurance will be with such insurer as is satisfactory to Lender. Such flood insurance will also be on such terms as are satisfactory to Lender, including deductible provisions, endorsements, a standard mortgagee clause in favor of Lender, and stipulations that coverage will not be cancelled or diminished without at least ten (10) days' prior written notice to Lender with no disclaimer for failure to give such cancellation notice.

Routing Number _____

Street Address _____

City / State / Zip _____

Phone Number _____

THIS FUNDING REQUEST FORM IS EXECUTED ON MAY 19, 2025.

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower/Owner

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Date: May 19, 2025

Loan Number: 0012261029

This Notice relates to a consumer credit transaction dated May 19, 2025 between CHRISTIAN WOLF and the Lender.

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 mortgage/lien/security interest on/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 from whichever of the following events occurs last:

1. the opening date of the account, which is May 19, 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 mortgage/lien/security interest on/in your home is also canceled. Within 20 calendar days of receiving your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this 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

Regions Bank
Attn: Post Closing
Mail Code: ALBH40602B
2050 Parkway Office Circle
Birmingham, AL 35244

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 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 May 22, 2025 (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

CHRISTIAN WOLF **Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

05/19/2025

CHRISTIAN WOLF **Date**

Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower/Owner

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Date: May 19, 2025

Loan Number: 0012261029

This Notice relates to a consumer credit transaction dated May 19, 2025 between CHRISTIAN WOLF and the Lender.

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Your Right to Cancel

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1. the opening date of the account, which is May 19, 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 mortgage/lien/security interest on/in your home is also canceled. Within 20 calendar days of receiving your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this 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.

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Regions Bank
Attn: Post Closing
Mail Code: ALBH40602B
2050 Parkway Office Circle
Birmingham, AL 35244

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 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 May 22, 2025 (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.

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CHRISTIAN WOLF **Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

05/19/2025

CHRISTIAN WOLF **Date**

Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower/Owner

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Date: May 19, 2025

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NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

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1. the opening date of the account, which is May 19, 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 mortgage/lien/security interest on/in your home is also canceled. Within 20 calendar days of receiving your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this 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.

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Regions Bank
Attn: Post Closing
Mail Code: ALBH40602B
2050 Parkway Office Circle
Birmingham, AL 35244

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 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 May 22, 2025 (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

CHRISTIAN WOLF **Date**

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

05/19/2025

CHRISTIAN WOLF **Date**

REGIONS PRIVACY PLEDGE

FACTS	WHAT DOES REGIONS DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Account balance and transaction history • Payment history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Regions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Regions Share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	**Yes**	**No**
For our marketing purposes to offer our products and services to you	**Yes**	**No**
For joint marketing with other financial companies	**Yes**	**No**
For our affiliates' everyday business purposes information about your transactions and experiences	**Yes**	**No**
For our affiliates' everyday business purposes information about your creditworthiness	**Yes**	**Yes**
For our affiliates to market to you	**Yes**	**Yes**
For nonaffiliates to market to you	**No** (although, we may share aggregate information that does not contain personal identifiers)	**We don't share personal information**

To limit our sharing	• Call **1.800.240.2948** - our menu will prompt you through your choice(s). For TTY/TDD, call **1.800.374.5791** for assistance with making a written election. • Visit a Regions branch. • Talk to your assigned financial advisor, if applicable. **Please note:** If you are a *new* customer, we can begin sharing your information 30 days from the date we provide this notice. When you are *no longer* our customer, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.
To limit direct marketing contact	• Call **1.800.734.4667** to speak with a Regions associate. • Visit a Regions branch. • Talk to your assigned financial advisor, if applicable. **Please note:** Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.
Questions?	Call **1.800.734.4667** or visit our Privacy and Security section at **www.regions.com**.

Who we are	
Who is providing this notice?	This notice is provided by Regions Bank and other companies with the Regions name.

What we do	
How does Regions protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and secured buildings. Our internal policies and procedures provide additional safeguards for the protection of customer information and prohibit employees from accessing customer information except for legitimate business purposes.
How does Regions collect my personal information?	We collect your personal information, for example, when you • open an account or apply for a loan • make deposits or withdrawals from your account, or use your credit or debit card • provide account information We also collect your personal information from others, such as credit bureaus, affiliates or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See "Other important information" section for your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. *Our affiliates include companies with the Regions name and financial companies, such as Regions Investment Management, Inc., a registered investment advisor, and Regions Investment Services, Inc., a licensed insurance agent.*
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. *Regions does not share personal information with nonaffiliates so they can market to you.*
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. *Our joint marketing partners include financial companies such as insurance companies and product and service marketing companies.*

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements.

For Vermont residents only: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at https://www.regions.com/about-regions/privacy-security or call 1.800.240.2948.

For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Solicit List by following the directions in the "To limit direct marketing contact" section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132; email, BCPINFO@ag.state.nv.us.

Do Not Call Policy

This notice serves as the Regions Do Not Call Policy required by the Telephone Consumer Protection Act. Our associates receive training on how to document and process opt outs for telephone marketing calls. Consumers who request to no longer receive these calls will be placed on our internal Do Not Call list. Regions will not contact any consumer on the federal or state Do Not Call registries, unless allowed by law.

IMPORTANT NOTICES
Welcome to Regions

At Regions, we want to make banking easy while keeping your information secure. Included in this notice are just a few of the ways we can make your real estate loan experience easier when it comes time to receive statements and make your payment.

If you have questions about your real estate loan, please contact our Customer Service Department at 1-800-986-2462, Monday through Friday from 7a.m. to 6p.m. CT.

Regions
Attention: Correspondence
PO Box 18001
Hattiesburg, MS 39404-8001

Error Resolution and Information Requests:

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan, you must write us at the address listed below:

Regions
Information Requests and Error Resolutions
PO BOX 110
Hattiesburg, MS 39403-0110

When requesting information or notifying us of an error, include the following information:

- Name(s) of Borrower(s)
- Information allowing the identification of your loan (i.e. loan number, property address etc.)
- The specific information requested or the specific error which is believed to have occurred.

Your request for information or error notice will be acknowledged in writing within five (5) business days of receipt unless excused under the applicable regulation.

A final written response to an error notice will be issued unless excused under the applicable regulation. This response will include:

- Correction of the error,
- The effective date of correction, and
- Contact information for further assistance

Or

- Our determination that no error occurred,
- The reasons for that determination,
- Your right to request documents we relied upon in making the determination,
- How you may request those documents, and
- Contact information for further assistance.

A final written response to a request for information will be issued unless excused under the applicable regulation. This response will include:

- The information requested, and
- Contact information for further assistance

Or

- Our determination that the requested information is not available,
- The basis for that determination, and
- Contact information for further assistance.

For questions concerning your rights, you may contact Regions Bank at 1-800-986-2462 or visit our website at regionsmortgage.com.

How to Sign Up for MyMortgage

MyMortgage was designed to provide our customers with the ability to login, from anywhere, and view the status of their loan, establish an auto draft, sign up to receive e-documents, request a callback, upload documents, submit a secure message, chat with an agent, and much more. Customers have the ability to make an on-line payment directly to Regions (for those customers not utilizing on-line bill pay through Regions or another financial institution).
You can sign up for MyMortgage at any time by going to regionsmortgage.com and selecting **Enroll Now** located under the MyMortgage Login section.

Electronic Document Delivery (eDocument Delivery)

Electronic Document Delivery is available through Regions MyMortgage website. Here, you can choose to receive your monthly statements delivered via our Electronic Document Delivery. Some of the benefits of signing up for Electronic Document Delivery are:

- Security - Documents are secured within the MyMortgage system. No documents in a mailbox that could be stolen or lost.
- Convenience - Documents are available 24/7 on the website and can be reviewed at any time from any location.
- Reduced clutter by not having paper to file.
- Reduced environmental impact.

Right to Withdraw Consent (Opt Out)

You have the right to withdraw your consent to receive electronic Loan Information at any time. You may withdraw your consent by selecting the "Cancel Subscription" option located on the MyMortgage website. If you withdraw your consent for electronic Loan Information, we will mail you paper copies of Loan Information that we are required or elect to provide after the withdrawal of your consent; however, the withdrawal of your consent will not affect the legal validity or enforceability of prior electronic Loan Information we have provided to you.

Automatic Payments (Auto Draft)

Signing up for Auto Draft is as easy as it gets. Payments will be drafted from your selected account automatically on your payment due date. You can establish, update, and cancel Auto Draft Payments on the MyMortgage Website. Simply complete the Automatic Payment Authorization Form on our website at regionsmortgage.com by selecting the "Payments" tab and then "Auto Draft Payments."

Now, sit back and relax. Your monthly mortgage payment is scheduled and will be drafted. No check writing or on-line bill payment scheduling is required.

Right to Withdraw Authorization for Automatic Payments (Opt Out)

You have the right, at any time, to withdraw your authorization to automatically debit your monthly mortgage payment. You may withdraw your authorization either in writing to the address referenced above, by phone by notifying our Customer Service department at the number listed above, or by visiting our website at regionsmortgage.com. The request

to withdraw authorization must be received no less than three (3) business days prior to the next scheduled debit to ensure the debit will not occur.

Make a Payment by Phone or Via Web

Customers also have the option to make a payment via phone or the web (via MyMortgage). Be sure to review the details provided on the "Make a Payment" link on MyMortgage.

Errors and Omissions - Compliance Agreement

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Date: May 15, 2025

Loan Number: 0012261029

Property Address: 1542 GATOR TRAK
CHARLESTON, SC 29414-9146

State of SOUTH CAROLINA **, County/Parish/City of** CHARLESTON

The borrower(s) for and in consideration of the Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The borrower(s) agree(s) to comply with all above noted requests by the Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

State of South Carolina

County of Charleston

Sworn and subscribed before me on 19 May 25 by

CHRISTIAN WOLF.

Notary Public

Michael A. Brooks

Notary Public Name

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

Serial Number (if any):

Commission Expires: 5/9/29

This notarial act was completed:

☑ In Person

☐ In Person Electronic

resulting from changes in the Index will take effect monthly on the first day of your billing cycle, and, in any year during the term of this Credit Agreement, the monthly Periodic Rate will not increase or decrease by more than 0.41667 percentage points and the corresponding **ANNUAL PERCENTAGE RATE** will not increase or decrease by more than 5 percentage points.

Notwithstanding any other provision of this Agreement we will not charge interest on any undisbursed loan proceeds, except as may be permitted during a Right of Rescission period.

Finance Charge Computation for Payoff Statement. For purposes of issuing a payoff statement or a statement of the amount that would be required to pay the balance of the Credit Line Account down to zero ($0.00), the following will apply:

- **Method Used to Determine the Balance on Which the FINANCE CHARGE Will Be Computed.** A daily **FINANCE CHARGE** will be imposed on the balance of your Credit Line based on the "daily balance" method. Under the "daily balance" method, we calculate the **FINANCE CHARGE** on the Credit Line Account by applying the Daily Periodic Rate (defined below) to the "daily balance" of your Credit Line Account for each day from the beginning of the billing cycle until the payoff or pay down date. To get the "daily balance" we take the beginning balance of your Credit Line Account each day, add any new Regions Home Equity Line of Credit Checks and other debits (except for purchases made by using your Card) to that balance as of the day we post them. We add purchases made by using your Card as of the transaction date. We subtract any payments and credits for the Credit Line Account as of the day we post them. This gives us the "daily balance."
- **Method of Determining the Amount of FINANCE CHARGE.** The **FINANCE CHARGE** is determined by applying the Daily Periodic Rate to the balance described in this section. This is your FINANCE CHARGE calculated by applying a Daily Periodic Rate.
- **Daily Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE.** To determine the "Daily Periodic Rate" for the Variable Payment portion of your Credit Line Account, we take the value of the Index plus the Margin (as those values are determined under the **"Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE"** section above and subject to the limitations contained in that section) then divide the value by the actual number of days in the year. To determine the "Daily Periodic Rate" for each Fixed Payment portion of your Credit Line Account, we take the fixed interest rate for each Fixed Payment portion of your Credit Line Account (as such fixed interest rates are determined under the **"Rate Determination"** subsection of the **"Conversion Option"** section below and subject to the limitations contained in that section) then divide by the actual number of days in the year. To obtain the **ANNUAL PERCENTAGE RATE** for the Variable Rate portion and each Fixed Rate portion of your Credit Line Account, we multiply the Daily Periodic Rate for each such portion of the Credit Line Account by the number of days in the year. This result is the **ANNUAL PERCENTAGE RATE** for each portion of your Credit Line Account. The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs.

Conversion Option. This Agreement contains an option to convert the interest rate on all or part of the balance of your Credit Line Account from a variable interest rate, with interest rate limits and variable payments, to a fixed interest rate, with a fixed payment, as described below. The portion(s) of your Credit Line Account which is(are) converted to a fixed interest rate with a fixed payment is(are) called the "Fixed Payment" portion(s) of your Credit Line Account. Any remaining balance of, and any additions to that balance resulting from subsequent advances on, your Credit Line Account is called the "Variable Payment" portion of your Credit Line Account. The following information describes the terms and features of the conversion option available under this Agreement.

ANNUAL PERCENTAGE RATE Increase. Your **ANNUAL PERCENTAGE RATE** may increase if you exercise this option to convert to a fixed interest rate and payment.

Conversion Periods. You may exercise the option to convert to a fixed interest rate only during the following period or periods: At any time prior to three years before the Maturity Date.

Conversion Fees. You will be required to pay the following fees at the time of conversion to a fixed interest rate and payment: A **FINANCE CHARGE** of $100.00.

Rate Determination. The fixed interest rate will be determined as follows: The **ANNUAL PERCENTAGE RATE** on the balance converted to a fixed interest rate will be the **ANNUAL PERCENTAGE RATE** as determined under **"Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE"** above on the date

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you exercise your conversion option plus an additional margin of:

- 0.9% if you select a 3 year repayment term
- 1.3% if you select a 5 year repayment term
- 1.65% if you select a 7 year repayment term
- 2.00% if you select a 10 year repayment term
- 2.70% if you select a 15 year repayment term

but the **ANNUAL PERCENTAGE RATE** will not be less than 3.75% unless we agree in writing to a lower **ANNUAL PERCENTAGE RATE**. To determine the monthly Periodic Rate that would apply to the balance converted to a fixed interest rate, we take the value of the Index plus the Margin shown in the section titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE." and the applicable additional margin set out in this paragraph, all as of the date you exercise your conversion option (but the sum of that calculation will not be less than 3.75%), then divide by 12 (monthly). To obtain the **ANNUAL PERCENTAGE RATE**, we multiply the monthly Periodic Rate by 12 (monthly). This result is the **ANNUAL PERCENTAGE RATE**. The **ANNUAL PERCENTAGE RATE** includes only interest and no other costs. Any promotional rates or rate discounts will not be used to determine the applicable fixed interest rate.

Conversion Rules. You can convert to a fixed interest rate only during the period or periods described above. In addition, the following rules apply to the conversion option under this Agreement: Subject to the limitations contained in this section, you may convert all or part of the balance in the Variable Payment portion of your Credit Line Account to a fixed interest rate with a fixed payment. You may also direct that an advance be converted to a fixed interest rate any time you obtain an advance in person from any of our branches. You may not convert to a fixed interest rate by using your Home Equity Line of Credit Checks or your VISA Platinum Card, by making telephone requests or by overdrawing a deposit account which you have designated to receive Overdraft Protection from this Credit Line Account. If the Annual Percentage Rate on the Variable Payment portion of your Credit Line Account, as calculated in "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE" above, exceeds the maximum rate set out in that section, you will not be permitted to convert any part of the balance or to post an advance at a fixed interest rate at that time. Nor will you be permitted to convert any part of the balance in a Fixed Payment portion of your Credit Line Account to another fixed rate. You may have no more than 10 Fixed Payment balances outstanding under your Credit Line Account at any one time.

The Fixed Payment portion of your Credit Line Account will have a fixed monthly payment for a fixed period of repayment of either 3, 5, 7, 10, or 15 years; provided that the repayment term of the Fixed Payment portion of your Credit Line Account may not extend beyond the Maturity Date. If you request a repayment period for the Fixed Payment portion of your Credit Line Account which extends beyond the Maturity Date, your request to convert to a fixed interest rate will not be granted. If less than 3 years remain until the Maturity Date at the time we receive your Fixed Rate Request (as defined below), we will not allow the conversion to occur or the advance to post at a fixed interest rate.

To convert all or part of the balance to a fixed interest rate, you must sign and give us a request in writing on a form provided by us (a "Fixed Rate Request"), and the Fixed Rate Request must include the amount to be posted to the Fixed Payment portion of your Credit Line Account and the repayment term you desire. The minimum amount that you may convert to a fixed interest rate is $5,000. The maximum amount that you may convert to a fixed interest rate is an amount equal to the credit limit for your Credit Line Account minus any other Fixed Payment balance(s) and any amount that will remain in the Variable Payment portion of your Credit Line Account after the conversion to a fixed interest rate. In no event may the total of your Fixed Payment and Variable Payment balance(s) exceed your Credit Limit.

It may take as long as five business days to process your request to convert to a fixed interest rate. During that processing time, the balance being converted to a fixed interest rate will continue to accrue interest at a variable interest rate and any advance you obtain which is to bear interest at a fixed interest rate may initially post to your Credit Line Account at a variable interest rate and then be converted to a fixed interest rate. If the conversion to a fixed interest rate occurs during a billing cycle, your Minimum Payment for the Fixed Payment portion of your Credit Line for the remainder of that billing cycle will consist of the amount of your accrued FINANCE CHARGES on the outstanding balance of the Fixed Payment portion of your Credit Line Account. Your full Minimum Payment for the Fixed Payment portion of your Credit Line will be calculated as described in the following paragraph, and your fixed repayment period for the Fixed Payment portion of your Credit Line Account will begin with the next full billing cycle.

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The payment due for the Fixed Payment portion of your Credit Line Account will be the amount (computed as of the date a conversion to a fixed interest rate is posted to your Credit Line Account) that would be required in order to pay the entire Fixed Payment portion of your Credit Line Account in full in substantially equal payments over the repayment period for the Fixed Payment portion of your Credit Line Account. If you make all payments due on the Fixed Payment portion of your Credit Line Account when they are due, you will repay substantially all of the Fixed Payment portion in substantially equal payments by the end of the repayment term for the Fixed Payment portion of your Credit Line Account. Any remaining balance in the Fixed Payment portion of your Credit Line Account at the end of the repayment period for the Fixed Payment portion of your Credit Line Account will automatically be added back to the Variable Payment portion of your Credit Line Account.

Conditions Under Which Other Charges May Be Imposed. You agree to pay all the other fees and charges related to your Credit Line as set forth below:

Overlimit Charge. Your Credit Line Account may be charged $29.00 if you cause your Credit Line Account to go over your Credit Limit. This includes obtaining an advance by any method.

Late Charge. If your payment is not received by us within 15 days of the "Payment Due Date" shown on your periodic statement, we may charge you 5 percent of the payment amount, with a minimum of $29.00 and a maximum of $100.00.

Lien Release Fee. At the time this loan is paid in full, charges to release the lien previously filed in your county records office will be collected as part of your payoff amount.

Prepayment Penalty. If you pay your Credit Line balance in full, you may have to pay a prepayment penalty.

Lender has paid some or all of the closing costs associated with the opening of your Credit Line Account and has waived the payment of those costs by you if you maintain your Credit Line for at least 24 months. The total of the bona fide, third party costs paid by Lender in opening your Credit Line Account is $659.62. If you repay the entire Credit Line Account balance and terminate your Credit Line Account sooner than 24 months after the opening of your Credit Line Account, Lender may recoup from you the total bona fide, third party costs it paid, and you agree to reimburse Lender for those costs.

Default. You will be in default if any of the following happen: (1) You commit fraud or make a material misrepresentation at any time in connection with this Credit Agreement. This can include, for example, a false statement about your income, assets, liabilities, or any other aspects of your financial condition. (2) You do not meet the repayment terms of this Credit Agreement. (3) Your action or inaction adversely affects the collateral for the plan or our rights in the collateral. This can include, for example, failure to maintain required insurance, waste or destructive use of the dwelling, failure to pay taxes, death of all persons liable on the account, transfer of title or sale of the dwelling, creation of a senior lien on the dwelling without our permission, foreclosure by the holder of another lien, or the use of funds or the dwelling for prohibited purposes.

Remedies. After you default, and after we give any legally required notice and opportunity to cure, we may at our option do any of the following:

- We may terminate this Credit Line Account and make all or any part of the amount owing by the terms of this Agreement immediately due.
- We may temporarily or permanently prohibit any additional advances.
- We may temporarily or permanently reduce the Credit Limit.
- We may demand additional security or additional parties to be obligated to pay this Agreement.
- We may make a claim for any and all insurance benefits or refunds that may be available on your default.
- We may make amounts advanced on your behalf immediately due, and we may add these amounts to the Credit Line Account balance.
- We may use any and all remedies we have under applicable law or any agreement securing this Agreement.

Except as otherwise required by law, by choosing a remedy we do not give up our right to use another remedy. We do not waive a default if we choose not to use a remedy. By electing not to use any remedy, we do not waive our right to later consider the event a default and to use any remedies if the default continues or occurs again.

Suspension of Credit and Reduction of Credit Limit. We may temporarily prohibit you from obtaining additional advances or reduce your Credit Limit during any period in which any of the following are in effect.

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- The value of the Property declines significantly below its appraised value for purposes of this Credit Line Account;
- We reasonably believe that you will not be able to meet the repayment requirements under your Credit Line Account due to a material change in your financial circumstances;
- You are in default of a material obligation under this Credit Line Account. You understand, that we consider all of your obligations to be material. Categories of obligations that we consider material include, but are not limited to: your obligation to not commit fraud or misrepresentation in connection with this Credit Line Account; your obligation to meet the repayment terms of this Credit Line Account; your obligation to not adversely affect the Property or our rights in the Property; your obligation to pay fees and charges; your advance obligations; your obligation to fulfill the terms of the instrument securing this Agreement, any other security instruments on the Property; your obligation to notify us; your obligation to provide us with information; and your obligations under the Suspicious Activity section below;
- Government action prevents us from imposing the annual percentage rate provided for in this Agreement;
- The priority of our security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of your Credit Limit;
- The maximum annual percentage rate allowed under this Agreement is reached;
- We are notified by a regulatory agency that continued advances constitute an unsafe and unsound practice; or
- Any Borrower requests a suspension of credit privileges.

In order to reinstate your credit privileges under the original terms of this Agreement, you must send us a written request to that effect. Your credit privileges will only be reinstated if we determine that the condition which caused us to prohibit additional extensions and/or reduce the Credit Limit no longer exists. If appraisal or credit report fees are incurred in making this determination, we may (if allowed by applicable law) charge you such fees. If credit privileges were suspended at your request, they need not be reinstated unless all Borrowers request reinstatement.

Amendments. Generally, the terms of this Agreement cannot be changed. We may, however, make the following changes:

- We may make changes that you agree to in writing at the time of the change.
- We may make changes that will unequivocally benefit you.
- We may make insignificant changes.
- We may change the Index and margin if the original Index becomes unavailable. Any replacement index will have historical fluctuations substantially similar to the original Index, and together with the replacement margin, produce an annual percentage rate substantially similar to the rate in effect at the time the original Index became unavailable. If the replacement index is newly established and does not have any rate history, it will, together with the replacement margin, produce an annual percentage rate substantially similar to the rate in effect when the original Index became unavailable.

Collection Costs. We may hire or pay someone else to help collect this Agreement if you do not pay. You will pay us that amount. This includes, subject to any limits under applicable law, our attorneys' fees and our legal expenses whether or not there is a lawsuit, including attorneys' fees and lien expenses for bankruptcy proceedings (including efforts to modify or vacate any automatic stay or injunction), appeals, and any anticipated post-judgment collection services. If not prohibited by applicable law, you also will pay any court costs, in addition to all other sums provided by law.

Access Devices. If your Credit Line is suspended or terminated, you must immediately return to us all Regions Home Equity Line of Credit Checks and any other access devices. Any use of Regions Home Equity Line of Credit Checks or other access devices following suspension or termination may be considered fraudulent. You will also remain liable for any further use of Regions Home Equity Line of Credit checks or other access devices not returned to us.

Waivers and Consent. To the extent not prohibited by law and except for any required notice of right to cure for the failure to make a required payment, you waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate and notice of dishonor. To the extent not prohibited by law, you and any other party to this Credit Line Account, also consent to the following actions that we may take, and waive defenses that may be available based on these actions, or based on the status of a party to this Credit Line Account.

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- We may renew or extend payments on this Agreement, regardless of the number of such renewals or extensions.
- We may release any Borrower or other person who may be liable for the indebtedness under this Agreement.
- We may release, substitute or impair any Property.
- We may enter into any sales or repurchases of this Agreement to any person in any amounts and you waive notice of such sales or repurchases.
- You agree that any Borrower is authorized to modify the terms of this Agreement or any other Credit Line Account document.
- We may inform any party who guarantees this Credit Line Account of any loan accommodations, renewals, extensions, modifications, substitutions, or future advances.

No delay or forbearance on our part in exercising any of our rights or remedies will be construed as a waiver by us, unless such waiver is in writing and is signed by us.

Termination. You may terminate this Credit Line Account at any time upon written notice to us. Termination by one Borrower terminates the Credit Line Account for all Borrowers. Termination will not affect your obligation to repay advances made prior to the termination, nor will it alter your duties to perform under the terms of an instrument securing this Agreement until such instrument is released. Upon termination you will return to us any remaining access devices in your possession that were issued or used in connection with the Credit Line Account.

Prepayment. You may prepay all or any amount owed owing under this agreement at any time, except we will be entitled to receive the prepayment penalty as stated above and to receive all accrued **FINANCE CHARGES** and other charges, if any. Payments in excess of your Minimum payment will not relieve you of the obligation to continue to make your Minimum Payments. Instead, they will reduce the principal balance owed on the Credit Line. You agree not to send us payments marked "paid in full", "without recourse", or similar language. If you send such a payment, we may accept it without losing any of our rights under this Agreement, and you will remain obligated to pay any further amount owed to us. **All written communications concerning disputed amounts, including check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Regions Bank, P.O. Box 110 Hattiesburg, MS 39403-0110 or to the mailing address designated on your billing statement.**

Notice, Financial Reports, and Additional Documents. Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to the appropriate party's address above, or to any other address designated in writing. Notice to one Borrower will be deemed to be notice to all Borrowers. You will inform us in writing of any change in your name, address or other application information. You will provide us any financial statement or information we request. All financial statements and information you give us will be correct and complete. You agree to sign, deliver, and file any additional documents or certifications that we may consider necessary to perfect, continue, and preserve your obligations under this Credit Line Account and to confirm our lien status on any Property. Time is of the essence.

Credit Information and Related Matters. You authorize us to release information about you to third parties as described in our privacy policy and our Fair Credit Reporting Act notice, provided you did not opt out of the applicable policy, or as permitted by law. You agree that, upon our request, you will provide us with a current financial statement, a new credit application, or both, on forms provided by us. You also agree we may obtain credit reports on you at any time, at our sole option and expense, for any reason, including but not limited to determining whether there has been an adverse change in your financial condition. We may require a new appraisal of the Property at any time, including an internal inspection, at our sole option and expense.

Transfer or Assignment. Without prior notice or approval from you, we reserve the right to sell or transfer your Credit Line Account and our rights and obligations under this Agreement to another lender, entity, or person, and to assign our rights under the Mortgage. Upon any such sale or transfer, we will have no further obligation to provide you with credit advances or to perform any other obligation under this agreement. Your rights under this Agreement belong to you only and may not be transferred or assigned. Your obligations, however, are binding on your heirs and legal representatives.

Tax Consequences. You understand that neither we, nor any of our employees or agents, make any representation or warranty whatsoever concerning the tax consequences of your establishing and using your Credit Line, including the deductibility of interest, and that neither we nor our

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employees or agents will be liable in the event interest on your Credit Line is not deductible. You should consult your own tax advisor for guidance on this subject.

Notify Us of Inaccurate Information We Report To Consumer Reporting Agencies. Please notify us if we report any inaccurate information about your account(s) to a consumer reporting agency. Your written notice describing the specific inaccuracy(ies) should be sent to us at the following address: Regions Bank, P.O. Box 110, Hattiesburg, MS 39403-0110.

Prohibited Uses. You agree not to use any Credit Line credit advances to make payments on your Credit Line.

Right of Rescission. You may be entitled to a three day Right of Rescission under the Federal Truth in Lending Act and Regulation Z where your Credit Line Account is secured by a Mortgage on real estate that is your principal dwelling. If this is the case, we may refuse to make credit advances to you until this three day Right of Rescission has expired. In the event that you subsequently request an increase in your Credit Limit, you agree to sign any additional security agreements that are necessary in our opinion to extend our security interest in your principal dwelling to include additional amounts authorized under your Credit Line Account. Under such circumstances, you may be entitled to an additional three day Right of Rescission, which will only affect the enlargement of our security interest in your principal dwelling, to secure additional authorized amounts. We may reasonably refuse to make additional credit advances to you above your previous Credit Limit until this additional Right of Rescission period has expired.

Foreign Currency Conversion. If you use your VISA Platinum Card for transactions made in currencies other than U.S. Dollars, the transactions will be converted to U.S. Dollars under the regulations established by VISA then in effect and may include fees charged directly by VISA. Conversion to U.S. Dollars may occur on a date other than the date of the transaction. The exchange rate between the transaction currency and the billing currency is either (1) a rate selected by VISA from the range of rates available in the wholesale currency markets for the applicable central processing date, which rate may vary from the rate VISA itself receives, or (2) the government-mandated rate in effect for the applicable central processing date.

Existing Indebtedness. You agree not to request additional funds or credit advances from any creditor which may hold a prior lien that contains a "dragnet", "future advance" or similar clause in any mortgage, security deed, deed of trust, deed to secure debt or other security instrument upon the Property securing this Agreement.

Set-Off. We may set-off any amount due and payable under the terms of this Agreement against your right to receive money from us, unless prohibited by applicable law.

Stopping Payment; No Stopping Payment Of Bank Instruments. If a Regions Home Equity Line of Credit Check you have drawn on your Credit Line Account has not already been paid or verified for payment to the payee, you may ask us to stop payment. You must tell us the exact amount of the Regions Home Equity Line of Credit Check, the Regions Home Equity Line of Credit Check number, the date of the Regions Home Equity Line of Credit Check, the name of the payee, and the full account number on which the Regions Home Equity Line of Credit Check is drawn. If you produce a Regions Home Equity Line of Credit Check by computer or in any other manner that does not contain a magnetic-encoded check number, we may not be able to honor the stop-payment order. We must receive your stop-payment order in time to permit us a reasonable opportunity to act on it in the ordinary course of business. If the information you give us is not correct, or if you do not give us other reasonable information we request about the Regions Home Equity Line of Credit Check, we will not be responsible if we are unable to process the stop-payment order.

Your stop-payment order, whether oral or written, is effective for six (6) months from the original date of the order. To honor your request to stop payment on a particular Regions Home Equity Line of Credit Check, we may, at our discretion, place a stop payment on multiple Regions Home Equity Line of Credit Check after notifying you. After processing your stop-payment order, we will send to you a written STOP PAYMENT REQUEST/SPECIAL PAYING CONFIRMATION indicating the date the stop-payment order was placed and the Regions Home Equity Line of Credit Check number(s) affected.

If we refuse to pay any Regions Home Equity Line of Credit Check pursuant to your stop-payment order, you agree to hold us harmless from all costs and expenses incurred by us, including our attorney's fees, resulting from our refusal to pay the Regions Home Equity Line of Credit Check. If we recredit your Credit Line Account after paying an item over a valid stop-payment order, you agree to transfer to us in writing all your rights against the payee or other holder of the item and to assist us in legal

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action against that person. If we fail to honor a timely and accurate stop-payment order, we reserve the right not to recredit your Credit Line Account unless you can demonstrate the fact and amount of your loss.

You may request us to cancel any stop-payment order. You must provide such information as we may reasonably require to cancel the stop-payment order, and we may require you to make your request in writing and acknowledge and attest to your written request before a notary public.

Suspicious Activity. You agree that you will not act in any manner that may cause us to reasonably believe that you have engaged in, or that you intend to engage in, any suspicious activity as described in or contemplated under the Bank Secrecy Act, the USA Patriot Act, or any other similar or related law, whether or not hereafter in effect or under any regulation issued pursuant to any such law. Further, you agree that if your name (or a derivation thereof) appears on a list of suspects issued to financial institutions by the Office of Foreign Assets Control, the Financial Crimes Enforcement Network, the Federal Reserve Board, or any other governmental entity or agency, then you will be conclusively presumed to have acted in a manner that would cause us to reasonably believe that you have engaged in, or that you intend to engage in, such suspicious activity.

Limits on our Responsibility. If we refuse to honor your VISA Platinum Card, one of your Regions Home Equity Line of Credit Checks, an Online Banking request for an advance or any other request for an advance under your Credit Line for any reason beyond our control, such as electronic, telephonic or computer malfunction, we will not be legally responsible to you in any way. We will not be legally responsible if anyone else refuses to honor your VISA Platinum Card or to accept a Regions Home Equity Line of Credit Check for any reason whatsoever. This Agreement does not affect your rights under the Federal Truth in Lending Act. However, if that Act does not give you the right to withhold payment from us or to use a particular claim or defense against us in connection with property or services purchased with your VISA Platinum Card or a Regions Home Equity Line of Credit Check, you agree not to withhold payment and not to use the claim or defense and that we are not responsible for the property or services purchased. You also agree that we may make any adjustments or refunds by crediting your Credit Line Account.

Agents and Other Representatives. You expressly acknowledge and agree that we are not obligated to honor any request, instruction, or direction (all of which are called "directive") given to us by any person or entity acting as your agent or attorney-in-fact or in any other representative capacity for you (your "Representative"), except as otherwise provided by applicable law. We may, however, in our sole discretion, honor any such directive. You hereby release us and hold us harmless from, and agree to indemnify us from and against, any and all claims or actions against you, your Representative or any other person may have as a result of our honor of or refusal to honor any directive given to us by your Representative. Our honor of or refusal to honor any directive given to us by your Representative will not be deemed or construed to require us to honor or refuse to honor any other directive give to us by your Representative, whether or not such other directive is the same or similar to or is in any way related to a previous directive.

Usury Savings Clause. No matter what else may be stated in any other provision of this Agreement or in any other document you may have with us, you do not agree or intend to pay, and we do not agree or intend to charge any interest or fee for the Credit Line Account which would in any way cause us to contract for, charge or collect more for the Credit Line Account than the maximum we would be permitted to charge or collect by any applicable federal or state law. Any such excess interest or unauthorized fee will be applied first to reduce the unpaid balance of the Credit Line Account, and when the balance of the Credit Line Account has been paid in full, be refunded to you.

Subordination, Partial Release and other Modification Requests. From time to time, you may request that we subordinate our lien on the collateral for your Credit Line Account to another lien, release part of the collateral securing your Credit Line Account, or agree to some other modification of your Credit Line Account or any security instrument or document which provides collateral for or secures your Credit Line Account. We are not obligated to agree to any such request. We may, in our sole discretion, impose conditions on our agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the Periodic Rate and corresponding **ANNUAL PERCENTAGE RATE** on your Credit Line Account, or both.

Loss or Damage. If there is any loss or damage to, or destruction of, all or any part of any collateral securing this Agreement or your obligations under this agreement; you will promptly notify us of such loss, damage, or destruction; and we can suspend any additional extensions of credit under this Agreement or reduce your Credit

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Limit until such loss, damage or destruction is fully and completely repaired to our satisfaction.

Arbitration. You and we agree that no mandatory arbitration clause in any agreement, document or instrument between you and us shall be construed to require you or us to arbitrate any dispute whose arbitration cannot be required under the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Applicable Law. This Agreement will be governed by federal law applicable to us and, to the extent not preempted by federal law, the laws of the State of Alabama without regard to its conflicts of law provisions. This Agreement has been accepted by us in the State of Alabama.

Interpretation. Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Agreement. You agree that this Agreement, together with the Mortgage, is the most reliable evidence of your agreements with us. If we go to court for any reason, we can use a copy, filmed or electronic, of any periodic statement, this Agreement, the Mortgage or any other document to prove what you owe us or that a transaction has taken place. The copy, microfilm, microfiche, or optical image will have the same validity as the original. You agree that, except to the extent you can show there is a billing error, your most current periodic statement is the most reliable evidence of your obligation to pay.

Integration and Severability. This Agreement is the complete and final expression of the agreement. If any provision of this Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.

Acknowledgment. You understand and agree to the terms and conditions in this Agreement. By signing, you acknowledge that you have read this Agreement. You also acknowledge receipt of a completed copy of this Agreement, including the Fair Credit Billing Notice and the early home equity line of credit application disclosure, in addition to the handbook entitled "What you should know about Home Equity Lines of Credit" given with the application.

This Agreement is dated May 19, 2025.

THIS AGREEMENT IS GIVEN UNDER SEAL AND IT IS INTENDED THAT THIS AGREEMENT IS AND SHALL CONSTITUTE AND HAVE THE EFFECT OF A SEALED INSTRUMENT ACCORDING TO LAW.

By signing under seal, I agree to the terms of this Agreement and acknowledge receipt of a copy of this Agreement.

Signed, sealed and delivered:

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

Seal

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Your Billing Rights: Keep this Document for Future Use

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify You In Case of Errors or Questions About My Bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, you will write us at the address listed on your bill. You will write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, you will give us the following information: (a) Your name and account number, (b) The dollar amount of the suspected error, (c) Describe the error and explain, if you can, why you believe there is an error. If you need more information, you will describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings, checking, share draft or other account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within ten days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first $50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If I have a problem with the quality of property or services that I purchased with a credit card, and I have tried in good faith to correct the problem with the merchant, I may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right: (a) I must have made the purchase in my home state or, if not within my home state within 100 miles of my current mailing address; and (b) The purchase price must have been more than $50.

These limitations do not apply if you own or operate the merchant, or if you mailed me the advertisement for the property or services.

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Discounted Rate Addendum

Generally. This Discounted Rate Addendum (*"Discount Addendum"*) is incorporated into and shall supplement the attached Credit Agreement and Disclosure (*"Agreement"*) between you and us.

Definitions. Terms defined in the Agreement shall have the same meaning in this Discount Addendum.

Promotional Rate for Transactions. For each of your first six (6) billing cycles after the date of the Agreement, the monthly Periodic Rate for new transactions made after the date of the Agreement will be 0.415833% (which corresponds to an ANNUAL PERCENTAGE RATE of 4.99%). Beginning with your seventh (7th) billing cycle after the date of the Agreement, we will determine the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for all transactions and balances as provided in the section of the Agreement titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE."

Promotional Rate Discontinued for Payment Default. If you fail to make a Minimum Payment within sixty (60) days of its due date, the Promotional Rate will no longer apply and the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE for all transactions and balances will be determined as provided in the section of the Agreement titled "Periodic Rate and Corresponding ANNUAL PERCENTAGE RATE". Any change in the determination of the Periodic Rate and the corresponding ANNUAL PERCENTAGE RATE as a result of your failure to make a Minimum Payment will take effect on the first day of the billing cycle following the sixty-first (61) day of delinquency.

Promotional Rate Not Applicable to Conversion Option. If you exercise your option to convert all or part of the balance in your Credit Line Account to a Fixed Payment as provided in the "Conversion Option" section of the Agreement, the promotional rate described in this Discount Addendum will not apply to any balance so converted. The interest rate on those balances will be calculated as provided in the "Conversion Option" section of the Agreement.

No Other Changes. Except as specifically changed in this Discount Addendum, all terms, conditions, and provisions contained in the Agreement remain unchanged and in full force and effect.

THIS DISCOUNT ADDENDUM IS EXECUTED ON May 19, 2025.

Borrower

05/19/2025

CHRISTIAN WOLF **Date**

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Return To: Regions Bank
Collateral Management
2050 Parkway Office Circle
Birmingham, AL 35244

Prepared By: Eryn Tripp
1900 5th Avenue North
Birmingham, AL 35203

Mortgage

With Future Advance Clause

The date of this Mortgage (*"Security Instrument"*) is May 19, 2025.

Mortgagor

CHRISTIAN WOLF, Unmarried Man;
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Lender

Regions Bank
Organized and existing under the laws of the state of Alabama
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

1. Conveyance. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

SEE EXHIBIT A

Parcel ID Number: 2861300160

The property is located in CHARLESTON County at 1542 GATOR TRAK, CHARLESTON, South Carolina 29414-9146.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as *"Property"*).

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed $188,349.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument. Interest under the Note will be deferred, accrued or capitalized; however, Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in the Note.

3. Secured Debt. The term *"Secured Debt"* is defined as follows:

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(A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, refinancings, modifications or substitutions.

The credit agreement signed by CHRISTIAN WOLF (the *"Borrower"*) and dated the same date as this Security Instrument (the *"Note"*). Under the Note, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed One hundred eighty eight thousand three hundred forty-nine and 00/100 Dollars (U.S. $188,349.00). Borrower has promised to pay this debt with interest in regular periodic payments and to pay the debt in full not later than June 13, 2055.

(B) All future advances from Lender to Mortgagor and/or Borrower under the Specific Debts executed by Mortgagor and/or Borrower in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor and/or Borrower either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.

(C) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

This Security Instrument will not secure any other debt if any part of the improvements on the Property is located in an area designated by the Administrator of the Federal Emergency Management Agency as a special flood hazard area.

4. Mortgage Covenants. Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

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Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

5. Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

6. Assignment of Leases and Rents. Mortgagor irrevocably grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as *"Leases"*) and rents, issues and profits (all referred to as *"Rents"*). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.

Mortgagor agrees that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Mortgage. Mortgagor agrees that Lender may take actual possession of the property without the necessity of commencing legal action and that actual possession is deemed to occur when Lender, or its agent, notifies Mortgagor of default and demands that any tenant pay all future Rents directly to Lender. On receiving notice of default, Mortgagor will endorse and deliver to Lender any payment of Rents in Mortgagor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Mortgagor warrants that no default exists under the Leases or any applicable landlord/tenant law. Mortgagor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

7. Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

8. Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

9. Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgagee clause" and, where applicable, "loss payee clause". Mortgagor shall immediately notify Lender of cancellation or termination

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of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

10. Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

11. Warranty of Title. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

12. Due on Sale or Encumbrance. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

13. Warranties and Representations. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

14. Default. Mortgagor will be in default if any of the following occur:

Payments. Any Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

Property. Any action or inaction by Borrower or Mortgagor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

Executive Officers. Any Borrower is an executive officer of Lender or an affiliate and such Borrower becomes indebted to Lender or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

15. Remedies on Default. In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

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At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

16. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs. If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. Such amount includes, but is not limited to, attorneys' fees incurred by Lender in collecting enforcing or protecting Lender's rights and remedies under this Security Instrument, court costs and other legal expenses allowed by law. To the extent permitted by the *United States Bankruptcy Code*, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

17. Environmental Laws and Hazardous Substances. As used in this section, (1) *"Environmental Law"* means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) *"Hazardous Substance"* means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

(A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.

(B) Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.

(C) Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.

(D) Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

18. Escrow for Taxes and Insurance. Until otherwise directed by Lender, Mortgagor will pay all taxes, assessments, leasehold payments, and insurance premiums as provided in this Security Instrument. Lender may, at any time, in its discretion, require Mortgagor to establish an escrow account and make escrow payments for such items. In such event, the following paragraphs will apply:

Mortgagor will pay to Lender amounts for (a) yearly taxes and assessments on the Property which under the law may be superior to this Security Instrument, (b) yearly leasehold payments or ground rents (if any), (c) yearly premiums

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for hazard or property insurance, (d) yearly premiums for flood insurance (if any), and (e) yearly premiums for mortgage insurance (if any). Mortgagor will pay those amounts to Lender unless Lender tells Mortgagor, in writing, that Mortgagor does not have to do so, or unless the law requires otherwise. Mortgagor will make those payments at the times required by Lender.

Lender will estimate from time to time Mortgagor's yearly taxes, assessments, leasehold payments or ground rents and insurance premiums, which will be called the *"Escrow Items"*. Lender will use existing assessments and bills and reasonable estimates of future assessments and bills. The amounts that Mortgagor pays to Lender for Escrow Items under this section will be called the *"Funds"*. Lender will collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Mortgagor's escrow account under the federal *Real Estate Settlement Procedures Act of 1974* (as amended), unless another law that applies to the Funds sets a lesser amount. If so, Lender will collect and hold Funds in the lesser amount.

Lender will keep the Funds in a savings or banking institution which has its deposits or accounts insured or guaranteed by a federal or state agency. If Lender is such an institution, Lender may hold the Funds. Lender will use the Funds to pay the Escrow Items. Lender will give Mortgagor, without charge, an annual accounting of the Funds. That accounting must show all additions to and deductions from the Funds and the reason for each deduction.

Lender may not charge Mortgagor for holding or keeping the Funds, for using the Funds to pay Escrow Items, for analyzing Mortgagor's payments of Funds, or for receiving, verifying and totaling assessments and bills. However, Lender may charge Mortgagor for these services if Lender pays Mortgagor interest on the Funds and if the law permits Lender to make such a charge. Lender may require Mortgagor to pay a one-time charge for an independent real estate tax reporting service used by Lender in accordance with the Secured Debts, unless applicable law provides otherwise. Lender will not be required to pay Mortgagor any interest or earnings on the Funds unless either (i) Lender and Mortgagor agree in writing, at the time Mortgagor signed this Security Instrument, that Lender will pay interest on the Funds; or (ii) the law requires Lender to pay interest on the Funds.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender will account to borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may notify borrower in writing, and, in such case, borrower will pay to Lender the amount necessary to make up the shortage or deficiency. Borrower shall make up the shortage or deficiency as Lender directs, subject to the requirements of applicable law.

If, by reason of any default under this Security Instrument, Lender declares all Secured Debts due and payable, Lender may then apply any Funds against the Secured Debts.

When Mortgagor has paid all of the sums secured, Lender will promptly refund to Mortgagor any Funds that are then being held by Lender.

19. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

20. Severability; Interpretation. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of

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this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

21. Notice. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

22. Waivers. Except to the extent prohibited by law, Mortgagor waives all homestead exemption rights relating to the Property.

23. Line of Credit. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.

24. Applicable Law. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located.

25. Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

[Check all applicable boxes]

☐ Assignment of Leases and Rents ☐ Other: _____

26. ☐ Additional Terms. _____

27. Additional Rights and Remedies Upon Default and Foreclosure. Upon the occurrence of an Event of Default, Lender, in addition to the other rights and remedies provided in this Security Instrument, at law and in equity, shall have the right at any time, at its option and sole discretion, to pay any or all indebtedness secured by a prior security interest in the Property (an "Existing Lien"), and to cause any or all Existing Liens, or other liens, on the Property to be discharged, whether or not such indebtedness, Existing Liens or other liens are in default, and any such payment by Lender shall constitute Secured Debt as defined herein. Lender's right of payment and discharge, expressly hereby authorized by Mortgagor, includes the right of Lender to pay any and all proceeds (including but not limited to excess proceeds above the amount owed) arising from collection efforts (including foreclosure sale or any other subsequent sale by Lender) toward any indebtedness evidenced by a recorded lien against the Property, whether or not such lien was extinguished upon foreclosure. Mortgagor expressly authorizes Lender to communicate with other lienholders, holders and/or owners (and their agents, representatives and servicers) of such other indebtedness, and to rely on information obtained from them in order to make such payment to them. In addition to and not in limitation of the other rights of Lender provided in this Security Instrument, at law and in equity, until all sums owed under the Note have been paid to or otherwise recovered by Lender, any and all reasonable attorneys' fees, expenses and carrying costs (including but not limited to insurance, ad valorem taxes, improvements, maintenance, repairs, assessments, association dues, environmental reports, surveys, closing costs, real estate commissions, advertising and marketing) incurred by Lender during the course of collection and recovery (both before and after foreclosure) shall constitute Secured Debt as defined herein. Mortgagor agrees that in the event Lender sells the Property post-foreclosure during any applicable redemption period, any payment and discharge of liens, and any and all reasonable attorneys' fees, expenses, costs of sale and carrying costs (including but not limited to those described above) incurred by Lender during Lender's period of ownership of the Property shall be deducted for the purposes of determining any profit realized.

28. Defense Costs. Subject to any limits under applicable law, in addition to the costs and expenses Grantor has agreed to pay within this Mortgage, Grantor will pay all costs and expenses incurred by Lender arising out of our relating to any steps or actions Lender takes to defend any unsuccessful claim, allegation, remedy or counterclaim Borrower may assert against Lender. Such costs and expenses shall include, without limitation, reasonable attorneys' fees and costs.

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29. Authorization to Other Lien Holders. The Grantor hereby authorizes the holder of any other mortgage, lien or encumbrance on any portion of the Real Property and any other party claiming any interest in the Real Property whatsoever to disclose to the Lender any and all information the Lender may request, including, without limitation: (1) the nature of such interest in or claim to the Real Property; (2) the amount of such interest or claim or of any indebtedness or obligation secured by any mortgage, lien or encumbrance; (3) the amount of any such indebtedness or obligation that is unpaid; (4) whether any amount owed on any such indebtedness or obligation is or has been in arrears; (5) whether there is or has been any default with respect to any such mortgage, lien or encumbrance or the indebtedness or obligation secured thereby; and (6) any other information regarding such interest, claim, mortgage, lien or encumbrance or the indebtedness or obligation secured thereby which the Lender may request from time to time. This authorization shall be effective without any further action, notice, authorization or consent from the Grantor and shall remain in full force and effect for so long as this Mortgage remains unsatisfied and has not been released.

30. Private Flood Insurance. If the Property is at any time deemed to be located in an area designated by the Director of the Federal Emergency Management Agency as a special flood hazard area and if Federal Flood Insurance is not available, Grantor agrees to obtain and maintain flood insurance in an amount equal to the maximum amount of Grantor's credit line and the full unpaid principal balance of any prior liens on the Property. Such flood insurance will be with such insurer as is satisfactory to Lender. Such flood insurance will also be on such terms as are satisfactory to Lender, including deductible provisions, endorsements, a standard mortgagee clause in favor of Lender, and stipulations that coverage will not be cancelled or diminished without as least ten (10) days' prior written notice to Lender with no disclaimer for failure to give such cancellation notice.

31. Subordination, Partial Release and Other Modification Requests. From time to time, Mortgagor or Borrower may request that Lender subordinate the lien of this Security Instrument to another lien, release part of the Property from the lien of this Security Instrument, or agree to some other modification of this Security Instrument or the Credit Agreement or any related document. Lender is not obligated to agree to any such request. Lender may, in its sole discretion, impose conditions on its agreement to any such request. Such conditions may include, without limitation, imposing a fee or increasing the interest rate under the Credit Agreement, or both.

Signatures

By signing under seal below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

Signed, sealed and delivered:

Mortgagor

05/19/2025

CHRISTIAN WOLF **Date**

Seal

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5.19.25

Witness Kyle Reins **Date**

5-19-25

Witness **Date**

Acknowledgment

State of South Carolina

County of Charleston

The foregoing instrument was acknowledged before me this 19 day of May, 2025 by CHRISTIAN WOLF.

Notary Public

Michael A. Brooks

Notary Public Name

Serial Number (if any):

Commission Expires:

5/9/29

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

This notarial act was completed:

☑ In Person

☐ In Person Electronic

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Exhibit A

File No.: 3509677

The Land referred to herein below is situated in the County of CHARLESTON, State of SC, and is described as follows:

All that certain lot, piece or parcel of land, situate, lying and being in Hunt Club Subdivision, shown and designated as Lot 155 Phase III on that certain plat by Connor Engineering, Inc. dated February 8, 2005 entitled "Final Plat of Hunt Club Phase III, owned by Rainbow Development Group, LLC, located in St. Andrews Parish, Charleston County, South Carolina" and recorded May 2, 2005 in Plat Book EH, Pages 862 and 863, RMC Office for Charleston County, S.C.; said lots having such size, shape, dimensions, buttings and boundings as reference to said plat will more fully be shown.

Being the same property as conveyed from Justin Linnemann and Delia Linnemann to Christian Wolf as set forth in Deed Book 751 Page 736 dated 10/01/2018, recorded 10/05/2018, CHARLESTON County, SOUTH CAROLINA.

Tax ID: 2861300160

HELOC Fee Itemization

Proposed Loan Information	
Refi/Payoff Existing Mortgage	**$0.00**
Total Loan Amount	**$188,349.00**
Appraised Value	**$625,000.00**
Interest Rate*	**Variable**
Index	**Wall Street Journal Prime Rate**
Margin	**1.250%**
Loan Type	**HELOC**
Loan Term	**10 yr draw / 20 yr repayment**

REGIONS

Estimated Closing Costs	Amount
Appraisal/AVM	**$138.00**
Credit Report Fee	**$0.58**
Flood Certificate	**$3.15**
Delivery Service Fee to WK	**$2.39**
Mtg Recording Servicing Fee	**$15.50**
Title - Settlement Fee	**$450.00**
Title - Title Insurance	**$380.00**
Title - Closing Protection Ltr	**$25.00**
Recording Fees	**$25.00**
TOTAL ESTIMATED CLOSING COSTS	**$1,039.62**
ESTIMATED LENDER PAID CLOSING COSTS	**$1,039.62**
TOTAL BONA FIDE, 3RD PARTY COSTS**	**$659.62**

Prepared Especially For:

Name:	**CHRISTIAN WOLF**
Property Address:	**1542 GATOR TRAK**
City,State,Zip:	**CHARLESTON, SC 29414-9146**
Phone:	**(864)252-0811**
Email:	**cwolf.apple@icoud.com**

May 15, 2025

Prepared By:

Name:	**Kyle Rains**
Company:	**Regions Bank d/b/a Regions**
Address:	
Phone:	**8433296511**
Email:	**kyle.rains@regions.com**
Fax:	
NMLS:	**610906**

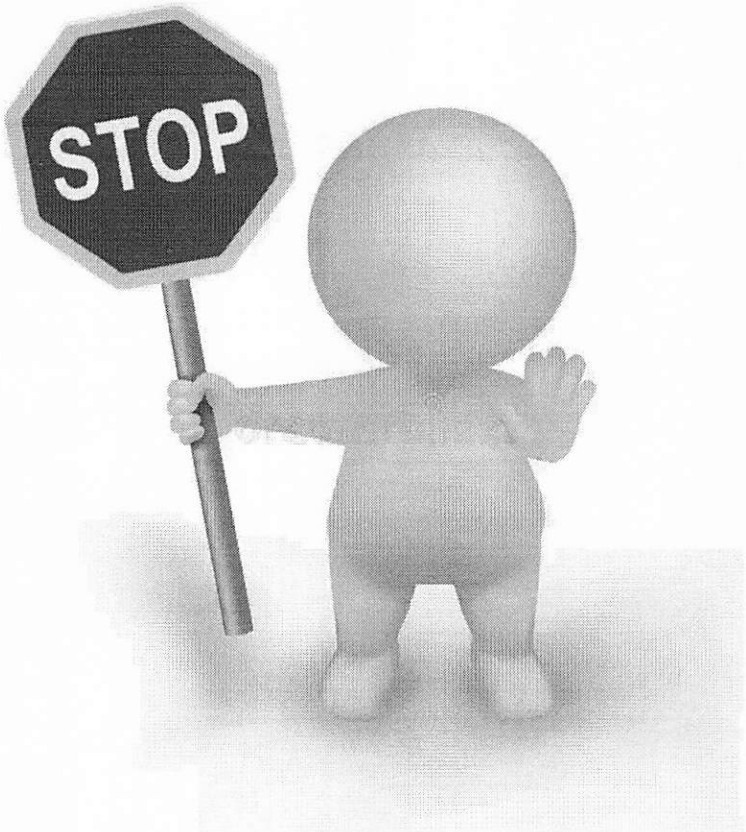
*This Regions Home Equity Line of Credit (HELOC) will have a variable interest rate and Annual Percentage Rate (APR). The APR will be based on the Wall Street Journal prime rate plus a margin. Your APR will never be more than 18% or less than 3.75% or increase or decrease by more than 5.00 percentage points annually. Your specific margin will be based on several factors including your credit history, credit score, loan-to-value ratio, property type, loan amount and lien status.

**If you pay off and terminate your Credit Line Account sooner than 24 months after the account opens, we may recoup from you the total bona fide, third-party costs we paid to open the line. For Texas properties, 3rd party costs are not subject to repayment.

This document is provided for informational purposes only. It is not a commitment or agreement to lend on the terms set out above. For all lines up to $250,000, we agree to pay all closing costs. On lines greater than $250,000, we will pay $500 toward closing costs. Each charge and rate shown above is an estimate. The actual amounts are subject to change and may be higher or lower than shown above.

EQUAL HOUSING LENDER
MEMBER FDIC

Notary Attention Required



Verification of Identification

The information on the VOI MUST MATCH the ID provided at closing. If it doesn't match you are required to Strike out, Correct, and initial the change.

MAKE SURE TO UPLOAD A CLEAR COPY OF THE ID FOR FUNDING

If the borrower says it's already been provided to Regions, you are still required to verify the information on the ID used at closing in order to ensure the VOI is correct. THE ID COPY NEEDS INCLUDED IN THE DOCUMENTS/FAXBACKS

If borrower refuses, They have to send a copy of the ID used at closing to their LO or processor ASAP

If the ID is not obtained at closing the notary needs to instruct the borrower that this will cause a funding delay.

Sample ID needed below-

ALL INFORMATION ON THE ID MUST BE LEGIBLE

NOTARY MUST INITIAL THIS PAGE TO ENSURE THEY HAVE READ AND UNDERSTAND OUR REQUIREMENTS WITH THE VOI/ID

Notary/Closing Attorney

MORTGAGE CONNECT
Close With Confidence

REGIONS

VERIFICATION OF ID (VOI) EXAMPLE PAGE

ALL information on this form must match the photo ID presented. Strike through and correct any and all differing information.

This document is needed for every signor.

VERFICATION OF ID (must match information on ID provided)
Copy of ID for borrower(s)/grantor(s) in file
Address matches photo ID
ID is valid (expiration date)
Social Security number matches (if listed)
Verification of ID form signed

VERIFICATION OF IDENTIFICATION

Principal	Loan Date	Maturity	Loan No	Call / Coll	Account	Officer	Initials
$25,000.00	06-21-2019	06-21-2049	***		***		

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item.
Any item above containing "*****" has been omitted due to text length limitations.

Borrower:

Lender: Regions Bank
201 Milan Parkway
Birmingham, AL 35211

Customer Name (As Indicated on ID):

Social Security #:

Date of Birth:

Citizenship:
US Citizen

Primary Identification:

ID Number:

ID Type:

ID Address:
Street
City:
State:
Zip:

ID State or Country of Issuance:

ID Issue Date:

ID Expiration Date:

Secondary Identification (If applicable - required for the following: primary ID outside of Regions footprint, borrower is a resident alien or non resident alien, or ID is temporary issued):

ID Number:

ID Type:

ID Address:
Street _____
City _____
State _____
Zip _____

ID State or Country of Issuance:

ID Issue Date:

ID Expiration Date:

PAT Screen Discrepancy (If applicable, explain why the address listed on VOI does not match the address listed on the PAT screen):

_____

_____

I affirm and attest that all information submitted by me on this Verification of Identification form is correct & complete and has been verified against the information submitted on the PAT screen in ACAPS and any discrepancies documented in ACAPS History (HTX).

Signature of Regions Employee or Closing Agent Viewing / Verifying ID

VERIFICATION OF IDENTIFICATION

Lender
Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower
CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

Customer Name (As indicated on ID): CHRISTIAN WOLF

Social Security #: 738-80-6918

Date of Birth: 06/11/1977

Citizenship: DE

Primary Identification:

ID Number: 104456826

ID Type: US State Driver's License

ID Address:
Street: 1542 GATOR TRAK
City: CHARLESTON
State: SC
Zip: 29414-9146

ID State or Country of Issuance: SC

ID Issue Date: 05/14/2021

ID Expiration Date: 05/14/2029

Secondary Identification (if applicable - required for the following: primary ID outside of Regions footprint, borrower is a resident alien or non resident alien, or ID is temporary issued):

ID Number: 213345891

ID Type: Unexpired Permanent Resident Card

ID Address:

Street: 1542 GATOR TRAK

City: CHARLESTON

State: SC

Zip: 29414-9146

ID State or Country of Issuance: US

ID Issue Date: 03/31/2021

ID Expiration Date: 03/31/2031

Customer Identification Discrepancy - If applicable, explain why the information listed on the VOI does not match the information listed above.

_____

_____

I affirm and attest that all information submitted on this Verification of Identification form is correct & complete. Any discrepancies between the above information and identification documentation provided by the borrower(s) have been noted above.

_____

Signature of Regions Employee or Closing Agent Viewing / Verifying ID

Michael A. Brooks

Make copy of front & back of ID below: See attached

South Carolina SC USA

LIMITED-TERM DRIVER'S LICENSE

DL

06/11/1977

4d DL#: 104456826
1 WOLF
2 CHRISTIAN
8 1542 GATOR TRAK
CHARLESTON SC 294149146
3 DOB: 06/11/1977
4a Issued: 05/14/2021
4b Expires: 05/14/2029
15 Sex: M 16 Hgt: 5'-09"
17 Wgt: 185 lb 18 Eyes: BRO
9 Class: D 9a End: None
12 Restrictions: A
5 DD 1000660302351120886

Governor

DMV, PO Box 1498, Blythewood, SC 29016-0022

CLASS: Vehicles not exceeding 26,000 GVW. Includes Class G and trike. Does not include MTC or MTC w/ sidecar.

ENDORSEMENTS
None

RESTRICTIONS
A - Corrective Lens

21 101221380001 4963

UNITED STATES OF AMERICA
PERMANENT RESIDENT

WOLF CHRISTIAN 11 JUN 1977

Surname
WOLF
Given Name
CHRISTIAN
USCIS#
213-345-891
Category
E18
Country of Birth
Germany
Date of Birth
11 JUN 1977
Sex
M
Card Expires: 03/31/31
Resident Since: 03/31/21

FORM I-551 Rev 02-2016 63744606

113 If found, drop in any US Mailbox. USPS: Mail to 7 Product Way, Lees Summit, MO 64082

C1USA2133458912MSC2090435991<<
7706116M3103315XGE<<<<<<<<<<<2
WOLF<<CHRISTIAN<<<<<<<<<<<<<<<

OWNERS AFFIDAVIT

Lender

Regions Bank
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

CHRISTIAN WOLF
1542 GATOR TRAK
CHARLESTON, SC 29414-9146

FILE# _____

STATE OF South Carolina

COUNTY OF CHARLESTON

BEING FIRST DULY SWORN, the undersigned(s) deposes and says that:

1. Affiant(s) is the sole owner(s) in fee simple title and has possession of that certain real estate legally described as:

   See attached Exhibit "A" for a more complete and accurate legal description.

   And that there is no other person in possession who has rights in the aforesaid property EXCEPT:

CHRISTIAN WOLF

2. That no "Notice of Commencement" has been recorded or posted affecting the property, and there are no unrecorded labor, mechanics, or materialmens' liens against, and no labor has been performed or materials furnished to the property which have not been paid in full.

3. That there are no unpaid bills, liens or assessments for sanitary sewers, paving of other public utilities, or improvements made by any governmental agency and that no notice has been received of any public hearing regarding future or pending assessments for improvements by any governmental agency against the property.

4. That there are no unrecorded easements or rights-of-way for users or adverse interest with respect to the property.

5. That there have been no improvements constructed on the property or which encroach across the perimeter boundary lines thereof which would prevent full use of the property.

6. That there are no judgments, liens, mortgages or other claims, recorded or unrecorded, against the aforesaid property other than these shown in the commitment being issued in connection with this closing.

7. That the undersigned Affiant has not filed for bankruptcy in any Federal Bankruptcy Court.

8. That there are no existing contracts for sale or mortgage commitments other than those being closed affecting the property.

9. That there are no claims whatsoever of any kind or description against the furniture, fixtures, equipment or personal property located on the property that could create a lien against the property.

10. That from May 19, 2025 the date of the most current title certifications, no lien or mortgage has been filed against the property and no transfer of title has taken place and no document has been filed of record that would adversely affect the title to the property. In the event a document is filed of record from the date shown herein through the recording of the mortgage to Regions Bank, the affiant(s) will assume full LEGAL RESPONSIBILITY for the removal or satisfaction of same.

11. Affiant(s) further agree to indemnify CHRISTIAN WOLF against any intervening liens or other documents adversely affecting the title to the property.

12. That the affiant understands the payoff/assumption figures used on the closing statement are the best information available from the lender, and in the event they differ from the actual payoff or assumption figures, affiant(s) agrees to pay the balance necessary to satisfy the mortgage.

13. That affiant(s) agree to fully cooperate and adjust for clerical errors on any or all loan closing documentation, deed, loan and the transfer of title in the public records. Affiant(s) agree to cooperate to assure that the loan documentation will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

14. The parties hereto agree that there are no outstanding unpaid balances owing for tangible personal property, sewer, water, special assessments that could create a lien on and attach to the real property herein.

15. That affiant(s) understand that making a false statement under oath, knowing it to be false, is a misdemeanor of the first degree and is punishable by a definite term of imprisonment.

16. That affiant(s) have/has no knowledge of any due taxes, special assessments for repairs, road, sewer, or the like, fire district dues, library dues, Homeowners Association dues, Condo Association dues, or other charge, except as follows: None

This Affidavit is made for the purpose of inducing Mortgage Connect LP to issue a title insurance policy on the property described herein.

Grantor

05/19/2025

CHRISTIAN WOLF **Date**