

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 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

1002 TITLE CONDITIONS AND ENDORSEMENTS

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



Applicant Information

Applicant Name: HUNT, HENNES
Applicant SSN: XXX-XX-6994
Address: 112 TEA FARM ROAD SUMMERVILLE 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						
Transaction Total:				0.00		
ProScan OFAC - 117304274650000						
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304274650000						
Transaction Total:				0.00		
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	
Transaction Total:				0.00		
CSD Mortgage - 117304274650000						
Transaction Total:				0.00		
ProScan OFAC - 117304274650000						
Transaction Total:				0.00		
Instant Merge LOE - 117304274650000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304274650000						
Transaction Total:				0.00		
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	
Transaction Total:				44.30		
CSD Mortgage - 117304066910000						
Transaction Total:				0.00		
ProScan OFAC - 117304066910000						
Transaction Total:				0.00		
Instant Merge LOE - 117304066910000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304066910000						
Transaction Total:				0.00		
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	

Trans Union - Individual	5/2/2025	21.55	0.00	21.55	N
Transaction Total:				63.00	

Total Itemized Charge: 107.30

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