

ATTN: NOTARY CLOSER!! PLEASE READ PRIOR TO ATTENDING SIGNING!!

REQUIREMENTS FOR COLLECTING FUNDS FROM THE BORROWER: 1) PERSONAL CHECKS ARE ONLY ACCEPTED IF THE AMOUNT DUE IS LESS THAN \$1,500.00. 2) CASHIER CHECKS ARE ONLY ACCEPTED UP TO \$5,000.00 3) ANY FUNDS DUE OVER \$5,000 MUST BE SENT VIA WIRE – PLEASE LEAVE THE WIRE INSTRUCTIONS INCLUDED WITH THE LOAN DOCUMENTS WITH THE BORROWER PRIOR TO LEAVING

TRA R

	SFERS OR BILL PAY. TO ENSURE YOUR TRANSACTION IS NOT DELYAYED YOU MUST WIRE YOU
	FUNDS.
	Shall any issues arise at the closing table, please DO NOT leave the signing without calling the Loan Officer or party the borrower has been communicating with at the lender's office.
)	If the loan DOES NOT close, please call or text me at
)	Should you have any issues or questions that require my attention, please call me at
	Please be on time to the closing
	Borrower: Steve Montell Kase Borrower Phone Number:
	Day/Time of Closing: June 11, 2025 1:00PM
	Transaction Type: Refinance Closer Name: Gabby Laux
	TITLE/ESCROW CLOSING INSTRUCTIONS TO NOTARY PLEASE SEE BELOW FOR AT CLOSING CONDITIONS. REVIEW AND INTITIAL TO CONFIRM COMPLETED AND RETURN WITH THE LOAN DOCUMENTS!

Please drop executed documents in **FEDERAL EXPRESS** within 24 hours of signing. Review documents for page size and check printer settings before printing package to ensure document size requirements and no information is cut off OR illegible. A copy of photo ID is required for all parties executing documents. Please include a copies of ID with the returned signed documents. Please have the borrowers sign exactly how their name appears on the documents, as well as initial and date in ALL places where applicable.

EXAMPLE: "John Smith, Trustee of The Smith Trust" should be signed as "John Smith, Trustee". PLEASE CALL ME WITH ANY UNCERTAINTIES.

If Cash TO borrower is applicable. Please have the borrower complete Acrisure National Lender Services Title proceeds form.



Cash FROM borrower. Please obtain a cashier check for anything ov \$1500, or always leave a copy of Acrisure National Lender Services Wire Instructions			
Please borrower (manda	print 2 sets of loan documents and leave one unsigned set with the story)		
Please use packing tape or additional methods to tape the Fed Ex package closed before dropping. We have been experiencing an alarming rate of opened packages coming back with loan documents missing out of the package			
SP	PAGE 2 ECIFIC, MADATORY NOTARY INSTRUCTIONS		

File No./Escrow No.: LSC24207120 Acrisure National Lender Services,

Print Date & Time: 6/10/2025 11:14:32 AM

Officer/Escrow Officer:

125 Townpark Drive #300 Kennesaw, GA 30144 (877) 930-1676



Property Address: 5 PLAINFIELD DRIVE

CHARLESTON, SC 29407 (CHARLESTON)

Borrower: STEVE MONTELL KASE

5 Plainfield Drive Charleston, SC 29407

Lender: Griffin Funding, Inc. DBA Everest Funding ISAOA/ATIMA

2445 5th Ave Ste 340, San Diego, CA 92101

Settlement Date: 6/11/2025 Disbursement Date: 6/16/2025

Description	Borrowe	er
·	Debit	Credit
Deposits, Credits, Debits		
Lender Credit from Griffin Funding, Inc. DBA Everest Funding ISAOA/ATIMA		\$515.00
New Loans		
Loan Amount		\$100,100.00
of Loan Amount (Points)	\$1,467.62	
Credit Report to	\$102.00	
Processing Fee to	\$795.00	
Underwriting Fee to	\$1,195.00	
Flood Certification to	\$8.00	
Prepaid Interest (23.9966 per day from 6/16/2025 to 7/1/2025)	\$359.95	
Homeowner's Insurance \$260.50 per month for 3 mo.	\$781.50	
Property Taxes \$255.70 per month for 9 mo.	\$2,301.30	
Aggregate Adjustment	-\$1,534.29	
Title Charges		
Title - Lender's Title Insurance to Acrisure National Lender Services, LLC (Westcor Land Title Insurance Co.: \$152.00)	\$380.00	
Title - ALTA 8.1 -06 Environmental Protection Lien Endorsement Endorsement(s) to Acrisure National Lender Services, LLC (Westcor Land Title Insurance Co.: \$0.00)		
Title - ALTA 9 -06 Restrictions, Encroachments & Minerals Endorsement Endorsement(s) to Acrisure National Lender Services, LLC (Westcor Land Title Insurance Co.: \$0.00)		
Title - Settlement or closing fee to Keegan Law Firm, LLC	\$185.00	
Title - Attorney Review Fee to Keegan Law Firm, LLC	\$60.00	
Title - Recording Processing to Acrisure National Lender Services, LLC	\$50.00	
Title - Attorney Cert to Keegan Law Firm, LLC	\$40.00	
Title - Search and Exam Fee to Acrisure National Lender Services, LLC	\$650.00	
Title - CPL - Lender to Westcor Land Title Insurance Co.	\$25.00	
Title - Examination to Keegan Law Firm, LLC	\$185.00	
Government Recording and Transfer Charges		
Mortgage \$25.00	\$25.00	
Additional Settlement Charges		
Courier Fee to Acrisure National Lender Services, LLC	\$18.00	
	Debit	Credit
Subtotals	\$7,094.08	\$100,615.00
Due To Borrower	\$93,520.92	
Totals	\$100,615.00	\$100,615.00

We/I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all recei and disbursements made on my account or by me in this transaction and further certify that I have received a copy of the ALTA Settlement Statement. We/I authorize Acrisure National Lender Services, LLC to cause the funds to be disbursed accordance with this statement.	e
BORROWER(S)	
STEVE MONTELL KASE	

Acknowledgement



Westcor Land Title Insurance Co. OWNER/BORROWER/CONTRACTOR AFFIDAVIT AND INDEMNIFICATION AGREEMENT

<u>PARTIES</u>: All parties identified in this section must execute this Agreement. (Indicate marital status of an individual Owner or Buyer-Borrower.)

If a Sale:

Seller(s) (hereinafter "Owner)

Buyer(s)-Borrower(s) (hereinafter "Buyer-Borrower")

(NOTE: Buyer-Borrower execution required only if acquisition loan with future advances and if construction contemplated or in process.)

If a Refinance or Loan (including modification of loan) Subsequent to Acquisition/No Sale:

Current Owner(s)/Borrower(s) (hereinafter "Owner") Steve Montell Kase

If Construction of an Improvement Contemplated, In Process, or Recently Completed (within 120-Day Lien Period):

Contractor(s) (hereinafter "Contractor") (NOTE: There can be more than one contractor dealing with an owner. All contractors, as defined below, must be named and execute this Agreement.)

REAL PROPERTY: 5 Plainfield Drive, Charleston, SC 29407 and/or as described on Exhibit "A" attached (hereinafter "Property").

AGREEMENT: Owner, Buyer-Borrower, and Contractor first being duly sworn, depose and say: (Representations set forth herein being made by

Buyer-Borrower or Contractor are only deemed to apply if they are identified as Parties above and have executed this Agreement.)

- 1. **Definitions:** As used herein, the following terms shall have the following meanings:
 - Agreement: This Owner/Borrower/Contractor Affidavit and Indemnification Agreement.
 - Improvement: All or any part of any building, structure, erection, alteration, demolition, excavation, clearing, grading, filling, or landscaping, including trees and shrubbery, driveways, and private roadways, on real property.
 - <u>Labor, Services or Materials</u>: Labor or professional design (including architectural, engineering, landscaping) or surveying services or materials or rental equipment for which a lien can be claimed.
 - contractor: Any person who performs or furnishes labor or professional design (including architectural, engineering, landscaping) or surveying services or furnishes materials or rental equipment pursuant to a contract, either express or implied, with the owner of real property for the making of an Improvement thereon. An owner is a person who has an interest in the real property improved (including a person with rights to purchase under a contract) and for whom an improvement is made and who ordered the improvement to be made; and includes successors in interest of the owner and agents of the owner acting within their authority. (Note that services by architects, engineers, landscapers, and surveyors are often provided before there is visible evidence of construction.)
 - 120-Day Lien Period: The 120-day period within which to file a claim of lien prescribed by NCGS Chapter 44A, Article 2.
 - Owner, Buyer-Borrower and Contractor: The party or parties identified as "Owner", "Buyer-Borrower" and "Contractor" respectively in the Parties section above.
 - Property: The property described in the Real Property section above or on attached Exhibit "A".
 - Company: Westcor Land Title Insurance Co., and/or its affiliates.
 - Owner, Buyer-Borrower, Contractor, Improvement, and Property shall include the singular, plural, masculine, feminine or neuter as required by context.
- 2. Ownership: Owner is the record owner of the Property, and has not sold, contracted to sell or conveyed any part of the Property in Exhibit A

to any other party...

3. **Identification of Contractor:** Owner and/or Buyer-Borrower certify that every contractor with whom they have dealt or contracted for Improvements within the 120-Day Lien Period is identified above. To the best of the knowledge and belief of Contractor named above and executing this Agreement, all parties that have dealt or contracted with Owner and/or Buyer-Borrower for Improvements made within the 120-Day

Lien Period are identified above. If no Contractor is identified above, Owner certifies that any Improvements to the Property made within the 120-

Day Lien Period were made by Owner without the assistance of a contractor.

4. Construction: (If no box is checked or the Security Instrument is not fully described, the provisions of this Agreement which actually apply to

the situation will be deemed selected and fully operative.)

MO RECENT or CONTEMPLATED CONSTRUCTION (WITHIN 120-DAY LIEN PERIOD) AFFIDAVIT

Owner certifies that at no time within the 120-Day Lien Period have any Labor, Services or Materials been furnished in connection with a contract, express or implied, for an Improvement to the Property.

CONSTRUCTION RECENTLY COMPLETED (WITHIN 120-DAY LIEN PERIOD) AFFIDAVIT AND WAIVER OF LIENS

Owner and Contractor certify that construction of Improvements to the Property made within the 120-Day Lien Period has been fully completed

and accepted by Owner. Owner and Contractor certify that all persons, firms and corporations providing Labor, Services or Materials for construction of Improvements have been paid in full except those parties claiming by, through or under Contractor that will be paid promptly and

in full contemporaneously with disbursement of funds and closing of the transaction for which this Agreement is being executed. Owner and Contractor certify that (i) there are no mechanics' or materialmen's liens on the Property; (ii) they have not received a notice of claim of lien on

funds due to contractor; and (iii) there are no other type claims outstanding which would entitle the holder thereof to claim a lien on the Property

including no outstanding retention of title agreements or security interests for any materials, appliances, fixtures, or furnishings placed upon or

installed in the Property.

Contractor hereby waives and releases his right (and that of anyone claiming by, through, or under him) to file a mechanic's or materialman's lien

on the Property. Contractor further warrants that he has not assigned and will not assign his claim for payment or right to perfect a potential lien

on the Property and that he has the right to execute this waiver. To the extent of any post-closing punch list or other post-closing Labor, Services

or Materials furnished or provided by Owner or Contractor for an Improvement to the Property, they (for themselves and those claiming by, through, or under them) do hereby subordinate in favor of any lender(s) and the Company, their respective claims regarding a potential lien



or right to a claim of lien on the Property.

CONSTRUCTION CONTEMPLATED BUT NOT COMMENCED or CONSTRUCTION IN PROCESS AFFIDAVIT AND SUBORDINATION OF LIENS

Buyer-Borrower or Owner and Contractor do hereby certify that (i) prior to recording of the Security Instrument, no Labor, Services or Materials have been furnished in connection with a contract, express or implied, for construction of the proposed Improvements to the Property; OR (ii) prior to recording of the Security Instrument, certain Labor, Services or Materials have been furnished for construction of Improvements to the Property by Contractor (and parties claiming by, through or under him).

Buyer-Borrower or Owner and Contractor certify that (i) there are no mechanics' or materialmen's liens on the Property; (ii) they have not received a notice of claim of lien on funds due to contractor; and (iii) there are no other type claims outstanding which would entitle the holder

thereof to claim a lien on the Property including no outstanding retention of title agreements or security interests for any materials, appliances,

fixtures, or furnishings placed upon or installed in the Property.

Contractor hereby subordinates to the lien of the Security Instrument his right (and that of anyone claiming by, through, or under him) to file a

mechanic's or materialman's lien on the Property. Contractor agrees that the Security Instrument shall constitute a superior and paramount lien for

all amounts which have been or may hereafter be advanced thereunder. Contractor further warrants that he has not assigned and will not assign his

claim for payment or right to perfect a potential lien on the Property and that he has the right to execute this subordination.

- 5. **Possession or use:** Owner certifies that there are no persons in possession of or using any portion of the Property other than pursuant to a recorded document.
- 6. Taxes, assessments and association dues: Owner certifies that there are no unpaid or delinquent real estate taxes, School District Taxes, or

assessments (including deferred taxes or rollback taxes) against the Property; nor are there any unpaid or delinquent water, sewer or other utility

service charges or homeowner's association dues. Also, Owner has not received notice of, nor does Owner know of any recent or future planned

improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against the

Property.

- 7. Burial grounds: Owner certifies that he has no knowledge of any burial grounds located on the Property.
- 8. Rules, regulations and restrictions: Owner and Contractor certify that the Property and use thereof are in compliance with applicable laws,

zoning ordinances, subdivision or building regulations, rules, covenants and restrictions affecting the construction, occupancy, use and/or operation

of the Property; and Owner and/or Contractor have not received any notice to the contrary.

9. Matters of Record and Gap: Owner and Contractor certify that they have not created, suffered, assumed or agreed to any defect, lien, encumbrance, or adverse matter affecting title to the Property except matters of record and matters disclosed herein as of the date of execution of

this Agreement; and that they will promptly defend, remove, bond, or otherwise dispose of any defect, lien, encumbrance, adverse claim, or other

matter, if any, created, first appearing in the public records, or attaching subsequent to the effective date of any commitment for title insurance

issued by Company or the date of execution of this Agreement (whichever bears the earlier date) but prior to the date the proposed insured acquires

for value of record the estate or interest or mortgage therein.

- 10. Other Matters of Record: Owner certifies the following:
 - a. No liens filed against Owner that have not been disclosed by a search of the public records, this includes but is not limited to Federal

Tax Liens, State Tax Liens, Liens for condominium fees, child support liens, judgment liens against owner issued by any court of any

City, County, State or Federal Court.

- b. Owner knows of no adverse claim to the Property and that so far as Owner knows, there are no encroachments or boundary conflicts.
 - Owner has no knowledge of any unrecorded easement or claim of easement; any dispute, discrepancy or encroachment affecting a setback or boundary line; the bankruptcy of any owner.
- c. Owner has not entered into any contract to sell or convey any part of the Property.
- d. There are no mobile or manufactured homes located on the property. Any mobile/manufactured home that in the past was located on the property has been affixed to the property and is now taxed as real estate by the appropriate taxing authority.
- 11. (___) ADDITIONAL INFORMATION PERTAINING TO ANY NUMBERED ITEM(S) ABOVE IS SET FORTH ON ATTACHED EXHIBIT.



This Agreement is made to induce the purchase of and/or a loan secured by the Property described herein and the issuance of a title insurance policy or policies by Company insuring title to the Property without exception to matters represented in this Agreement. The provisions of this

Agreement shall survive the disbursement of funds and closing of this transaction and shall be binding upon Owner, Buyer-Borrower, and Contractor (and anyone claiming by, through or under them).

Owner, Buyer-Borrower, and Contractor, jointly and severally, agree to indemnify and hold any buyer, lender, and Company harmless of and from

any and all loss, cost, damage and expense of every kind, including attorney's fees, which the buyer, lender or Company shall or may incur or become liable for, directly or indirectly, as a result of reliance on the respective representations made herein. Notwithstanding the foregoing, no

party to this Agreement assumes liability for certifications made by another party.

REMAINDER OF PAGE INTENTIONALLY LEFT BLANK – AFFIANT SIGNATURES ON NEXT PAGE



PROVIDING A FALSE AFFIDAVIT IS A CRIMINAL OFFENSE			
EXECUTION BY OWNER (REFINANCE)			
	State of	County of	
By:	Signed and sworn to (or affirm	med) before me this day by	
Printed or Typed Name/Title: <u>Steve Montell Kase</u>		[insert name(s) or	
By:	principal(s)].		
Printed or Typed Name/Title:	Date:		
Timed of Typed Name/Tide.	My Commission Expires:	Notary Public	
	(Affix Official/Notarial Seal)	Notary's Printed or Typed Name	
EXECUTION BY CONTRACTOR (IF CONSTRUCT)	ION CONTEMPIATED IN PROCESS	S OD DECENTI V COMPLETED)	
EAECUTION BY CONTRACTOR (IF CONSTRUCT)		County of	
-	Signed and sworn to (or affirmed) be	efore me this day by	
By: Printed or Typed Name/Title:		[insert name(s) or	
	1 1 \/3		
By: Printed or Typed Name/Title:	Date: My Commission Expires:	Notary Public	
		·	
		Notary's Printed or Typed Name	
EXECUTION BY BUYER-BORROWE AND IF CONSTRUCTI	R (IF ACQUISITION LOAN WITH FU ON CONTEMPLATED OR IN PROC		
		County of	
		efore me this day by	
By:Printed or Typed Name/Title:	principal(s)].	[insert name(s) or	
By: Printed or Typed Name/Title:	Date: My Commission Expires:	Notary Public	
	(Affix Official/Notarial Seal)	Notary's Printed or Typed Name	
EXECUTION BY BUYER-BORROWER (IF ACQUISITION LOAN WITH FUTURE ADVANCES AND IF CONSTRUCTION CONTEMPLATED OR IN PROCESS)			
III D II COMBINE	State of	County of	
·	Signed and sworn to (or affirmed) be		
By: Printed or Typed Name/Title:		[insert name(s) or	
T	principal(s)]. Date:		
Printed or Typed Name/Title:	My Commission Expires:	Notary Public	
	(Affix Official/Notarial Seal)	Notary's Printed or Typed Name	

NOTE: ATTACH ADDITIONAL SIGNATURE SECTIONS IF THERE ARE MULTIPLE OWNERS, CONTRACTORS, OR BUYERS-BORROWERS



CLOSING DISCLOSURE/SETTLEMENT STATEMENT CERTIFICATION

I have carefully reviewed the Closing Disclosure/Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction.

I further certify that I have received a copy of the Closing Disclosure/Settlement Statement.

I, as the Purchaser/Borrower, acknowledge receipt in full of the loan proceeds, and as the Seller, acknowledge payment in full of the proceeds due me.

If this transaction involves a sale, I agree to adjust the tax proration shown on the Closing Disclosure/Settlement Statement when the actual ad valorem tax bill is rendered.

If this transaction involves a sale, as part of the consideration thereof, I agree that the contract between the parties is by reference incorporated herein and made a part hereof, and that the terms and conditions thereof shall survive the closing and shall not merge upon delivery of the deed.

I swear or affirm that I am of legal age and of sound mind, and that if I am the Seller, am a citizen of the United States of America, or if a corporation or other entity, am duly formed under the laws of the United States of America or one of the States thereof, and affirm my non-foreign status.

Steve Montell Kase	June 11, 2025	
Steve Montell Kase		
	he Closing Disclosure/Settlement Statement which I have prepared is a true and accura re received and have been or will be disbursed by the undersigned as part of the settlen	
Acrisure National Lender Se	ices, LLC	
	June 11, 2025	
Settlement Agent		

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see: Title 18: U.S. Code, Sections 1001 and Section 1010.



BORROWER(S): Steve Montell Kase

PROPERTY ADDRESS: 5 Plainfield Drive, Charleston, SC 29407

FILE NUMBER: LSC24207120

Steve Montell Kase

Date

THIS FORM SERVES AS INSTRUCTIONS TO THE SETTLEMENT AGENT REGARDING DISBURSEMENT OF PROCEEDS LISTED ON YOUR CLOSING DISCLOSURE.

INDICATE BELOW HOW YOU WOULD LIKE YOUR PROCEEDS DELIVERED. THIS DOCUMENT NEEDS TO BE SIGNED BY ALL PARTIES THAT APPEAR AS BUYER/BORROWER ON CLOSING DISCLOSURE OR SELLER CLOSING DISCLOSURE.

THE SETTLEMENT AGENT RESERVES THE RIGHT TO REQUIRE NEW INSTRUCTIONS IF THE INSTRUCTIONS REQUIRE SETTLEMENT AGENT TO DISBURSE FUNDS AGAINST SETTLEMENT AGENT PROCEDURES.

	□ CHECK PROCEED CHECKS UNDER \$500 TO BE DELIVERED TO THE ADDRESS BELOW VIA REGULAR
	USPS MAIL. FOR CHECK AMOUNTS OVER \$500 NO PO BOXES CAN BE GIVEN: PROCEEDS WILL BE DELIVERED BY OVERNIGHT COURIER FOR NEXT BUSINESS DAY DELIVERY. PLEASE INDICATE BELOW IF YOU WILL REQUIRE THAT THE DELIVERY OF THE PROCEEDS BE SIGNED FOR: NO ADDITIONAL CHARGE FOR THIS SERVICE.
	FOR CHECK AMOUNTS ABOVE \$500:
	SIGNATURE REQUIRED FOR DELIVERY
	SIGNATURE NOT REQUIRED FOR DELIVERY
	☐ WIRE – ALL FIELDS MUST BE COMPLETED – PLEASE CAREFULLY READ AND ACKNOWLEDGE BEFORE SIGNING
THE ROUTING NUMBER ON YOUR CHECK OR DEPOSIT SLIP IS NOT ALWA FOR WIRE PURPOSES. IF YOU WOULD LIKE YOUR PROCEEDS SETTRANSFER, YOU MUST CONTACT YOUR BANK AND FILL IN THE INFORMATION BELOW AS VERIFIED AND PROVIDED BY YOUR BANKING VOIDED CHECKS AND DEPOSIT SLIPS ARE NOT VALID WIRE IT INCORRECT OR INCOMPLETE INSTRUCTIONS WILL CAUSE A DELAY IN FUNDS. SETTLEMENT AGENT DOES NOT CHARGE FOR THIS SERVICE; HRECEIVING BANK MAY CHARGE YOUR ACCOUNT AN INCOMING WIRE FEE.	
	BANK NAME:
	BANK PHONE NUMBER:
	ABA(ROUTING) NUMBER: (Contact your bank; do not use the number from your check or deposit slip)
	ACCOUNT NUMBER:
:	NAME(S) ON ACCOUNT:
THE FUNDS WI	SELECT ONE OF THE ABOVE OPTIONS – OR IF THE INFORMATION IS NOT COMPLETE LL BE SENT VIA OVERNIGHT DELIVERY TO THE PROPERTY ADDRESS LISTED ON OSURE. ALL PARTIES LISTED ON THE CLOSING DISCLOSURE NEED TO SIGN THESE



BORROWER(S): Steve Montell Kase

LENDER: Griffin Funding, Inc. DBA Everest Funding ISAOA/ATIMA

DATE: June 11, 2025

PROPERTY: 5 Plainfield Drive, Charleston, SC 29407

LOAN AMOUNT: \$100,100.00 LOAN NUMBER: D014621

AGREEMENT TO COOPERATE AS TO CORRECTIONS, ERRORS, AND/OR OTHER DOCUMENTS

The undersigned Borrower(s) are today receiving from the above named Lender a loan secured by the property referenced above. The undersigned Seller(s), if any be named, are receiving from the proceeds of such loan all or a portion of the purchase price of said property, which is being sold this date by Seller(s) to Borrower(s). In consideration of the premises, the Borrower(s) and Seller(s) do hereby agree to cooperate promptly and fully with the Lender the above named closing attorney and loan officer, in the re-execution, correction and/or completion of documentation required in the transaction as a result of omissions, typographical and math errors or their causes, if same is deemed necessary or desirable by the Lender and/or its closing agent. The undersigned understand and acknowledge that their actions agreed to herein may include without limitation, the correction or re-execution of warranty deeds, notes, security deeds, settlement statements, truth-inlending statements and other documents to correctly reflect the terms of the transaction or to comply with all requirements of any investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, the Veterans Administration or the United States Department of Housing and Urban Development.

The undersigned further agree that if for any reason the funds collected at closing for payment of outstanding taxes, assessments, loans, liens, charges and/or other encumbrances should be insufficient to pay such obligations in full, the parties to whom such payoffs were charges or should have been charged at closing shall, immediately upon notice from the Lender or its closing agent, remit in cash all additional sums as may be required to satisfy such obligations

The Borrower(s) hereby state that their mailing address in the foreseeable future will be that shown above unless a different address is set forth below, and hereby agree to promptly notify the Lender in writing of any changes in their address

SPECIAL POWER OF ATTORNEY AS TO AGREEMENT TO COOPERATE

KNOW ALL MEN BY THESE PRESENTS:

That (I) (WE), undersigned Seller(s) and/or Borrower(s), being desirous of arranging for the transaction of the closing of sale/purchase/refinance of the property described above together with the corresponding first mortgage purchase money loan made to Borrower(s) by the above named Lender on said property in the above stated amount, do hereby name, constitute and appoint the Closing Attorney/Closing Agent and/or Loan Processor with the above named Lender as our true and lawful attorney in fact and do authorize said attorney in fact for (me) (us), in (my) (our) name(s), place and stead, to do all things or acts necessary for the purpose of carrying out and effectuating any corrections, additions, changes, alterations or amendments to any documents evidencing the above purchase or loan which may become necessary for any reason whatsoever, so long as none of the corrections, additions, changes, alterations or amendments shall increase any of (my) (our) obligations over and above those set forth in the contract for sale/purchase/refinance and loan commitment papers nor in any manner negate (my) (our) overall intentions as evidenced by all documents signed at the closing of said purchase/refinance and loan. It is our express intention to specifically include within the foregoing acts, but not limited thereto, the right to initial and/or sign any corrections, additions, changes or amendments made pursuant hereto all loan closing documents.

The terms "loan closing documents" shall include, but not be limited to, the loan application, sales contract, amendments to the sales contract, truth-in-lending disclosure, promissory note, warranty deed, security deed and riders, FHA forms, VA forms, PMI papers, Affidavit of Purchaser and Seller, Termite Letter, Septic tank/well letter, flood letter, release papers, payoff papers, escrow account papers, and all other loan documentation contemplated by the AGREEMENT TO COOPERATE

IN WITNESS WHEREOF, (I) (WE) have hereunto set (my) (our) hand(s) and affixed (my) (our) seal(s), on 11th day of June, 2025.

Steve Montell Kase	
STATE:	SC
COUNTY:	
Sworn to and subscr	ribed before me on 6/11/2025
Notary Public	
My Commission Ex	pires:



ANTI-COERCION STATEMENT

The Insurance Laws of this State provide that the Lender may not require the Borrower to take insurance through any particular insurance agent or company to protect the mortgaged property.

The Borrower(s), subject to the rules adopted by the Insurance Commissioner, has the right to have the insurance placed with an insurance agent or company of his choice, provided the company meets the requirements of the Lender. The Lender has the right to designate reasonable financial requirements as to the company and the adequacy of the coverage.

Steve Montell Kase Date	
/We have selected Plainfield Drive, Charleston, SC 29407	to write the hazard insurance covering property at: 5



BORROWER'S AFFIDAVIT

I/we Steve Montell Kase the undersigned affiant(s), after being duly sworn, depose and say:

- 1. I/we own the following described property:
- 5 Plainfield Drive, Charleston, SC 29407
- 2. To the best of my knowledge and belief, there are no liens, suits, judgments or any other legal action pending or recorded against me at this time.

This Affidavit is given for the purpose of inducing Acrisure National Lender Services, LLC and Westcor Land Title Insurance Co. to issue a title insurance policy to a purchaser and/or lender without an exception for matters which would be reflected on a current title examination of the property. I agree to indemnify Acrisure National Lender Services, LLC and Westcor Land Title Insurance Co. for any loss, including costs and attorney's fees which may be incurred as a result of reliance on the representations contained in this Affidavit.

Steve Montell Kase	Date	
State: South Carolina		
County: Charleston		
Sworn to and subscribed before me the 6/11/2025		
Notary Public		
My Commission Expires	:	



CLOSING AFFIDAVIT

NOTE: THIS AFFIDAVIT SHOULD BE COMPLETED ON ALL LOANS REGARDLESS OF OCCUPANCY STATUS.

This is to certify that I (we) am (are) currently working at the same job and have approximately the same income and obligations, as represented in my (our) loan application to Griffin Funding, Inc. DBA Everest Funding ISAOA/ATIMA and have received no notice of layoff, nor do I (we) have any knowledge of a pending layoff.

I (We) do now actually occupy the property known as: 5 Plainfield Drive, Charleston, SC 29407 and intend to occupy it as my (our) home or I (we) intend to move into and occupy it as my (our) home within a reasonable time after this closing.

If my (our) loan application represented that other real estate was to be sold, this is to certify such a transaction has taken place and I (we) no longer have title or interest in such real estate.

I(We) further certify that there is no secondary financing connected with this transaction and if a cash down payment is required it is derived from funds as represented in my (our) loan application.

Steve Montell Kase	Date	
STATE:		
COUNTY:		
Sworn to and subscribed	before me the 6/11/20	025
Notary Public		Date

My Commission Expires:_



OWNERS SURVEY AFFIDAVIT AND INDEMNITY AGREEMENT

I/We, Steve Montell Kase, the undersigned affiant, after being duly sworn, depose and say:

- 1. I am the owner of the following described property:
- 5 Plainfield Drive, Charleston, SC 29407
- 2. To the best of my knowledge and belief, there have been no additional improvements, including, but not limited to, buildings, sheds, fences or swimming pools constructed on the property shown on the survey, nor have there been any alterations to the existing improvements since the date of the survey.
- 3. To the best of my knowledge and belief, there have been no improvements, including, but not limited to, buildings, sheds, fences or swimming pools, constructed on adjoining property which might encroach onto the above-described property.

This affidavit is given for the purpose of inducing Acrisure National Lender Services, LLC and Westcor Land Title Insurance Co. to issue title insurance policy to a purchaser and/or lender without an exception for matters which would be reflected on an accurate survey of the property. I agree to indemnify Acrisure National Lender Services, LLC and Westcor Land Title Insurance Co. for any loss, including costs and attorney's fees which may be incurred as a result of reliance on the representations contained in this Affidavit

Steve Montell Kase	Date		
STATE: South Carolina			
COUNTY:			
Sworn to and subscribed before me the 6/11/2025			
Notary Public			
My Commission Expires:			