

Errors and Omissions - Compliance Agreement

Lender

Regions Bank d/b/a Regions Mortgage
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Date: May 19, 2025

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Loan Number: 0048292983

Property Address: 150 DARLINGTON AVE
CHARLESTON, SC 29403-3210

State of SC **, 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

Michael R. Hilfer

Michael Richard Hilfer

5/21/25

Date



State of South Carolina

County of Charleston

Sworn and subscribed before me on 5/21/29 by
Michael Richard Hilfer


Notary Public


Notary Public Name

Serial Number (if any): _____

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

Commission Expires:

5/9/29

This notarial act was completed:

- In Person
 In Person Electronic



REGIONS BANK D/B/A REGIONS MORTGAGE

AUTHORIZATION TO RELEASE INFORMATION

We, the undersigned, understand that our mortgage application may be selected by Regions Bank and/or its agent for a quality control or other review for the purpose of quality service and compliance with internal, agency and investor guidelines, policies and procedures. The review may involve the verification or reverification of all of our credit information (including, without limitation, employment history, income, bank and investment accounts, credit history and credit references), as well as the property valuation.

We agree to cooperate with Regions Bank and/or its agent or assigns to the extent necessary to facilitate and accomplish this review. It is understood that our information may be verified or reverified with third parties such as employers, tax return preparers, depository and/or investment institutions, gift donors, credit reporting agencies, the Internal Revenue Service, and the Social Security Administration.

We acknowledge and agree that this authorization has no expiration date and, the review may be conducted and information may be verified or reverified at any time during the life of our loan.

By signing below, we authorize the release to Regions Bank or its agent or assigns of any and all information and documentation that Regions Bank or its agent or assigns may request, including, without limitation, credit history, identifying information, employment, deposit and investment account balances, and financial and/or property valuation information. A copy of this authorization may be accepted as the original.

 5/21/25

Michael Richard Hilfer Date



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 0048292983

Agency Case No. _____

Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

1a. Personal Information

Name (First, Middle, Last, Suffix) Michael Richard Hilfer	Social Security Number 537-96-7719 (or Individual Taxpayer Identification Number)
Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) Michael R Hilfer; Mike Hilfer; Michael Hilfer	Date of Birth (mm/dd/yyyy) 01/05/1984 Citizenship <input checked="" type="checkbox"/> U.S. Citizen <input type="checkbox"/> Permanent Resident Alien <input type="checkbox"/> Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: _____

Each Borrower intends to apply for joint credit. Your initials: _____

List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names

Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input checked="" type="checkbox"/> Unmarried (Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)	Dependents (not listed by another Borrower) Number 0 Ages _____	Contact Information Home phone _____ Cell phone (206)941-8260 Work phone _____ Email mikehilfer@gmail.com
-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------

Current Address

Street 150 Darlington Ave Unit #
City Charleston State SC ZIP 29403 Country _____

How long at Current Address 8 Years 4 Months Housing No primary housing expense Own Rent (\$ _____ /month)

Mailing Address - if different from Current Address Does not apply



1b. Current Employment/Self Employment and Income

 Does not apply

Employer or Business Name <u>CWD Group, Inc</u>		Phone <u>(206)706-8000</u>		Gross Monthly Income	
Street <u>2800 Thorndyke Ave W</u>		Unit # <u></u>		Base	\$ <u>6,082.61</u> /month
City <u>Seattle</u>		State <u>WA</u>	ZIP <u>98199</u>	Bonus	\$ <u></u> /month
Position or Title <u>Community Mgr</u>		Check if this statement applies:			
Start Date <u>10/16/2007</u> (mm/dd/yyyy)		<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.			
How long in this line of work? <u>17</u> Years <u>4</u> Months					
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed		<input type="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss) <input type="checkbox"/> I have an ownership share of 25% or more. \$ <u></u>			
		TOTAL \$ <u>6,082.61</u> /month			

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

 Does not apply

1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income

 Does not apply

Provide at least 2 years of current and previous employment and income.

1e. Income from Other Sources

 Does not apply

Include income from other sources below. Under Income Source, choose from the sources listed here:

- | | | | | | |
|------------------------|------------------------|----------------------------------|---------------------|------------------------|-------------------------|
| • Alimony | • Child Support | • Interest and Dividends | • Notes Receivable | • Royalty Payments | • Unemployment Benefits |
| • Automobile Allowance | • Disability | • Mortgage Credit | • Public Assistance | • Separate Maintenance | • VA Compensation |
| • Boarder Income | • Foster Care | • Certificate | • Retirement | • Social Security | • Other |
| • Capital Gains | • Housing or Parsonage | • Mortgage Differential Payments | (e.g. Pension, IRA) | • Trust | |

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.

Section 2: Financial Information - Assets and Liabilities.

This section asks about things you own that are worth money and that you want considered to qualify for this loan. It then asks about your liabilities (or debts) that you pay each month, such as credit cards, alimony, or other expenses.

2a. Assets – Bank Accounts, Retirement, and Other Accounts You Have

Include all accounts below. Under Account Type, choose from the types listed here:

- | | | | | |
|----------------|--------------------------|-----------------|----------------------------------|-----------------------------------------------------------|
| • Checking | • Certificate of Deposit | • Stock Options | • Bridge Loan Proceeds | • Trust Account |
| • Savings | • Mutual Fund | • Bonds | • Individual Development Account | • Cash Value of Life Insurance (used for the transaction) |
| • Money Market | • Stocks | • Retirement | (e.g. 401k, IRA) | |

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Savings	Wells Fargo	8072200192	\$ 11,559.98
Provide TOTAL Amount Here			\$ 11,559.98

Borrower Name: Michael Richard Hilfer



2b. Other Assets and Credits You Have **Does not apply**

Include all other assets and credits below. Under Asset or Credit Type, choose from the types listed here:

Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

2c. Liabilities – Credit Cards, Other Debts, and Leases that You Owe **Does not apply**

List all liabilities below (except real estate) and include deferred payments. Under Account Type, choose from the types listed here:

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before Closing	Monthly Payment
Installment	5/3 DIVIDEND	L17SC0014851	\$ 5,042.00	<input type="checkbox"/>	\$ 105.00
Revolving	BANK OF AMERICA	414734XXXXXX1237	\$ 1,316.00	<input type="checkbox"/>	\$ 25.00
Revolving	BARCLAYS BANK DELAWA	000344166375596	\$ 1,020.00	<input type="checkbox"/>	\$ 27.00

2d. Other Liabilities and Expenses **Does not apply**

Include all other liabilities and expenses below. Choose from the types listed here:

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

Section 3: Financial Information - Real Estate.

This section asks you to list all properties you currently own and what you owe on them.

I do not own any real estate

3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address	Street	150 Darlington Ave	Unit #	
City	Charleston		State	SC ZIP 29403
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property
\$ 900,000.00	Retain	Primary Residence	\$ 0.00	Monthly Rental Income For LENDER to calculate: Net Monthly Rental Income

Mortgage Loans on this Property Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
REGIONS MORTGAGE	4011898144704	\$ 1,731.00	\$ 189,168.00	<input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property

Does not apply

Borrower Name: Michael Richard Hilfer



Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

4a. Loan and Property Information

Loan Amount \$	188,063.39	Loan Purpose	<input type="checkbox"/> Purchase	<input type="checkbox"/> Refinance	<input type="checkbox"/> Other	(specify)		
Property Address Street	150 DARLINGTON AVE			Unit #				
City	CHARLESTON	State	SC	ZIP	29403-3210	County	Charleston	
Number of Units	1	Property Value \$	650,000.00					
Occupancy	<input checked="" type="checkbox"/> Primary Residence	<input type="checkbox"/> Second Home	<input type="checkbox"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>				
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)							<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)							<input checked="" type="checkbox"/> NO	<input type="checkbox"/> YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

Does not apply

4c. Rental Income on the Property You Want to Purchase

For Purchase Only Does not apply

4d. Gifts or Grants You Have Been Given or Will Receive for This Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

• Community Nonprofit	• Federal Agency	• Relative	• State Agency	• Lender
• Employer	• Local Agency	• Religious Nonprofit	• Unmarried Partner	• Other
Asset Type: Cash Gift, Gift of Equity, Grant		Deposited/Not Deposited	Source - use list above	Cash or Market Value
Cash Gift		<input checked="" type="checkbox"/> Deposited <input type="checkbox"/> Not Deposited	Relative	\$ 201,000.00

Borrower Name: Michael Richard Hilfer



Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence?	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below:	
(1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? _____	
(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? _____	
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., <i>money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money? \$ _____	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., <i>installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., <i>the Property Assessed Clean Energy Program</i>)?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES

5b. About Your Finances

F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
K. Within the past 7 years, have you completed a pre-foreclosure sale or short sale, whereby the property was sold to a third party and the Lender agreed to accept less than the outstanding mortgage balance due?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES

Borrower Name: Michael Richard Hilfer



Section 6: Acknowledgments and Agreements.

This section tells you about your legal obligations when you sign this application.

Acknowledgments and Agreements

Definitions:

- "Lender" includes the Lender's agents, service providers, and any of their successors and assigns.
- "Other Loan Participants" includes (i) any actual or potential owners of a loan resulting from this application (the "Loan"), (ii) acquirers of any beneficial or other interest in the Loan, (iii) any mortgage insurer, (iv) any guarantor, (v) any servicer of the Loan, and (vi) any of these parties' service providers, successors or assigns.

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

- The information I have provided in this application is true, accurate, and complete as of the date I signed this application.
- If the information I submitted changes or I have new information before closing of the Loan, I must change and supplement this application, including providing any updated/supplemented real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 *et seq.*).

(2) The Property's Security

The Loan I have applied for in this application will be secured by a mortgage or deed of trust which provides the Lender a security interest in the property described in this application.

(3) The Property's Appraisal, Value, and Condition

- Any appraisal or value of the property obtained by the Lender is for use by the Lender and Other Loan Participants.
- The Lender and Other Loan Participants have not made any representation or warranty, express or implied, to me about the property, its condition, or its value.

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.

- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

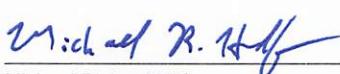
(5) Delinquency

- The Lender and Other Loan Participants may report information about my account to credit bureaus. Late payments, missed payments, or other defaults on my account may be reflected in my credit report and will likely affect my credit score.
- If I have trouble making my payments I understand that I may contact a HUD-approved housing counseling organization for advice about actions I can take to meet my mortgage obligations.

(6) Authorization for Use and Sharing of Information

By signing below, in addition to the representations and agreements made above, I expressly authorize the Lender and Other Loan Participants to obtain, use, and share with each other (i) the loan application and related loan information and documentation, (ii) a consumer credit report on me, and (iii) my tax return information, as necessary to perform the actions listed below, for so long as they have an interest in my loan or its servicing:

- (a) process and underwrite my loan;
- (b) verify any data contained in my consumer credit report, my loan application and other information supporting my loan application;
- (c) inform credit and investment decisions by the Lender and Other Loan Participants;
- (d) perform audit, quality control, and legal compliance analysis and reviews;
- (e) perform analysis and modeling for risk assessments;
- (f) monitor the account for this loan for potential delinquencies and determine any assistance that may be available to me; and
- (g) other actions permissible under applicable law.



Michael Richard Hilfer

MAB
05/21/2025

Date (mm/dd/yyyy)

Borrower Name: Michael Richard Hilfer



Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES

If YES, check all that apply: Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)

Currently retired, discharged, or separated from service

Only period of service was as a non-activated member of the Reserve or National Guard

Surviving spouse

Borrower Name: Michael Richard Hilfer

Michael Richard Hilfer
Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

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2025051524.1.0.5558-N20230824Y

0048292983

Freddie Mac Form 65/Fannie Mae Form 1003

Effective 1/2021

07/2023

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Section 8: Demographic Information.

This section asks about your ethnicity, sex, and race.

Demographic Information of Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

- Not Hispanic or Latino
 I do not wish to provide this information

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe:
 Asian
 Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian - Print Race:
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
 Black or African American
 Native Hawaiian or Other Pacific Islander
 Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

- White
 I do not wish to provide this information

To Be Completed by Financial institution (for application taken in person):

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

NO YES

Was the race of the Borrower collected on the basis of visual observation or surname?

NO YES

The Demographic Information was provided through:

- Face-to-Face Interview (includes Electronic Media w/ Video Component) Telephone Interview Fax or Mail Email or Internet

Borrower Name: Michael Richard Hilfer

Michael Richard Hilfer
Uniform Residential Loan Application

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0048292983

Wolters Kluwer Financial Services, Inc.

2025051524.1.0.5558-N20230824Y

Freddie Mac Form 65/Fannie Mae Form 1003

Effective 1/2021

07/2023

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Section 9: Loan Originator Information. To be completed by your Loan Originator.

Loan Originator Information

Loan Originator Organization Name Regions Bank d/b/a Regions Mortgage
Address 5214 Lincoln Road Ext. , Hattiesburg, MS 39402
Loan Originator Organization NMLSR ID# 174490 State License ID#
Loan Originator Name Rodney Bailey
Loan Originator NMLSR ID# 546257 State License ID#
Email rodney.bailey2@regions.com Phone (601)554-2924

Rodney Bailey Date (mm/dd/yyyy)

Loan Origination Company's Branch Address 2050 Parkway Office Circle, Birmingham, AL 35244

Uniform Residential Loan Application - Unmarried Addendum - Michael Richard Hilfer

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? NO YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

Civil Union Domestic Partnership Registered Reciprocal Beneficiary Relationship Other (explain) _____

State: _____

Borrower Name: Michael Richard Hilfer



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 0048292983

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

- At least one borrower lives in a community property state.
 The property is in a community property state.

Transaction Detail

- Conversion of Contract for Deed or Land Contract
 Renovation
 Construction-Conversion/Construction-to-Permanent
 Single-Closing Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- No Cash Out
 Limited Cash Out
 Cash Out
- Full Documentation
 Interest Rate Reduction
 Streamlined without Appraisal
 Other _____

Refinance Program

- Mortgage loan will finance energy-related improvements.
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the *Property Assessed Clean Energy Program*).

Project Type Condominium Cooperative Planned Unit Development (PUD) Property is not located in a project

L2. Title Information

Title to the Property Will be Held in What Name(s):
Michael Richard Hilfer

Estate Will be Held in

- Fee Simple
 Leasehold Expiration Date _____ (mm/dd/yyyy)

Manner in Which Title Will be Held

- Sole Ownership Joint Tenancy with Right of Survivorship
 Life Estate Tenancy by the Entirety
 Tenancy in Common Other

For Refinance: Title to the Property is Currently Held in What Name(s):

Trust Information

- Title Will be Held by an *Inter Vivos (Living)* Trust
 Title Will be Held by a Land Trust

Indian Country Land Tenure

- Fee Simple On a Reservation
 Individual Trust Land (*Allotted/Restricted*)
 Tribal Trust Land On a Reservation
 Tribal Trust Land Off Reservation
 Alaska Native Corporation Land

L3. Mortgage Loan Information

Mortgage Type Applied For

- Conventional USDA-RD
 FHA VA Other: _____

Terms of Loan

Note Rate 3.500 %
Loan Term 312 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____

Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)
Subsequent Adjustment Period _____ (months)

Loan Features

- Balloon / Balloon Term _____ (months)
 Interest Only / Interest Only Term _____ (months)
 Negative Amortization
 Prepayment Penalty / Prepayment Penalty Term _____ (months)

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 918.88
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ 512.50
Supplemental Property Insurance	\$ _____
Property Taxes	\$ 221.87
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ 0.00
TOTAL	\$ 1,653.25

Borrower Name(s): Michael Richard Hilfer



Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
 Other (explain): _____

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

DUE FROM BORROWER(S)

A. Sales Contract Price	\$ 188,063.39
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 10,613.45
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 198,676.84

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 188,063.39 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	\$ 188,063.39
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$ 0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 188,063.39

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 6,200.00
N. TOTAL CREDITS (Total of L and M)	\$ 6,200.00

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 198,676.84
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 194,263.39
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ 4,413.45

Borrower Name(s): Michael Richard Hilfer



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier: 0048292983

Agency Case No.

Supplemental Consumer Information Form

The purpose of the Supplemental Consumer Information Form (SCIF) is to collect information on homeownership education and housing counseling and/or language preference to help lenders better understand the needs of borrowers during the home buying process.

Borrower Name (First, Middle, Last, Suffix) Michael Richard Hilfer

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? No Yes

If YES: (1) What format was it in: (Check the most recent) Attended Workshop in Person Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD-approved agencies go to https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program: _____

(3) Date of Completion _____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? No Yes

If YES: (1) What format was it in: (Check the most recent) Face-to-Face Telephone Internet Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD-approved agencies go to https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency: _____

(3) Date of Completion _____ mm/dd/yyyy

Language Preference

Language Preference - Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional - Mark the language you would prefer, if available:

English Chinese Korean Spanish Tagalog Vietnamese Other: _____ I do not wish to respond
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.



Initial Escrow Account Disclosure Statement

Lender/Servicer

Regions Bank d/b/a Regions Mortgage
2050 Parkway Office Circle
Birmingham, AL 35244
(601)554-2924
Lender #: 174490

Date of Settlement: May 19, 2025

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Property Address:

150 DARLINGTON AVE
CHARLESTON, SC 29403-3210

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Period	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Initial Deposit:				\$2,937.47
July, 2025	\$734.37	\$0.00		\$3,671.84
August, 2025	\$734.37	\$0.00		\$4,406.21
September, 2025	\$734.37	\$0.00		\$5,140.58
October, 2025	\$734.37	\$0.00		\$5,874.95
November, 2025	\$734.37	\$0.00		\$6,609.32
December, 2025	\$734.37	\$2,662.43	Property Taxes - County	\$4,681.26
January, 2026	\$734.37	\$0.00		\$5,415.63
February, 2026	\$734.37	\$0.00		\$6,150.00
March, 2026	\$734.37	\$0.00		\$6,884.37
April, 2026	\$734.37	\$6,150.00	Homeowners Insurance(monthly)	\$1,468.74
May, 2026	\$734.37	\$0.00		\$2,203.11
June, 2026	\$734.37	\$0.00		\$2,937.48

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

Cushion selected by servicer: \$1,468.74

Your monthly mortgage payment for the coming year will be \$1,653.25, of which \$918.88 will be for principal and interest, and \$734.37 will go into your escrow account.

The terms of your loan may result in changes to the principal and interest payments during the year.



Borrower

Michael R. Hilfer
Michael Richard Hilfer

5/21/25
Date

5/21/25
MAB



IRS W9 Request for Taxpayer Identification Number and Certification - Michael Richard Hilfer

**Please include the coversheet with the associated document for proper processing, when
document return is requested.**



**Request for Taxpayer
Identification Number and Certification**
► Go to www.irs.gov/FormW9 for instructions and the latest information.

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

Print or type
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Michael Richard Hilfer	
2 Business name/disregarded entity name, if different from above	
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ► C Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) ►	
5 Address (number, street, and apt. or suite no.) See instructions. 150 Darlington Ave	Requester's name and address (optional). Regions Bank d/b/a Regions Mortgage 2050 Parkway Office Circle Birmingham, AL 35244 Lender #: 174490
6 City, state, and ZIP code Charleston, SC 29403	
7 List account number(s) here (optional) 1898144704	

Part I Taxpayer Identification Number (TIN)

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

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

Social security number
537-96-7719

or

Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here Signature of U.S. person ► *Michael R. Hilfer*

Date ► *5/21/25*

General Instructions

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

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

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)

- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)
Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

*If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.*

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued),
2. Certify that you are not subject to backup withholding, or
3. Claim exemption from backup withholding if you are a U.S. exempt payee. If applicable, you are also certifying that as a U.S. person, your allocable share of any partnership income from a U.S. trade or business is not subject to the withholding tax on foreign partners' share of effectively connected income, and
4. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting, is correct. See *What is FATCA reporting*, later, for further information.

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

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

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

Special rules for partnerships. Partnerships that conduct a trade or business in the United States are generally required to pay a withholding tax under section 1446 on any foreign partners' share of effectively connected taxable income from such business. Further, in certain cases where a Form W-9 has not been received, the rules under section 1446 require a partnership to presume that a partner is a foreign person, and pay the section 1446 withholding tax.

Therefore, if you are a U.S. person that is a partner in a partnership conducting a trade or business in the United States, provide Form W-9 to the partnership to establish your U.S. status and avoid section 1446 withholding on your share of partnership income.

In the cases below, the following person must give Form W-9 to the partnership for purposes of establishing its U.S. status and avoiding withholding on its allocable share of net income from the partnership conducting a trade or business in the United States:

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

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person, do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities).

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

b. **Sole proprietor or single-member LLC.** Enter your individual name as shown on your 1040/1040A/1040EZ on line 1. You may enter your business, trade, or "doing business as" (DBA) name on line 2.

c. **Partnership, LLC that is not a single-member LLC, C Corporation, or S Corporation.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

d. **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. You may enter any business, trade, or DBA name on line 2.

e. **Disregarded entity.** For U.S. federal tax purposes, an entity that is disregarded as an entity separate from its owner is treated as a "disregarded entity." See Regulations section 301.7701-2(c)(2)(iii). Enter the owner's name on line 1. The name of the entity entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2, "Business name/disregarded entity name." If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3

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

IF the entity/person on line 1 is a(n)...	THEN check the box for...
● Corporation	Corporation
● Individual ● Sole proprietorship, or ● Single-member limited liability company (LLC) owned by an individual and disregarded for U.S. federal tax purposes.	Individual/sole proprietor or single-member LLC
● LLC treated as a partnership for U.S. federal tax purposes, ● LLC that has filed Form 8832 or 2553 to be taxed as a corporation, or ● LLC that is disregarded as an entity separate from its owner but the owner is another LLC that is not disregarded for U.S. federal tax purposes.	Limited liability company and enter the appropriate tax classification. (P = Partnership; C = C corporation; or S = S corporation)
● Partnership	Partnership
● Trust/estate	Trust/estate

Line 4. Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third party network transactions.

- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

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

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

2-The United States or any of its agencies or instrumentalities

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

4-A foreign government or any of its political subdivisions, agencies, or instrumentalities

5-A corporation

6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession

7-A futures commission merchant registered with the Commodity Futures Trading Commission

8-A real estate investment trust

9-An entity registered at all times during the tax year under the Investment Company Act of 1940

10-A common trust fund operated by a bank under section 584(a)

11-A financial institution

12-A middleman known in the investment community as a nominee or custodian

13-A trust exempt from tax under section 664 or described in section 4947

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

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

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

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

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate

that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) written or printed on the line for a FATCA exemption code.

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

B-The United States or any of its agencies or instrumentalities

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

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

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

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

G-A real estate investment trust

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

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

J-A bank as defined in section 581

K-A broker

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have and are not eligible to get an SSN, your TIN is your IRS individual taxpayer identification number (ITIN). Enter it in the social security number box. If you do not have an ITIN, see *How to get a TIN* below.

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

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). Do not enter the disregarded entity's EIN. If the LLC is classified as a corporation or partnership, enter the entity's EIN.

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

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 1-800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/Businesses and clicking on Employer Identification Number (EIN) under Starting a Business. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or SS-4 mailed to you within 10 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and write "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, generally you will

have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note. Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon.

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

Part II. Certification

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

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

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

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

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

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

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

5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

What Name and Number To Give the Requester

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account ¹
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor ²
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee ¹ The actual owner ¹
6. Sole proprietorship or disregarded entity owned by an individual	The owner ³
7. Grantor trust filing under Optional Form 1099 Filing Method 1 (see Regulations section 1.671-4(b)(2)(ii)(A))	The grantor*

For this type of account:	Give name and EIN of:
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity ⁴
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing under the Form 1041 Filing Method or the Optional Form 1099 Filing Method 2 (see Regulations section 1.671-4(b)(2)(i)(B))	The trust

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

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

³ You must show your individual name and you may also enter your business or DBA name on the "Business name/disregarded entity" name line. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

* Note. Grantor also must provide a Form W-9 to trustee of trust.

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

If your tax records are not currently affected by identity theft but you think you are at risk due to a lost or stolen purse or wallet, questionable credit card activity or credit report, contact the IRS Identity Theft Hotline at 1-800-908-4490 or submit Form 14039.

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

Victims of identity theft who are experiencing economic harm or a systemic problem, or are seeking help in resolving tax problems that have not been resolved through normal channels, may be eligible for Taxpayer Advocate Service (TAS) assistance. You can reach TAS by calling the TAS toll-free case intake line at 1-877-777-4778 or TTY/TDD 1-800-829-4059.

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

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

If you receive an unsolicited email claiming to be from the IRS, forward this message to phishing@irs.gov. You may also report misuse of the IRS name, logo, or other IRS property to the Treasury Inspector General for Tax Administration (TIGTA) at 1-800-366-4484. You can forward suspicious emails to the Federal Trade Commission at: spam@uce.gov or report them at www.ftc.gov/complaint. You can contact the FTC at www.ftc.gov/idtheft or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see www.IdentityTheft.gov and Pub. 5027.

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

Privacy Act Notice

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

Signature/Name Affidavit

Date: May 19, 2025

Loan Number: 0048292983

Party: Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

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.)

Michael Richard Hilfer
Michael Richard Hilfer

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Michael R. Hilfer
Michael R Hilfer

Mike H
Mike Hilfer

Michael H
Michael Hilfer

(Print or Type Name)

Signature

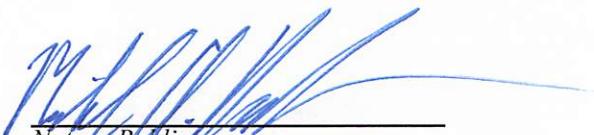


I also certify that Michael Richard Hilfer; Michael R Hilfer; Mike Hilfer and Michael Hilfer are one and the same person.

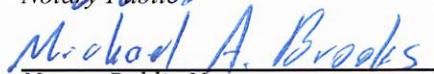
State of South Carolina

County of Charleston

Sworn and subscribed before me on 5/21/25 by
Michael Richard Hilfer



Notary Public



Notary Public Name

Serial Number (if any):

Commission Expires:
5/9/29

This notarial act was completed:

- In Person
 In Person Electronic

Regions Bank d/b/a Regions Mortgage NMLS ID: 174490

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



Notice to Borrower Not in Special Flood Hazard

Lender

Regions Bank d/b/a Regions Mortgage
2050 Parkway Office Circle
Birmingham, AL 35244
Lender #: 174490

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date: May 15, 2025**Loan Number:** 0048292983**Property Address:** 150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

Attached is the completed *Standard Flood Hazard Determination Form* that indicates that the improved real estate or mobile home securing your loan is **not** located in an area designated by the Director of the Federal Emergency Management Agency ("FEMA") as an area having special hazards (a "SFHA"). As a result of this determination, we will not be requiring you to obtain flood insurance in connection with the making of your loan.

However, your home may be near a SFHA and you may want to consider the advisability of obtaining flood insurance. You should check with your insurance agent or company as to the coverage types and amounts available to you and make your own determination as to whether you desire any such coverage.

If, however, at any time during the term of your loan the improved real estate or mobile home securing your loan is, due to re-mapping by FEMA or otherwise, located in an area that has been identified by the Director of FEMA as an area having special hazards and in which flood insurance is available under the *National Flood Insurance Act* of 1968, as amended by the *National Flood Insurance Reform Act* of 1994, you will be so notified and advised that you should obtain flood insurance in an amount not less than the amount we advise you is appropriate. If, within 45 days after we send you such notification, you fail to purchase flood insurance in an amount not less than the amount we advise you is necessary we shall purchase such flood insurance on your behalf at your expense, as we are authorized to do in accordance with the provisions of the *National Flood Disaster Protection Act* of 1973, as amended by the *National Flood Insurance Reform Act* of 1994.

I/We, the undersigned borrower(s), hereby understand and agree to all the above.

Borrower
Michael Richard Hilfer5/21/25
Date

PREPARED BY: **Ekaterina Glenn**
REGIONS BANK D/B/A REGIONS MORTGAGE
5214 LINCOLN ROAD EXTENSION
HATTIESBURG, MS 39402

RETURN TO: **Tracy Stampley**
Regions Bank d/b/a Regions Mortgage
ASSUMPTION DEPARTMENT
5214 LINCOLN ROAD EXTENSION
HATTIESBURG, MS 39402

**MODIFICATION, RENEWAL AND EXTENSION OF
NOTE AND DEED OF TRUST/MORTGAGE SECURITY INSTRUMENT IN
CONJUNCTION WITH ASSUMPTION
AGREEMENT WITH RELEASE
FIXED RATE**

Agreement made this 19th day of May, A.D. 2025, between **Kerry K Murphy, an unmarried woman**; (the Seller), **Michael R Hilfer, an unmarried man**; (herein referred to as Purchaser, Borrower, I or My) and **Regions Bank d/b/a Regions Mortgage** (the Lender), the Seller or his predecessor in title did sign, execute, deliver and acknowledge a Deed of Trust/Mortgage or other "Security Instrument" dated **May 4, 2021** and recorded in Document/Instrument Number **n/a**, Book/Liber Number **1028** at Page/Folio **225**, of the **Register of Deeds** Records of **Charleston County/Parish, South Carolina**, and (2) the Note bearing the same date as, and secured by, the Security Instrument, and (3) any renewal, extension or modification thereof which covers the real and personal property described in the Security Instrument and defined therein as the "Property", which property is located at

150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

and the real property is described as follows:

See Exhibit A attached hereto and made a part hereof for all purposes.

The Lender is the holder of said Note and any renewals, extensions and modification, and of the Security Instrument; and WHEREAS, the Seller has sold or is about to sell the herein above described property to the Purchaser and said Purchaser desires to assume and agrees to pay said indebtedness and perform all of the obligations under said Note and Security Instrument; and the Lender is willing to consent to said transfer of title and assumption of said indebtedness and to release Seller from obligations under the Note and Security Instrument.

NOW THEREFORE, in consideration of the foregoing promises and other good and valuable considerations, the receipt of which is hereby acknowledged, and in consideration of the mutual promise of the parties hereto, the parties hereto do hereby mutually covenant and agree as follows:

1. The Lender does hereby consent to the assumption by the Purchaser of the indebtedness owed subject to the terms, conditions and modifications herein stated and does hereby release Seller from obligations under the Note and Security Instrument.



2. PURCHASER'S PROMISE TO PAY

I do hereby assume and agree to pay to the order of Lender, including all of the indebtedness evidenced by the Note and any renewals, extensions, modifications including other charges capitalized to date, and I agree the amount owed to Lender is (U.S. **\$188,063.39**).

3. INTEREST

I agree to pay interest on the unpaid principal. Unless otherwise agreed, interest will be charged beginning **June 1, 2025** and continue until the full amount of principal has been paid. I will pay interest at a yearly rate of **three and fifty percent (3.500%)**.

4. PAYMENTS

A. Monthly

I will pay principal and interest by making payments every month. I will make my monthly payments on the **1st** day of each month beginning on **July, 2025**. I will make these payments every month until I have paid all the principal and interest and any other charges described below that I may owe under this Agreement. My monthly payments will be applied to interest before principal. The original maturity date of this loan shall be **June 1, 2051**. I acknowledge that the amount and the number of monthly payments originally determined or from time to time modified may not fully amortize the loan principal, and I agree at maturity to pay all unpaid principal and interest that may remain after the anticipated number of payments have been made.

B. Amount of Monthly Payments

My monthly payments will be in the amount of U.S. **\$918.88**.

5. MODIFICATION OF NOTE AND SECURITY INSTRUMENT

Except as modified by this Agreement, all of the provisions of said Note, and any renewals, extensions, modifications, and said Security Instrument are and shall remain in full force and effect and shall be performed by the Borrower. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. The Borrower also will comply with all other covenants, agreements and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payment of taxes, insurance premiums, assessments, escrow items, impounds and all other payments that the Borrower is obligated to make under the Security Instrument. However, the following terms and provisions are forever canceled, null and void, as of the date of this Agreement.

- a) All terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
- b) All terms and provisions of any adjustable rate rider or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

6. BORROWER'S RIGHT TO PREPAY

Borrower has the right to make payments of principal at any time before they are due if the loan is otherwise current. If the loan is not current, then the Lender may apply the payment to any past due amount. A payment of principal only is known as a "Prepayment". When I make a prepayment, I will tell the Lender in writing that I am doing so. I may make a full prepayment or a partial prepayment without paying any penalty. The Lender will use all of my prepayments to reduce the amount of principal that I owe under this Agreement, if the loan is current. If I make a partial prepayment, there will be no delays in the due dates of my monthly payments unless the Lender agrees in writing to those delays, nor will there be any changes in subsequent monthly installments unless approved in writing by the Lender.

7. ESCROW

The Lender may require an escrow account for the payment of taxes, insurance and other recurring expenses relating to the Property of this loan. The Lender may, at any time, collect and hold funds in an amount not to exceed the maximum amount allowed by Real Estate Settlement Procedures Act of 1974, as amended from time to



time, 12 U.S.C. Section 2601, et seq. ("RESPA") or such lesser amount as may be required by other applicable law. The Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law. The Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law does not prohibit Lender from making such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless Lender agrees in writing to pay interest or applicable law requires interest to be paid, Lender shall not be obligated to pay interest or earnings on Funds. Borrower agrees that all escrow accounts are for the limited purpose of providing funds from which Lender may pay the costs of matters required to be paid by Borrower as part of the loan. Lender shall have a security interest in all escrow funds and may apply the escrow funds to the loan. Lender shall have no duty to pay any item for which funds are escrowed, no duty to inquire as to any bill presented for payment, no duty to contest any tax assessment, and no duty to procure any insurance. If Borrower fails to fulfill any loan requirement, then Borrower shall have breached the loan agreement and shall be in default; and without curing the default Lender may fulfill the requirement and charge Borrower's loan for all costs and may use any or all of the escrow funds and all costs shall be immediately due and payable by Borrower including replacement of any escrow funds used. If Lender elects to fulfill a loan requirement, then Lender shall have no duty to act for Borrower's benefit, no duty to shop for product or price, but to the contrary may deal with itself or any affiliated person, may receive fees, commissions, or other compensation, and may act in Lender's interest only or for the interest of both Borrower and Lender. When acting for the interest of Borrower, Lender shall have no duty to act in Borrower's best interest, but only to act reasonably. Borrower agrees that Lender's interest includes the full value of the collateral and not just the amount of the debt. Any waiver by Lender of the required escrow deposits may be revoked by Lender at its sole discretion upon notice to Borrower.

8. ANNUAL STATEMENT OF ACCOUNT

Lender will, if required by law, provide Borrower with an annual statement and accounting of all transactions and charges in conjunction with this loan in accordance with the Federal Real Estate Settlement Procedures Act. This statement and accounting may describe the application of all payments to principal, interest and escrow, and may disclose all fees charged and escrow transactions. The annual statement and accounting may also reconcile beginning and ending principal and escrow balances and may reflect the current interest rate. A separate annual statement will disclose the calculation of any adjustable interest rate changes at the time any rate changes apply. I agree to read the annual statements and accounting and immediately notify Lender of any discrepancies or of any calculation, which I believe to be incorrect.

I agree that I shall have one year from the date of receipt of the annual statement and/or accounting to notify the Lender of any errors in or objections to any matters disclosed on the statement including, but not limited to, fees charged and the application of payments.

Unless I notify the Lender in writing of any errors or objections within one year from date of receipt of the statement and accounting, then I agree that the unpaid principal and escrow balances presented in the statement and accounting shall be deemed to be correct and I agree that all further requirements for any and all corrections, including but not limited to interest rate calculations, shall be forever barred and waived.

9. LOAN CHARGES

The Lender may collect fees for all loan services including but not limited to recording, copying, assumptions, modification, partial releases, fax transmission services, any other fees or charges permitted by Government sponsored agencies such as FHA, VA, FNMA, FHLMC or GNMA, and any fees disclosed in Lender's or Servicer's fee schedule which may change from time to time. The Security Instrument may be canceled in any manner permitted by applicable law and Lender may charge Borrower for all expenses of cancellation and may charge fees relating to cancellation.

10. RESTRICTIONS ON TRANSFER OF PROPERTY

The Security Instrument to which this agreement refers may contain a provision restricting the transfer of the property, and giving the Lender the option, in its sole discretion, to accelerate the entire indebtedness. However, if Lender permits a transfer of the property subject to said provision, then the Lender, in its sole discretion, may require (i) a change in



the current Interest Rate or (ii) charge a transfer fee, or (iii) such other reasonable modifications Lender deems in its best interest, or all of these as a condition or conditions of Lenders waiving the option to accelerate.

11. MODIFICATIONS TO LOAN

Without affecting Borrower's liability or the liability of any other person (except any person expressly released in writing) for payments of any indebtedness evidenced hereby or for performance of any obligation contained herein and without affecting the rights of the Lender with respect to any security not expressly released in writing, the Lender may at the request of any one or more persons who are obligated by this Agreement or the Security Instrument and, at any time and from time to time, either before or after the maturity of this Agreement, and without notice to or consent of any other persons; (a) Release any person liable for payment of all or any part of the indebtedness or for performance of any obligation; (b) Make any agreement extending the time or otherwise altering the terms of payment of all or any part of the indebtedness, or modifying or waiving any obligation or subordinating, modifying, or otherwise dealing with the Security Instrument; (c) Exercise or refrain from exercising or waive any right the Lender may have; (d) Accept additional security of any kind; and (e) Release or otherwise deal with any property, real or personal, securing the indebtedness, including all or any part of the property described in the Security Instrument.

12. BORROWER'S FAILURE TO PAY AS REQUIRED

A. Late Charge for Overdue Payments

If the Lender has not received the full amount of any of my monthly payments of principal and interest by the end of **15 (fifteenth)** calendar days after the date it is due, I will pay a late charge to the Lender. The amount of the charge will not exceed **five percent (5.000%)** of my overdue payment of principal and interest. I will pay this late charge only once on any late payment and this late charge shall be immediately due and payable without demand.

B. Default

If I do not pay the full amount of each monthly payment on time, I will be in default. If I am in default, the Lender may require me to pay immediately the full amount of unpaid principal and all the interest that I owe on that amount. If the Lender did not require me to pay immediately in full, while I was in default, the Lender will still have the right at a later time to require full payment if I default again. I agree that if the Lender accepts partial payment, I shall still be in default and that Lender may refuse to accept partial payments at any time and that acceptance of a partial payment shall not waiver, alter, or amend Lender's rights. Any waiver by Lender of any payment shall not be a waiver of any other payment or of the terms of the Note, renewals, extensions, modifications or instruments securing it and any waiver by Lender of any other payment or terms of the loan must be in writing to be effective.

In the event of Borrower's default or insolvency, any moneys or other property at any time in the possession of the Lender belonging to any of the parties liable hereon to Lender, as well as any deposits, balance of deposits, or other sums at any time credited by or due from Lender to any said parties, may at all times, at the option of Lender, be held and treated as collateral security for the payment of the Note and this Agreement, whether or not due, and Lender, may at any time, at its option, set off the amount due, or to become due hereon, against any claim of any said parties against Lender.

It is agreed that time is of the essence, and in the event Borrower fails to do and perform any of the obligations of the Note, this Agreement or Security Instrument, the filing of a voluntary petition of bankruptcy by any Borrower or the bringing of any insolvency proceeding

C. Payment of Lender's Costs and Expenses

If this loan is in default, then Borrower shall pay Lender all costs and expenses relating to the default, including but not limited to, inspection fees, appraisal and return check fees. If any action at law or in equity is brought with respect to the Note, this Agreement or the Security Instrument, then the Borrower shall pay Lender all costs and expenses of defending and preserving Lender's rights, including attorney's fees. If the Note and/or any renewals, extensions or modifications is placed in the hands of an attorney for collection, then the Borrower shall pay the Lender an attorney's fee of not less than 15% of the amount due, unless a different amount is required by applicable law, together with all other charges and expenses.

13. GIVING OF NOTICES



All notices must be in writing. Unless applicable law requires a different method of giving notice, any notice that must be given to Borrower under the Note, renewals, extensions or modifications, if any, will be given by delivering it or by mailing it by first class mail addressed to Borrower at the property address or at a different address if Borrower has given the Lender a notice of different address. Any notice that must be given to the Lender under the Note, renewals, extensions or modifications, if any, will be given by mailing it by first class mail to the Lender at the address stated in the Note, renewal, extensions or modifications, if any, or at a different address if Borrower has been given notice of that different address.

14. OBLIGATIONS OF PERSONS UNDER THIS AGREEMENT

If more than one purchaser/borrower signs this Agreement, each person is fully and personally obligated to keep all of the promises made in this Agreement, including the promise to pay the full amount owed. Any person who is a guarantor, surety, or endorser of this Agreement is also obligated to do these things. Any person who takes over the obligations under this Agreement or any person who takes over the obligations of a guarantor, surety, or endorser of this Agreement is also obligated to keep all of the promises made in this Agreement. The Lender may enforce its rights under this Agreement against each person individually or against some or all. This means that any purchaser/borrower, guarantor, surety, or endorser who signs this Agreement may be required to pay all the amounts owed under this Agreement.

15. WAIVERS

I and any other person who has obligations under this Agreement waive the rights of presentment and notice of dishonor. "Presentment" means the right to require the Lender to demand payment of amounts due. "Notice of Dishonor" means the right to require the Lender to give notice that amounts due have not been paid.

16. FORECLOSURE

The Lender reserves the right to effect a lawful foreclosure of the above Security Instrument in the event of default by Borrower according to the terms and conditions of said Security Instrument and the laws of the State wherein the real property is located, applicable thereto, including the right to publish the foreclosure notice in the name of the original Borrower and any and all other parties that have assumed said Note and Security Instrument.

17. AGREEMENT SECURED BY A DEED OF TRUST, MORTGAGE OR SECURITY DEED

In addition to the protections given to the Lender under the Note, a Deed of Trust, Mortgage or Security Deed ("Security Instrument") as stated above, helps protect the Lender from losses which might result if I do not keep the promises which I make in this Agreement and reference to which Security Instrument is hereby made for all purposes. I agree that the Lender does not have to try to collect the money I owe from the Property described in the Security Instrument, and the Lender can rely solely on the Note, renewals, extensions or modifications, if any, this Agreement and/or the Security Instrument. I further understand that I may be liable for any deficiency that results if the property described in the Security Instrument does not satisfy the debt.

18. ARBITRATION

Any controversy or claim arising out of or relating to this document or any transactions, events or contracts in any way relating to or arising from this document, shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association (AAA) and judgment upon the award rendered by the arbitrator may be entered in any Court having jurisdiction thereof. If a separate Alternative Dispute Resolution Agreement and/or Arbitration Agreement now or hereafter exists between the Lender and any of the parties to this document which separate agreement would govern the dispute arising from or related to this Agreement, then all parties agree to be bound by the separate Alternative Dispute Resolution Agreement or Arbitration Agreement which shall totally supersede this arbitration provision. If the separate agreement is determined for any reason to be invalid or unenforceable, then this arbitration provision may be enforced by any party.

19. GOVERNING LAW

For purposes of perfecting and enforcing the security interest, the Security Instrument shall be governed by the laws of the state where the property is located. For all other purposes, the Security Instrument and the Note and any renewals, extensions or modifications and all actions arising from or related to this loan shall be governed by the federal laws and regulations applicable to Lender and the laws of the state in which Lender is domiciled to the extent those states laws



do not conflict with applicable federal law. Except as to foreclosure and possessory actions, all legal actions involving the Security Instrument and/or the loan secured thereby shall be brought and maintained only in a court of competent jurisdiction in the state of the Lender's domicile or in a federal court in a state where the property is located. If, after the date hereof, enactment or expiration of applicable laws have the effect either of rendering this provision of the Note, renewal, extension or modifications, the Security Instrument or any Rider unenforceable according to their terms, or all or any part of the sums secured hereby uncollectible, or of diminishing the value of Lender's security, then Lender, at Lender's option, may declare all sums secured by the Security Instrument to be immediately due and payable. In such event, Borrower shall not have the right to reinstate. If Borrower contends that the loan terms violate any law or regulation, then Borrower agrees to notify the Lender and that the Lender may modify and/or adjust the loan to comply with applicable law; and if the Lender makes such modification and/or adjustment, then Borrower waives any and all other remedies and releases Lender from all consequential and punitive damages, if any. Borrower agrees that this Agreement has been entered into in good faith by Borrower and Lender without intent to violate any law or regulation.

20. NO SET-OFFS OR DEFENSES

As an inducement for Lender to consent to this Agreement, Borrower hereby represents, covenants and warrants to Lender that there are no set-offs or defenses to the Note and Security Instrument or to the amount of the debt as herein before set forth.

21. PRIOR LIENS

If Lender determines that all or any part of the sums described herein are subject to a lien which has priority over this Agreement or the Security Instrument, Lender may send Borrower a notice identifying that lien, and Borrower shall promptly act with regard to that lien so as to cause it to be immediately subordinated to the liens securing this Agreement or shall pay off and discharge said lien.

22. ENTIRE AGREEMENT

This instrument contains the entire agreement of the parties and there are no oral or other agreements. This instrument may only be modified, amended or changed by a subsequent written instrument signed by the party to be bound. Except as modified by this Agreement, all of the provisions of said Note, any renewals, extensions and modifications, and said Security Instrument are and shall remain in full force and effect and shall be performed by the Borrower.

23. BINDING EFFECT

This Agreement shall be binding upon and inure to the benefit of the parties hereto, their legal representatives, heirs, administrators, executors, successors and assigns.

WITNESS the hand(s) of the undersigned as of date first written above.

ASSUMPTION WITH RELEASE OF SELLER

See attached signature pages Date



See attached signature pages	Date	See attached signature pages	Date
See attached signature pages	Date	See attached signature pages	Date
See attached signature pages	Date	See attached signature pages	Date

Lender: See attached signature pages

By: See attached signature pages

Title: See attached signature pages

Sellers Forwarding Address: _____

Sellers Phone: _____

See next page for Notary Acknowledgements

Loan origination organization **REGIONS BANK D/B/A REGIONS MORTGAGE**

NMLS ID **174490**

Loan originator **Rodney Bailey**

NMLS ID **546257**



ACKNOWLEDGMENT

State of _____
County of _____

§
§
§

The foregoing instrument was acknowledged before me on _____, 2025
by Michael R Hilfer.

Signature

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)

Loan #1898144704

ACKNOWLEDGMENT

State of South Carolina
County of Charleston

§
§
§

The foregoing instrument was acknowledged before me on May 21, 2025 by
Kerry K Murphy.



Signature



Printed Name



Title or Rank

Serial Number, if any: _____

My Commission Expires: 5/9/29

(Seal)

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Timothy Joseph Cooley
Name - Timothy Joseph Cooley

Michael A. Brooks
Name Michael A. Brooks

Michael R. Hilfer (Seal)
Michael R. Hilfer - Borrower

Borrower's Address:

150 Darlington Ave.
Charleston, SC 29403

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Name

Name

Kerry K Murphy

(Seal)
-Seller

Seller's Address:

Loan #1898144704

Accepted and agreed to by the owner and holder of said Note

Regions Bank d/b/a Regions Mortgage

By: _____
-Lender

Date of Lender's Signature

Witness Signature _____
(Date)

Witness Signature _____
(Date)

Printed Name

Printed Name

ACKNOWLEDGMENT

State of _____
County of _____

\$
\$
\$

The foregoing instrument was acknowledged before me this _____, 2025
by _____, _____ of Regions Bank d/b/a
Regions Mortgage, on behalf of the corporation.

Signature

Printed Name

Title or Rank

(Seal)

Serial Number, if any:

My Commission Expires:

Loan #1898144704

EXHIBIT A

The following described property located in the County of Charleston:

All that lot, piece or parcel of land, with the buildings and improvements thereon, in the City of Charleston, State of South Carolina, known as Lot No. Seventy (70) on a plat of Rutledge Heights, made by Gedney M. Howe, Surveyor, on April 5, 1919, which plat is recorded in the RMC Office for Charleston County, South Carolina in Plat Book C, at Page 145.

Said lot butting and bounding and measuring and containing as follows: North by Lot 72, One Hundred Twelve Feet, Five Inches (112.5'); East on Lot 71, Forty (40') feet; South on Lot 68, One Hundred Twelve Feet, Five Inches (112.5') feet and West on Darlington Avenue, Forty (40') feet.

Tax ID#4630801084

Being the same property as conveyed from Kerry K. Murphy to Michael R. Hilfer as set forth in Deed Book 1290 Page 356 dated 01/16/2025, recorded 01/17/2025, CHARLESTON County, SOUTH CAROLINA.

Affidavit of Occupancy

State of South Carolina

County of Charleston

BEFORE ME, the undersigned authority, this day personally appeared Michael Richard Hilfer ("Affiant") who, being duly sworn, deposes and says:

1. Affiant makes this affidavit on personal knowledge.
2. Lender is ("Lender"): Regions Bank d/b/a Regions Mortgage
3. The Property is subject to a Note and Deed of Trust or Mortgage or Security Deed dated May 19, 2025, with a loan number of 0048292983.
4. Property Address ("Property"):
(A) 150 DARLINGTON AVE, CHARLESTON, SC 29403-3210
 - (i) The Property is or will be Affiant's primary residence and is occupied or will be occupied no later than 60 days after this date or 60 days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later.
 - (ii) Affiant has no present intent to sell, lease, rent, or otherwise dispose of said Property.
 - (iii) Upon occupancy of the Property, Affiant will not have any other permanent and primary residence.
 - (iv) The Property is not to be used for investment purposes.
 - (v) Affiant agrees to furnish the Lender, upon Lender's request, evidence satisfactory to Lender of their continuing occupancy of the Property as their permanent full-time residence.
5. Affiant acknowledges and understands that the Lender has originated this loan in reliance with the occupancy status as stated, and in consideration of making the loan, the Affiant hereby agrees to indemnify the Lender and hold the Lender harmless from and against any and all loss, damage, liability, or expense, including costs and reasonable attorneys' fees the Lender may incur in connection with the Affiant's misrepresentation of their occupancy of the Property.
6. Affiant acknowledges and understands that in the event they have misrepresented their occupancy status, the Lender may be entitled to receive, from the Affiant, an amount sufficient to reduce the principal amount of the loan to the maximum amount allowed for non-occupant owners under applicable regulations or industry guidelines.
7. Affiant acknowledges and understands that it is a crime to knowingly make false statements to any federal agency of the United States on this and any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S. Code sections 1001, 1010, and 1014.

Michael R. Hilfer

Date

MAH

5/21/25



Sworn and subscribed before me on 5/21/25 by

Michael Richard Hilfer



Notary Public



Notary Public Name

Serial Number (if any):

Commission Expires:



This notarial act was completed:

- In Person
 In Person Electronic

