

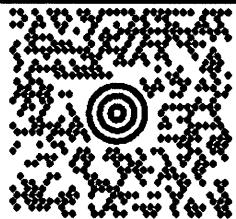
EQUITY SETTLEMENT SERVICES, INC  
6317153442  
444 ROUTE 111  
SMITHSTOWN NY 11787

LTR

1 OF 1

**SHIP TO:**

ATTN POST CLOSING  
6317153442  
EQUITY SETTLEMENT SERVICES, INC  
444 ROUTE 111  
**SMITHSTOWN NY 11787**



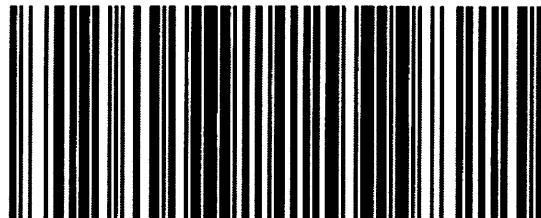
**NY 117 0-04**



**UPS NEXT DAY AIR**

TRACKING #: 1Z AV2 419 01 9877 9766

**1**



BILLING: P/P

Reference No.1: 01-1815781

XOL 25.05.01

NV50 20.0A 05/2025\*



TM

# **EQUITY SETTLEMENT SERVICES, INC**

444 Route 111  
SMITHTOWN, NY 11787  
(631) 370-1100 Tel  
(631) 370-1200 Fax

Re: **1815781**  
**Hennes Adrian Hunt**  
Property Address: **112 Tea Farm Road Summerville SC 29483**

## **STIPULATIONS TO FUNDING**

**1) LOAN WILL NOT FUND WITHOUT PHOTO IDS.**

**2) PHOTOCOPY OF TWO FORMS OF ID (ONE MUST BE STATE ISSUED PHOTO ID).  
IF BORROWERS DON'T HAVE ID WITH THEM, PLEASE HAVE THEM FAX COPIES  
TO 631-715-3427.**

**3) \*\*PLEASE EMAIL [POSTCLOSING@EQUITYSETTLEMENT.COM](mailto:POSTCLOSING@EQUITYSETTLEMENT.COM) ONCE THE  
CLOSING IS COMPLETE AND LET US KNOW THAT YOU RECEIVED THE  
OVERNIGHT LABEL TO SEND DOCS BACK TO US\*\***

**4) IF THE LOAN IS SHORT TO CLOSE, THE BORROWER MUST  
PROVIDE THE SHORTAGE FUNDS NO LATER THAN THE DAY OF  
DISBURSEMENT. IF NOT RECEIVED, THE LOAN WILL BE UNFUNDED.**

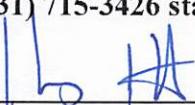
**5)**

**6)**

**7)**

**8) ANY QUESTIONS OR PROBLEMS, PLEASE CALL 631-715-\*\*\*\* (team #)**

Closing Agent: When this closing is complete, please e-mail [postclosing@equitysettlement.com](mailto:postclosing@equitysettlement.com) or call (631) 715-3426 stating that the closing is COMPLETE.

X   
**BORROWER**

(843) 870-3448  
**PHONE #**

X 

(843) 751-2286

**Closing Agent**

## Closing Attendance Sheet - Refinance

Order #: 1815781  
Premises: 112 Tea Farm Road, Summerville SC 29483  
Closing Location: 112 Tea Farm Road, SUMMERTVILLE SC 29483  
Closing Date: 05/19/2025 19:30

Closer Name:

Phone/Fax/Email: (ep) Michael A. Brooks

Borrowers:

Name: Hennes A. Hunt

Address: 112 Teafarm rd.  
Summerville, SC 29483

Phone/Fax/Email: \_\_\_\_\_

Borrower's Attorney:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone/Fax/Email: \_\_\_\_\_

Other:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone/Fax/Email: \_\_\_\_\_

Reason: \_\_\_\_\_

# **EQUITY SETTLEMENT SERVICES, INC**

444 Route 111  
SMITHTOWN, NY 11787  
(631) 370-1100 Tel  
(631) 370-1200 Fax

Order No: 1815781  
Premises: 112 Tea Farm Road  
Summerville, SC 29483  
Lender: CARDINAL FINANCIAL COMPANY, LP  
Loan No.: 1402167064

To Whom It May Concern:

I/We have applied for a mortgage loan. As part of the application process, the mortgage guaranty insurer may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I/We authorize you to provide EQUITY SETTLEMENT SERVICES, INC any and all information and documentation that they request. Such information includes, but is not limited to, mortgage payoffs, verification of mortgage, and collateral information.

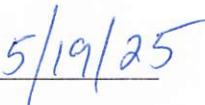
A copy of this authorization may be accepted as an original.



Borrower1: Hennes Adrian Hunt

SSN: 585236994

DATE:



Borrower2:

SSN:

DATE: \_\_\_\_\_

PLEASE COMPLETE AND SIGN THIS FORM IN ALL CASES

CERTIFICATION OF IDENTIFICATION

I, AS CLOSER, HEREBY CERTIFY THAT I HAVE EXAMINED THE IDENTIFYING DOCUMENT(S) CAPTIONED BELOW WHICH WERE PRESENTED TO ME. THE DOCUMENT(S) APPEAR TO BE GENUINE AND THE PHOTOGRAPH ON THE DOCUMENT APPEARS TO BE ON THE INDIVIDUAL NAMED.

IDENTIFYING DOCUMENT(S)

NAME: Hennes Adrian Hunt

DRIVER'S LICENSE

SOCIAL SECURITY CARD

OTHER (\_\_\_\_\_)

DOCUMENT # 101455413

DATE OF ISSUE 1/11/17

EXPIRATION DATE 1/13/27

S.S. # \_\_\_\_\_

GENDER:  MALE/FEMALE  
(Circle one)

NAME: \_\_\_\_\_

DRIVER'S LICENSE

SOCIAL SECURITY CARD

OTHER (\_\_\_\_\_)

DOCUMENT # \_\_\_\_\_

DATE OF ISSUE \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_

S.S. # \_\_\_\_\_

GENDER:  MALE/FEMALE  
(Circle one)

SIGNATURE OF CLOSER/CERTIFIER:

Michael A. Brooks

DATE OF CERTIFICATION:

5-19-25

**EQUITY SETTLEMENT  
SERVICES, INC**

444 Route 111  
SMITHTOWN, NY 11787  
(631) 370-1100 Tel  
(631) 370-1200 Fax

ORDER NO. : 1815781 PREMISES: 112 Tea Farm Road Summerville, SC 29483

ON THE 19 DAY OF May 2029 the undersigned Affiant(s) after being duly sworn according to law and intending to be legally bound, depose(s) and say(s) that the following statements are true and correct to the best of Affiant's(s') knowledge and belief:

That the Owner(s) of the Premises being insured in the present transaction are the same person(s) and/or entity(ies) as the Grantee(s) named in the deed recital(s) set forth in the above captioned Commitment.

That there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner(s) or the Premises that are known to the Affiant(s) and not set forth in the Commitment.

That any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made.

That there have been no repairs, additions or improvements made on or to the Premises, nor any demolition, excavation, or other site work on the Premises, within six (6) months from the date of this affidavit.

That the Owner(s) has/have not received any notice relating to the filing of a mechanics' lien claim.

That there has been no work done, or notice received that work is to be done, on or to the Premises by the Municipality (City, Borough or Township), or at its direction, in connection with the installation of sewer, water, or other municipal services, or for improvements such as paving or repaving of streets or alleys, or the installation or repair of curbs or sidewalks.

That no notice has been served by any governmental authority for the removal or abatement of any nuisance, for the violation of any zoning or environmental regulations or concerning the condemnation of any portion of the Premises.

That no easements, covenants, restrictions, set back lines or agreements, if any, affecting the premises have been violated.

That there are no purchase money obligations being created in this transaction other than any purchase money mortgage set forth in the Commitment.

That the Owner(s) in this transaction is/are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant(s) must identify the party in possession and any applicable leases or agreements as follows:

That my social security number or EIN number is 585-23-6994

That the transaction contemplated by the Commitment is not made for the purpose of hindering, delaying or defrauding any creditors of the Owner(s).

No proceedings in bankruptcy or receivership have been instituted by or against the Owner(s).

That the Owner(s) is/are over 18 years of age and competent to convey or encumber the Premises. That the Affiant(s), if not the Owner(s), is/are over 18 years of age, and competent and knowledgeable as to the matters set forth in this affidavit.

That the Owner(s) has/have not received a notice of claim from any Real Estate Broker claiming a right to a lien on the Premises.

That I/we have not been known by any other name in the past ten (10)years.

That the judgments in Exception # \_\_\_\_\_ are not against me/us, \_\_\_\_\_.

That I am/ we are entitled to the tax exemptions shown on the tax search, if any, in the title report.

That all taxes, sewer and water rents or other municipal services assessed, levied or filed against the Premises are fully paid.

OWNERS AFFIDAVIT  
(revised 12/2015)

That as to each Owner who is an individual:

- A. That the Grantee(s) named in the deed recital(s) set forth in the above captioned Commitment, if title to the Premises was acquired while they were married to each other (tenants by the entirety), have not been divorced from each other at any time since their acquisition of title.
- B. If presently married, that he/she is neither separated from his/her spouse nor a party to any pending divorce proceeding in any jurisdiction.
- C. That any interest in the Premises has never been awarded or distributed to or liened in favor of any current or former spouse of any Owner nor is his/her interest in the Premises subject to the continuing jurisdiction of any court for support obligations or possible future awards or distributions to any current or former spouse of any Owner.
- D. That there are no Overdue Support Obligations of record with the Domestic Relations Section of any Court.

That as to each Owner that is an entity such as a Corporation, Limited Liability Company, Limited Partnership or Partnership:

- A. That the entity(ies) has/have been duly formed according to the laws of its state of incorporation or formation and is/are in good standing.
- B. That there are no corporate taxes due by any entity that is a Corporation or Limited Liability Company.
- C. That all parties signing documents in this transaction are duly authorized to execute them on behalf of the entity(ies).
- D. That no shareholder consent is required by the Corporation, nor member consent required by the Limited Liability Company, nor limited partner consent required by the Partnership, nor are any other approvals or consents required by others to this transaction.

This Affidavit is made for the purpose of inducing EQUITY SETTLEMENT SERVICES, INC and the underwriter to issue its title insurance policy(ies).

STATE OF South Carolina )  
COUNTY OF Dorchester ) SS  
                                )

ON THE 19 DAY OF May 2025 before me, the undersigned Notary Public, the undersigned Affiant(s) personally appeared and, who being duly sworn according to law and intending to be legally bound, depose(s) and say(s) that the foregoing statements are true and correct to the best of Affiant's(s') knowledge and belief.

Affiant:

Affiant:

Hennes Adrian Hunt

Michael Aloysius Brooks My Commission Expires: 5/09/29  
Notary Public

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

## CLOSING DOCUMENTS (UNSIGNED)

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**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

## CLOSING DOCUMENTS (UNSIGNED)

# CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

## Instructions to the Agent

The following requirements are in addition to Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1402167064 and borrower Hennes Adrian Hunt. Documents that follow this cover page require a signature from the borrower(s) and the notary. Please completely review all documents prior to conducting the notarial signatures to ensure all requirements are met.

**IMPORTANT:** If the borrower is not willing to sign any documents within this Critical Notarial Documents section, do not close the loan. You must immediately stop the closing and notify Cardinal Financial Company, Limited Partnership using the contact information below.

Examples of documents that may be included in this section include but are not limited to the following:

- Occupancy and Financial Status Affidavit (**IMPORTANT: this form must be fully executed by all borrowers. The Acknowledgement section must be signed and dated by all borrowers.**)
- Security Instrument and Riders
- Name Affidavits
- Compliance Agreements
- Closing Disclosure
- State-Specific Disclosures and Notices

Sincerely,

Closer: Nicole Schooler  
Phone: 4692994708 / Fax: 7044694790  
Email: [nicole.schooler@cardinalfinancial.com](mailto:nicole.schooler@cardinalfinancial.com)

Funding Hotline: (855) 561-4944  
Funding Email: [Funding@cardinalfinancial.com](mailto:Funding@cardinalfinancial.com)

# CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

## **US PATRIOT ACT INFORMATION**

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05/16/2025

### **COMPLETION OF THE FORM FOLLOWING THIS PAGE IS REQUIRED TO COMPLY WITH THE PATRIOT ACT.**

It is the responsibility of the Loan Signing Agent, YOU, to verify the data on this form is accurate. The Loan Signing Agent must sign and print their name on the following form. By doing so, you are attesting to the fact that you have seen and accurately recorded the information about the type of identification that is being used for the attestation.

**You, the agent, must verify the following information is present and accurate on the US Patriot Act Information form:**

- The name of the customer(s)
- Customer's Date of Birth
- Current Physical Address
- Government Issued ID (Only one form of verification is required)

**Information about any identification documents used to verify the customer's identity must be included, such as the:**

- Type of ID
- ID identification number
- Date of issuance and expiration of the ID

**This form must be completed in its entirety; any errors or omissions will be the responsibility of the person completing this form. If the form cannot be completed in its entirety, please call Cardinal Financial at: 855.561.4944**

Sincerely,

Closing specialist: Nicole Schooler  
Phone: 4692994708 / Fax: 7044694790  
Email: [nicole.schooler@cardinalfinancial.com](mailto:nicole.schooler@cardinalfinancial.com)

Funding Hotline: (855) 561-4944  
Funding Email: [Funding@cardinalfinancial.com](mailto:Funding@cardinalfinancial.com)

## PATRIOT ACT INFORMATION FORM

Date 05/19/2025  
Customer Jeanette A Hunt  
Loan No. 1402167064  
Property 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County  
Lender Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, customers will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Customers will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

**THE CUSTOMER'S NAME, DATE OF BIRTH, AND CURRENT PHYSICAL ADDRESS ALONG WITH THE METHOD OF IDENTIFICATION FOR EACH CUSTOMER MUST BE WRITTEN IN BY THE PERSON COMPLETING THIS FORM:**

### Customer

Name: Jeanette A Hunt  
Date of Birth: 04/30/1973  
Current Physical Address: ,

### METHOD OF IDENTIFICATION FOR CUSTOMER (Only one form of verification is required)

#### Customer

1.	Driver's License: <i>101 955 413</i>	Issued: <i>1/1/17</i>	Expired: <i>1/3/27</i>	
2.	State: <i>SC</i>	ID#:		
3.	Passport:			
4.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
5.	Military ID: <i> </i>			
6.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
7.	Green Card: <i> </i>			
8.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
9.	State ID: <i> </i>			
10.	Immigration Card: <i> </i>			
11.	Gov't ID (VISA): <i> </i>			
12.	Branch: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
13.	Other Document: <i> </i>			

### RESOLUTION OF ANY DISCREPANCY

Completed by: *Michael A. Brooks*

Date: *5-19-25*

## **US PATRIOT ACT INFORMATION**

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05/16/2025

# **COMPLETION OF THE FORM FOLLOWING THIS PAGE IS REQUIRED TO COMPLY WITH THE PATRIOT ACT.**

It is the responsibility of the Loan Signing Agent, YOU, to verify the data on this form is accurate. The Loan Signing Agent must sign and print their name on the following form. By doing so, you are attesting to the fact that you have seen and accurately recorded the information about the type of identification that is being used for the attestation.

**You, the agent, must verify the following information is present and accurate on the US Patriot Act Information form:**

- The name of the customer(s)
- Customer's Date of Birth
- Current Physical Address
- Government Issued ID (Only one form of verification is required)

**Information about any identification documents used to verify the customer's identity must be included, such as the:**

- Type of ID
- ID identification number
- Date of issuance and expiration of the ID

**This form must be completed in its entirety; any errors or omissions will be the responsibility of the person completing this form. If the form cannot be completed in its entirety, please call Cardinal Financial at: 855.561.4944**

Sincerely,

Closing specialist: Nicole Schooler  
Phone: 4692994708/ Fax: 7044694790  
Email: [nicole.schooler@cardinalfinancial.com](mailto:nicole.schooler@cardinalfinancial.com)

Funding Hotline: (855) 561-4944  
Funding Email: [Funding@cardinalfinancial.com](mailto:Funding@cardinalfinancial.com)

## PATRIOT ACT INFORMATION FORM

Date 05/19/2025  
Customer Hennes Adrian Hunt  
Lender Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683  
Loan No. 1402167064  
Property 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, customers will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Customers will also be asked to show their driver's license or other identifying documents.

**COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.**

**THE CUSTOMER'S NAME, DATE OF BIRTH, AND CURRENT PHYSICAL ADDRESS ALONG WITH THE METHOD OF IDENTIFICATION FOR EACH CUSTOMER MUST BE WRITTEN IN BY THE PERSON COMPLETING THIS FORM:**

### Customer

Name: Hennes Adrian Hunt  
Date of Birth: 01/03/1972  
Current Physical Address: 112 Tea Farm Road, Summerville, SC 29483

### METHOD OF IDENTIFICATION FOR CUSTOMER (Only one form of verification is required)

#### Customer

1.	Driver's License:	101955413	
	State:	SC	ID#:
		Issued:	1/11/17
		Expired:	1/3/27
2.	Passport:		
3.	Country:	ID#:	Issued: Expired:
	Military ID:		
4.	Country:	Issued: Expired:	
	State ID:		
5.	ID#:	Issued:	Expired:
	Green Card:		
6.	Country:	ID#:	Issued: Expired:
	Immigration Card:		
7.	Country:	ID#:	Issued: Expired:
	Gov't ID (VISA):		
8.	Branch:	ID#:	Issued: Expired:
	Other Document:		

### RESOLUTION OF ANY DISCREPANCY

Completed by:   
M. Chad A. Brooks

Date: 5-19-25

## CLOSING INSTRUCTIONS

**Closing Date** 05/19/2025  
**Borrower** Hennes Adrian Hunt

**Loan No.** 1402167064  
**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247  
**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

The following are Cardinal Financial Company, Limited Partnership's ("Lender") closing instructions (the "Closing Instructions") to the you, the Settlement Agent, ("Agent") related to loan number 1402167064 and borrower Hennes Adrian Hunt (the "Loan").

Loan Purpose	Product	Loan Amount	Interest Rate	Closing Date
Cash-out	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	\$80,779	9.500%	05/19/2025

**STOP: These documents cannot be signed before 05/19/2025.**

**Allowing the documents to be signed before 05/19/2025 constitutes breach of the closing instructions by the Agent. Lender reserves all rights to seek damages against Agent for any losses that result from such breach.**

### 1000 INTRODUCTION AND INSTRUCTIONS

Agent must carefully review these Closing Instructions along with the attached Closing Disclosure to verify that the fees and charges have not changed from the Estimated Fee Worksheet ("Closing Disclosure Discrepancy"). If any Closing Disclosure Discrepancy is discovered, Agent shall immediately notify Lender. Agent may not change any fee or charge on the closing disclosure that is attached hereto ("Closing Disclosure") without obtaining Lender's prior written approval.

Agent shall comply with all applicable laws, including federal, state, and municipal statutes, regulations and ordinances ("Applicable Law") relating to this Loan closing ("Closing"). Agent must immediately notify Lender if Agent discovers any possibility that the Loan, the loan documents provided to Agent by Lender (the "Loan Documents") or the Loan Closing does not (a) conform to any Applicable Law; or (b) is in error in any other manner. Specifically, the Agent must ensure the Loan Documents conform to Applicable Law with respect to the following:

- (1) Witness requirements of mortgage related documents;
- (2) Spousal and community property requirements as applied to mortgage loans;
- (3) Any and all requirements of the presence and use of attorneys in the mortgage loan and closing process;
- (4) Verification of the identity of the Borrower(s), as required under the U.S.A Patriot Act, and the Patriot Act Disclosure attached hereto.
- (5) Closing documents are printed on letter-sized (8.5x11) paper and single-sided.

Authorization to disburse funds is provided on the attached Disbursement Authorization Form ("Disbursement Authorization"). The Disbursement Authorization shall be effective upon execution and expiration of any applicable rescission period. Agent may not authorize disbursements other than those set forth in the Lender's Closing Disclosure and in accordance with the debts to be paid on the Uniform Residential Loan Application, except as set forth below with respect to the amounts listed in Section E of the Closing Disclosure for "Recording Fees" or "Transfer Tax."

Due to the varying ways of calculating recording fees at the Register of Deeds office, it is not always possible to accurately determine the amount of the "Recording Fees" and the "Transfer Tax" in advance of recording the closing documents. If the amounts listed in Section E of the Closing Disclosure are less than the actual amount needed to effectuate such recording/transfer, Agent is authorized to and shall advance such additional amounts necessary up to \$150.00 and Lender will reimburse Agent such additional amount promptly upon request. Requests must be submitted to [RecordingFeeRequests@cardinalfinancial.com](mailto:RecordingFeeRequests@cardinalfinancial.com) and must be accompanied by evidence showing the actual amount paid.

### 1001 LENDER'S CONTACT INFORMATION

If Agent has any questions, regarding these Closing Instructions or if the Agent requires Lender's approval related to the Closing Instructions, Closing Disclosure or Loan Documents, contact the following Lender employee ("Lender Contact"):

Nicole Schooler  
Phone: 4692994708  
[nicole.schooler@cardinalfinancial.com](mailto:nicole.schooler@cardinalfinancial.com)

### 1002 TITLE CONDITIONS AND ENDORSEMENTS

Agent must ensure that the following title conditions have been fulfilled prior to Loan closing:

## CLOSING INSTRUCTIONS

- A. The title policy associated with the Loan was issued on the 2006 American Land Title Association Form ("ALTA") short form or the state approved equivalent (the "Policy");
- B. The title policy states and insures that the Loan is in 2nd lien position, and that there is no cloud on title;
- C. Title to Property cannot be vested in a life estate or trust unless written approval is granted by Lender;
- D. The title policy includes a completed section ALTA 8.1 endorsement, or its equivalent, relating to environmental protection liens.
- E. Agent must ensure that the following additional endorsements, or its equivalent, are completed as applicable:  
ALTA Endorsement 9 for Survey Conditions
- F. The Policy must not contain any exception to areas, boundaries, encroachments and must set forth restrictions as "none of record" other than those which would not cloud title. Any exception that could cloud title must be deleted and initialed or covered by title insurance. Any exceptions resulting in an encroachment on the secured Property must be discussed with the Lender Contact prior to closing.
- G. With regard to covenants, conditions, restrictions the Policy must affirmatively state that coverage includes such covenants, conditions and restrictions, and that the conditions, restrictions or covenants "have not been violated AND that a future violation will not result in forfeiture or reversion of title."
- H. The Policy must affirmatively state that easements for public utilities and all other easements ("Easements") will be covered by the Policy. The Policy must also state that the Easements do not affect the use, occupancy and marketability of the subject Property.
- I. Exceptions contained in the Policy for taxes, water and sewer rents must specifically state that such taxes and rents are "not yet due and payable."
- J. The effective date of the Policy must state, "On 05/19/2025 or the date of the recording of the Mortgage or Deed of Trust as applicable, whichever is later."
- K. If an exception appears on schedule B of the short form Policy for any mineral or coal and mining rights, Agent must confirm that a form 1030 has been properly completed.
- L. Agent must ensure that all taxes on the Property within sixty (60) days of Closing have been paid. Agent must remit all transfer taxes, mortgage taxes, document recording and stamp taxes at the time of Closing.
- M. Agent must comply with State and Transaction Specific Closing Instructions attached hereto.

## 1003 SPECIAL CONDITIONS FOR COMPLETION OF CLOSING DISCLOSURE

### A. ITEMS/CONDITIONS

- Agent shall not provide credit or rebates to Borrower(s) unless pre-approved in writing by Lender.
- Borrowers must sign names EXACTLY as they appear on all documents.
- If a person's name is not on a document, then he/she must not sign the document.
- The names appearing on the Mortgage, Deed of Trust or any other Security Instrument as applicable (the "Mortgage"), Title Commitment/Policy and Deed must appear in the same manner with the same spelling in all such documents.
- The use and form of a Power of Attorney for any Closing Document must be approved by Lender prior to its use.
- Each Borrower must sign a final Uniform Residential Loan Application, Fannie Mae Form 1003.
- See attached state specific closing instructions, and Transaction Specific Closing Instructions - Confirm Actual Names (collectively, "Specific Closing Instructions") for any outstanding closing conditions. All outstanding conditions contained in the Specific Closing Instructions must be completed prior to closing.
- Ensure the closing documents are executed by all parties on or after the document date. No manual revisions to the document dates can be made, except for on the Right to Cancel. Please contact the Closing Specialist if the document date needs to be updated in the event the signing is occurring prior to the document date.
- Provide a complete itemization of all Section E Recording Fees on the estimated fee worksheet.
- Ensure Closing Disclosure Section E. Taxes and Government Fees row 01 includes specifically itemized recording fee amounts solely for mortgage and deed as applicable. Do not aggregate any additional fees in the amount of the recording fee for the mortgage or deed.
- Ensure Closing Disclosure Section E. Taxes and Government Fees row E total includes the aggregate sum of all Section E fees.
- Electronic Recording Fees payable to third party or settlement agent/title company name should be listed in Section B. or Section C., depending on if the borrower elected to use preferred vendor.
- Loan Signing Agent to ensure that all Social Security SSA-89 forms include the Borrower's initials when the timeframe has been changed on the form. If no entries are made in this field, the form will remain valid for ninety (90) days. If the time frame has been changed but the Borrower has not initialed in the requisite location, the form will be rejected.

EQUITY SETTLEMENT SERVICES, INC.

444 Route 111  
Smithtown, New York 11787

Property Address: 112 Tea Farm Road Summerville, SC 29483  
Loan #: 1402167064  
File #: 1815781

### **INSTRUCTIONS FOR DISBURSEMENT OF FUNDS**

Distribute my/our proceeds as follows (check one):

Regular Mail

UPS Overnight Delivery

Wire to my Account - I/We give EQUITY SETTLEMENT SERVICES permission to access our bank account for the purpose of wiring funds from the proceeds of our refinance.

Signature: LBH

Signature: \_\_\_\_\_

Bank Name: South State Bank

Bank Phone #: 800-277-2175

State: SC

NOTARY ACKNOWLEDGMENT

County: Dorchester

Sworn to before me this 19 day of May, 2025.

Michael Aloysius Brooks  
Notary Public

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

STAMP

**A VOIDED CHECK \*\*\* MUST \*\*\* be attached HERE  
if a wire is requested  
(or a bank statement provided).**

**\*All PARTIES ON THE NOTE  
must be on the account provided\*  
(or separate checks provided for each party).**

- Failure to include a voided check may delay the disbursement of your loan proceeds.
- Proceeds do not always post the same day your loan was disbursed; check your account the morning after your funding date.
- If wires are returned to us we will send your proceeds overnight via UPS to your home.

**THANK YOU**

## NAME AFFIDAVIT

Date 05/19/2025  
Borrower Jeanette A Hunt

Loan No. 1402167064  
Property 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

Lender Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

This is to certify that Jeanette A Hunt, are one and the same person.

**This Is To Certify That My Legal Signature Is Written And Typed Below.**

Jeanette A Hunt

Typed Name

  
Signature

State of: South Carolina )  
County of: Dorchester ) SS:  
                                )

The foregoing instrument was acknowledged before me this 19 day of May 2025 by Jeanette A Hunt known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.

  
Notary Public Signature

My Commission Expires:

5/19/29

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

## NAME AFFIDAVIT

**Date** 05/19/2025  
**Borrower** Hennes Adrian Hunt

**Loan No.** 1402167064  
**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
**Originator** Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

This is to certify that Hennes Adrian Hunt, HENNES A. HUNT, A H. HENNES, ADRIAN HENNES, ADRIAN H. HENNES, HENNES A. HUNT, HENNES HUNT, and HUNT HENNES are one and the same person.

**This Is To Certify That My Legal Signature Is Written And Typed Below.**

Hennes Adrian Hunt

Typed Name

Signature

State of: South Carolina )  
County of: Dorchester ) SS:  
                                )

The foregoing instrument was acknowledged before me this 19 day of May 25, by Hennes Adrian Hunt known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.

Notary Public Signature

My Commission Expires:

5/19/29

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

## Non-Applicant Affidavit

State of South Carolina )  
County of Dorchester ) SS:  
                            )

Lender: Cardinal Financial Company, Limited Partnership

Property: 112 Tea Farm Road  
Summerville, South Carolina 29483

The undersigned hereby acknowledges, understands and affirms that with regard to any loan (and loan-related) documentation that Lender requires the undersigned to sign in connection with, or relating to, the above-referenced loan, the undersigned, as a non-applicant, will sign as "Borrower" solely for the purpose of pledging any and all interest of the undersigned in the collateral securing the loan, without personal obligation for payment of any sums secured by the Security Instrument.

Dated:

05/19/2025

Jeanette A Hunt  
Borrower, as Non-Applicant  
Jeanette A Hunt

On May 19, 2025 before me, Michael A. Brooks, personally appeared, Jeanette A Hunt known to me (or proved to me on the basis of satisfactory evidence) to be the persons(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

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

(Seal)

Michael A. Brooks

Notary Public

My Commission Expires:

5/19/29

## STATEMENT OF UNRECOGNIZED ALIASES

**Date** 05/19/2025  
**Borrower** Hennes Adrian Hunt

**Loan No.** 1402167064  
**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
**Originator** Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

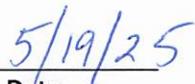
I hereby certify that HENES HUNT, HENNES S. HUNT, and HUNT,HENNES,A are not recognized by me as aliases.

### ACKNOWLEDGMENT

By signing this, you certify that the information you provided in this document and in your loan application is both accurate and complete to the best of your knowledge.



Hennes Adrian Hunt



5/19/25

If you have questions or wish to take further action regarding these aliases, please contact the credit reporting companies directly. Their contact information is provided below:

Credit Reporting Company Contact Information			
Credit Reporting Company	Address	Telephone	Website
Equifax	P.O. Box 740241 Atlanta, GA 30374	(800) 685-1111	<a href="http://www.equifax.com">www.equifax.com</a>
Experian	P.O. Box 2002 Allen, TX 75013	(888) 397-3742	<a href="http://www.experian.com">www.experian.com</a>
TransUnion	P.O. Box 1000 Chester, PA 19022	(888) 887-2873	<a href="http://www.transunion.com">www.transunion.com</a>

## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$249,411.40
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$168,004.10
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$76,525.68
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	10.135%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	202.949%



**Questions?** If you have questions about the loan terms or costs on this form, use the contact information below. To get more information or make a complaint, contact the Consumer Financial Protection Bureau at [www.consumerfinance.gov/mortgage-closing](http://www.consumerfinance.gov/mortgage-closing)

## Other Disclosures

### Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

### Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

### Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

### Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

### Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

## Contact Information

Name	Lender	Mortgage Broker	Settlement Agent
Name	Cardinal Financial Company, Limited Partnership		Equity Settlement Services, Inc.
Address	3530 Toringdon Way, Suite 200 Charlotte, NC 28277		444 Route 111 Smithtown, NY 11787
NMLS ID	66247		28947
SC License ID	MLS - 66247		Greg O'Neil
Contact	Adam Kerns		
Contact NMLS ID	2550683		
Contact SC License ID	MLO - 2550683		
Email	adam.kerns@cardinalfinancial.com		cardinal@equitysettlement.com
Phone	(980) 252-2414		(631) 715-3462

# Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

## Closing Information

Date Issued 05/16/25  
 Closing Date 05/19/25  
 Disbursement Date 05/23/25  
 Settlement Agent Equity Settlement Services, Inc.  
 File # 01-01815781  
 Property 112 Tea Farm Road  
 Summerville, SC 29483  
 Appraised Prop. Value \$720,000

## Transaction Information

Borrower Hennes Adrian Hunt  
 112 Tea Farm Road  
 Summerville, SC 29483  
 Lender Cardinal Financial Company,  
 Limited Partnership

## Loan Information

Loan Term 30 years  
 Purpose Home Equity Loan  
 Product Fixed Rate  
 Loan Type  Conventional  FHA  
 VA  \_\_\_\_\_  
 Loan ID # 1402167064  
 MIC #

## Loan Terms

Can this amount increase after closing?

Loan Amount	\$80,779	NO
Interest Rate	9.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$679.23	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

## Projected Payments

Payment Calculations	Years 1-30	Years 31-30
Principal & Interest	\$679.23	
Mortgage Insurance	+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>	+ 0.00	
Estimated Total Monthly Payment	\$679.23	
Estimated Taxes, Insurance, & Assessments <i>Amount can increase over time</i> See page 4 for details	\$873.72 a month	<p>This estimate includes  <input checked="" type="checkbox"/> Property Taxes  <input checked="" type="checkbox"/> Homeowner's Insurance  <input type="checkbox"/> Other:  <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></p> <p>In escrow?  <input type="checkbox"/> NO  <input checked="" type="checkbox"/> NO</p>

## Costs at Closing

Closing Costs	\$4,736.32	Includes \$4,692.44 in Loan Costs + \$214.18 in Other Costs - \$170.30 in Lender Credits. See page 2 for details.
Cash To Close	\$76,042.68	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

## Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Paid by Others Before Closing
<b>A. Origination Charges</b>		<b>\$2,662.19</b>	
01	1.353% of Loan Amount (Points)	\$1,092.51	
02	Investor Tax Service Fee	\$90.00	
03	Lock Extension Fee	\$484.68	
04	Origination Fee	\$995.00	
05			
06			
07			
08			
<b>B. Services Borrower Did Not Shop For</b>		<b>\$2,030.25</b>	
01	Credit Report Fee to CoreLogic Credco	\$233.30	
02	Flood Certification to CoreLogic Flood Services, LLC	\$7.00	
03	MERS Fee to MERS	\$24.95	
04	Title - Attorney Fee to Equity Settlement Services, Inc	\$1,195.00	
05	Title - Courier Fee to Equity Settlement Services, Inc	\$75.00	
06	Title - Recording Service(s) Fee to Equity Settlement Services, Inc	\$50.00	
07	Title - Tax Certification Fee to Equity Settlement Services, Inc	\$50.00	
08	Title - Title Search Fee to Equity Settlement Services, Inc	\$395.00	
09			
10			
<b>C. Services Borrower Did Shop For</b>		<b>\$0.00</b>	
01			
02			
03			
04			
05			
06			
07			
08			
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>		<b>\$4,692.44</b>	
Loan Costs Subtotals (A + B + C)		<b>\$4,692.44</b>	
Other Costs		Borrower-Paid At Closing	Paid by Others Before Closing
<b>E. Taxes and Other Government Fees</b>		<b>\$25.00</b>	
01	Recording Fees Deed: Mortgage: \$25.00	\$25.00	
02			
<b>F. Prepays</b>		<b>\$189.18</b>	
01	Homeowner's Insurance Premium ( mo. )		
02	Mortgage Insurance Premium ( mo. )		
03	Prepaid Interest ( \$21.02 per day from 05/23/25 to 06/01/25 )	\$189.18	
04	Property Taxes ( mo. )		
05			
<b>G. Initial Escrow Payment at Closing</b>		<b>\$0.00</b>	
01	Homeowner's Insurance per month for mo.		
02	Mortgage Insurance per month for mo.		
03	Property Taxes per month for mo.		
04			
05			
06			
07			
08	Aggregate Adjustment		
<b>H. Other</b>		<b>\$0.00</b>	
01			
02			
03			
04			
05			
06			
07			
08			
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>		<b>\$214.18</b>	
Other Costs Subtotals (E + F + G + H)		<b>\$214.18</b>	
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>		<b>\$4,736.32</b>	
Closing Costs Subtotals (D + I)		<b>\$4,906.62</b>	
Lender Credits (Includes \$170.30 credit for increase in Closing Costs above legal limit)		<b>-\$170.30</b>	

## Payoffs and Payments

**Use this table to see a summary of your payoffs and payments to others from your loan amount.**

TO	AMOUNT
K. TOTAL PAYOFFS AND PAYMENTS	\$0.00

## Calculating Cash to Close

**Use this table to see what has changed from your Loan Estimate**

Item	Loan Estimate	Final	Did this change?
Loan Amount	\$85,000	\$80,779.00	YES • You decreased this amount.
Total Closing Costs (J)	-\$4,241	-\$4,736.32	YES <ul style="list-style-type: none"> <li>• See Total Loan Costs (D) and Total Other Costs (I)</li> <li>• Increase exceeds legal limits by \$170.30. See Lender Credits on page 2 for credit of excess amount.</li> </ul>
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	\$0	\$0	NO
Cash to Close	\$80,759	\$76,042.68	Closing Costs Financed (Paid from your Loan Amount) \$4,736.32
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

## Additional Information About This Loan

### Loan Disclosures

#### Assumption

If you sell or transfer this property to another person, your lender

will allow, under certain conditions, this person to assume this loan on the original terms  
 will not allow assumption of this loan on the original terms

#### Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.  
 does not have a demand feature.

#### Late Payment

If your payment is more than 10 days late, your lender will charge a late fee of 5% of the payment or \$9.20 (whichever is greater) but not more than \$23.00.

#### Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.  
 do not have a negative amortization feature.

#### Partial Payments

Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.  
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.  
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

#### Security Interest

You are granting a security interest in  
112 Tea Farm Road, Summerville, SC 29483

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

#### Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

#### Escrow

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs:  You may have other property costs
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

will not have an escrow account because  you declined it  your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$10,484.64	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year
Escrow Waiver Fee		

#### In the future,

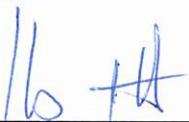
Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

## Acknowledgement of Receipt of Closing Disclosure

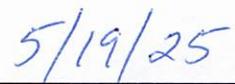
---

### Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.



Hennes Adrian Hunt



Date



Jeanette A. Hunt



Date

## Amortization Schedule (Standard)

Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership		Summerville, SC 29483
NMLS ID: 66247 State Lic: MLS - 66247			Dorchester County
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		

### LOAN TERMS

Original Property Value: \$720,000

Original Principal Balance: \$80,779

Term in Months: 360

Interest Rate: 9.500%

### AMORTIZED PAYMENT SCHEDULE

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
1	07/01/25	679.23	639.50	39.73	0.00	80,739.27	11.214%
2	08/01/25	679.23	639.19	40.04	0.00	80,699.23	11.208%
3	09/01/25	679.23	638.87	40.36	0.00	80,658.87	11.203%
4	10/01/25	679.23	638.55	40.68	0.00	80,618.19	11.197%
5	11/01/25	679.23	638.23	41.00	0.00	80,577.19	11.191%
6	12/01/25	679.23	637.90	41.33	0.00	80,535.86	11.186%
7	01/01/26	679.23	637.58	41.65	0.00	80,494.21	11.180%
8	02/01/26	679.23	637.25	41.98	0.00	80,452.23	11.174%
9	03/01/26	679.23	636.91	42.32	0.00	80,409.91	11.168%
10	04/01/26	679.23	636.58	42.65	0.00	80,367.26	11.162%
11	05/01/26	679.23	636.24	42.99	0.00	80,324.27	11.156%
12	06/01/26	679.23	635.90	43.33	0.00	80,280.94	11.150%
13	07/01/26	679.23	635.56	43.67	0.00	80,237.27	11.144%
14	08/01/26	679.23	635.21	44.02	0.00	80,193.25	11.138%
15	09/01/26	679.23	634.86	44.37	0.00	80,148.88	11.132%
16	10/01/26	679.23	634.51	44.72	0.00	80,104.16	11.126%
17	11/01/26	679.23	634.16	45.07	0.00	80,059.09	11.119%
18	12/01/26	679.23	633.80	45.43	0.00	80,013.66	11.113%
19	01/01/27	679.23	633.44	45.79	0.00	79,967.87	11.107%
20	02/01/27	679.23	633.08	46.15	0.00	79,921.72	11.100%
21	03/01/27	679.23	632.71	46.52	0.00	79,875.20	11.094%
22	04/01/27	679.23	632.35	46.88	0.00	79,828.32	11.087%
23	05/01/27	679.23	631.97	47.26	0.00	79,781.06	11.081%
24	06/01/27	679.23	631.60	47.63	0.00	79,733.43	11.074%
25	07/01/27	679.23	631.22	48.01	0.00	79,685.42	11.067%
26	08/01/27	679.23	630.84	48.39	0.00	79,637.03	11.061%
27	09/01/27	679.23	630.46	48.77	0.00	79,588.26	11.054%
28	10/01/27	679.23	630.07	49.16	0.00	79,539.10	11.047%
29	11/01/27	679.23	629.68	49.55	0.00	79,489.55	11.040%
30	12/01/27	679.23	629.29	49.94	0.00	79,439.61	11.033%
31	01/01/28	679.23	628.90	50.33	0.00	79,389.28	11.026%
32	02/01/28	679.23	628.50	50.73	0.00	79,338.55	11.019%
33	03/01/28	679.23	628.10	51.13	0.00	79,287.42	11.012%
34	04/01/28	679.23	627.69	51.54	0.00	79,235.88	11.005%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
35	05/01/28	679.23	627.28	51.95	0.00	79,183.93	10.998%
36	06/01/28	679.23	626.87	52.36	0.00	79,131.57	10.990%
37	07/01/28	679.23	626.46	52.77	0.00	79,078.80	10.983%
38	08/01/28	679.23	626.04	53.19	0.00	79,025.61	10.976%
39	09/01/28	679.23	625.62	53.61	0.00	78,972.00	10.968%
40	10/01/28	679.23	625.20	54.03	0.00	78,917.97	10.961%
41	11/01/28	679.23	624.77	54.46	0.00	78,863.51	10.953%
42	12/01/28	679.23	624.34	54.89	0.00	78,808.62	10.946%
43	01/01/29	679.23	623.90	55.33	0.00	78,753.29	10.938%
44	02/01/29	679.23	623.46	55.77	0.00	78,697.52	10.930%
45	03/01/29	679.23	623.02	56.21	0.00	78,641.31	10.922%
46	04/01/29	679.23	622.58	56.65	0.00	78,584.66	10.915%
47	05/01/29	679.23	622.13	57.10	0.00	78,527.56	10.907%
48	06/01/29	679.23	621.68	57.55	0.00	78,470.01	10.899%
49	07/01/29	679.23	621.22	58.01	0.00	78,412.00	10.891%
50	08/01/29	679.23	620.76	58.47	0.00	78,353.53	10.882%
51	09/01/29	679.23	620.30	58.93	0.00	78,294.60	10.874%
52	10/01/29	679.23	619.83	59.40	0.00	78,235.20	10.866%
53	11/01/29	679.23	619.36	59.87	0.00	78,175.33	10.858%
54	12/01/29	679.23	618.89	60.34	0.00	78,114.99	10.849%
55	01/01/30	679.23	618.41	60.82	0.00	78,054.17	10.841%
56	02/01/30	679.23	617.93	61.30	0.00	77,992.87	10.832%
57	03/01/30	679.23	617.44	61.79	0.00	77,931.08	10.824%
58	04/01/30	679.23	616.95	62.28	0.00	77,868.80	10.815%
59	05/01/30	679.23	616.46	62.77	0.00	77,806.03	10.806%
60	06/01/30	679.23	615.96	63.27	0.00	77,742.76	10.798%
61	07/01/30	679.23	615.46	63.77	0.00	77,678.99	10.789%
62	08/01/30	679.23	614.96	64.27	0.00	77,614.72	10.780%
63	09/01/30	679.23	614.45	64.78	0.00	77,549.94	10.771%
64	10/01/30	679.23	613.94	65.29	0.00	77,484.65	10.762%
65	11/01/30	679.23	613.42	65.81	0.00	77,418.84	10.753%
66	12/01/30	679.23	612.90	66.33	0.00	77,352.51	10.743%
67	01/01/31	679.23	612.37	66.86	0.00	77,285.65	10.734%
68	02/01/31	679.23	611.84	67.39	0.00	77,218.26	10.725%
69	03/01/31	679.23	611.31	67.92	0.00	77,150.34	10.715%
70	04/01/31	679.23	610.77	68.46	0.00	77,081.88	10.706%
71	05/01/31	679.23	610.23	69.00	0.00	77,012.88	10.696%
72	06/01/31	679.23	609.69	69.54	0.00	76,943.34	10.687%
73	07/01/31	679.23	609.13	70.10	0.00	76,873.24	10.677%
74	08/01/31	679.23	608.58	70.65	0.00	76,802.59	10.667%
75	09/01/31	679.23	608.02	71.21	0.00	76,731.38	10.657%
76	10/01/31	679.23	607.46	71.77	0.00	76,659.61	10.647%
77	11/01/31	679.23	606.89	72.34	0.00	76,587.27	10.637%
78	12/01/31	679.23	606.32	72.91	0.00	76,514.36	10.627%
79	01/01/32	679.23	605.74	73.49	0.00	76,440.87	10.617%
80	02/01/32	679.23	605.16	74.07	0.00	76,366.80	10.607%
81	03/01/32	679.23	604.57	74.66	0.00	76,292.14	10.596%
82	04/01/32	679.23	603.98	75.25	0.00	76,216.89	10.586%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
83	05/01/32	679.23	603.38	75.85	0.00	76,141.04	10.575%
84	06/01/32	679.23	602.78	76.45	0.00	76,064.59	10.565%
85	07/01/32	679.23	602.18	77.05	0.00	75,987.54	10.554%
86	08/01/32	679.23	601.57	77.66	0.00	75,909.88	10.543%
87	09/01/32	679.23	600.95	78.28	0.00	75,831.60	10.532%
88	10/01/32	679.23	600.33	78.90	0.00	75,752.70	10.521%
89	11/01/32	679.23	599.71	79.52	0.00	75,673.18	10.510%
90	12/01/32	679.23	599.08	80.15	0.00	75,593.03	10.499%
91	01/01/33	679.23	598.44	80.79	0.00	75,512.24	10.488%
92	02/01/33	679.23	597.81	81.42	0.00	75,430.82	10.477%
93	03/01/33	679.23	597.16	82.07	0.00	75,348.75	10.465%
94	04/01/33	679.23	596.51	82.72	0.00	75,266.03	10.454%
95	05/01/33	679.23	595.86	83.37	0.00	75,182.66	10.442%
96	06/01/33	679.23	595.20	84.03	0.00	75,098.63	10.430%
97	07/01/33	679.23	594.53	84.70	0.00	75,013.93	10.419%
98	08/01/33	679.23	593.86	85.37	0.00	74,928.56	10.407%
99	09/01/33	679.23	593.18	86.05	0.00	74,842.51	10.395%
100	10/01/33	679.23	592.50	86.73	0.00	74,755.78	10.383%
101	11/01/33	679.23	591.82	87.41	0.00	74,668.37	10.371%
102	12/01/33	679.23	591.12	88.11	0.00	74,580.26	10.358%
103	01/01/34	679.23	590.43	88.80	0.00	74,491.46	10.346%
104	02/01/34	679.23	589.72	89.51	0.00	74,401.95	10.334%
105	03/01/34	679.23	589.02	90.21	0.00	74,311.74	10.321%
106	04/01/34	679.23	588.30	90.93	0.00	74,220.81	10.308%
107	05/01/34	679.23	587.58	91.65	0.00	74,129.16	10.296%
108	06/01/34	679.23	586.86	92.37	0.00	74,036.79	10.283%
109	07/01/34	679.23	586.12	93.11	0.00	73,943.68	10.270%
110	08/01/34	679.23	585.39	93.84	0.00	73,849.84	10.257%
111	09/01/34	679.23	584.64	94.59	0.00	73,755.25	10.244%
112	10/01/34	679.23	583.90	95.33	0.00	73,659.92	10.231%
113	11/01/34	679.23	583.14	96.09	0.00	73,563.83	10.217%
114	12/01/34	679.23	582.38	96.85	0.00	73,466.98	10.204%
115	01/01/35	679.23	581.61	97.62	0.00	73,369.36	10.190%
116	02/01/35	679.23	580.84	98.39	0.00	73,270.97	10.177%
117	03/01/35	679.23	580.06	99.17	0.00	73,171.80	10.163%
118	04/01/35	679.23	579.28	99.95	0.00	73,071.85	10.149%
119	05/01/35	679.23	578.49	100.74	0.00	72,971.11	10.135%
120	06/01/35	679.23	577.69	101.54	0.00	72,869.57	10.121%
121	07/01/35	679.23	576.88	102.35	0.00	72,767.22	10.107%
122	08/01/35	679.23	576.07	103.16	0.00	72,664.06	10.092%
123	09/01/35	679.23	575.26	103.97	0.00	72,560.09	10.078%
124	10/01/35	679.23	574.43	104.80	0.00	72,455.29	10.063%
125	11/01/35	679.23	573.60	105.63	0.00	72,349.66	10.049%
126	12/01/35	679.23	572.77	106.46	0.00	72,243.20	10.034%
127	01/01/36	679.23	571.93	107.30	0.00	72,135.90	10.019%
128	02/01/36	679.23	571.08	108.15	0.00	72,027.75	10.004%
129	03/01/36	679.23	570.22	109.01	0.00	71,918.74	9.989%
130	04/01/36	679.23	569.36	109.87	0.00	71,808.87	9.973%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
131	05/01/36	679.23	568.49	110.74	0.00	71,698.13	9.958%
132	06/01/36	679.23	567.61	111.62	0.00	71,586.51	9.943%
133	07/01/36	679.23	566.73	112.50	0.00	71,474.01	9.927%
134	08/01/36	679.23	565.84	113.39	0.00	71,360.62	9.911%
135	09/01/36	679.23	564.94	114.29	0.00	71,246.33	9.895%
136	10/01/36	679.23	564.03	115.20	0.00	71,131.13	9.879%
137	11/01/36	679.23	563.12	116.11	0.00	71,015.02	9.863%
138	12/01/36	679.23	562.20	117.03	0.00	70,897.99	9.847%
139	01/01/37	679.23	561.28	117.95	0.00	70,780.04	9.831%
140	02/01/37	679.23	560.34	118.89	0.00	70,661.15	9.814%
141	03/01/37	679.23	559.40	119.83	0.00	70,541.32	9.797%
142	04/01/37	679.23	558.45	120.78	0.00	70,420.54	9.781%
143	05/01/37	679.23	557.50	121.73	0.00	70,298.81	9.764%
144	06/01/37	679.23	556.53	122.70	0.00	70,176.11	9.747%
145	07/01/37	679.23	555.56	123.67	0.00	70,052.44	9.730%
146	08/01/37	679.23	554.58	124.65	0.00	69,927.79	9.712%
147	09/01/37	679.23	553.60	125.63	0.00	69,802.16	9.695%
148	10/01/37	679.23	552.60	126.63	0.00	69,675.53	9.677%
149	11/01/37	679.23	551.60	127.63	0.00	69,547.90	9.659%
150	12/01/37	679.23	550.59	128.64	0.00	69,419.26	9.642%
151	01/01/38	679.23	549.57	129.66	0.00	69,289.60	9.624%
152	02/01/38	679.23	548.54	130.69	0.00	69,158.91	9.605%
153	03/01/38	679.23	547.51	131.72	0.00	69,027.19	9.587%
154	04/01/38	679.23	546.47	132.76	0.00	68,894.43	9.569%
155	05/01/38	679.23	545.41	133.82	0.00	68,760.61	9.550%
156	06/01/38	679.23	544.35	134.88	0.00	68,625.73	9.531%
157	07/01/38	679.23	543.29	135.94	0.00	68,489.79	9.512%
158	08/01/38	679.23	542.21	137.02	0.00	68,352.77	9.493%
159	09/01/38	679.23	541.13	138.10	0.00	68,214.67	9.474%
160	10/01/38	679.23	540.03	139.20	0.00	68,075.47	9.455%
161	11/01/38	679.23	538.93	140.30	0.00	67,935.17	9.435%
162	12/01/38	679.23	537.82	141.41	0.00	67,793.76	9.416%
163	01/01/39	679.23	536.70	142.53	0.00	67,651.23	9.396%
164	02/01/39	679.23	535.57	143.66	0.00	67,507.57	9.376%
165	03/01/39	679.23	534.43	144.80	0.00	67,362.77	9.356%
166	04/01/39	679.23	533.29	145.94	0.00	67,216.83	9.336%
167	05/01/39	679.23	532.13	147.10	0.00	67,069.73	9.315%
168	06/01/39	679.23	530.97	148.26	0.00	66,921.47	9.295%
169	07/01/39	679.23	529.79	149.44	0.00	66,772.03	9.274%
170	08/01/39	679.23	528.61	150.62	0.00	66,621.41	9.253%
171	09/01/39	679.23	527.42	151.81	0.00	66,469.60	9.232%
172	10/01/39	679.23	526.22	153.01	0.00	66,316.59	9.211%
173	11/01/39	679.23	525.01	154.22	0.00	66,162.37	9.189%
174	12/01/39	679.23	523.79	155.44	0.00	66,006.93	9.168%
175	01/01/40	679.23	522.55	156.68	0.00	65,850.25	9.146%
176	02/01/40	679.23	521.31	157.92	0.00	65,692.33	9.124%
177	03/01/40	679.23	520.06	159.17	0.00	65,533.16	9.102%
178	04/01/40	679.23	518.80	160.43	0.00	65,372.73	9.080%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
179	05/01/40	679.23	517.53	161.70	0.00	65,211.03	9.057%
180	06/01/40	679.23	516.25	162.98	0.00	65,048.05	9.034%
181	07/01/40	679.23	514.96	164.27	0.00	64,883.78	9.012%
182	08/01/40	679.23	513.66	165.57	0.00	64,718.21	8.989%
183	09/01/40	679.23	512.35	166.88	0.00	64,551.33	8.965%
184	10/01/40	679.23	511.03	168.20	0.00	64,383.13	8.942%
185	11/01/40	679.23	509.70	169.53	0.00	64,213.60	8.919%
186	12/01/40	679.23	508.36	170.87	0.00	64,042.73	8.895%
187	01/01/41	679.23	507.00	172.23	0.00	63,870.50	8.871%
188	02/01/41	679.23	505.64	173.59	0.00	63,696.91	8.847%
189	03/01/41	679.23	504.27	174.96	0.00	63,521.95	8.822%
190	04/01/41	679.23	502.88	176.35	0.00	63,345.60	8.798%
191	05/01/41	679.23	501.49	177.74	0.00	63,167.86	8.773%
192	06/01/41	679.23	500.08	179.15	0.00	62,988.71	8.748%
193	07/01/41	679.23	498.66	180.57	0.00	62,808.14	8.723%
194	08/01/41	679.23	497.23	182.00	0.00	62,626.14	8.698%
195	09/01/41	679.23	495.79	183.44	0.00	62,442.70	8.673%
196	10/01/41	679.23	494.34	184.89	0.00	62,257.81	8.647%
197	11/01/41	679.23	492.87	186.36	0.00	62,071.45	8.621%
198	12/01/41	679.23	491.40	187.83	0.00	61,883.62	8.595%
199	01/01/42	679.23	489.91	189.32	0.00	61,694.30	8.569%
200	02/01/42	679.23	488.41	190.82	0.00	61,503.48	8.542%
201	03/01/42	679.23	486.90	192.33	0.00	61,311.15	8.515%
202	04/01/42	679.23	485.38	193.85	0.00	61,117.30	8.489%
203	05/01/42	679.23	483.85	195.38	0.00	60,921.92	8.461%
204	06/01/42	679.23	482.30	196.93	0.00	60,724.99	8.434%
205	07/01/42	679.23	480.74	198.49	0.00	60,526.50	8.406%
206	08/01/42	679.23	479.17	200.06	0.00	60,326.44	8.379%
207	09/01/42	679.23	477.58	201.65	0.00	60,124.79	8.351%
208	10/01/42	679.23	475.99	203.24	0.00	59,921.55	8.322%
209	11/01/42	679.23	474.38	204.85	0.00	59,716.70	8.294%
210	12/01/42	679.23	472.76	206.47	0.00	59,510.23	8.265%
211	01/01/43	679.23	471.12	208.11	0.00	59,302.12	8.236%
212	02/01/43	679.23	469.48	209.75	0.00	59,092.37	8.207%
213	03/01/43	679.23	467.81	211.42	0.00	58,880.95	8.178%
214	04/01/43	679.23	466.14	213.09	0.00	58,667.86	8.148%
215	05/01/43	679.23	464.45	214.78	0.00	58,453.08	8.118%
216	06/01/43	679.23	462.75	216.48	0.00	58,236.60	8.088%
217	07/01/43	679.23	461.04	218.19	0.00	58,018.41	8.058%
218	08/01/43	679.23	459.31	219.92	0.00	57,798.49	8.028%
219	09/01/43	679.23	457.57	221.66	0.00	57,576.83	7.997%
220	10/01/43	679.23	455.82	223.41	0.00	57,353.42	7.966%
221	11/01/43	679.23	454.05	225.18	0.00	57,128.24	7.934%
222	12/01/43	679.23	452.27	226.96	0.00	56,901.28	7.903%
223	01/01/44	679.23	450.47	228.76	0.00	56,672.52	7.871%
224	02/01/44	679.23	448.66	230.57	0.00	56,441.95	7.839%
225	03/01/44	679.23	446.83	232.40	0.00	56,209.55	7.807%
226	04/01/44	679.23	444.99	234.24	0.00	55,975.31	7.774%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
227	05/01/44	679.23	443.14	236.09	0.00	55,739.22	7.742%
228	06/01/44	679.23	441.27	237.96	0.00	55,501.26	7.709%
229	07/01/44	679.23	439.38	239.85	0.00	55,261.41	7.675%
230	08/01/44	679.23	437.49	241.74	0.00	55,019.67	7.642%
231	09/01/44	679.23	435.57	243.66	0.00	54,776.01	7.608%
232	10/01/44	679.23	433.64	245.59	0.00	54,530.42	7.574%
233	11/01/44	679.23	431.70	247.53	0.00	54,282.89	7.539%
234	12/01/44	679.23	429.74	249.49	0.00	54,033.40	7.505%
235	01/01/45	679.23	427.76	251.47	0.00	53,781.93	7.470%
236	02/01/45	679.23	425.77	253.46	0.00	53,528.47	7.435%
237	03/01/45	679.23	423.77	255.46	0.00	53,273.01	7.399%
238	04/01/45	679.23	421.74	257.49	0.00	53,015.52	7.363%
239	05/01/45	679.23	419.71	259.52	0.00	52,756.00	7.327%
240	06/01/45	679.23	417.65	261.58	0.00	52,494.42	7.291%
241	07/01/45	679.23	415.58	263.65	0.00	52,230.77	7.254%
242	08/01/45	679.23	413.49	265.74	0.00	51,965.03	7.217%
243	09/01/45	679.23	411.39	267.84	0.00	51,697.19	7.180%
244	10/01/45	679.23	409.27	269.96	0.00	51,427.23	7.143%
245	11/01/45	679.23	407.13	272.10	0.00	51,155.13	7.105%
246	12/01/45	679.23	404.98	274.25	0.00	50,880.88	7.067%
247	01/01/46	679.23	402.81	276.42	0.00	50,604.46	7.028%
248	02/01/46	679.23	400.62	278.61	0.00	50,325.85	6.990%
249	03/01/46	679.23	398.41	280.82	0.00	50,045.03	6.951%
250	04/01/46	679.23	396.19	283.04	0.00	49,761.99	6.911%
251	05/01/46	679.23	393.95	285.28	0.00	49,476.71	6.872%
252	06/01/46	679.23	391.69	287.54	0.00	49,189.17	6.832%
253	07/01/46	679.23	389.41	289.82	0.00	48,899.35	6.792%
254	08/01/46	679.23	387.12	292.11	0.00	48,607.24	6.751%
255	09/01/46	679.23	384.81	294.42	0.00	48,312.82	6.710%
256	10/01/46	679.23	382.48	296.75	0.00	48,016.07	6.669%
257	11/01/46	679.23	380.13	299.10	0.00	47,716.97	6.627%
258	12/01/46	679.23	377.76	301.47	0.00	47,415.50	6.585%
259	01/01/47	679.23	375.37	303.86	0.00	47,111.64	6.543%
260	02/01/47	679.23	372.97	306.26	0.00	46,805.38	6.501%
261	03/01/47	679.23	370.54	308.69	0.00	46,496.69	6.458%
262	04/01/47	679.23	368.10	311.13	0.00	46,185.56	6.415%
263	05/01/47	679.23	365.64	313.59	0.00	45,871.97	6.371%
264	06/01/47	679.23	363.15	316.08	0.00	45,555.89	6.327%
265	07/01/47	679.23	360.65	318.58	0.00	45,237.31	6.283%
266	08/01/47	679.23	358.13	321.10	0.00	44,916.21	6.238%
267	09/01/47	679.23	355.59	323.64	0.00	44,592.57	6.193%
268	10/01/47	679.23	353.02	326.21	0.00	44,266.36	6.148%
269	11/01/47	679.23	350.44	328.79	0.00	43,937.57	6.102%
270	12/01/47	679.23	347.84	331.39	0.00	43,606.18	6.056%
271	01/01/48	679.23	345.22	334.01	0.00	43,272.17	6.010%
272	02/01/48	679.23	342.57	336.66	0.00	42,935.51	5.963%
273	03/01/48	679.23	339.91	339.32	0.00	42,596.19	5.916%
274	04/01/48	679.23	337.22	342.01	0.00	42,254.18	5.869%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
275	05/01/48	679.23	334.51	344.72	0.00	41,909.46	5.821%
276	06/01/48	679.23	331.78	347.45	0.00	41,562.01	5.773%
277	07/01/48	679.23	329.03	350.20	0.00	41,211.81	5.724%
278	08/01/48	679.23	326.26	352.97	0.00	40,858.84	5.675%
279	09/01/48	679.23	323.47	355.76	0.00	40,503.08	5.625%
280	10/01/48	679.23	320.65	358.58	0.00	40,144.50	5.576%
281	11/01/48	679.23	317.81	361.42	0.00	39,783.08	5.525%
282	12/01/48	679.23	314.95	364.28	0.00	39,418.80	5.475%
283	01/01/49	679.23	312.07	367.16	0.00	39,051.64	5.424%
284	02/01/49	679.23	309.16	370.07	0.00	38,681.57	5.372%
285	03/01/49	679.23	306.23	373.00	0.00	38,308.57	5.321%
286	04/01/49	679.23	303.28	375.95	0.00	37,932.62	5.268%
287	05/01/49	679.23	300.30	378.93	0.00	37,553.69	5.216%
288	06/01/49	679.23	297.30	381.93	0.00	37,171.76	5.163%
289	07/01/49	679.23	294.28	384.95	0.00	36,786.81	5.109%
290	08/01/49	679.23	291.23	388.00	0.00	36,398.81	5.055%
291	09/01/49	679.23	288.16	391.07	0.00	36,007.74	5.001%
292	10/01/49	679.23	285.06	394.17	0.00	35,613.57	4.946%
293	11/01/49	679.23	281.94	397.29	0.00	35,216.28	4.891%
294	12/01/49	679.23	278.80	400.43	0.00	34,815.85	4.836%
295	01/01/50	679.23	275.63	403.60	0.00	34,412.25	4.779%
296	02/01/50	679.23	272.43	406.80	0.00	34,005.45	4.723%
297	03/01/50	679.23	269.21	410.02	0.00	33,595.43	4.666%
298	04/01/50	679.23	265.96	413.27	0.00	33,182.16	4.609%
299	05/01/50	679.23	262.69	416.54	0.00	32,765.62	4.551%
300	06/01/50	679.23	259.39	419.84	0.00	32,345.78	4.492%
301	07/01/50	679.23	256.07	423.16	0.00	31,922.62	4.434%
302	08/01/50	679.23	252.72	426.51	0.00	31,496.11	4.374%
303	09/01/50	679.23	249.34	429.89	0.00	31,066.22	4.315%
304	10/01/50	679.23	245.94	433.29	0.00	30,632.93	4.255%
305	11/01/50	679.23	242.51	436.72	0.00	30,196.21	4.194%
306	12/01/50	679.23	239.05	440.18	0.00	29,756.03	4.133%
307	01/01/51	679.23	235.57	443.66	0.00	29,312.37	4.071%
308	02/01/51	679.23	232.06	447.17	0.00	28,865.20	4.009%
309	03/01/51	679.23	228.52	450.71	0.00	28,414.49	3.946%
310	04/01/51	679.23	224.95	454.28	0.00	27,960.21	3.883%
311	05/01/51	679.23	221.35	457.88	0.00	27,502.33	3.820%
312	06/01/51	679.23	217.73	461.50	0.00	27,040.83	3.756%
313	07/01/51	679.23	214.07	465.16	0.00	26,575.67	3.691%
314	08/01/51	679.23	210.39	468.84	0.00	26,106.83	3.626%
315	09/01/51	679.23	206.68	472.55	0.00	25,634.28	3.560%
316	10/01/51	679.23	202.94	476.29	0.00	25,157.99	3.494%
317	11/01/51	679.23	199.17	480.06	0.00	24,677.93	3.427%
318	12/01/51	679.23	195.37	483.86	0.00	24,194.07	3.360%
319	01/01/52	679.23	191.54	487.69	0.00	23,706.38	3.293%
320	02/01/52	679.23	187.68	491.55	0.00	23,214.83	3.224%
321	03/01/52	679.23	183.78	495.45	0.00	22,719.38	3.155%
322	04/01/52	679.23	179.86	499.37	0.00	22,220.01	3.086%

## Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
323	05/01/52	679.23	175.91	503.32	0.00	21,716.69	3.016%
324	06/01/52	679.23	171.92	507.31	0.00	21,209.38	2.946%
325	07/01/52	679.23	167.91	511.32	0.00	20,698.06	2.875%
326	08/01/52	679.23	163.86	515.37	0.00	20,182.69	2.803%
327	09/01/52	679.23	159.78	519.45	0.00	19,663.24	2.731%
328	10/01/52	679.23	155.67	523.56	0.00	19,139.68	2.658%
329	11/01/52	679.23	151.52	527.71	0.00	18,611.97	2.585%
330	12/01/52	679.23	147.34	531.89	0.00	18,080.08	2.511%
331	01/01/53	679.23	143.13	536.10	0.00	17,543.98	2.437%
332	02/01/53	679.23	138.89	540.34	0.00	17,003.64	2.362%
333	03/01/53	679.23	134.61	544.62	0.00	16,459.02	2.286%
334	04/01/53	679.23	130.30	548.93	0.00	15,910.09	2.210%
335	05/01/53	679.23	125.95	553.28	0.00	15,356.81	2.133%
336	06/01/53	679.23	121.57	557.66	0.00	14,799.15	2.055%
337	07/01/53	679.23	117.16	562.07	0.00	14,237.08	1.977%
338	08/01/53	679.23	112.71	566.52	0.00	13,670.56	1.899%
339	09/01/53	679.23	108.23	571.00	0.00	13,099.56	1.819%
340	10/01/53	679.23	103.70	575.53	0.00	12,524.03	1.739%
341	11/01/53	679.23	99.15	580.08	0.00	11,943.95	1.659%
342	12/01/53	679.23	94.56	584.67	0.00	11,359.28	1.578%
343	01/01/54	679.23	89.93	589.30	0.00	10,769.98	1.496%
344	02/01/54	679.23	85.26	593.97	0.00	10,176.01	1.413%
345	03/01/54	679.23	80.56	598.67	0.00	9,577.34	1.330%
346	04/01/54	679.23	75.82	603.41	0.00	8,973.93	1.246%
347	05/01/54	679.23	71.04	608.19	0.00	8,365.74	1.162%
348	06/01/54	679.23	66.23	613.00	0.00	7,752.74	1.077%
349	07/01/54	679.23	61.38	617.85	0.00	7,134.89	0.991%
350	08/01/54	679.23	56.48	622.75	0.00	6,512.14	0.904%
351	09/01/54	679.23	51.55	627.68	0.00	5,884.46	0.817%
352	10/01/54	679.23	46.59	632.64	0.00	5,251.82	0.729%
353	11/01/54	679.23	41.58	637.65	0.00	4,614.17	0.641%
354	12/01/54	679.23	36.53	642.70	0.00	3,971.47	0.552%
355	01/01/55	679.23	31.44	647.79	0.00	3,323.68	0.462%
356	02/01/55	679.23	26.31	652.92	0.00	2,670.76	0.371%
357	03/01/55	679.23	21.14	658.09	0.00	2,012.67	0.280%
358	04/01/55	679.23	15.93	663.30	0.00	1,349.37	0.187%
359	05/01/55	679.23	10.68	668.55	0.00	680.82	0.095%
360	06/01/55	686.21	5.39	680.82	0.00	0.00	

## NOTE (Subordinate Lien)

May 19, 2025  
(*Note Date*)

Summerville  
(*City*)

South Carolina  
(*State*)

112 Tea Farm Road, Summerville, South Carolina 29483  
(*Property Address*)

- 1. BORROWER'S PROMISE TO PAY.** In return for a loan that I have received, I promise to pay U.S. \$80,779.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Cardinal Financial Company, Limited Partnership. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

I also agree to do all things required in the Security Instrument (defined below) to protect the Property. If you incur an expense because I do not fulfill all obligations under this Note or under the Security Instrument, I promise to pay those expenses under this Note.

- 2. INTEREST.** Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 9.500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

- 3. PAYMENTS.**

**(A) Time and Place of Payments.** I will pay principal and interest by making a payment every month.

I will make my monthly payment on the first (1st) day of each month beginning on July 1, 2025. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on June 1, 2055, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 105178, Atlanta, GA 30348-5178 or at a different place if required by the Note Holder.

**(B) Amount of Monthly Payments.** My monthly payment will be in the amount of U.S. \$679.23.

- 4. BORROWER'S RIGHT TO PREPAY.** I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there

will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. **LOAN CHARGES.** If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. **BORROWER'S FAILURE TO PAY AS REQUIRED.**

(A) **Late Charge for Overdue Payments.** If the Note Holder has not received the full amount of any monthly payment by the end of ten (10) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5% of the payment or \$9.20 (whichever is greater) but not more than \$23.00. I will pay this late charge promptly but only once on each late payment.

(B) **Notice from Note Holder.** If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me, or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) **Default.** If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) **Payment of Note Holder's Costs and Expenses.** If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. **GIVING OF NOTICES.** Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. **OBLIGATIONS OF PERSONS UNDER THIS NOTE.** If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

- 9. WAIVERS.** I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.
- 10. UNIFORM SECURED NOTE.** This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 Hennes Adrian Hunt	(Seal) - Borrower	(Seal) - Borrower
	(Seal) - Borrower	(Seal) - Borrower

*[Sign Original Only]*

Loan Origination Organization: Cardinal Financial Company, Limited Partnership, NMLS ID 66247  
Loan Originator: Adam Kerns, NMLS ID 2550683

PAY TO THE ORDER OF:  
Without Recourse, Cardinal Financial Company, Limited Partnership

By: \_\_\_\_\_  
Its:

## PAYMENT LETTER TO BORROWER (2<sup>nd</sup> LIEN)

---

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County

Lender Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 | State License: MLS - 66247  
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

The monthly payments on the above referred to loan are to begin on July 1, 2025, and will continue monthly until June 1, 2055.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$679.23
TOTAL MONTHLY PAYMENTS	\$679.23

In the event you do not receive your statement from the Servicer of your loan prior to your first payment date, please remit your payment payable to Cardinal Financial Company, Limited Partnership and include your Loan Number and Servicing ID to us at the following address:

Cardinal Financial Company, Limited Partnership  
PO Box 105178  
Atlanta, GA 30348-5178  
Servicing ID: 3520001354  
Loan Number: 1402167064

If you have any questions, please contact our Customer Service Department at (855) 416-8962.

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**Acknowledgment**

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

 Hennes Adrian Hunt, Borrower	5/19/25 Date	Date
		Date

# Allonge

**Loan Number:** 1402167064

**Loan Date:** May 19, 2025

**Borrowers:** Hennes Adrian Hunt

**Property Address:** 112 Tea Farm Road  
Summerville, South Carolina 29483

**Principal Balance:** \$80,779

**PAY TO THE ORDER OF**

**Without Recourse**

**Cardinal Financial Company, Limited Partnership**

By: \_\_\_\_\_  
Name

Its:

**After Recording Return To:**

Cardinal Financial Company, Limited Partnership  
3530 Toringdon Way, Suite 200  
Charlotte, NC 28277

**This Instrument Was Prepared By:**

Cardinal Financial Company, Limited Partnership  
3530 Toringdon Way, Suite 200  
Charlotte, NC 28277  
Loan Number: 1402167064

————— [Space Above This Line For Recording Data] —————

## MORTGAGE

**MERS Phone: 888-679-6377**

**MIN: 1000922-1402167064-5**

### **DEFINITIONS**

Words used in multiple sections of this document are defined below and other words are defined in Sections 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) **“Security Instrument”** means this document, which is dated May 19, 2025, together with all Riders to this document.
- (B) **“Borrower”** is Hennes Adrian Hunt and Jeanette A. Hunt, as Joint Tenants with Rights of Survivorship. Borrower is the mortgagor under this Security Instrument.
- (C) **“MERS”** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) **“Lender”** is Cardinal Financial Company, Limited Partnership. Lender is a Limited Partnership organized and existing under the laws of Pennsylvania. Lender’s address is 3530 Toringdon Way, Suite 200, Charlotte, NC 28277.
- (E) **“Note”** means the promissory note signed by Borrower and dated May 19, 2025. The Note states that Borrower owes Lender EIGHTY THOUSAND SEVEN HUNDRED SEVENTY-NINE AND 00/100 Dollars (U.S. \$80,779.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2055.
- (F) **“Property”** means the property that is described below under the heading “TRANSFER OF RIGHTS IN THE PROPERTY.”
- (G) **“Loan”** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

**(H) "Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |
|--|---|
| <input type="checkbox"/> Adjustable Rate Rider   | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider           | <input type="checkbox"/> Biweekly Payment Rider         |
| <input type="checkbox"/> 1-4 Family Rider        | <input type="checkbox"/> Second Home Rider              |
| <input type="checkbox"/> Condominium Rider       | <input type="checkbox"/> Construction Loan Rider        |
| <input type="checkbox"/> Manufactured Home Rider | <input type="checkbox"/> Renovation Loan Rider          |
| <input type="checkbox"/> Prepayment Rider        | <input type="checkbox"/> Other(s) [specify]             |

**(I) "Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

**(J) "Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

**(K) "Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

**(L) Reserved.**

**(M) "Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

**(N) Reserved.**

**(O) "Periodic Payment"** means the regularly scheduled amount due for principal and interest under the Note.

**(P) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

**(Q) "Successor in Interest of Borrower"** means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

## **TRANSFER OF RIGHTS IN THE PROPERTY**

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the

<b>County</b> [Type of Recording Jurisdiction]	<b>of</b>	<b>Dorchester</b> [Name of Recording Jurisdiction]
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**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A."**

**Parcel ID: 1450102011000**

which currently has the address of 112 Tea Farm Road

<b>Summerville</b> [City]	<b>,</b>	<b>South Carolina</b>	<b>29483</b> [Street] [Zip Code]	<b>("Property Address"):</b>
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TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal, Interest, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; and (b) principal due under the Note. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Reserved.**
4. **Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security instrument that is a lien having priority over this Security Instrument. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any.

Except for a lien Borrower disclosed to Lender in Borrower's application or in any title report Lender obtained, Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only

until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by

Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 21 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

7. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or

failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

- 8. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 8, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 8.

Any amounts disbursed by Lender under this Section 8 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

- 9. Reserved.**
- 10. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender, subject to the terms of any mortgage, deed of trust, or other security instrument with a lien which has priority over this Security Instrument.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not

economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

11. **Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower

or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

- 12. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

- 13. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

- 14. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all

Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

- 15. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

- 16. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.

- 17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to

the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, to the extent authorized by Applicable Law; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

**19. Sale of Note; Change of Loan Servicer; Notice of Grievance.** The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 14) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 21 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

**20. Hazardous Substances.** As used in this Section 20: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**21. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies

**provided in this Section 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.**

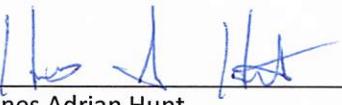
- 22. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 23. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.
- 24. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in §12-37-250 of the South Carolina Code of Laws.
- 25. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

[REMAINDER OF THIS PAGE INTENTIONALLY LEFT BLANK]

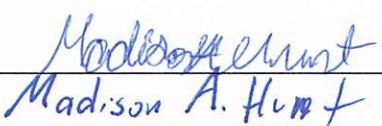
BENEFICIARY REQUESTS NOTICE OF ANY ADVERSE ACTION  
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO -----  
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed, and delivered in the presence of:

 Hennes Adrian Hunt	(Seal) - Borrower	 Jeanette A. Hunt	(Seal) - Borrower	 (Seal) - Borrower	(Seal) - Borrower
 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower
 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower	 (Seal) - Borrower
 (Seal) - Borrower	 (Seal) - Borrower				

Witness:

 Madison A. Hunt	Witness	 Michael A. Brooks	Witness
--	---------	---	---------

[Space Below This Line For Acknowledgment]

State of: South Carolina )

County of: Dorchester )

I, Michael A. Brooks do hereby certify that Hennes Adrian Hunt, Jeanette A Hunt, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 19 day of May 25.



Notary Public

Serial Number (if any):

519127

Commission Expires:

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

(NOTARY SEAL)

Loan Origination Organization: Cardinal Financial Company, Limited Partnership, NMLS ID 66247  
Loan Originator: Adam Kerns, NMLS ID 2550683

Date: May 19, 2025  
MIN: 1000922-1402167064-5

Loan Number: 1402167064

## **EXHIBIT "A"** **LEGAL DESCRIPTION**

ALL that certain piece, parcel or lot of land, with buildings and improvements thereon, situate, lying and being near the Town of Summerville, County of Dorchester, State of South Carolina, (measuring and containing approximately 0.67 acres). Said lot being more particularly shown and designated as Parcel A as shown on a plat of two parcel of land, owned by Walter M. Bailey, prepared by Thomas Bailey, dated October 3, 1972, and recorded in the Office of the Clerk of Court, Dorchester County in Plat Book 20, at Page 5. Said lot having the following measurements and boundaries as shown on the said plat, to wit; on the North by property of Walter M. Bailey, whereon it measures 167.8 feet; on the Northwest by property of Helen Malka, whereon it measures 143 feet; on the West by property of Robert Reaud whereon it measures 77.45 feet; on the South by Parcel B whereon it measures 234.7 feet, on the East by Tea Farm Road (formerly Concord Street), whereon it fronts and measures 135 feet.

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

Parcel ID: 1450102011000

*Commonly Known As: 112 Tea Farm Road, Summerville, South Carolina 29483*

## Correction Agreement – Limited Power of Attorney

The undersigned Purchaser/Borrower, for and in consideration of Cardinal Financial Company, Limited Partnership ("Lender") funding the closing of the loan , on property described at 112 Tea Farm Road, Summerville, South Carolina 29483 agree, that if requested by Lender, to fully cooperate, adjust and correct all **TYPOGRAPHICAL OR CLERICAL ERRORS** discovered in any or all of the closing documentation executed by the undersigned at settlement.

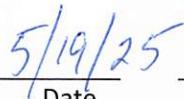
The undersigned appoints Lender and its designee as their attorney-in fact to correct any such errors, place our initials on documents where changes are made, and/or sign our names to and acknowledge any modification agreement or other document or form adjusting or correcting such errors. In the event this procedure is utilized, the party(ies) involved shall be notified and receive a corrected copy of the changed document(s) from Lender.

This POWER OF ATTORNEY is coupled with an interest and shall be irrevocable until the loan is satisfied and shall survive the disability of the undersigned.

**AS WITNESS our execution hereof, Dated this 19th day of May, 2025**



Hennes Adrian Hunt, Borrower

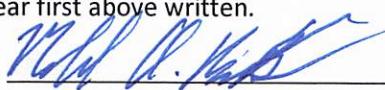


Date

STATE OF: *South Carolina*  
COUNTY OF: *Dorchester*  
TO WIT:

I HEREBY CERTIFY, that on this 19 day of May, 25, before me the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared the above-named Borrower(s): Hennes Adrian Hunt known to me or satisfactorily proven to be the person(s) whose names(s) subscribed to the within CORRECTION AGREEMENT – LIMITED POWER OF ATTORNEY and acknowledge that executed the same for the purpose therein contained.

AS WITNESS my hand and Notary Seal the day and year first above written.



Notary Public

My Commission Expires:

5/19/29

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

## BORROWER'S CERTIFICATION & AUTHORIZATION

---

### Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. In applying for the loan, I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

### Authorization to Release Information

To Whom It May Concern:

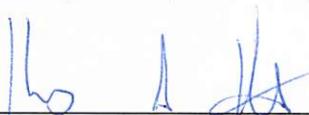
1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, **Cardinal Financial Company, Limited Partnership** and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, **Cardinal Financial Company, Limited Partnership** may order services and inspections from third-party providers to verify the information contained in my/our loan application and related documents. This may occur before loan closing or following the loan closing. These services may include, but are not limited to, ordering hazard insurance, title and property searches, property inspections, appraisals, pest inspections, and other standard third-party verification services. I/We understand that, to facilitate these services, **Cardinal Financial Company, Limited Partnership** may share my/our loan and personal information with these service providers as is necessary to complete the mortgage process.
3. I/We authorize you to provide to **Cardinal Financial Company, Limited Partnership** and to any investor to whom **Cardinal Financial Company, Limited Partnership** may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and tax return information.
4. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
5. **Cardinal Financial Company, Limited Partnership** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
6. A copy of this authorization may be accepted as an original.
7. Your prompt reply to **Cardinal Financial Company, Limited Partnership** or the investor that purchased the mortgage is appreciated.

## BORROWER'S CERTIFICATION & AUTHORIZATION

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### Notice to FHA and VA Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veteran's Affairs has a right to access records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veteran's Affairs without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



Hennes Adrian Hunt



Date

---

Date

## NOTICE OF RIGHT TO CANCEL

**Date** 05/19/2025  
**Borrower** Hennes Adrian Hunt  
**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247  
**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

**Loan No.** 1402167064  
**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

### Your Right To Cancel

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

1. the date of the transaction, which is **May 19, 2025**; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or 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 or security interest on or in 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

Cardinal Financial Company, Limited Partnership  
3530 Toringdon Way, Suite 200  
Charlotte, NC 28277

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 **May 22, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

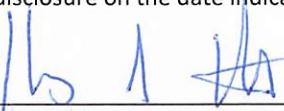
### I WISH TO CANCEL

Customer Signature  
Hennes Adrian Hunt

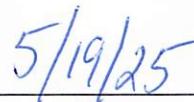
Date

### Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving two copies of this disclosure on the date indicated below.



Hennes Adrian Hunt, Borrower



Date

## NOTICE OF RIGHT TO CANCEL

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

### Your Right To Cancel

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

1. the date of the transaction, which is **May 19, 2025**; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or 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 or security interest on or in 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

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3530 Toringdon Way, Suite 200  
Charlotte, NC 28277

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

If you cancel by mail or telegram, you must send the notice no later than midnight of **May 22, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

### I WISH TO CANCEL

Customer Signature  
Hennes Adrian Hunt

Date

### Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

  
Hennes Adrian Hunt, Borrower

  
Date

## NOTICE OF RIGHT TO CANCEL

**Date** 05/19/2025  
**Borrower** Jeanette A Hunt  
**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247  
**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

**Loan No.** 1402167064  
**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

### Your Right To Cancel

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

1. the date of the transaction, which is **May 19, 2025**; or
2. the date you receive your Truth in Lending disclosures; or
3. the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or 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 or security interest on or in 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

Cardinal Financial Company, Limited Partnership  
3530 Toringdon Way, Suite 200  
Charlotte, NC 28277

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 **May 22, 2025** (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

### I WISH TO CANCEL

Customer Signature  
Jeanette A Hunt

Date

### Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving two copies of this disclosure on the date indicated below.

  
Jeanette A Hunt, Borrower

5/19/2025

Date

## NOTICE OF RIGHT TO CANCEL

Date	05/19/2025	Loan No.	1402167064
Borrower	Jeanette A Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

## Your Right To Cancel

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- the date of the transaction, which is **May 19, 2025**; or
  - the date you receive your Truth in Lending disclosures; or
  - the date you receive this notice of your right to cancel.

If you cancel the transaction, the mortgage, lien or 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 or security interest on or in 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.

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

**Cardinal Financial Company, Limited Partnership**  
3530 Toringdon Way, Suite 200  
Charlotte, NC 28277

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.

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## I WISH TO CANCEL

Customer Signature  
Jeanette A Hunt

Date

## Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Jeanette A. Hunt  
Jeanette A Hunt, Borrower

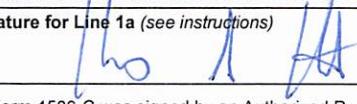
5/19/2025

Date \_\_\_\_\_

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b> i. First name <b>Hennes</b> ii. Middle initial <b>A</b> iii. Last name/BMF company name <b>Hunt</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b> i. Spouse's first name _____ ii. Middle initial _____ iii. Spouse's last name _____		
<b>1b. First taxpayer identification number (see instructions)</b> <b>585-23-6994</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name _____ ii. Middle initial _____ iii. Last name _____			i. First name _____ ii. Middle initial _____ iii. Last name _____		
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>112 Tea Farm Road</b>			b. City <b>Summerville</b>	c. State <b>SC</b>	d. ZIP code <b>29483</b>
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
a. Street address (including apt., room, or suite no.)			b. City _____	c. State _____	d. ZIP code _____
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name <b>CoreLogic Credco</b>			ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>	
iv. Street address (including apt., room, or suite no.) <b>40 Pacifica #900</b>			v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>		
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
i. Client name <b>Cardinal Financial Company, Limited Partnership</b>				ii. Telephone number <b>(855) 561-4944</b>	
iii. Street address (including apt., room, or suite no.) <b>3530 Toringdon Way, Suite 200</b>			iv. City <b>Charlotte</b>	v. State <b>NC</b>	vi. ZIP code <b>28277</b>
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
<b>1040</b>					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>			
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>				
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
12/31/2024	12/31/2023	12/31/2022	/ /		
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.					
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. <b>Note:</b> This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>					
Signature for Line 1a (see instructions) 			Date <b>5/19/25</b>	Phone number of taxpayer on line 1a or 2a <b>(843) 870-3448</b>	
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name <b>Hennes Adrian Hunt</b>					
Title (if line 1a above is a corporation, partnership, estate, or trust)					
Spouse's signature (required if listed on Line 2a)			Date		
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form ..... 10 min.  
Preparing the form ..... 12 min.  
Copying, assembling, and sending the form to the IRS ..... 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

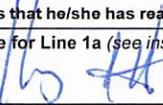
Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Current name			2a. Spouse's current name ( <i>if joint return and transcripts are requested for both taxpayers</i> )		
i. First name <b>Hennes</b>	ii. Middle initial <b>A</b>	iii. Last name/BMF company name <b>Hunt</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number ( <i>see instructions</i> )  <b>585-23-6994</b>			2b. Spouse's taxpayer identification number ( <i>if joint return and transcripts are requested for both taxpayers</i> )		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address ( <i>including apt., room, or suite no.), city, state, and ZIP code (see instructions)</i>					
a. Street address ( <i>including apt., room, or suite no.)</i> <b>112 Tea Farm Road</b>		b. City <b>Summerville</b>	c. State <b>SC</b>	d. ZIP code <b>29483</b>	
4. Previous address shown on the last return filed if different from line 3 ( <i>see instructions</i> )					
a. Street address ( <i>including apt., room, or suite no.)</i>		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name <b>CoreLogic Credco</b>		ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>		
iv. Street address ( <i>including apt., room, or suite no.)</i> <b>40 Pacifica #900</b>		v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>	
5b. Customer file number ( <i>if applicable</i> ) ( <i>see instructions</i> )			5c. Unique identifier ( <i>if applicable</i> ) ( <i>see instructions</i> )		
5d. Client name, telephone number, and address ( <i>this field cannot be blank or not applicable (NA)</i> )					
i. Client name <b>Cardinal Financial Company, Limited Partnership</b>				ii. Telephone number <b>(855) 561-4944</b>	
iii. Street address ( <i>including apt., room, or suite no.)</i> <b>3530 Toringdon Way, Suite 200</b>		iv. City <b>Charlotte</b>	v. State <b>NC</b>	vi. ZIP code <b>28277</b>	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. ( <i>see instructions</i> )					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts  <b>1040</b>					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>			
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>					
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format ( <i>see instructions</i> )  <b>12/31/2024                  12/31/2023                  12/31/2022                  /                  /</b>					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Signature for Line 1a ( <i>see instructions</i> )  		Date <b>5/19/25</b>	Phone number of taxpayer on line 1a or 2a <b>(843) 870-3448</b>		
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name <b>Hennes Adrian Hunt</b>					
Title ( <i>if line 1a above is a corporation, partnership, estate, or trust</i> )					
Spouse's signature ( <i>required if listed on Line 2a</i> )			Date		
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BFM Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

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**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

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**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form ..... 10 min.  
Preparing the form ..... 12 min.  
Copying, assembling, and sending the form to the IRS ..... 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

**Authorization for the Social Security Administration (SSA)**  
**To Release Social Security Number (SSN) Verification**

Printed Name: <b>Hennes Adrian Hunt</b>	Date of Birth: <b>01/03/1972</b>	Social Security Number: <b>585-23-6994</b>
--	-------------------------------------	---

Reason for authorizing consent: (Please select one)

- |   |   |  |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan          | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account             | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other                           |
| <input type="checkbox"/> To apply for a credit card         | <input type="checkbox"/> To apply for a job           |  |

With the following company ("the Company"):

Company Name: **Cardinal Financial Company, Limited Partnership**

Company Address: **3530 Toringdon Way, Suite 200, Charlotte, NC 28277**

The name and address of the Company's Agent (if applicable):

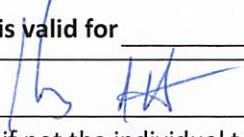
Agent's Name: **CoreLogic, Inc.**

Agent's Address: **40 Pacifica, Suite 900 Irvine, CA 92618**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for \_\_\_\_\_ days from the date signed. \_\_\_\_\_ (Please initial.)

Signature: 

Date Signed: **5/19/25**

Relationship (if not the individual to whom the SSN was Issued):

**Privacy Act Statement Collection and Use of Personal Information**

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). We may also share your information for the following purposes, called routine uses: - To contractors and other Federal agencies, as necessary, to assist us in efficiently administering our programs; and - To student volunteers, persons working under a personal services contract, and others, when they need access to information in our records in order to perform their assigned agency duties. In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications, as published in the Federal Register (FR) on December 29, 2010, at 75 FR 82121. Additional information, and a full listing of all our SORNs, is available on our website at [www.saa.gov/privacy](http://www.saa.gov/privacy).

**Paperwork Reduction Act Statement** - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. ***Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to:*** SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

-----TEAR OFF-----

**NOTICE TO NUMBER HOLDER**

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <https://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

## ACKNOWLEDGMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

		5/19/25	
Hennes	Adrian Hunt, Borrower	Date	Date
		Date	Date

## NOTICE OF SERVICING TRANSFER

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247   State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683   State MLO ID: MLO - 2550683		

Dear Mortgagor(s):

The subservicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Cardinal Financial Company, Limited Partnership ("Present Servicer") to ServiceMac, LLC ("New Servicer"), who will subservice your loan under a contractual agreement with Cardinal Financial Company, Limited Partnership, effective 07/01/2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Present Servicer is now collecting your payments. Present Servicer will stop accepting payments received from you after 07/01/2025.

New Servicer will collect your payments going forward. Your new Servicer will start accepting payments received from you on 07/01/2025.

**SEND ALL PAYMENTS DUE ON OR AFTER 07/01/2025 TO THE NEW SERVICER AT THIS ADDRESS:**

**Cardinal Financial Company, L.P.**  
PO Box 105178  
Atlanta, GA 30348-5178

If you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:	New Servicer:
Cardinal Financial Company, Limited Partnership PO Box 105178, Atlanta, GA 30348-5178 Call Customer Care Toll Free at (855) 561-4944	Cardinal Financial Company, Limited Partnership c/o ServiceMac, LLC PO Box 105178, Atlanta, GA 30348-5178 Call Customer Service Toll Free at (855) 416-8962

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

**Form W-9**

(Rev. March 2024)  
Department of the Treasury  
Internal Revenue Service

# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

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

Print or type.  
See Specific Instructions on Page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) <b>Hennes Adrian Hunt</b>			
2 Business name/disregarded entity name, if different from above.			
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) . . . . . <small>Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.</small> <input type="checkbox"/> Other (see instructions) . . . . .		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):  Exempt payee code (if any) . . . . .  Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) . . . . .  <small>(Applies to accounts maintained outside the United States.)</small>	
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions . . . . . <input type="checkbox"/>			
5 Address (number, street, and apt. or suite no.) See instructions. <b>112 Tea Farm Road</b>		Requester's name and address (optional) <b>Cardinal Financial Company, Limited Partnership</b> <b>3530 Toringdon Way, Suite 200</b> <b>Charlotte, NC 28277</b>	
6 City, state, and ZIP code <b>Summerville, SC 29483</b>			
7 List account number(s) here (optional) <b>1402167064</b>			

## Part I Taxpayer Identification Number (TIN)

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

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

Social security number
<b>585-23-6994</b>
or
Employee 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
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Date

## 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](http://www.irs.gov/FormW9).

## What's New

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

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

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

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

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

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

**By signing the filled-out form, you:**

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

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

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

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

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

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

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

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

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

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

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

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

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

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

## Backup Withholding

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

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

**Payments you receive will be subject to backup withholding if:**

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

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

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

## What Is FATCA Reporting?

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

## Updating Your Information

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

## Penalties

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

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

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

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

## Specific Instructions

### Line 1

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

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

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

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

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

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

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

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

### Line 2

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

### Line 3a

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

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

### Line 3b

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

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

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

### Line 4 Exemptions

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

#### Exempt payee code.

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

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

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

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

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

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

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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) entered on the line for a FATCA exemption code.

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

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

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

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

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

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

G—A real estate investment trust.

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

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

J—A bank as defined in section 581.

K—A broker.

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

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

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

#### Line 5

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

#### Line 6

Enter your city, state, and ZIP code.

#### Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

## Part II. Certification

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

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

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

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

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

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

**4. Other payments.** You must give your correct TIN, but you do not have to sign the certification unless you have been notified that you have previously given an incorrect TIN. "Other payments" include payments made in the course of the requester's trade or business for rents, royalties, goods (other than bills for merchandise), medical and health care services (including payments to corporations), payments to a 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
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 <sup>2</sup>
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 <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner <sup>1</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The owner <sup>3</sup>
	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 <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

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

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

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

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

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

## Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

**Protect yourself from suspicious emails or phishing schemes.**

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

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

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

Go to [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

## Privacy Act Notice

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

## Disclosure Change Summary

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Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: MLS - 66247		Summerville, SC 29483
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		Dorchester County

The tables in this document specify any term or fee changes that may have occurred on your loan since your previous disclosure.

**THIS IS NOT A LOAN DISCLOSURE. Refer to the most recent Loan Estimate (Form H-24) or Closing Disclosure (Form H-25) provided to you for your official loan terms, fees and other information.**

## Disclosure Change Summary

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### Loan Terms

#	Loan Term	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change
1	Mortgage Type	Conventional	Conventional	No change
2	Program	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	No change
3	Purpose	Cash-out	Cash-out	No change
4	Amortization Type	Fixed	Fixed	No change
5	Loan Term (Months)	360	360	No change
6	Loan Amount	\$80,779	\$80,779	No change
7	Lien Priority	2nd	2nd	No change
8	Property Use	Primary Residence	Primary Residence	No change
9	Property Type	Single Family	Single Family	No change
10	Credit Score	682	682	No change
11	Interest Rate	9.500%	9.500%	No change
12	APR	10.142%	10.135%	0.007% decrease
13	Decision Value	\$720,000	\$720,000	No change
14	Sale Price	n/a	n/a	n/a
15	Estimated Value	\$720,000	\$720,000	No change
16	Appraised Value	\$0	\$0	No change
17	Loan-to-Value (LTV)	11.219%	11.219%	No change
18	Combined LTV (CLTV)	75.000%	75.000%	No change
19	HELOC CLTV (HCLTV)	n/a	n/a	n/a
20	Mo. Principal & Interest	\$679.23	\$679.23	No change
21	Total Mo. Payment	\$812.88	\$812.88	No change
22	Mortgage Insurance Req	No	No	No change
23	Mo. Mortgage Insurance	n/a	n/a	n/a
24	Lock Status	Confirmed	Confirmed	No change
25	Lock Date/Time	03/26/25 05:31 PM EDT	03/26/25 05:31 PM EDT	No change
26	Lock Expiration Date/Time	05/27/25 11:00 PM EDT	05/27/25 11:00 PM EDT	No change
27	Effective Lock Term (Days)	63	63	No change
28	VA Funding Fee Exempt	n/a	n/a	n/a
29	VA Subsequent Use	n/a	n/a	n/a
30	Veteran Type	n/a	n/a	n/a
31	Debt to be Paid Off	\$0.00	\$0.00	No change
32	Subordinate Financing	\$0.00	\$0.00	No change
33	Grant Amount	\$0.00	\$0.00	No change
34	Property State	South Carolina	South Carolina	No change
35	Property County	Dorchester	Dorchester	No change
36	Property Cooperative	No	No	No change
37	Escrow Account	Hazard Insurance - No County Property Tax - No	Hazard Insurance - No County Property Tax - No	No change

## **Disclosure Change Summary**

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38	Prepay Penalty	None	None	No change
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## Disclosure Change Summary

### Loan Fees

#	Charge	Payer to Payee	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change to Borrower
<b>A. Origination Charges</b>					
1	Charge for Interest Rate	Borrower to Lender	\$1,092.51	\$1,092.51	No change
2	Investor Tax Service Fee	Borrower to Lender	\$90.00	\$90.00	No change
3	Lock Extension Fee	Borrower to Lender	\$484.68	\$484.68	No change
4	Origination Fee	Borrower to Lender	\$995.00	\$995.00	No change
<b>B. Borrower Cannot Shop For</b>					
5	Credit Report Fee	Borrower to Other	\$233.30	\$233.30	No change
6	Flood Certification	Borrower to Other	\$7.00	\$7.00	No change
7	MERS Fee	Borrower to Other	\$24.95	\$24.95	No change
8	Title - Attorney Fee	Borrower to Other	\$1,195.00	\$1,195.00	No change
9	Title - Courier Fee	Borrower to Other	\$75.00	\$75.00	No change
10	Title - Recording Service(s) Fee	Borrower to Other	\$50.00	\$50.00	No change
11	Title - Tax Certification Fee	Borrower to Other	\$50.00	\$50.00	No change
12	Title - Title Search Fee	Borrower to Other	\$395.00	\$395.00	No change
<b>E. Taxes and Other Government Fees</b>					
13	Recording Fee - Security Instrument	Borrower to Other	\$25.00	\$25.00	No change
<b>F. Prepaids</b>					
14	Prepaid Interest	Borrower to Lender	\$231.22	\$189.18	\$42.04 decrease
<b>KLMN. Summaries of Transactions</b>					
15	Tolerance Cure <sup>5</sup>	Lender to Borrower	-\$170.30	-\$170.30	No change
<b>Adjustments</b>					
16	Subtotal		-\$76,000.64	-\$76,042.68	\$42.04 decrease
17	Paid Outside Closing		\$0.00	\$0.00	No change
18	Cash from Borrower		-\$76,000.64	-\$76,042.68	\$42.04 decrease

<sup>5</sup>The amount paid by lender to offset an excess charge, with funds other than closing funds.

#### **Application of Lender and Seller Credits and Concessions**

If your transaction includes Lender or Seller credits or concessions, these monies are applied to the following:

- Amounts that are considered "finance charges" under Regulation Z
- Other amounts that are considered "points and fees" under Regulation Z
- Any other closing costs

Such credits or concessions may be reflected as a Lender or Seller paid charge or as a "Lender Concession" or "Seller Concession" in the Loan Fees table above.

## **Disclosure Change Summary**

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### **Circumstance Changes**

A lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired. These are known as circumstance changes. Common examples are you decided to change loan programs or the amount of your down payment, the appraisal came in higher or lower than expected, you did something that changed your credit, or your income could not be documented.

No circumstance changes occurred since your most recent disclosure.

## Disclosure Change Summary

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Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: MLS - 66247		Summerville, SC 29483
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		Dorchester County

The tables in this document specify any term or fee changes that may have occurred on your loan since your previous disclosure.

**THIS IS NOT A LOAN DISCLOSURE. Refer to the most recent Loan Estimate (Form H-24) or Closing Disclosure (Form H-25) provided to you for your official loan terms, fees and other information.**

## Disclosure Change Summary

---

### Loan Terms

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6	Loan Amount	\$80,779	\$80,779	No change
7	Lien Priority	2nd	2nd	No change
8	Property Use	Primary Residence	Primary Residence	No change
9	Property Type	Single Family	Single Family	No change
10	Credit Score	682	682	No change
11	Interest Rate	9.500%	9.500%	No change
12	APR	10.142%	10.135%	0.007% decrease
13	Decision Value	\$720,000	\$720,000	No change
14	Sale Price	n/a	n/a	n/a
15	Estimated Value	\$720,000	\$720,000	No change
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21	Total Mo. Payment	\$812.88	\$812.88	No change
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23	Mo. Mortgage Insurance	n/a	n/a	n/a
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25	Lock Date/Time	03/26/25 05:31 PM EDT	03/26/25 05:31 PM EDT	No change
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27	Effective Lock Term (Days)	63	63	No change
28	VA Funding Fee Exempt	n/a	n/a	n/a
29	VA Subsequent Use	n/a	n/a	n/a
30	Veteran Type	n/a	n/a	n/a
31	Debt to be Paid Off	\$0.00	\$0.00	No change
32	Subordinate Financing	\$0.00	\$0.00	No change
33	Grant Amount	\$0.00	\$0.00	No change
34	Property State	South Carolina	South Carolina	No change
35	Property County	Dorchester	Dorchester	No change
36	Property Cooperative	No	No	No change
37	Escrow Account	Hazard Insurance - No County Property Tax - No	Hazard Insurance - No County Property Tax - No	No change

## **Disclosure Change Summary**

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38	Prepay Penalty	None	None	No change
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## Disclosure Change Summary

### Loan Fees

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9	Title - Courier Fee	Borrower to Other	\$75.00	\$75.00	No change
10	Title - Recording Service(s) Fee	Borrower to Other	\$50.00	\$50.00	No change
11	Title - Tax Certification Fee	Borrower to Other	\$50.00	\$50.00	No change
12	Title - Title Search Fee	Borrower to Other	\$395.00	\$395.00	No change
<b>E. Taxes and Other Government Fees</b>					
13	Recording Fee - Security Instrument	Borrower to Other	\$25.00	\$25.00	No change
<b>F. Prepaids</b>					
14	Prepaid Interest	Borrower to Lender	\$231.22	\$189.18	\$42.04 decrease
<b>KLMN. Summaries of Transactions</b>					
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<b>Adjustments</b>					
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<sup>5</sup>The amount paid by lender to offset an excess charge, with funds other than closing funds.

#### **Application of Lender and Seller Credits and Concessions**

If your transaction includes Lender or Seller credits or concessions, these monies are applied to the following:

- Amounts that are considered "finance charges" under Regulation Z
- Other amounts that are considered "points and fees" under Regulation Z
- Any other closing costs

Such credits or concessions may be reflected as a Lender or Seller paid charge or as a "Lender Concession" or "Seller Concession" in the Loan Fees table above.

## **Disclosure Change Summary**

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### **Circumstance Changes**

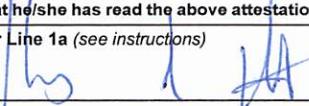
A lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired. These are known as circumstance changes. Common examples are you decided to change loan programs or the amount of your down payment, the appraisal came in higher or lower than expected, you did something that changed your credit, or your income could not be documented.

No circumstance changes occurred since your most recent disclosure.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b> i. First name <b>Hennes</b> ii. Middle initial <b>A</b> iii. Last name/BMF company name <b>Hunt</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b> i. Spouse's first name _____ ii. Middle initial _____ iii. Spouse's last name _____			
<b>1b. First taxpayer identification number (see instructions)</b> <b>585-23-6994</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>			
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>						
a. Street address (including apt., room, or suite no.) <b>112 Tea Farm Road</b>			b. City <b>Summerville</b>	c. State <b>SC</b>	d. ZIP code <b>29483</b>	
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>						
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>						
i. IVES participant name <b>CoreLogic Credco</b>			ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>		
iv. Street address (including apt., room, or suite no.) <b>40 Pacifica #900</b>			v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>	
<b>5b. Customer file number (if applicable) (see instructions)</b>			<b>5c. Unique identifier (if applicable) (see instructions)</b>			
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>						
i. Client name <b>Cardinal Financial Company, Limited Partnership</b>					ii. Telephone number <b>(855) 561-4944</b>	
iii. Street address (including apt., room, or suite no.) <b>3530 Toringdon Way, Suite 200</b>			iv. City <b>Charlotte</b>	v. State <b>NC</b>	vi. ZIP code <b>28277</b>	
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <b>1040</b>						
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>				
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <b>12/31/2024                    12/31/2023                    12/31/2022                    / /</b>						
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.						
<b>Signature of taxpayer(s).</b> I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> <b>Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.</b>						
<b>Sign Here</b>	Signature for Line 1a (see instructions) 			Date <b>5/19/25</b>	Phone number of taxpayer on line 1a or 2a <b>(843) 870-3448</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name <b>Hennes A Hunt</b>					
	Title (if line 1a above is a corporation, partnership, estate, or trust)					
	Spouse's signature (required if listed on Line 2a)				Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a** (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form ..... 10 min.  
Preparing the form ..... 12 min.  
Copying, assembling, and sending the form to the IRS ..... 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

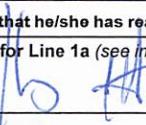
For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

<b>1a. Current name</b>			<b>2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)</b>		
i. First name <b>Hennes</b>	ii. Middle initial <b>A</b>	iii. Last name/BMF company name <b>Hunt</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
<b>1b. First taxpayer identification number (see instructions)</b>  <b>585-23-6994</b>			<b>2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)</b>		
<b>1c. Previous name shown on the last return filed if different from line 1a</b>			<b>2c. Spouse's previous name shown on the last return filed if different from line 2a</b>		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
<b>3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)</b>					
a. Street address (including apt., room, or suite no.) <b>112 Tea Farm Road</b>		b. City <b>Summerville</b>	c. State <b>SC</b>	d. ZIP code <b>29483</b>	
<b>4. Previous address shown on the last return filed if different from line 3 (see instructions)</b>					
a. Street address (including apt., room, or suite no.)		b. City	c. State	d. ZIP code	
<b>5a. IVES participant name, ID number, SOR mailbox ID, and address</b>					
i. IVES participant name <b>CoreLogic Credco</b>		ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>		
iv. Street address (including apt., room, or suite no.) <b>40 Pacifica #900</b>		v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>	
<b>5b. Customer file number (if applicable) (see instructions)</b>		<b>5c. Unique identifier (if applicable) (see instructions)</b>			
<b>5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))</b>					
i. Client name <b>Cardinal Financial Company, Limited Partnership</b>				ii. Telephone number <b>(855) 561-4944</b>	
iii. Street address (including apt., room, or suite no.) <b>3530 Toringdon Way, Suite 200</b>		iv. City <b>Charlotte</b>	v. State <b>NC</b>	vi. ZIP code <b>28277</b>	
<b>Caution:</b> This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
<b>6. Transcript requested.</b> Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>			
<b>7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.)</b> <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. <b>W-2</b>					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>				
<b>8. Year or period requested.</b> Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
<b>12/31/2024</b>		<b>12/31/2023</b>		<b>/ /</b>	

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Signature of taxpayer(s).** I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. **Note:** This form must be received by IRS within 120 days of the signature date.

**Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.**

<b>Sign Here</b>	Signature for Line 1a (see instructions)  		Date <b>5/19/25</b>	Phone number of taxpayer on line 1a or 2a <b>(843) 870-3448</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name <b>Hennes Adrian Hunt</b>				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)		Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name				

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a** (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b** (if spouse is also requested). Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c** (if spouse is also requested). Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



**You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.**

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative.** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form ..... 10 min.  
Preparing the form ..... 12 min.  
Copying, assembling, and sending the form to the IRS ..... 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

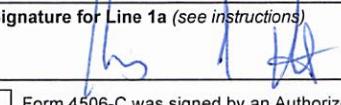
Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Current name			2a. Spouse's current name ( <i>if joint return and transcripts are requested for both taxpayers</i> )			
i. First name <b>Hennes</b>	ii. Middle initial <b>A</b>	iii. Last name/BMF company name <b>Hunt</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number ( <i>see instructions</i> )  <b>585-23-6994</b>			2b. Spouse's taxpayer identification number ( <i>if joint return and transcripts are requested for both taxpayers</i> )			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address ( <i>including apt., room, or suite no.</i> , city, state, and ZIP code ( <i>see instructions</i> ))						
a. Street address ( <i>including apt., room, or suite no.</i> ) <b>112 Tea Farm Road</b>	b. City <b>Summerville</b>	c. State <b>SC</b>	d. ZIP code <b>29483</b>			
4. Previous address shown on the last return filed if different from line 3 ( <i>see instructions</i> )						
a. Street address ( <i>including apt., room, or suite no.</i> )	b. City	c. State	d. ZIP code			
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name <b>CoreLogic Credco</b>	ii. IVES participant ID number <b>302617</b>	iii. SOR mailbox ID <b>CLGX4506T</b>				
iv. Street address ( <i>including apt., room, or suite no.</i> ) <b>40 Pacifica #900</b>	v. City <b>Irvine</b>	vi. State <b>CA</b>	vii. ZIP code <b>92618</b>			
5b. Customer file number ( <i>if applicable</i> ) ( <i>see instructions</i> )			5c. Unique identifier ( <i>if applicable</i> ) ( <i>see instructions</i> )			
5d. Client name, telephone number, and address ( <i>this field cannot be blank or not applicable (NA)</i> )						
i. Client name <b>Cardinal Financial Company, Limited Partnership</b>	ii. Telephone number <b>(855) 561-4944</b>					
iii. Street address ( <i>including apt., room, or suite no.</i> ) <b>3530 Toringdon Way, Suite 200</b>	iv. City <b>Charlotte</b>	v. State <b>NC</b>	vi. ZIP code <b>28277</b>			
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. ( <i>see instructions</i> )						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts						
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>				
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. <b>W-2</b>						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format ( <i>see instructions</i> ) <b>12/31/2024</b> <b>12/31/2023</b> / /						
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a ( <i>see instructions</i> )  		Date <b>5/19/25</b>	Phone number of taxpayer on line 1a or 2a <b>(843) 870-3448</b>		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name <b>Hennes Adrian Hunt</b>					
	Title ( <i>if line 1a above is a corporation, partnership, estate, or trust</i> )					
	Spouse's signature ( <i>required if listed on Line 2a</i> )			Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name					

# Instructions for Form 4506-C, IVES Request for Transcript of Tax Return

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

## Future Developments

For the latest information about Form 4506-C and its instructions, go to [www.irs.gov](http://www.irs.gov) and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

**What's New.** Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

## General Instructions

**Caution:** Do not sign this form unless all applicable lines have been completed.

**Designated Recipient Notification.** Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

**Taxpayer Notification.** Section 6103(c) limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

**Purpose of form.** Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

**Note:** If you are unsure of which type of transcript you need, check with the party requesting your tax information.

**Where to file.** The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

## Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

## Specific Instructions

**Line 1a/2a (if spouse is also requested).** For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for Last name. For BMF Requests: Enter the company name in the Last Name field. If all characters will not fit, please enter up to 22.

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

Learning about the law or the form ..... 10 min.  
Preparing the form ..... 12 min.  
Copying, assembling, and sending the form to the IRS ..... 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

## 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) Hennes Adrian Hunt	Social Security Number <u>585-23-6994</u> (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) HENES HUNT, HENNES S HUNT, HENNES A HUNT, A HUNT HENNES, ADRIAN HENNES, ADRIAN HUNT HENNES, HENNES ADRIAN HUNT, HENNES HUNT, HUNT HENNES, HUNT,HENNES,A	Date of Birth <u>mm/dd/yyyy</u> <u>01/03/1972</u>
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>1</u> Each Borrower intends to apply for joint credit. Your initials: _____	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names	

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>(843) 870-3448</u> Cell Phone <u>(843) 870-3448</u> Work Phone <u>(843) 873-1114</u> Ext. _____ Email <u>henneshunt@yahoo.com</u>
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)		

Current Address Street <u>112 Tea Farm Road</u>	Unit # _____		
City <u>Summerville</u>	State <u>SC</u> ZIP <u>29483</u>	Country <u>US</u>	
How Long at Current Address? <u>3</u> Years <u>1</u> Months Housing	<input type="radio"/> No primary housing expense	<input checked="" type="radio"/> Own	<input type="radio"/> Rent (\$ <u>      </u> /month)
If at Current Address for LESS than 2 years, list Former Address <input checked="" type="checkbox"/> Does not apply			
Street _____	Unit # _____		
City _____	State _____ ZIP _____	Country _____	
How Long at Former Address? <u>      </u> Years <u>      </u> Months Housing	<input type="radio"/> No primary housing expense	<input type="radio"/> Own	<input type="radio"/> Rent (\$ <u>      </u> /month)
Mailing Address - if different from Current Address <input checked="" type="checkbox"/> Does not apply			
Street _____	Unit # _____		
City _____	State _____ ZIP _____	Country _____	

#### 1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name <u>McElveen Buick GMC</u>	Phone <u>(843) 968-4169</u>	Gross Monthly Income Base \$ <u>591.99</u> /month
Street <u>117 Farmington Road</u>	Unit # _____	Overtime \$ <u>0.00</u> /month
City <u>Summerville</u>	State <u>SC</u> ZIP <u>29486</u>	Bonus \$ <u>6,450.74</u> /month
Position or Title <u>F &amp; I</u>	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
Start Date <u>02/05/2024</u> (mm/dd/yyyy)		
How long in this line of work? <u>1</u> Years <u>2</u> Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%.	Monthly Income (or Loss) \$ <u>      </u>
	<input type="radio"/> I have an ownership share of 25% or more.	\$ <u>      </u>
<b>TOTAL</b> \$ <u>22,052.50</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.

Employer or Business Name <u>Hoover Automotive, LLC</u>				Previous Gross Monthly Income \$ <u>14,193.01 /month</u>
Street <u>195 Mary Meade Drive</u>	Unit #			
City <u>Summerville</u>	State <u>SC</u>	ZIP <u>29483</u>	Country <u>US</u>	
Position or Title <u>F&amp;I Manager</u>		<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Start Date <u>11/08/2016</u> (mm/dd/yyyy)				
End Date <u>09/14/2023</u> (mm/dd/yyyy)				

## 1e. 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.

Employer or Business Name <u>Hudson Nissan of Summerville</u>				Previous Gross Monthly Income \$ <u>6,746.44 /month</u>
Street <u>370 Holiday Drive</u>	Unit #			
City <u>Summerville</u>	State <u>SC</u>	ZIP <u>29483</u>	Country <u>US</u>	
Position or Title <u>Sales manager</u>		<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Start Date <u>09/15/2023</u> (mm/dd/yyyy)				
End Date <u>02/04/2024</u> (mm/dd/yyyy)				

## 1f. Income from Other Sources

 Does not apply

**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**

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

**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	To be paid off at Unpaid Balance or before closing		Monthly Payment
Lease	GM FINANCIAL	112085469253	\$ 19,967.00	<input type="checkbox"/>	\$ 644.00
Lease	GM FINANCIAL	112085655171	\$ 18,726.00	<input type="checkbox"/>	\$ 668.00
Revolving	NAVY FEDERAL CR UNION	403216XXXXXX0885	\$ 15,793.00	<input type="checkbox"/>	\$ 363.00
Revolving	BANK OF AMERICA	4400668136918325	\$ 9,531.00	<input type="checkbox"/>	\$ 308.00
Revolving	BANK OF AMERICA	4400666752109286	\$ 9,072.00	<input type="checkbox"/>	\$ 222.00
Revolving	DISCOVER BANK	601120889444	\$ 1,838.00	<input type="checkbox"/>	\$ 59.00
Revolving	SYNCB/BELK	604583155570	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	ALLY FINANCIAL	228134495790	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	ALLY FINANCIAL	228011924965	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	ALLY FINANCIAL	023917375517	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	BEST EGG	35814797	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	NISSAN-INFINITI LT	25011183297	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	SERVICE FINANCE COMPAN	2626137	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	SETOYOTA FIN DBA OF WO	110000003564659	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CAPITAL ONE BANK USA	515599002380	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/BELK DUAL CARD	5243001037054370	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/CARE CREDIT	6019183918000662	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	CHRYSLER CAPITAL CRE	30000225665121000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	BAYER EMPLOYEES FEDE	50763100001	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CAPITAL ONE BANK USA	520101904436	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	CHRYSLER CAPITAL CRE	30000223197971000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	CHRYSLER CAPITAL CRE	30000205347061000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CITICBNA	6035251124411799	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB BANK NA	173988301	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	134814748	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	156802602	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	50003306	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	SETOYOTA FIN DBA OF WO	42040043038	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/LOWES	798192441276	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	WELLS FARGO CARD SER	5774421932066716	\$ 0.00	<input type="checkbox"/>	\$ 0.00

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

**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	112 Tea Farm Road	Unit #		
City	Summerville	State	SC ZIP 29483	Country	US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$720,000.00	Retained	Primary Residence	\$0.00	\$	

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)
SERVICEMAC/CARDINAL	4143514040091	\$ 3,371.00	\$ 459,220.01	<input type="checkbox"/>	Conventional	\$

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**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 \$ 80,779.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 112 Tea Farm Road	Unit # _____
City Summerville	State SC ZIP 29483
Number of Units 1	Country US
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> 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="radio"/> NO <input type="radio"/> YES	
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> 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**

## 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? 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)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES  <hr/> <input type="radio"/> PR <input type="radio"/> SP
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input checked="" type="radio"/> 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="radio"/> NO <input type="radio"/> YES <hr/> <input type="radio"/> \$
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="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> 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="radio"/> NO <input type="radio"/> 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="radio"/> NO <input type="radio"/> YES
G. Are there any outstanding judgments against you?	<input checked="" type="radio"/> NO <input type="radio"/> YES
H. Are you currently delinquent or in default on a Federal debt?	<input checked="" type="radio"/> NO <input type="radio"/> YES
I. Are you a party to a lawsuit in which you potentially have any personal financial liability?	<input checked="" type="radio"/> NO <input type="radio"/> YES
J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> 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="radio"/> NO <input type="radio"/> YES
L. Have you had property foreclosed upon in the last 7 years?	<input checked="" type="radio"/> NO <input type="radio"/> 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="radio"/> NO <input type="radio"/> YES

## 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/supplemental 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.

Borrower Signature

Date (mm/dd/yyyy)

5/19/25

Additional Borrower Signature

Date (mm/dd/yyyy)

## 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

## 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

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

### **Loan Originator Information**

Loan Originator Organization Name Cardinal Financial Company, Limited Partnership

Address 3530 Toringdon Way Suite 200, Charlotte, NC 28277

Loan Originator Organization NMLSR ID# 66247

State License ID# MLS - 66247

Loan Originator Name Adam Kerns

Loan Originator NMLSR ID# 2550683

State License ID# MLO - 2550683

Email adam.kerns@cardinalfinancial.com

Phone (980) 252-2414

Signature \_\_\_\_\_

Date (mm/dd/yyyy) \_\_\_\_\_

To be completed by the Lender.

Lender Loan No./Universal Loan Identifier: 1402167064 / 549300VORTB1GZTJL53140216706480

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

#### Refinance Program

- Full Documentation  
 Interest Rate Reduction  
 Streamlined without Appraisal  
 Other \_\_\_\_\_

#### Energy Improvement

- 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):

Hennes Adrian Hunt and Jeanette A Hunt

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

Hennes Adrian Hunt and Jeanette A. Hunt, as Joint Tenants with Rights of Survivorship

#### Estate Will be Held In

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

#### Trust Information

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

#### 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

#### 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 9.500 %  
 Loan Term 360 (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)  
 Temporary Interest Rate Buydown/ Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): \_\_\_\_\_

#### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,594.87
Subordinate Lien(s) (P & I)	\$ 679.23
Homeowner's Insurance	\$ 467.50
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 406.22
Mortgage Insurance	\$ 133.65
Association/Project Dues (Condo, Co-Op, PUD)	\$ 0.00
Other	\$ 0.00
<b>TOTAL</b>	<b>\$ 4,281.47</b>

Borrower Name(s): Hennes Hunt

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

10

Date Issued: 05/16/25

**L4. Qualifying the Borrower - Minimum Required Funds or Cash Back**

**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$ 0.00
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land ( <i>if acquired separately</i> )	\$ 0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 0.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 0.00
F. Borrower Closing Costs ( <i>including Prepaid and Initial Escrow Payments</i> )	\$ 3,814.11
G. Discount Points	\$ 1,092.51
<b>H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 4,906.62</b>

**TOTAL MORTGAGE LOANS**

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i> ) \$ 80,779.00 Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i> ) Amount \$ 0.00	\$ 80,779.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$ 0.00
<b>K. TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 80,779.00</b>

**TOTAL CREDITS**

L. Seller Credits ( <i>Enter the amount of Borrower(s) costs paid by the property seller</i> )	\$ 0.00
M. Other Credits ( <i>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</i> )	\$ 170.30
<b>N. TOTAL CREDITS (Total of L and M)</b>	<b>\$ 170.30</b>

**CALCULATION**

<b>TOTAL DUE FROM BORROWER(s) (Line H)</b>	<b>\$ 4,906.62</b>
<b>LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)</b>	<b>-\$ 80,949.30</b>
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b> <b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ -76,042.68</b>

## PAYOFF STATEMENT

**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

**Important:** When a borrower is closing a Home Equity Line of Credit (HELOC) account, it is mandatory for the Agent to send the Line of Credit Close Out Letter authorization to the lien holder along with the payoff. This step is essential for closing the borrower's account and ensuring the filing of the required Satisfaction/Release or Reconveyance instrument with the appropriate governmental office.

## PAYOFF STATEMENT

# CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

## Instructions to the Agent

The following requirements are a part of Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1402167064 and borrower Hennes Adrian Hunt.

If there are documents included after this cover page, a signature and date from each borrower is required. If the document does not have a place for the borrower(s) to sign, please create a signature line and/or date field.

Examples of documents that may be included in this section include but are not limited to the following:

- Termite inspections
- Survey
- Letters of explanation
- Tax returns or tax-related documents

If there are no documents after this cover page, please proceed to the next section of the closing package.

Sincerely,

Closer: Nicole Schooler  
Phone: 4692994708 / Fax: 7044694790  
Email: nicole.schooler@cardinalfinancial.com

Funding Hotline: (855) 561-4944  
Funding Email: [Funding@cardinalfinancial.com](mailto:Funding@cardinalfinancial.com)

# CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

## INSURANCE DOCUMENTS

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**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

## INSURANCE DOCUMENTS

**Universal Property & Casualty (Stock) Insurance Company**  
 c/o Evolution Risk Advisors, Inc.  
**1110 W. Commercial Blvd**  
**Fort Lauderdale, FL 33309**

**Homeowners**  
**Declaration Effective**  
**05/27/2024**



**AMENDED: Swimming Pool**

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

**Named Insured and Address**

HENNES and JEANETTE HUNT  
 112 TEA FARM RD  
 Summerville, SC 29483  
 (843) 870-3448

**Agent Name and Address**

Cliff Heath Insurance  
 1531 Sam Rittenburg Blvd  
 Charleston, SC 29407  
 (843) 766-6316

**Insured Location**

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

<b>Premium Summary</b>								
Basic Coverages	Attached Endorsements	Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)			
\$3,997.06		\$946.55	\$0.00	\$156.29	\$5,099.90			

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost			Protective Device Credits:		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y	Y			Burglar None	Fire None	Sprinkler N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$576,888	\$3,997.06	Coverage -E- Personal Liability	\$500,000	\$30.00
Coverage -B- Other Structure	\$57,689		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$288,444				
Coverage -D- Loss of Use	\$115,378				

Section I coverages subject to a minimum 2.0% - \$11,538 hurricane deductible per loss.

Section I coverages subject to \$2,500 all other perils deductible per loss.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM, OR WIND/HAIL LOSSES,  
 WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW  
 THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.

Secretary

Chief Executive Officer

Universal Property & Casualty (Stock) Insurance Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Declaration Effective  
05/27/2024



AMENDED: Swimming Pool

**THIS IS NOT A BILL**

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

**Mortgagee/Additional Interest 01**

CARDINAL FINANCIAL GROUP  
1 CORPORATE DR  
STE 360  
Lake Zurich, IL 60047  
1491381388

**Additional Interest**

**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$3,997.06
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$144,222	\$145.71
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000 Section II - \$50,000		
HO 03 61 08 21	Hurricane Deductible		
HO 04 90 05 11	Personal Property Replacement Cost	\$288,444	\$662.84
HO 04 95 01 14	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$98.00
UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$292.82
	Personal Liability Increase Endorsement	\$500,000	\$30.00
	MGA Fee		\$25.00
	Fire Department Premium Tax		\$27.19
	2023 South Carolina Guaranty Fund Assessment Recoupment		\$79.10
	Inspection Fee		\$25.00

To report a claim please visit us at [www.universalproperty.com](http://www.universalproperty.com) or by calling 800-218-3206

**GO PAPERLESS! FOR YOUR CONVENIENCE, YOU MAY VIEW AS WELL AS SIGN UP FOR PAPERLESS DELIVERY OF YOUR POLICY FORMS AND ENDORSEMENTS ON UNIVERSAL PROPERTY'S WEBSITE. TO REGISTER OR SIGN IN, ENTER THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/LOGIN](https://universalproperty.com/login). ONCE YOU HAVE SIGNED IN, YOU WILL HAVE THE ABILITY TO SELECT PAPERLESS DELIVERY, REVIEW YOUR BILL, MAKE PAYMENTS ON-LINE, AND VIEW YOUR POLICY FORMS AND ENDORSEMENTS. IT'S EASY, CONVENIENT, AND GOOD FOR THE PLANET! IF YOU CHOOSE NOT TO SIGN UP FOR PAPERLESS DELIVERY, YOU WILL CONTINUE TO RECEIVE PAPER COPIES OF YOUR FORMS AND ENDORSEMENTS BY MAIL.**

**THIS POLICY DOES NOT INCLUDE COVERAGE FOR SINKHOLE, EARTHQUAKE OR FLOOD LOSSES. THESE COVERAGES ARE NOT PROVIDED BY UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY AND ARE NOT PART OF THIS POLICY.**

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

Universal Property & Casualty (Stock) Insurance Company  
c/o Evolution Risk Advisors, Inc.  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309

Homeowners  
Declaration Effective  
05/27/2024



AMENDED: Swimming Pool

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

**Named Insured and Address**

HENNES and JEANETTE HUNT  
112 TEA FARM RD  
Summerville, SC 29483  
(843) 870-3448

**Agent Name and Address**

Cliff Heath Insurance  
1531 Sam Rittenburg Blvd  
Charleston, SC 29407  
(843) 766-6316

**Insured Location**

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

**Premium Summary**

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\$3,997.06	\$946.55	\$0.00	\$156.29	\$5,099.90

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost		Personal Property Replacement Cost		Protective Device Credits:		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y		Y		Burglar None	Fire None	Sprinkler N	N N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

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Coverage -C- Personal Property	\$288,444				
Coverage -D- Loss of Use	\$115,378				

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THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.

Secretary

Chief Executive Officer

**Universal Property & Casualty (Stock) Insurance Company**  
**c/o Evolution Risk Advisors, Inc.**  
**1110 W. Commercial Blvd**  
**Fort Lauderdale, FL 33309**

**Declaration Effective**  
**05/27/2024**



AMENDED: Swimming Pool

**THIS IS NOT A BILL**

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

**Additional Interest**

**Mortgagee/Additional Interest 01**

CARDINAL FINANCIAL COMPANY, LIMITED  
PARTNERSHIP ISAOA, ATIMA  
PO Box 29411  
Phoenix, AZ 85038-9411  
3514040091

**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$3,997.06
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$144,222	\$145.71
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UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$292.82
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	MGA Fee		\$25.00
	Fire Department Premium Tax		\$27.19
	2023 South Carolina Guaranty Fund Assessment Recoupment		\$79.10
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To report a claim please visit us at [www.universalproperty.com](http://www.universalproperty.com) or by calling 800-218-3206

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**THIS POLICY DOES NOT INCLUDE COVERAGE FOR SINKHOLE, EARTHQUAKE OR FLOOD LOSSES. THESE COVERAGES ARE NOT PROVIDED BY UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY AND ARE NOT PART OF THIS POLICY.**

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

**Universal Property & Casualty Insurance Company  
1110 W. Commercial Blvd  
Fort Lauderdale, FL 33309  
FORWARDING SERVICE REQUESTED**

04/07/2025

HENNES and JEANETTE HUNT  
112 TEA FARM RD  
Summerville, SC 29483

**NOTICE OF RENEWAL OFFER**

Dear Policyholder:

Universal Property & Casualty Insurance Company (UPCIC) appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this renewal offer. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the payment due date.

Please contact your insurance agent with any questions about your renewal offer and payment options.

Return Bottom Portion with Payment

**RENEWAL PREMIUM REMITTANCE**

HENNES and JEANETTE HUNT  
112 TEA FARM RD  
Summerville, SC 29483

Policy Number: 6701-2400-3516  
Statement Date: 4/7/2025  
Payment Due Date: 5/27/2025 12:01 AM EST  
Payment in Full Amount: \$4,756.87  
Minimum Due: 1671.00

I select the following payment option. My payment is enclosed.

- |   |  |
|---|--|
| <input type="checkbox"/> Payment in Full        | (One-time payment of \$ <u>4,756.87</u> required)  |
| <input type="checkbox"/> Two-Pay Plan           | (First installment of \$ <u>2,860.00</u> required) |
| <input type="checkbox"/> Four-Pay Plan          | (First installment of \$ <u>1,671.00</u> required) |
| <input type="checkbox"/> Premium Finance Option | (Down-payment of \$ N/A required)                  |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the payment due date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed on premium finance option without a signed premium finance contract).

## PAYMENT OPTIONS

UPCIC welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

### Payment in Full:

You may pay your renewal premium in full by sending the payment in full amount so we receive it before your payment due date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

### Two-Pay Plan:

Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current payment in full amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$2,860.00	5/27/2025
2	\$1,908.87	11/23/2025

### Four-Pay Plan:

The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current payment in full amount:

Payments	Amount Due	Due Date
1	\$1,671.00	5/27/2025
2	\$1,195.00	8/25/2025
3	\$1,195.00	11/23/2025
4	\$719.87	2/21/2026

**IMPORTANT:** Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the payment due date shown on your Renewal Premium Remittance at the bottom of this page (or on the previous page) to avoid a lapse in your coverage.

Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.

Please either:

-  Visit our website at <https://universalproperty.com>
-  Download the UPCIC Mobile App on Android (Play) or iOS Store
-  Call 1-866-926-2217 to use the automated payment service
-  Mail (PAYMENTS ONLY) to PO Box 88763, Chicago, IL 60680-1763
-  General Correspondence and/or Overnight Mail to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

### Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

HENNES and JEANETTE HUNT  
112 TEA FARM RD  
Summerville, SC 29483

Policy Number: 6701-2400-3516  
Statement Date: 4/7/2025  
Due Date: 5/27/2025 12:01 AM EST  
Account Balance: \$4,756.87  
Minimum Due: 1671.00

**US Funds Only**

Universal Property & Casualty Insurance Company  
P.O. Box 88763  
Chicago, IL 60680-1763

Amount Enclosed \$ \_\_\_\_\_

88763 0000670124003516 00167100 00475687 05272025 9

<p><b>Universal Property &amp; Casualty (Stock) Insurance Company</b> c/o Evolution Risk Advisors, Inc. <b>1110 W. Commercial Blvd</b> <b>Fort Lauderdale, FL 33309</b></p>	<p>Homeowners <b>Declaration Effective</b> <b>05/27/2025</b></p>	 <b>UNIVERSAL PROPERTY</b> <small>&amp; CASUALTY INSURANCE COMPANY</small>
<b>Renewal Policy</b>		

**THIS IS NOT A BILL**

For Policy or Claims Questions Contact Your Agent Listed Below

<b>Policy Number</b>	<b>FROM</b>	<b>Policy Period</b>	<b>TO</b>	<b>MORTGAGEE BILLED</b>	<b>Agent Code</b>
6701-2400-3516	05/27/2025		05/27/2026	12:01 AM Standard Time	SC0128

**Named Insured and Address**

HENNES and JEANETTE HUNT  
112 TEA FARM RD  
Summerville, SC 29483  
(843) 870-3448

**Agent Name and Address**

Cliff Heath Insurance  
1531 Sam Rittenburg Blvd  
Charleston, SC 29407  
(843) 766-6316

**Insured Location**

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

<b>Premium Summary</b>								
Basic Coverages	Attached Endorsements		Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)			
Premium \$4,234.62	Premium \$994.26		(\$522.89)	\$50.88				\$4,756.87

**Rating Information**

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost		Personal Property Replacement Cost		Protective Device Credits:		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y		Y		Burglar None	Fire None	Sprinkler N	N N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

<b>COVERAGES - SECTION I</b>	<b>LIMITS</b>	<b>PREMIUMS</b>	<b>COVERAGES - SECTION II</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
Coverage -A- Dwelling	\$610,925	\$4,234.62	Coverage -E- Personal Liability	\$500,000	\$30.00
Coverage -B- Other Structure	\$61,094		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$305,463				
Coverage -D- Loss of Use	\$122,185				

**Section I coverages subject to a minimum 2.0% - \$12,219 hurricane deductible per loss.**

**Section I coverages subject to \$2,500 all other perils deductible per loss.**

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM, OR WIND/HAIL LOSSES,  
WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW  
THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.



Secretary



Chief Executive Officer

**Universal Property & Casualty (Stock) Insurance Company**  
**c/o Evolution Risk Advisors, Inc.**  
**1110 W. Commercial Blvd**  
**Fort Lauderdale, FL 33309**

**Declaration Effective**  
**05/27/2025**



**Renewal Policy**

**THIS IS NOT A BILL**

<b>Policy Number</b>	<b>FROM</b>	<b>Policy Period</b>	<b>TO</b>	<b>MORTGAGEE/BILLED</b>	<b>Agent Code</b>
6701-2400-3516	05/27/2025		05/27/2026	12:01 AM Standard Time	SC0128

**Additional Interest**

**Mortgagee/Additional Interest 01**

CARDINAL FINANCIAL COMPANY, LIMITED  
 PARTNERSHIP ISAOA, ATIMA  
 PO Box 29411  
 Phoenix, AZ 85038-9411  
 3514040091

**Mortgagee/Additional Interest 02**

**Mortgagee/Additional Interest 03**

**Policy Forms and Endorsements Applicable to this Policy**

<b>NUMBER EDITION</b>	<b>DESCRIPTION</b>	<b>LIMITS</b>	<b>PREMIUMS</b>
HO 00 03 05 11	Homeowners 3 Special Form		\$4,234.62
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$152,731	\$154.30
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000 Section II - \$50,000		
HO 03 61 08 21	Hurricane Deductible		
HO 04 90 05 11	Personal Property Replacement Cost	\$305,463	\$701.95
HO 04 95 01 14	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$96.00
UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$310.10
	Personal Liability Increase Endorsement	\$500,000	\$30.00
	Loyalty Discount		(\$522.89)
	MGA Fee		\$25.00
	Fire Department Premium Tax		\$25.88

To report a claim please visit us at [www.universalproperty.com](http://www.universalproperty.com) or by calling 800-218-3206

**GO PAPERLESS! FOR YOUR CONVENIENCE, YOU MAY VIEW AS WELL AS SIGN UP FOR PAPERLESS DELIVERY OF YOUR POLICY FORMS AND ENDORSEMENTS ON UNIVERSAL PROPERTY'S WEBSITE. TO REGISTER OR SIGN IN, ENTER THIS URL INTO YOUR INTERNET BROWSER:**

**[HTTPS://UNIVERSALPROPERTY.COM/LOGIN](https://universalproperty.com/login). ONCE YOU HAVE SIGNED IN, YOU WILL HAVE THE ABILITY TO SELECT PAPERLESS DELIVERY, REVIEW YOUR BILL, MAKE PAYMENTS ON-LINE, AND VIEW YOUR POLICY FORMS AND ENDORSEMENTS. IT'S EASY, CONVENIENT, AND GOOD FOR THE PLANET! IF YOU CHOOSE NOT TO SIGN UP FOR PAPERLESS DELIVERY, YOU WILL CONTINUE TO RECEIVE PAPER COPIES OF YOUR FORMS AND ENDORSEMENTS BY MAIL.**

**THIS POLICY DOES NOT INCLUDE COVERAGE FOR SINKHOLE, EARTHQUAKE OR FLOOD LOSSES. THESE COVERAGES ARE NOT PROVIDED BY UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY AND ARE NOT PART OF THIS POLICY.**

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

## IMPORTANT NOTICE OF PREMIUM DISCOUNTS

Site-Built Residential Property Insurance Coverage

Section 38-75-755 requires insurance companies to notify you of the availability and range of each premium discount, credit, other rate differential or reduction in deductibles for properties on which fixtures or construction techniques demonstrate to reduce the amount of loss in windstorm have been installed or implemented. Securing your roof so it safeguard your home and reduce your premium.

Description of Mitigation Measures	Estimated Premium Discount Percent or Range
<b>South Carolina Building Code Compliance</b> <ul style="list-style-type: none"> <li>Homes built in compliance with the International Residential Code (IRC) standard established in 2003 or later.</li> </ul>	0%
<b>Roof Covering (shingles, tiles, etc.)</b> <ul style="list-style-type: none"> <li>Covering attached in compliance with the IRC established 2003 or later as adopted by the South Carolina Building Codes Council.</li> </ul>	0% - 5%
<b>Roof Deck Attachment</b> <ul style="list-style-type: none"> <li>Deck sheathing attached in compliance with the IRC* standards established in 2003 or later or does the roof have Plywood/OSB with 2 1/2 inch nails spaced at 6" from the edge of the plywood and 12" in the field on 24" truss spacing.</li> </ul>	0% - 5%
<b>Roof to Wall Connection</b> <ul style="list-style-type: none"> <li>Toe nails, clips, single straps or double straps installed on or over roofing rafters/trusses in compliance with the IRC* Standards established in 2003 or later.</li> </ul>	0% - 5%
<b>Roof Shape and Pitch</b> <ul style="list-style-type: none"> <li>High Slope (greater than 4:12)</li> <li>Hip / Gable / Gambrel</li> <li>Other</li> </ul>	0% - 10%
<b>Secondary Water Resistance</b> <ul style="list-style-type: none"> <li>Roofing felt or other approved layer of protection between the shingles and the roof sheathing below.</li> <li>No secondary water resistance</li> </ul>	0% - 5%
<b>Opening Protection</b> <ul style="list-style-type: none"> <li>None</li> <li>Windows and doors designed to the impact resistant standards of SSTD 12 or ASTM E 1986 &amp; ASTM E 1996. These standards apply to impact resistant glass/glazing and impact resistant coverings such as shutters which can resist a 9 pound projectile traveling at 50 feet per second.</li> </ul>	0% - 10%
<b>Building Code Effectiveness Grading (BCEGS)</b>	0%-11%

Hurricane Deductible Options			
Deductible Options	Homeowners (HO3 & HO8)	Condominium (HO6)	Renters (HO4)
2% (Base)	0%	0%	0%
3%	4% - 9%	4% - 9%	5% - 9%
3.5%	5% - 11%	6% - 12%	7% - 13%
4%	7% - 16%	7% - 16%	8% - 15%
5%	10% - 20%	10% - 21%	11% - 21%
10%	19% - 39%	20% - 37%	21% - 38%

Your deductible represents your share of the damages in the event of a covered loss. The higher your deductible, the more money you save on your premiums - but the greater your out-of-pocket cost will be in the event of a covered claim.

The deductible(s) available to you depends on your policy type, property location and amount of insurance. Some combinations are not available. See your policy Declarations for your current deductible(s) or contact your insurance agent or the company for more information.

All Other Perils Deductible			
Deductible Options	Homeowners (HO3 & HO8)	Condominium (HO6)	Renters (HO4)
\$500 (Base)	0%	0%	0%
\$1000	10%	10%	10%
\$2500	30%	30%	30%
\$5000	40%	40%	40%

Please do not hesitate to contact your agent if you have questions about the mitigation techniques included in this form or other mitigation techniques that could result in a discount.

**Replacement Cost Estimate**

Prepared by: Agency SC0128 (sc0128@universalproperty)  
 Valuation ID: AU6U-H8NB.4

**Owner Information**

Name: 6701-2400-3516	Date Entered: 03/07/2024
Street: 112 TEA FARM RD	Date Calculated: 05/08/2025
City, State ZIP: KNIGHTSVILLE, SC 29483	Created By: Agency SC0128 (sc0128@universalproperty)
Country: USA	User: Agency SC0128 (sc0128@universalproperty)

**General Information**

Most Prevalent Number of Stories: <b>2 Stories</b>	Sq. Feet: <b>3470</b>
Use: <b>Single Family Detached</b>	Year Built: <b>1972</b>
Home Quality Grade: <b>Standard</b>	Cost per Finished Sq. Ft.: <b>\$172.11</b>
Site Access: Average - No Unusual Constraints	

**Foundation**

Foundation Shape: 8-10 Corners - T,U,Z Shape	Foundation Type: <b>100% Crawlspace</b>
Foundation Material: 100% Concrete	Property Slope: None (0 - 15 degrees)

**Exterior**

Roof Shape: Gable	Number of Dormers: 0
Roof Construction: 100% Wood Framed	Roof Cover: <b>100% Composition - Architectural Shingle</b>
Exterior Wall Construction: 100% Concrete Block	Exterior Wall Finish: <b>100% Brick Veneer</b>

**Interior**

Average Wall Height: 8	Interior Wall Material: 100% Drywall
Floor Coverings: <b>70% Carpet, 20% Sheet Vinyl, 10% Laminate</b>	Interior Wall Finish: 100% Paint
Ceiling Finish: 100% Paint	

**Key Rooms**

Kitchens: <b>1 Large - (15'x11')</b>	Attached Structures
Bathrooms: <b>1 Half Bath, 2 Full Bath</b>	Garage(s) / Carport(s): <b>1 Car (Up to 280 sq. ft.), Carport</b>
Bedrooms: 4 Medium - (10'x10')	Deck(s) / Balcony(ies): <b>500 sq. ft. Treated Deck</b>
	Patio(s) / Porch(es): <b>300 sq. ft. Concrete Porch</b>

**Systems**

Heating: 1 Heat Pump - Heat/Cool System	Air Conditioning: 1 Central Air Conditioning
Fireplace(s): <b>1 Zero Clearance Fireplace</b>	

**Estimated Replacement Cost**

Calculated Value:	<b>\$597,207.07</b>
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**Estimated Market Value**

Calculated Value:	<b>\$650,000.00</b>
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The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

This Report is not intended to: (i) serve as the sole source of information, but rather one of several sources, for estimating replacement costs and not guaranteed to represent actual replacement costs; (ii) serve as a statement as to the existence or condition of the structure or property; and (iii) serve as market value appraisals or an assessment of market conditions. This Report has not been adapted to or conformed to any mortgage-lending or real estate-industry regulations, standards or purposes and, without limitation, may not be used or distributed for any real estate-related purpose, including distribution to a mortgage lending institution or use for purposes of a real estate closing. Residential property prefill powered by SmartSource®. The Verisk Logo, 360Value® and SmartSource are registered trademarks of Insurance Services Office, Inc.



## INVOICES TO BE PAID

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**Borrower** Hennes Adrian Hunt

**Property** 112 Tea Farm Road  
Summerville, SC 29483  
Dorchester County

**Lender** Cardinal Financial Company, Limited Partnership  
NMLS ID: 66247 State License: MLS - 66247

**Originator** Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

## INVOICES TO BE PAID

## Funding Worksheet

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<b>Date Issued</b>	05/16/25	<b>Loan No.</b>	1402167064
<b>Borrowers</b>	Hennes Adrian Hunt	<b>Property</b>	112 Tea Farm Road
<b>Lender</b>	Cardinal Financial Company, Limited Partnership		Summerville, SC 29483
	NMLS ID: 66247 State Lic: MLS - 66247		Dorchester County
<b>Originator</b>	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		

### Lender

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**Funder**  
**Phone**  
**Email**

### Settlement Agent

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<b>Reference ID</b>	01-01815781	<b>Contact</b>	Greg O'Neil
<b>Company</b>	Equity Settlement Services, Inc. 444 Route 111 Smithtown, NY 11787	<b>Phone</b>	(631) 715-3462
		<b>Fax</b>	(631) 370-1200
		<b>Email</b>	cardinal@equitysettlement.com
<b>Routing #</b>	065000090	<b>For Credit To</b>	Equity Settlement Services Inc
<b>Account #</b>	7047567194	<b>For Further Credit</b>	Hennes Hunt : 01-01815781

### Title

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<b>Reference ID</b>	01-01814571	<b>Contact</b>	Greg O'Neil
<b>Company</b>	Equity Settlement Services, Inc. 444 Route 111 Smithtown, NY 11787	<b>Phone</b>	(631) 715-3462
		<b>Fax</b>	(631) 715-3403
		<b>Email</b>	applications@equitysettlement.com

### Funding Overview

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#	Item	Payer to Payee	Amount
1	Loan Amount		80,779.00
2	Charge for Interest Rate	Borrower to Lender	-1,092.51
3	Credit Report Fee	Borrower to Other	-233.30
4	Flood Certification	Borrower to Other	-7.00
5	Investor Tax Service Fee	Borrower to Lender	-90.00
6	Lock Extension Fee	Borrower to Lender	-484.68
7	MERS Fee	Borrower to Other	-24.95
8	Origination Fee	Borrower to Lender	-995.00
9	Prepaid Interest	Borrower to Lender	-189.18
10	Tolerance Cure	Lender to Borrower	170.30
11	Total Wire Amount	Lender to Title	\$77,832.68

## 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) Hennes Adrian Hunt

### 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](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](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](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](http://www.consumerfinance.gov/find-a-housing-counselor).



### Applicant Info

Applicant Name: HUNT, HENNES

Applicant SSN: XXX-XX-6994

Address: 112 TEA FARM ROAD

SUMMERTIME SC 29483

Loan Number(s): 1402167064

Co-Applicant Name:

Co-Applicant SSN:

Reference Number: 117267239590000

Reference Number: 117267239590000

### Charge Detail

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
ProScan OFAC - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
CREDIT ASSURE CLOUD - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
Instant Merge - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
Subsequent Re-Access/Re-Use	3/26/2025	0.00	0.00	0.00	N	
CSD Mortgage - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
CREDIT ASSURE CLOUD - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
Instant Merge - 117267239590000				<b>Transaction Total:</b>	<b>0.00</b>	
1st Re-Access/Re-Use or Re-Order of existing data requested.	3/26/2025	0.00	0.00	0.00	N	
Re-Use (different account is used than primary) . Re-Order						

(same account is used as primary)

		<b>Transaction Total:</b>	<b>0.00</b>
CSD Mortgage - 117267239590000		<b>Transaction Total:</b>	<b>0.00</b>
ProScan OFAC - 117267239590000		<b>Transaction Total:</b>	<b>0.00</b>
Instant Merge LOE - 117267239590000		<b>Transaction Total:</b>	<b>0.00</b>
Primary Transaction	3/20/2025	0.00	0.00 N
		<b>Transaction Total:</b>	<b>0.00</b>
CREDIT ASSURE CLOUD - 117267239590000		<b>Transaction Total:</b>	<b>0.00</b>
Instant Merge - 117267239590000		<b>Transaction Total:</b>	<b>0.00</b>
Primary Transaction	3/20/2025	0.00	0.00 N
Equifax - Individual	3/20/2025	22.75	0.00 22.75 N
Experian - Individual	3/20/2025	18.70	0.00 18.70 N
Trans Union - Individual	3/20/2025	21.55	0.00 21.55 N
		<b>Transaction Total:</b>	<b>63.00</b>

**Total Itemized Charge: 63.00**

**Applicant Info**

**Applicant Name:** HUNT, HENNES  
**Applicant SSN:** XXX-XX-6994  
**Address:** 112 TEA FARM ROAD  
 SUMMERTOWN SC 29483  
**Loan Number(s):** 1402167064

**Co-Applicant Name:**  
**Co-Applicant SSN:**

**Reference Number:** 117296607790000

**Charge Detail**

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117296607790000				<b>Transaction Total:</b> 0.00		
ProScan OFAC - 117296607790000				<b>Transaction Total:</b> 0.00		
CREDIT ASSURE CLOUD - 117296607790000				<b>Transaction Total:</b> 0.00		
Instant Merge - 117296607790000						
1st Re-Access/Re-Use or Re-Order of existing data requested. Re-Use (different account is used than primary) . Re-Order (same account is used as primary)	4/23/2025	0.00	0.00	0.00	N	
				<b>Transaction Total:</b> 0.00		
CSD Mortgage - 117296607790000				<b>Transaction Total:</b> 0.00		
ProScan OFAC - 117296607790000				<b>Transaction Total:</b> 0.00		
Instant Merge LOE - 117296607790000						
Primary Transaction	4/23/2025	0.00	0.00	0.00	N	

**Transaction Total:** **0.00**

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CREDIT ASSURE CLOUD - 117296607790000

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**Transaction Total:** **0.00**

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Instant Merge - 117296607790000

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Primary Transaction	4/23/2025	0.00	0.00	0.00	N
Equifax - Individual	4/23/2025	22.75	0.00	22.75	N
Experian - Individual	4/23/2025	18.70	0.00	18.70	N
Trans Union - Individual	4/23/2025	21.55	0.00	21.55	N

---

**Transaction Total:** **63.00**

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**Total Itemized Charge: 63.00**

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**[Print]** **[Close]**

**Applicant Information**

**Applicant Name:** HUNT, HENNES  
**Applicant SSN:** XXX-XX-6994  
**Address:** 112 TEA FARM ROAD SUMMERTON SC 29483  
**Loan Number:** 1402167064

**Co-Applicant Name:**  
**Co-Applicant SSN:**

**Reference Number:** 117304274650000**Reference Number:** 117304066910000**Charge Detail**

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
ProScan OFAC - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
CREDIT ASSURE CLOUD - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
Instant Merge - 117304274650000						
1st Re-Access/Re-Use or Re-Order of existing data requested. Re-Use (different account is used than primary) . Re-Order (same account is used as primary)	5/2/2025	0.00	0.00	0.00	N	
				<b>Transaction Total:</b> <b>0.00</b>		
CSD Mortgage - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
ProScan OFAC - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
Instant Merge LOE - 117304274650000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
				<b>Transaction Total:</b> <b>0.00</b>		
CREDIT ASSURE CLOUD - 117304274650000				<b>Transaction Total:</b> <b>0.00</b>		
Instant Merge - 117304274650000						
Equifax Frozen fulfillment Individual	5/2/2025	22.75	0.00	22.75	N	
Trans Union frozen fulfillment Individual	5/2/2025	21.55	0.00	21.55	N	
				<b>Transaction Total:</b> <b>44.30</b>		
CSD Mortgage - 117304066910000				<b>Transaction Total:</b> <b>0.00</b>		
ProScan OFAC - 117304066910000				<b>Transaction Total:</b> <b>0.00</b>		
Instant Merge LOE - 117304066910000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
				<b>Transaction Total:</b> <b>0.00</b>		
CREDIT ASSURE CLOUD - 117304066910000				<b>Transaction Total:</b> <b>0.00</b>		
Instant Merge - 117304066910000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Equifax - Individual	5/2/2025	22.75	0.00	22.75	N	
Experian - Individual	5/2/2025	18.70	0.00	18.70	N	

5/12/25, 1:36 PM

CoreLogic Credco

Trans Union - Individual	5/2/2025	21.55	0.00	21.55	N
		<b>Transaction Total:</b>	<b>63.00</b>		

**Total Itemized Charge: 107.30**

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