

CLOSING INSTRUCTIONS

LOAN NAME: BROMLEY

LOAN NUMBER: 1023014533

Lender: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950	
Phone: 1-800-973-5054 Fax: (623) 643-7200 Email: brittanytaylor@discoverhomeloans.com	
Attorney/Closing Agent: Accurate Group, LLC 6000 Freedom Square, Suite 300 Independence, OH 44131	Settlement Agent: Capital One, N.A. 502 E. Market St. Greenwood, DE 19950
Phone: (888) 258-5757 Fax: Email: notaryworks@accurategroup.com	Tiwana Hammett Closing Dept. Phone: (800) 973-5054 Email: tiwanahammett@discover.com

BORROWER INFORMATION

Borrowers: DAVID RYAN BROMLEY

Vesting: DAVID RYAN BROMLEY AND ERIN ELIZABETH BROMLEY, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP, AND NOT AS TENANTS IN COMMON

Property Address: 233 Hayworth Rd, Summerville, SC 29486

Property County: Berkeley

Mailing Address: 233 Hayworth Rd, Summerville, SC 29486

LOAN INFORMATION

Loan Type: <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/> USDA Purpose: <input type="checkbox"/> Purchase <input checked="" type="checkbox"/> Refinance	Occupancy: <input checked="" type="checkbox"/> Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/> Second Home	Property Type: <input checked="" type="checkbox"/> Single Family <input type="checkbox"/> Other <input type="checkbox"/> Townhome <input type="checkbox"/> Condominium
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LOAN TERMS

Loan Amount: \$55,000.00	Monthly P & I: \$687.82	ARM Loan: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
Sales Price: \$0.00	First Payment Date: 07/17/2025	Product Description:
Term (Months): 120	Impounds: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Conventional Fixed
Interest Rate: 8.700%	Cash Back: Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	

IMPORTANT DATES

DOCUMENT DATE: June 11, 2025	RESCISSION EXPIRATION DATE: June 16, 2025
CLOSING DATE: June 12, 2025	APPROVAL EXPIRES: July 6, 2025
FUNDING DATE: June 17, 2025	

PAYOFFS

Description	Payable To	Amount
Revolving	CITIZENS PAY CREDIT LI	\$2,126.00
Total Payoffs:		\$2,126.00

GENERAL REQUIREMENTS

ENSURE ALL DOCUMENTS ARE EITHER INK SIGNED OR IN THE CASE OF IN PERSON ELECTRONIC CLOSING, ALL DOCUMENTS ARE ESIGNED.

YOU SHALL NOT CLOSE THE LOAN UNLESS AND UNTIL EACH AND EVERY ONE OF THE FOLLOWING CONDITIONS HAVE BEEN SATISFIED. Please include all necessary documentation with the funding package.

IF FOR ANY REASON THIS LOAN DOES NOT CLOSE, PLEASE RETURN ALL DOCUMENTS TO LENDER IMMEDIATELY.

- Deliver to Borrower(s) one (1) copy of each document signed by Borrower(s).
- Each Borrower must receive two (2) copies of "Notice of Right to Cancel".

EACH BORROWER MUST SIGN ALL DOCUMENTS EXACTLY AS TYPED

*****RETURN OF DOCUMENTS*****

IMMEDIATELY AFTER CLOSING, SCAN AND UPLOAD THE SIGNED, DATED and NOTARIZED CLOSING PACKAGE TO THE CLOSING SERVICE PROVIDER.

THE ENTIRE SIGNED CLOSING PACKAGE WILL THEN BE SENT VIA OVERNIGHT DELIVERY TO THE CLOSING SERVICE PROVIDER SAME DAY AS THE CLOSING WHEN POSSIBLE, BUT NO LATER THAN THE FOLLOWING MORNING.

1. EXECUTION OF DOCUMENTS:
- Certain ancillary documents may be electronically eSigned prior to the Document Date.
 - Each Borrower must sign all documents exactly as typed on signature line provided for his or her signature. All signatures must be witnessed if required or customary.
 - Any correction to loan documents must be approved in advance by the Lender. **No white-out permitted.** Approved Lender corrections should be made by marking a single line through the offending language and inserting corrective language as necessary and initialed by the Borrower(s).
 - Please make sure the Notary Stamp/Press is visible on the copies of the Mortgage/Deed of Trust.
2. RIGHT TO CANCEL:
- The Right to Cancel expiration is based on the document date. If signing date and document date are different, please adjust the Transaction Date and the Right to Cancel expiration date accordingly, and have the date correction initialed by the Borrower(s).
3. POWER OF ATTORNEY (if applicable):
- All Powers Of Attorney must be approved by Lender prior to Borrower(s) signing documents. If approved by Lender, the Power of Attorney must be recorded in the same county(ies) in which the Mortgage/Deed of Trust is recorded. It must be notarized a minimum of one day prior to signing the documents. If the documents are signed by Power of Attorney, the signature must appear as Jane Doe by John Doe as Attorney in Fact. As noted in this example, the "Attorney in Fact" verbiage must appear above the signature line.
Please ensure the ORIGINAL or CERTIFIED TRUE COPY of the non-military POA document is obtained at closing and sent along with the executed closing package to the Closing Vendor.
4. CLOSING DISCLOSURE:
- Borrower's Closing Disclosure:

- Lender has prepared and provided an initial Closing Disclosure to each borrower (and, if the transaction is rescindable, to each non-borrower who has a right to rescind) (collectively, "Borrower"). A copy of the initial Closing Disclosure is included with these Closing Instructions. Please promptly review the Closing Disclosure and **IMMEDIATELY** notify Lender if any of the information is or becomes inaccurate prior to or at closing.
 - Closing Agent must **IMMEDIATELY** notify Lender of any change to the scheduled closing date or if the closing does not take place as scheduled.
 - If the Borrower's Closing Disclosure becomes inaccurate prior to closing, Lender will prepare a revised Closing Disclosure and make a determination of whether a new three-business day waiting period is required. If a new waiting period is required, Lender will deliver the revised Closing Disclosure to the Borrower and provide Closing Agent with a copy, along with updated closing documents. If a new waiting period is not required, Lender will prepare the revised Closing Disclosure and provide Closing Agent with a copy, along with updated closing documents as necessary. In such a case, **Closing Agent must provide that revised Closing Disclosure to each Borrower at or before closing (i.e., before the note or security instrument is signed by any person).**
 - If an inaccuracy in the Closing Disclosure is discovered at the closing table, the Borrower may not sign the note or security instrument until the discrepancy has been resolved, and lender has provided a revised Closing Disclosure to Closing Agent and Closing Agent has delivered it to each Borrower.
 - Each Borrower (including any non-obligated party who has rescission rights) must sign the final Closing Disclosure.
 - A signed copy of the Borrower's final Closing Disclosure must be faxed to Lender prior to funding authorization.
 - If you learn of an event that causes the Borrower's final Closing Disclosure to become inaccurate after closing and the inaccuracy results in a change to the amount actually paid by the Borrower from the amount disclosed, you must promptly notify Lender. You must also promptly notify Lender of any clerical errors that you identify in the Borrower's Closing Disclosure.
5. ID INFORMATION:
- Verify the identity of all signers using the Patriot Act form located within this closing package.**
***** DO NOT INCLUDE NOR RETURN ANY COPIES OF GOVERNMENT ISSUED PHOTO ID'S WITH THE EXECUTED CLOSING PACKAGE *****

ADDITIONAL CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS

1. Choose the date, time, and location for your loan closing
2. Erin Bromley to sign all required closing documents (i.e. security instrument; rider(s) if applicable; closing disclosure; name affidavit; patriot act disclosure; and notice of right to cancel).

By my signature hereon, I acknowledge that I have read, understand, and have complied with all requirements listed on these instructions any Addendums hereto, and with all requirements relating to closing agent responsibilities.

ACKNOWLEDGED AND AGREED:

CLOSING AGENT

Date

DISCOVER[®] Home Loans

NOTICE OF RIGHT TO CANCEL

Borrower(s): DAVID RYAN BROMLEY

BROMLEY
Loan #: 1023014533

Property Address: 233 Hayworth Rd, Summerville, SC 29486

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE (3) BUSINESS DAYS from whichever of the following events occurs last:

- (1) the date of the transaction, which is **June 12, 2025**; or
- (2) the date you received your Truth-in-Lending disclosures; or
- (3) the date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within **20 CALENDAR DAYS** after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on your home has been cancelled; and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

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

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

Capital One, N.A.
11001 N. Black Canyon Hwy East
Phoenix, AZ 85029
righttocancel@discoverhomeloans.com

You may use any written statement that is signed and dated by you and states your intention to cancel or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of **June 16, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two **Notice of Right to Cancel** forms and one copy of the Truth in Lending disclosures related to this transaction.

Date **Notice of Right to Cancel** form received: **June 12, 2025**.

- BORROWER - DAVID RYAN BROMLEY - DATE -

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