



**MORTGAGE
CONNECT**

RETURN FAX COVER SHEET FAX #866-789-1845

**Immediately following closing, fax the following documents.
Please check off documents that you faxed:**

MC#: 3488325

Buyer: MICHAEL R HILFER

Seller: KERRY K MURPHY

☐ **ENTIRE SIGNED PACKAGE**



Mortgage Connect - Signing Requirements

Please completely review this page prior to conducting the signing to be sure all underwriting and Mortgage Connect guidelines are met. If you have any questions regarding any items listed below, please contact your Mortgage Connect Closing Coordinator immediately.

THE SIGNING REQUIREMENTS FOR THIS FILE ARE LISTED BELOW:

Seller(s): KERRY K MURPHY

Buyer(s): MICHAEL R HILFER

1. Two copies of all loan documents must be printed and taken to closing (one for execution and one for the parties). Documents must be signed in BLUE ink unless your state requirement differs.
2. The parties must sign the documents exactly as their names appear, even if inconsistent with the parties' usual signature. If a person's name is not on a document then he/she must NOT sign that document. Please pay special attention to middle initials, middle names and generation identification (Jr., Sr., II etc...) You must review the signature on each document carefully.
3. Verify that if initials are required on particular pages of the note or security instrument, that the appropriate initials are obtained.
4. Parties and Signing Agent must date the documents in these formats only February 10, 2012 or 02/20/12. **The use of a date stamp is not permitted.** The dates must be **LEGIBLE & CONSISTENT** throughout the entire document package or the lender may require the parties(s) to re-execute the entire document package.
5. All of the parties is required to date their own signature. No other person can complete any of the dates.
 - a. **Example A:** A Buyer cannot date the other Buyer's signature line.
 - b. **Example B:** The Signing Agent cannot complete any of the dates before the signing in an effort to reduce the amount of time required for the signing.
6. Signing Agent must make sure that they properly notarize each of the documents.

Commonly missed documents include Occupancy Affidavits and Name/Signature Affidavits

7. **Final Uniform Residential Loan Application (1003)**- must be signed at closing and returned in the loan package.



MORTGAGE CONNECT

8. Please note that within the loan documents you will find the **Certification of Buyer/Seller Identification Form** for execution. You will be required to review the parties valid ID and document the information on this form. You should NOT collect a copy of their ID; you must copy the information, including the document type, issuing authority, document number and date of expiration, if applicable. You must sign your name, print your name and state your title (i.e. signing notary) at the bottom.
- a. All parties must present one of the following primary forms of **picture** ID:
 - i. National ID Card issued by the U.S. Government
 - ii. Military ID Card issued by one of the U.S. Military Services
 - iii. State Issued Picture ID Card
 - iv. State Driver's License
 - v. Passport
 - b. All Parties must present one of the follow:
 - i. Social Security Card
 - ii. (ii) Government-issued Visa
 - iii. (iii) Birth Certificate
 - iv. (iv) Non-U.S./Canadian Drivers' License
 - v. (v) Voter Registration Card
 - vi. (vi) Recent Utility Bill
 - c. All forms of picture ID must be current and an expired ID may not be utilized.
9. You must upload or fax back all documents listed on the attached return fax cover sheet.
10. *****VERY IMPORTANT***** It is **IMPERATIVE** that the **SIGNED** and **NOTARIZED** loan package is received back in our office **THE DAY AFTER THE SIGNING IS COMPLETED**. If you feel there may be an issue that would prevent you from accomplishing this task, please let our office know immediately.

Signing Agent, please initial this page to acknowledge that you have read and understand this form.

Signing Agent Initials: _____

Date: _____



Mortgage Connect - Signing Requirements

Please be aware that you are facilitating the closing for this transaction on behalf of Mortgage Connect.

Thank you in advance for providing our customer with highest level of service possible.

If you have any concerns or questions about the documents you received for this closing (either prior to or while you are facilitating the closing) and the time of day is between the hours of **8:00am and 9:00pm** Eastern Time, please call toll free 1-866-789-1814 and someone from the Mortgage Connect staff will assist you. If the time is outside of 8:00am to 9:00pm Eastern Time, or if you cannot reach someone through the toll-free number above, please call the following people in the order in which they are listed until you reach someone. Please do not cancel or terminate the closing without first receiving approval from one of the persons listed below.

IF YOU HAVE ANY QUESTIONS AT THE CLOSING TABLE BETWEEN THE HOURS OF 8AM AND 9PM, PLEASE CALL 866-789-1814.

Name	Title	Location	Hours	Ext	Email Address
Gina Cleveland	Team Lead	TX	9:30 am to 6:00 pm CST	35502	gcleveland@mortgageconnectlp.com
Tonya Pierce	Closing Coordinator	TX	8:30 am to 5:00 pm CST	31307	tpierce@mortgageconnectlp.com
Sandy Governor	Closing Coordinator	PA	9:00 am to 5:30 pm EST	22136	sgovernor@mortgageconnectlp.com
Shelby Jones-Dornan	Closing Coordinator	NC	9:30 am CST to 6:00 pm CST	22431	sjones-dornan@mortgageconnectlp.com
Callie Kuzmik	Closing Coordinator	FL	9:30 am EST to 6:00 EST	21840	ckuzmik@mortgageconnectlp.com
Susan Butler	Closing Coordinator	WI	8:30 am to 5:00 pm CST	22456	subutler@mortgageconnectlp.com
Escalation Contacts					
Name	Title	Ext	Cell	Email Address	
Jake Klug	Manager	23215	724-630-4178	jklug@mortgageconnectlp.com	
Jacqueline Williams	Director	22324	412-418-9597	jwilliams@mortgageconnectlp.com	



PRIVACY POLICY NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Mortgage Connect, LP.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or from our affiliates, or others.
- Information we receive from a consumer reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.



**MORTGAGE
CONNECT**

GOOD FUNDS POLICY

Effective July 1, 2011, Mortgage Connect will no longer accept certified checks at the table in the amount greater than \$5,000 if funds are to be disbursed at the table. If the seller or the buyer needs to bring funds to the closing table and the amount is over \$5,000, we will require that money to be wired into our account before we will disburse any checks.

We must also have the lenders' funds wired to our account before we will disburse. If we know prior to the closing that we will be unable to obtain a wire and certified checks have to be used, Mortgage Connect will then notify all parties to the transaction that we will be unable to fund on the day of the closing. The Specialist will also make sure our customer (buyer or seller) is aware of this situation so there are no surprises. Once all funds are deposited into our account, we will then disburse the file.

If a certified check or cashier's check is used, we will accept it but until these checks are deposited, we will not be able to fund the loan.



**MORTGAGE
CONNECT**

May 16, 2025

SETTLEMENT DATE: 05/21/2025

ORDER#: 3488325

BUYERS: MICHAEL R HILFER

SELLERS: KERRY K MURPHY

PROPERTY: 150 DARLINGTON Avenue, Charleston, SC 29403

We would like to thank you for the opportunity to provide our title and closing services to you. In an effort to ensure the highest level of customer service, we would like to give you the opportunity to grade our services. Please complete the attached survey and fax, email or regular mail it back to our office.

Thank you.

Mortgage Connect Management & Staff



**MORTGAGE
CONNECT**

Buyer/Seller Survey

Mortgage Connect was the closing and title company for your recent purchase with REGIONS - ASSUMPTIONS. We value your business and we continually strive to provide the finest possible service. We would like to ask you a few questions because we value your feedback. Please complete the following survey selecting a number from **1-5 with 5 being the BEST**.

1. On a scale of 1-5, **with 5 being the best**, did Mortgage Connect answer your questions promptly and professionally?

1 2 3 4 5

2. Did you receive a "Cash to Closing" call from Mortgage Connect? (If applicable)

Y N

If yes, was the notification received in a timely fashion?

Y N

3. Did your closing appointment occur at the scheduled time?

Y N

4. Was the Signing Agent professionally dressed and responsive to your questions or concerns?

Y N

5. On a scale of 1-5, **with 5 being the best**, how would you rate your overall satisfaction with the closing experience provided by Mortgage Connect?

1 2 3 4 5

Thank you again for your time. Mortgage Connect values your feedback and looks forward to serving your Closing and Title needs in the future.

Sincerely,

Mortgage Connect
Quality Assurance



MORTGAGE CONNECT

SETTLEMENT DATE: 05/21/2025

ORDER#: 3488325

BUYERS: MICHAEL R HILFER

SELLERS: KERRY K MURPHY

PROPERTY: 150 DARLINGTON Avenue, Charleston, SC 29403

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

The undersigned parties for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by the Lender or Closing Agent for the Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of the Lender to enable the Lender to sell, convey, seek guaranty of market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned parties agree(s) to comply with all above noted requests by the above-referenced Lender/Closing Agent within 30 days from the date of mailing of said requests. parties agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned parties do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by the Lender of its interest in and to said loan documentation, and to assure marketable title in the said parties.

DATED effective this _____ day of _____.

MICHAEL R HILFER

KERRY K MURPHY

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

_____.

Notary Public

My Commission Expires: _____



MORTGAGE CONNECT

SETTLEMENT DATE: 05/21/2025
ORDER#: 3488325
BUYERS: MICHAEL R HILFER
SELLERS: KERRY K MURPHY
PROPERTY: 150 DARLINGTON Avenue, Charleston, SC 29403

BUYER(S) AFFIDAVIT AS TO NAME AND SIGNATURE

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

MICHAEL R HILFER

(Print or Type Name)

Signature

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

(Print or Type Name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ON AND THE SAME PERSON.

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

(Print or Type Name)

Signature

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

(Print or Type Name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ON AND THE SAME PERSON.

MICHAEL R HILFER

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

Notary Public

My Commission Expires: _____



MORTGAGE CONNECT

SETTLEMENT DATE: 05/21/2025
ORDER#: 3488325
BUYERS: MICHAEL R HILFER
SELLERS: KERRY K MURPHY
PROPERTY: 150 DARLINGTON Avenue, Charleston, SC 29403

CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

On _____, the undersigned signor(s), for and in consideration of the approval, closing and funding of their purchase closing hereby grant Mortgage Connect, LPMortgage Connect as the settlement agent or their designee, Limited Power of Attorney to correct and/or execute or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S LOAN, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

This Limited Power of Attorney shall automatically terminate 120 days from the date of recording of the undersigned's mortgage loan.

IN WITNESS WHEREOF, the undersigned has executed this Limited Power of Attorney as of the date and year first above referenced.

MICHAEL R HILFER

KERRY K MURPHY

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

_____.

Notary Public

My Commission Expires: _____



**MORTGAGE
CONNECT**

SETTLEMENT DATE: 05/21/2025

ORDER#: 3488325

BUYER INFORMATION

Primary Buyer Name (President or Managing Member)

Temporary Physical Address (if applicable) until _____

Permanent Physical Address

Mailing Address (if different than Physical Address)

Best Phone Number

Email Address

Co-Buyer Name (President or Managing Member)

Temporary Physical Address (if applicable) until _____

Permanent Physical Address

Mailing Address (if different than Physical Address)

Best Phone Number

Email Address

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS
SOUTH CAROLINA TRANSACTIONS

Date: May 21, 2025

Borrowers: MICHAEL R. HILFER

Address: 150 DARLINGTON Avenue, Charleston, SC 29403

MC File No.: 3488325

Enclosed please find the completed loan documents package for the above – referenced order.
Mortgage Connect is now authorized to process the recording of documents and disburse funds.

- Mortgage Connect must ensure that the applicable deeds are recorded prior to the mortgage.
- If there are two mortgages, Mortgage Connect must ensure that they are recorded in the proper order.
- If there are additional documents to record, e.g. subordination agreements, satisfactions, etc., Mortgage Connect must ensure that they are recorded in the proper order.

Lastly, upon the completion of the rescission period, Mortgage Connect may disburse the file as instructed with the executed settlement statement.

Please contact the undersigned immediately if there are any questions.

****A COPY OF THE DISBURSEMENT LEDGER AND RECORDED DOCUMENTS MUST BE EMAILED OR FAXED TO THE UNDERSIGNED, OR THEIR DESIGNEE, UPON COMPLETION****

Attorney Signature

Print Name

Carolina Attorney Network, LLC

Law Firm

File No./Escrow No.: 3488325

Print Date & Time: 5/16/2025 2:10:55 PM

Mortgage Connect, LP

600 Clubhouse Dr
Moon Township, PA
15108

Settlement Location: 698 RUTLEDGE AVE SIGHTSEE COFFEE CHARLESTON, SC 29403

Property Address: 150 DARLINGTON Avenue Charleston, SC 29403

Buyer: MICHAEL R HILFER

Purpose: Assumption

Loan Number: 0048292983

MIC Number:

License Number:

Seller: KERRY K MURPHY

150 DARLINGTON Avenue Charleston, SC 29403

Lender: REGIONS - ASSUMPTIONS

5214 LINCOLN ROAD EXT. HATTIESBURG, MS 39402

Settlement Date: 5/21/2025

Disbursement Date: 5/21/2025

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Financial		
	\$188,063.39	Sales Amount	\$188,063.39	
		Loan Amount		\$188,063.39
		Lender Credit		\$142.50
\$188,063.39		EXISTING MORTGAGE BALANCE to		
		Loan Charges to Lender		
		ASSUMPTION FEE	\$400.00	
		Credit Report Fee to Equifax	\$77.41	
		Flood Certification Fee to CoreLogic	\$7.50	
		OVERNIGHT DELIVERY FEE	\$16.00	
		Impounds		
		Homeowner's Insurance \$512.50 per month for 4	\$2,050.00	
		Property Taxes \$221.87 per month for 8	\$1,774.96	
		Aggregate Adjustment		\$887.49

Seller		Description	Borrower	
Debit	Credit		Debit	Credit
		Title Charges & Escrow / Settlement Charges		
		Settlement Fee to CAROLINA ATTORNEY NETWORK, LLC	\$300.00	
		Title - Courier Fee to Mortgage Connect, LP	\$30.00	
		Title - Dual Signing to Mortgage Connect, LP	\$250.00	
		Title - Title Search to Mortgage Connect, LP	\$75.00	
		Title - Coordination Fee to Mortgage Connect, LP	\$295.00	
		Underwriter's portion of the total title insurance \$0.00		
		Government Recording and Transfer Charges		
\$0.00		Recording Fees	\$10.00	
		Modification Recording to Charleston County Register of Deeds \$10.00		
		Miscellaneous		
		Homeowner's Insurance Premium (12 mo.) to AMERICAN STRATEGIC INS CORP	POCB (6150.00)	
		ESCROW CREDIT to REGIONS - ASSUMPTIONS	(\$1,460.89)	
		JUNE LOAN PAYMENT to REGIONS - ASSUMPTIONS	\$1,787.49	
		Principal to REGIONS - ASSUMPTIONS	\$0.07	

Seller			Borrower	
Debit	Credit		Debit	Credit
\$188,063.39	\$188,063.39	Subtotal(s)	\$193,675.93	\$189,093.38
		Cash Due From Borrower	\$4,582.55	
\$0.00	\$0.00	Cash Due From Seller		

Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Mortgage Connect, LP. Mortgage Connect, LP is solely responsible for the accuracy and completeness of the data on this form.

We or I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, and I further certify that I have received a copy of the ALTA Settlement Statement. We or I authorize Mortgage Connect, LP to cause the funds to be disbursed in accordance with this statement.

Borrower : MICHAEL R HILFER

Seller : KERRY K MURPHY



Prepared by: Mortgage Connect, LP

Address: 600 Clubhouse Drive, Moon Township, PA 15108

Phone Number: 866-789-1814

Website: www.MortgageConnectLP.com

DOCUMENT SIGNING INSTRUCTIONS

There are specific signature requirements for this transaction!!!!

Please know that all parties MUST sign the documents just as their name is typed below the signature line. IF THERE IS ANY type of additional wording (FKA or NKA, Power of Attorney, Trustee) under the signature lines, they MUST sign that as well. If they do not, the documents will need to be re-executed and it may delay the disbursing of the file.

Buyer/Borrower

Buyer/Borrower

Seller

Seller

Seller

Seller

Notary





May 16, 2025

To: Mortgage Connect LP

Re: Borrower(s): Michael Richard Hilfer
Loan Number: 0048292983
Property Address: 150 DARLINGTON AVE
CHARLESTON, SC 29403-3210

Re: Updated Closing Disclosure

Attached please find our most current Closing Disclosure for the referenced borrower. Please provide to us any missing or corrected fees and information. Based on your feedback we will rely on this information to deliver an accurate Closing Disclosure to the consumer.

Thank you.

Ekaterina Glenn
ekaterina.glenn@regions.com
(601)554-2773
Regions Mortgage





May 16, 2025

Borrower(s): Michael Richard Hilfer

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

Loan Number: 0048292983

Re: Revised Closing Disclosure

Please find attached the revised Closing Disclosure. The changes contained in this Closing Disclosure may require a change to your original closing date. Please review this document and feel free to contact me with any questions.

Sincerely,

Rodney Bailey
Regions Mortgage
(601)554-2924





Hello Michael Richard Hilfer,

Thank you for choosing Regions for your mortgage financing needs. The following is your Revised Closing Disclosure. To retain this document for your records, you may download and save or print it by clicking the Download button above. After you have reviewed the Revised Closing Disclosure, please click the Accept button. Then you may choose either to exit the system or remain in eSignLive®.

Opting Out

To Opt Out of receiving or signing your documents electronically, click the Opt Out button at the top of the screen. If you opt out, you'll no longer be able to access or receive future documents electronically. Contact me to receive a paper copy of your Closing Disclosure.

If you have any questions, please contact me at any time.

Sincerely,

Rodney Bailey
Mortgage Loan Originator

NMLS #: 546257

5214 Lincoln Road Extension, Hattiesburg, MS 39402
rodney.bailey2@regions.com
Phone: (601)554-2924
Fax:



Closing Disclosure - Michael Richard Hilfer

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



Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	05/16/2025	Borrower	Michael Richard Hilfer 150 Darlington Ave Charleston, SC 29403	Loan Term	26 years
Closing Date	05/19/2025			Purpose	Assumption
Disbursement Date	06/01/2025			Product	Fixed Rate
Settlement Agent	Mortgage Connect LP	Seller	Kerry Murphy 150 Darlington Ave Charleston, SC 29403	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	3488325			Loan ID #	0048292983-2
Property	150 DARLINGTON AVE, CHARLESTON, SC 29403-3210	Lender	Regions Bank d/b/a Regions Mortgage	MIC #	
Sale Price	\$188,063.39				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$188,063.39	NO
Interest Rate	3.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$918.88	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-26	
Principal & Interest	\$918.88	
Mortgage Insurance	+	0.00
Estimated Escrow <i>Amount can increase over time</i>	+	734.37
Estimated Total Monthly Payment	\$1,653.25	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$734.37 a month	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> In escrow? YES YES

Costs at Closing	
Closing Costs	\$10,405.95 Includes \$1,450.91 in Loan Costs + \$9,097.54 in Other Costs - \$142.50 in Lender Credits. See page 2 for details.
Cash to Close	\$4,582.55 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$416.00				
01	% of Loan Amount (Points)					
02	Assumption Fee	\$400.00				
03	Overnight Delivery/mailling fee	\$16.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$1,034.91				
01	Credit Report Fee to Equifax	\$77.41				
02	Flood to Corelogic	\$7.50				
03	Title - Abstract/Title Search to Mortgage Connect LP	\$75.00				
04	Title - Settlement Fee to Mortgage Connect LP	\$595.00				
05	Title -Dual Signing Fee to Mortgage Connect LP	\$250.00				
06	Title – Courier/Delivery Fee to Mortgage Connect LP	\$30.00				
07						
08						
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$1,450.91				
Loan Costs Subtotals (A + B + C)		\$1,450.91				

Other Costs

E. Taxes and Other Government Fees				\$10.00			
01	Recording Fees	Deed:	Mortgage: \$10.00	\$10.00			
02							
F. Prepaids				\$6,150.00			
01	Homeowner's Insurance Premium (12 mo.) to AMERICAN STRATEGIC INS CORP				\$6,150.00		
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest (per day from to)			\$0.00			
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing				\$2,937.47			
01	Homeowner's Insurance	\$512.50 per month	for 4 mo.	\$2,050.00			
02	Mortgage Insurance		per month for mo.				
03	Property Taxes	\$221.87 per month	for 8 mo.	\$1,774.96			
04							
05							
06							
07							
08	Aggregate Adjustment			– \$887.49			
H. Other				\$0.07			
01	Misc - Principal	to Regions Mortgage		\$0.07			
02							
03							
04							
05							
06							
07							
08							
I. TOTAL OTHER COSTS (Borrower-Paid)				\$9,097.54			
Other Costs Subtotals (E + F + G + H)				\$2,947.54	\$6,150.00		

J. TOTAL CLOSING COSTS (Borrower-Paid)		\$10,405.95				
Closing Costs Subtotals (D + I)		\$4,398.45	\$6,150.00			
Lender Credits (Includes \$142.50 credit for increase in Closing Costs above legal limit)		– \$142.50				

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$4,461	\$10,405.95	YES <ul style="list-style-type: none"> • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$142.50. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	– \$6,150.00	YES <ul style="list-style-type: none"> • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$326.60	YES <ul style="list-style-type: none"> • See details in Sections K and L
Cash to Close	\$4,461	\$4,582.55	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$194,106.83
01 Sale Price of Property	\$188,063.39
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,255.95
04 June payment due to Regions	\$1,787.49
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$189,524.28
01 Deposit	
02 Loan Amount	\$188,063.39
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08 Escrow Credit	\$1,460.89
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$194,106.83
Total Paid Already by or on Behalf of Borrower at Closing (L)	– \$189,524.28
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$4,582.55

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$188,063.39
01 Sale Price of Property	\$188,063.39
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$188,063.39
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 Existing Loan(s) Assumed or Taken Subject to	\$188,063.39
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$188,063.39
Total Due from Seller at Closing (N)	– \$188,063.39
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$0.00

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 15 days late, your lender will charge a late fee of 5 percent of the Principal and Interest.

This amount may change to be the maximum amount allowed by law.

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 the real property located at: 150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

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	\$8,812.44	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowners Insurance(monthly), Property Taxes - County</i>
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	\$2,937.47	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$734.37	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		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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$288,141.39
Finance Charge. The dollar amount the loan will cost you.	\$99,925.59
Amount Financed. The loan amount available after paying your upfront finance charge.	\$186,764.89
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.563%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	52.444%



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

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

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Regions Bank d/b/a Regions Mortgage				Mortgage Connect LP
Address	2050 Parkway Office Circle Birmingham, AL 35244				600 Clubhouse Dr. Coraopolis, PA 15108
NMLS ID	174490				
SC License ID					1907789135
Contact	Rodney Bailey				Tonya Pierce
Contact NMLS ID	546257				
Contact SC License ID					1907789135
Email	rodney.bailey2@regions.com				assumptions@mortgageconnectlp.com
Phone	(601)554-2924				(844)493-8874

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.

Michael Richard Hilfer

Date

LOAN CLOSING INSTRUCTIONS

REGIONS BANK D/B/A REGIONS MORTGAGE

Reg X - RESPA Reform establishes tolerances for fees and charges. As a result, it is important not to make any changes to the Closing Disclosure without prior approval from Regions Mortgage. If any changes are necessary, contact Regions Mortgage for further instructions. Increases in settlement charges could result in delayed closings.

Closing Agent is responsible for the following regarding the Closing Disclosure:

- Collect all applicable state license ID numbers and contact information for parties of the transaction including both borrower and seller real estate agents and provide this information to Regions Mortgage.
- Provide a copy of the Regions prepared Closing Disclosure to the borrower(s) at closing and to every person who received a Notice of Right to Cancel, when applicable. Under no circumstance should any Closing Disclosure not produced by Regions Mortgage be provided to the borrower(s) at closing.
- Prepare the Seller's Closing Disclosure for the seller on purchase transactions reflecting the actual fees and terms relating to the seller's transaction (1026.19(f)(4)(i)) and provide a copy to Regions Mortgage with executed closing package.
- Provide written explanation detailing the source of funds for any returned check. The explanation should include the section of the Regions prepared Closing Disclosure the funds pertain to.

SETTLEMENT AGENT: **Mortgage Connect LP**
ADDRESS: **600 Clubhouse Dr.**
Coraopolis, PA 15108

PHONE NUMBER: **(844)493-8874**
FAX NUMBER:
EMAIL ADDRESS: **assumptions@mortgageconnectlp.com**

BORROWER NAMES(S): **Michael Richard Hilfer**

BORROWER PHONE #:
VESTING: **Michael R Hilfer, an unmarried man;**

MAILING ADDRESS: **150 Darlington Ave**
Charleston, SC 29403

PROPERTY ADDRESS: **150 DARLINGTON AVE**
CHARLESTON, SC 29403-3210

LOAN NUMBER: **1898144704**
TODAY'S DATE: **05/15/2025**
CLOSING DATE: **05/19/2025**
DISBURSEMENT DATE: **06/01/2025**

The interest rate EXPIRES on
If the closing/disbursement does not occur on the above date, contact us immediately.

CLOSER NAME: **Ekaterina Glenn**
PHONE NUMBER: **(601)554-2773**
FAX NUMBER: **(601)554-2013**
EMAIL ADDRESS: **ekaterina.glenn@regions.com**

FHA/VA CASE #:
PURPOSE: **Assumption**
PROPERTY TYPE: **Single Family**
LOAN TYPE: **Conventional**
OCCUPANCY: **Owner Occupied**
SALES PRICE: **\$188,063.39**
LOAN AMOUNT: **\$188,063.39**

1ST PAYMENT DATE: **07/01/2025**
MATURITY DATE: **06/01/2051**

SELLERS NAMES: **Kerry Murphy**



IT IS THE FULL RESPONSIBILITY OF THE CLOSING AGENT TO PROVIDE CORRECT WIRING INSTRUCTIONS TO REGIONS MORTGAGE. IF YOU FAIL TO PROVIDE THIS INFORMATION AT THE TIME OF FUNDING, OR AT ANY TIME YOU DO BUSINESS WITH REGIONS MORTGAGE, YOU MAY NOT HAVE FUNDS IN SUFFICIENT TIME TO CLOSE THE LOAN

GENERAL REQUIREMENTS: DO NOT DISBURSE THIS LOAN UNTIL ALL OF THE FOLLOWING CONDITIONS AND/OR REQUIREMENTS HAVE BEEN MET. THESE ITEMS MUST BE RETURNED TO US WITHIN FORTY-EIGHT (48) HOURS AFTER CLOSING. NO EXCEPTIONS ARE PERMITTED WITHOUT WRITTEN APPROVAL FROM LENDER. FAILURE TO COMPLY COULD JEOPARDIZE YOUR GOOD STANDING WITH REGIONS BANK D/B/A REGIONS MORTGAGE. IF LOAN IS A REFINANCE, IT IS THE CLOSING AGENT'S RESPONSIBILITY TO CONFIRM THAT BORROWERS DID NOT EXERCISE THEIR RIGHT TO RESCIND PRIOR TO DISBURSEMENT OF FUNDS.

REGIONS PAYOFFS: DO NOT send a check to pay any Regions Bank d/b/a Regions Mortgage loan in full with the closing package. All payoff checks should be returned to the address shown on the actual payoff. ANY ADDITIONAL INTEREST DUE AS THE RESULT OF MAILING THE PAYOFF TO THE WRONG DEPARTMENT WILL BE YOUR RESPONSIBILITY.

The following documents and/or conditions must be completed prior to funding. You must also comply with all instructions provided to you in our General Closing Instructions that were executed when you were approved to close loans for Regions Mortgage.

1. Funds to close not to exceed: 11,559.98
2. Verify taxes and insurance are paid current.
3. Mortgage account must be current at the time of assumption.
4. No cash out to assuming borrower at closing.
5. Title update not required.
6. Assumption fee 1% (\$400 minimum, \$900 maximum and based on state limitations) plus third party costs.
7. Assumption with release of seller liability for loan number 1898144704.
8. If the legal description is not incorporated in the body of the Assumption/Modification Agreement, the statement "SEE ATTACHED EXHIBIT A" must be referenced in the document for legal description and an "Exhibit A" with correct legal description must be attached with borrowers initials.
9. Assumption Agreement must be recorded.
10. Any required Deed (Assumption Warranty, QuitClaim, etc) to be executed and a copy sent to Lender.
11. Purchaser to obtain and provide proof of paid insurance coverage for first year.
12. Title update required.
13. Expired documents must be updated and loan must be returned to the decision maker if the loan does not close by the Overall Document Expiration date of 05/28/2025 05:00:00 PM
14. Escrows are required. Please confirm the amounts on the Escrow Worksheet provided by Regions Financial and notify the closer of any discrepancies.
15. Sign and Date Final Residential Loan Application (2900 & 2900A for FHA loans; 1802 & 1802A for VA Loans; 1003 for Conventional loans).
16. Signed 4506-C: For _____ N/A _____
17. Closing agent to make a legible copy of valid driver's license or alternate photo ID for each borrower signing the Note. Return copies in closed loan package.
18. Do not change the Property Address on any document without prior authorization from Regions Mortgage.
19. Regions Bank must sign/notarize executed assumption agreement prior to being recorded. Overnight signed assumption agreement to Regions to be signed/notarized prior to recording.
20. Borrower to provide current hazard insurance dec page in his/her name only at closing.



21. Borrower/Seller to pay _____ payment due to Regions at closing. June



☒ Note payable to **Regions Bank d/b/a Regions Mortgage**

☐ ARM with Conversion Option or

☐ ARM with No Conversion Option

*** CORRECTIONS (whiteouts, strike-overs, lift-offs) TO THE NOTE AND/OR ALLONGES ARE NOT ACCEPTABLE.**

☐ **Balloon Note Addendum** payable to **Regions Bank d/b/a Regions Mortgage**

☒ **Recorded Security Instrument** (Deed of Trust, Mortgage, Mortgage Deed or Secured Deed) payable to **Regions Bank d/b/a Regions Mortgage**. Borrower(s) must initial all pages. (Certified copies of the unrecorded security instrument and rider(s) are acceptable with the closing package; original and one (1) certified copy of the recorded security instrument should be forwarded.) The legal description must be attached to the certified copies of the security instrument.

If the security instrument you received does not contain a legal description, you are responsible for attaching the legal description as legal Exhibit "A" to the security instrument. In addition, you are responsible for including any additional language needed, such as a paragraph identifying the loan as a purchase money transaction or adding the indexing instructions or any required marital information. If the secured property includes a mobile home, the description and serial number of the mobile home should also be included. You are responsible for making sure the notary acknowledgement is correct. If the acknowledgement is incorrect or not completed, you must attach a valid notary acknowledgement to the security instrument.

NOTE: If property is in Nevada and Legal is Metes and Bounds obtained from a survey, then the surveyors name and mailing address should be provided. If a survey has not been completed, then reference to a previously recorded document (which contained the legal description) should be shown. Furthermore, the placement of the name and mailing address of the person who prepared the legal description would be directly below the metes and bounds legal description. [Assembly Bill 126 which revises NRS 111.312]

☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**

☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**

☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**

(See page 7 for additional riders)

Title Policy Requirements Policy must be in favor of **Regions Bank d/b/a Regions Mortgage**, its Successors and Assigns, as their Interest may Appear. **Short Form Title Policy is preferred if available.** A Long Form Title Policy is required on Construction Perm loans. Title Policy should be issued in an amount equal to maximum principal balance of loan and must insure our Security Instrument in a first and superior lien position. You must review all restrictions, declarations and other such documents to determine that no liens exist and notify lender immediately of any such liens or leases that exist. Liens subordinate to insured lien must be approved in writing by the lender & provide appropriate insurance. Liens not subordinate to insured lien must be waived or released. All liens must be paid current. No portion of the title to the property may be subject to any forfeiture provision.

Final Title Policy and one (1) certified copy shall be delivered within two (2) weeks after closing. The ALTA 2006 policy is required.

Exceptions to insurance under Schedule B must be limited to those permitted to the FHA Handbook, VA Handbook or FNMA Seller's Guide. Policy must contain affirmative language regarding restrictions, "Said restrictions have not



been violated to date hereof and future violation will not result in forfeiture or reversion of title." If due and payable, taxes must be collected and paid in full. **General exceptions are not acceptable**

NOTE: IF YOUR TITLE WORK INDICATES THAT THERE ARE ANY MANDATORY ASSESSMENTS ON THE PROPERTY IN REGARD TO A HOMEOWNER'S ASSOCIATION, WE MUST HAVE A PUD RIDER.

☒ **Endorsements to Title Policy (Provide ALTA/Endorsement #'s as listed below, unless state specifics require a different #)**

ALTA 8 or 8.1-Environmental Lien Protection

ALTA 9 or 100-Restrictions/Forfeiture

☒ **Payment Breakdown**

Payment Coupons

☒ **Initial Escrow Account Statement**

☒ **Occupancy Certification**

☒ **Closing Disclosure**

NOTE : The Borrower(s) can not pay release fee.

All closing costs and prepaid items are to be collected per our instructions and the sales contract, if applicable. There should be no deviation from our instructions. On FHA loans, the Borrower is not allowed to pay certain fees. These fees are correctly reflected on our Closing Disclosure. An error in this regard will cause us to request that you refund the fee.

Annual Real Estate Taxes for Sale Transactions: The Closing Disclosure must disclose the annual real estate taxes. The Closing Disclosure must disclose what the seller and buyer must pay at closing or settlement. If the seller or buyer must bring money for real estate taxes to closing, the amounts must appear on the Closing Disclosure, whether or not amounts for future taxes are escrowed.

If the seller has paid taxes in advance and will be getting reimbursement from the buyer, the amount of the reimbursement appears in Section K and M. If the buyer is responsible for a portion of the taxes already accrued but not yet paid, the amounts appear in Section L. If the seller is responsible for a portion of the taxes already accrued but not yet paid, the amounts appear in Section N. If the borrower is required to escrow amounts for future taxes, the initial deposit is disclosed in Section G.

Annual Real Estate Taxes for Refinances or Second Mortgages: The Closing Disclosure must disclose annual real estate taxes and the amount of the payment of taxes at closing or to setup the initial escrow deposits.

The Closing Disclosure must be completed to show the amount and source of any funds being contributed on behalf of the Borrower(s) or deposited with the Lender. All checks issued must match the names on the Closing Disclosure.

Per Federal regulations of 2006, the closing agent must put the property's ANNUAL real estate taxes on the Closing Disclosure whether paid outside of closing or to be paid at closing. If paid outside of closing, the amount should be disclosed on the Closing Disclosure, Section L.

☒ **Name Affidavit (if applicable)** Required when there is a variation in the name of the Borrower(s). The closing agent must review the closing papers to assure that there is no variation in the names of the Borrower(s) as they appear on the Note and Security Instrument. If a variation exists, a name affidavit is required.

☒ **W-9 Request for Taxpayers Identification Number**

☐ **If refinance, Notice Of Right to Cancel.**



- ☒ **If there are any survey exceptions on the title policy, a New Survey** is required with original Borrower's signatures on all properties (except condos and refinances) not more than ninety (90) days old at the time of closing. Survey exceptions are those limited to those permitted by the Fannie Mae Lender's Guide. The Engineer, in addition to all other certifications, is required to add the following statement, "This is to certify that I have consulted the Federal Insurance Administration Flood Hazard Boundary Maps, and found that the above (is) (is not) located in a special flood hazard area.". The closing agent should review the survey for problems and cure.
 - ☐ If loan is a refinance, a new survey is not required, but the following must be provided:
 - ☐ Short Form Title Policy OR
 - ☐ **Survey Waiver** executed by the Borrowers AND
 - ☐ Copy of an old (no more than 10 years) survey
 - ☐ Borrower Affidavit that no changes have been made to the property since the last survey.
- ☒ **Tax Information Form** and paid receipt (if applicable). Must include Parcel ID. Include a copy of your check to the tax agency if paid at closing.

NOTE : If tax bills are released and due, please collect and pay at close of escrow. In all cases, the taxes should be paid at close of escrow if they will become **delinquent** within 60 days of closing and the tax bill is released. You are responsible for any penalties incurred if taxes are not paid. Include paid receipt, if applicable. The tax information form would then reflect month and year next due and payable.
- ☐ **Termite Report** (NPCA-1 Wood Destroying Insect Infestation Report is required no more than ninety (90) days old, indicating no infestation nor structural damage signed by the borrowers. If new construction (properties less than one year old), please provide Soil Treatment (NPCA-99a, Subterranean Termite Treatment Builder's Certification and Guarantee) signed by builder and termite inspector. A termite soil treatment is good for one year from the date of treatment. Do not close the loan without Regions Closing Contact's approval of the termite report.
- ☒ **Flood Notice** when property does not lie in flood zone at closing.
- ☐ **Participating and Non-participating Communities Flood Notice** when property lies in flood zone at closing.
- ☐ **If HUD Property Disposition Loan with repairs**, Lender charges \$200.00 **Escrow Maintenance Fee**. You should charge the \$200.00 Escrow Maintenance Fee to HUD on the Settlement Sheet. This fee will be netted from our proceeds check.
- ☐ **Upfront MIP** has been deducted from the funding and will be wire transferred to HUD by Lender.
- ☐ **VA Form 1820, Report and Certification of Loan Disbursement**. Attorney to complete 14-19 and Borrower(s) to complete 28A-32.
- ☐ **VA Funding Fee** has been deducted from the funding and will be wire transferred to VA by Lender.
- ☐ **Approved VA Waiver Letter**. VA closings are subject to written waiver by VA of title, legal and/or physical discrepancies including legal description, dimensions or any exceptions to title such as violation of easements and restrictions, access to property, etc. A copy of the requested waiver is to accompany the closed loan documents with approved waiver letter forwarded to Lender immediately upon receipt of same. Lender must be advised of these discrepancies prior to loan closing in order to determine whether to proceed with the transaction as scheduled or to postpone until the waiver letter is approved by VA.



- ☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**
- ☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**
- ☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**
- ☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**
- ☐ **Recorded** _____ **Rider** to be recorded with the security instrument. **Add Project Name, if applicable.**

DELIVERY: All final recorded documents and title policy must be delivered within 5 days of recording to:

Assumptions Department

Attn: Tracy Stampley

Regions Bank d/b/a Regions Mortgage

5214 Lincoln Road Ext

Hattiesburg, MS 39402



Return of Closing Package

WE MUST HAVE THE CLOSED LOAN PACKAGE BACK FROM YOU WITHIN 48 HOURS OF DISBURSEMENT AT NO COST TO LENDER. WE RESERVE THE RIGHT TO CHARGE YOU A FINANCIAL PENALTY OF \$150 FOR EACH DAY YOUR ORIGINAL NOTE AND CLOSING PACKAGE IS NOT RECEIVED IN OUR OFFICE 48 HOURS AFTER DISBURSEMENT. PLEASE DELIVER THE CLOSED LOAN PACKAGE TO:

Assumptions Department
Attn: Tracy Stampley
Regions Bank d/b/a Regions Mortgage
5214 Lincoln Road Ext
Hattiesburg, MS 39402

Please return closing package in the following stacking order.

1. IMAGING COVER SHEET - CLOSING PACKAGE
2. NOTE
3. NOTE RIDERS, if applicable
4. SIGNATURE NAME AFFIDAVIT(S)
5. POA
6. SECURITY INSTRUMENT AND RIDERS
7. TITLE POLICY
8. CLOSING DISCLOSURE
9. CLOSING DISCLOSURE - SELLER
10. AUTOMATIC PAYMENT AUTHORIZATION
11. ALL REMAINING DOCUMENTS

TRAILING DOCUMENT DELIVERY:

Any documents not returned with the original closing package (including recorded security instrument and title policy) must be delivered within 30 days of closing to:

Assumptions Department
Attn: Tracy Stampley
Regions Bank d/b/a Regions Mortgage
5214 Lincoln Road Ext
Hattiesburg, MS 39402



Closing Disclosure - Michael Richard Hilfer

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



Closing Disclosure

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

Closing Information		Transaction Information		Loan Information	
Date Issued	05/15/2025	Borrower	Michael Richard Hilfer 150 Darlington Ave Charleston, SC 29403	Loan Term	26 years
Closing Date	05/19/2025			Purpose	Assumption
Disbursement Date	06/01/2025			Product	Fixed Rate
Settlement Agent	Mortgage Connect LP	Seller	Kerry Murphy 150 Darlington Ave Charleston, SC 29403	Loan Type	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA <input type="checkbox"/> VA <input type="checkbox"/>
File #	3488325			Loan ID #	0048292983-1
Property	150 DARLINGTON AVE, CHARLESTON, SC 29403-3210	Lender	Regions Bank d/b/a Regions Mortgage	MIC #	
Sale Price	\$188,063.39				

Loan Terms		Can this amount increase after closing?
Loan Amount	\$188,063.39	NO
Interest Rate	3.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$918.88	NO
Does the loan have these features?		
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-26	
Principal & Interest	\$918.88	
Mortgage Insurance	+	0.00
Estimated Escrow <i>Amount can increase over time</i>	+	734.37
Estimated Total Monthly Payment	\$1,653.25	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$734.37 a month	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> In escrow? YES YES

Costs at Closing	
Closing Costs	\$10,563.45 Includes \$1,475.91 in Loan Costs + \$9,137.54 in Other Costs - \$50.00 in Lender Credits. See page 2 for details.
Cash to Close	\$4,740.05 Includes Closing Costs. See Calculating Cash to Close on page 3 for details.

Closing Cost Details

Loan Costs		Borrower-Paid		Seller-Paid		Paid by Others
		At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges		\$416.00				
01	% of Loan Amount (Points)					
02	Assumption Fee	\$400.00				
03	Overnight Delivery/mailing fee	\$16.00				
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For		\$1,059.91				
01	Credit Report Fee to Equifax	\$77.41				
02	Flood to Corelogic	\$7.50				
03	Title - Abstract/Title Search to Mortgage Connect LP	\$150.00				
04	Title - Deed Prep to Mortgage Connect LP	\$75.00				
05	Title - Settlement Fee to Mortgage Connect LP	\$595.00				
06	Title -Dual Signing Fee to Mortgage Connect LP	\$125.00				
07	Title – Courier/Delivery Fee to Mortgage Connect LP	\$30.00				
08						
09						
10						
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
07						
08						
D. TOTAL LOAN COSTS (Borrower-Paid)		\$1,475.91				
Loan Costs Subtotals (A + B + C)		\$1,475.91				

Other Costs

E. Taxes and Other Government Fees				\$50.00			
01	Recording Fees	Deed:	Mortgage: \$50.00	\$50.00			
02							
F. Prepaids				\$6,150.00			
01	Homeowner's Insurance Premium (12 mo.) to AMERICAN STRATEGIC INS CORP				\$6,150.00		
02	Mortgage Insurance Premium (mo.)						
03	Prepaid Interest (per day from to)			\$0.00			
04	Property Taxes (mo.)						
05							
G. Initial Escrow Payment at Closing				\$2,937.47			
01	Homeowner's Insurance	\$512.50 per month	for 4 mo.	\$2,050.00			
02	Mortgage Insurance		per month for mo.				
03	Property Taxes	\$221.87 per month	for 8 mo.	\$1,774.96			
04							
05							
06							
07							
08	Aggregate Adjustment			– \$887.49			
H. Other				\$0.07			
01	Misc - Principal	to Regions Mortgage		\$0.07			
02							
03							
04							
05							
06							
07							
08							
I. TOTAL OTHER COSTS (Borrower-Paid)				\$9,137.54			
Other Costs Subtotals (E + F + G + H)				\$2,987.54	\$6,150.00		

J. TOTAL CLOSING COSTS (Borrower-Paid)		\$10,563.45				
Closing Costs Subtotals (D + I)		\$4,463.45	\$6,150.00			
Lender Credits (Includes \$50.00 credit for increase in Closing Costs above legal limit)		– \$50.00				

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$4,461	\$10,563.45	YES <ul style="list-style-type: none"> • See Total Other Costs (I) • Increase exceeds legal limits by \$50.00. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	– \$6,150.00	YES • You paid these Closing Costs before closing
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$326.60	YES • See details in Sections K and L
Cash to Close	\$4,461	\$4,740.05	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$194,264.33
01 Sale Price of Property	\$188,063.39
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$4,413.45
04 June payment due to Regions	\$1,787.49
Adjustments	
05	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes to	
09 County Taxes to	
10 Assessments to	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$189,524.28
01 Deposit	
02 Loan Amount	\$188,063.39
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08 Escrow Credit	\$1,460.89
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes to	
13 County Taxes to	
14 Assessments to	
15	
16	
17	
CALCULATION	
Total Due from Borrower at Closing (K)	\$194,264.33
Total Paid Already by or on Behalf of Borrower at Closing (L)	– \$189,524.28
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$4,740.05

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$188,063.39
01 Sale Price of Property	\$188,063.39
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes to	
10 County Taxes to	
11 Assessments to	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$188,063.39
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 Existing Loan(s) Assumed or Taken Subject to	\$188,063.39
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes to	
15 County Taxes to	
16 Assessments to	
17	
18	
19	
CALCULATION	
Total Due to Seller at Closing (M)	\$188,063.39
Total Due from Seller at Closing (N)	– \$188,063.39
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$0.00

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 15 days late, your lender will charge a late fee of 5 percent of the Principal and Interest.

This amount may change to be the maximum amount allowed by law.

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 the real property located at: 150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

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	\$8,812.44	Estimated total amount over year 1 for your escrowed property costs: <i>Homeowners Insurance(monthly), Property Taxes - County</i>
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	\$2,937.47	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$734.37	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		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.

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$288,166.39
Finance Charge. The dollar amount the loan will cost you.	\$99,800.59
Amount Financed. The loan amount available after paying your upfront finance charge.	\$186,889.89
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	3.557%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	52.444%



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

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

	Lender	Mortgage Broker	Real Estate Broker (B)	Real Estate Broker (S)	Settlement Agent
Name	Regions Bank d/b/a Regions Mortgage				Mortgage Connect LP
Address	2050 Parkway Office Circle Birmingham, AL 35244				600 Clubhouse Dr. Coraopolis, PA 15108
NMLS ID	174490				
SC License ID					1907789135
Contact	Rodney Bailey				
Contact NMLS ID	546257				
Contact SC License ID					1907789135
Email	rodney.bailey2@regions.com				assumptions@mortgageconnectlp.com
Phone	(601)554-2924				(844)493-8874

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.

Michael Richard Hilfer

Date

CLOSING DISCLOSURE

Wolters Kluwer Financial Services © 2021

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PAGE 5 OF 5

• LOAN ID # 0048292983-1
06/2023

IMPORTANT

ATTENTION CLOSING AGENT: PLEASE EMAIL THIS FORM TO Ekaterina Glenn AT ekaterina.glenn@regions.com IMMEDIATELY AFTER CLOSING AND DISBURSING.

CLOSING CONFIRMATION

LOAN #: 0048292983

NAME: Michael Richard
Hilfer

CLOSING DATE: May 19, 2025

DISBURSEMENT DATE: June 1, 2025

THE ABOVE LOAN (Check one) _____ DID CLOSE AND DISBURSE
_____ DID NOT CLOSE
(Explain below)

Closing Agent/Closer

Date

*******IF YOU EMAIL THIS PAGE, WE WILL NOT CALL TO VERIFY*******



IMPORTANT NOTICES

Welcome to Regions

At Regions, we want to make banking easy while keeping your information secure. Included in this notice are just a few of the ways we can make your real estate loan experience easier when it comes time to receive statements and make your payment.

If you have questions about your real estate loan, please contact our Customer Service Department at 1-800-986-2462, Monday through Friday from 7a.m. to 6p.m. CT.

Regions
Attention: Correspondence
PO Box 18001
Hattiesburg, MS 39404-8001

Error Resolution and Information Requests:

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan, you must write us at the address listed below:

Regions
Information Requests and Error Resolutions
PO BOX 110
Hattiesburg, MS 39403-0110

When requesting information or notifying us of an error, include the following information:

- Name(s) of Borrower(s)
- Information allowing the identification of your loan (i.e. loan number, property address etc.)
- The specific information requested or the specific error which is believed to have occurred.

Your request for information or error notice will be acknowledged in writing within five (5) business days of receipt unless excused under the applicable regulation.

A final written response to an error notice will be issued unless excused under the applicable regulation. This response will include:

- Correction of the error,
- The effective date of correction, and
- Contact information for further assistance

Or

- Our determination that no error occurred,
- The reasons for that determination,
- Your right to request documents we relied upon in making the determination,
- How you may request those documents, and
- Contact information for further assistance.



A final written response to a request for information will be issued unless excused under the applicable regulation. This response will include:

- The information requested, and
- Contact information for further assistance

Or

- Our determination that the requested information is not available,
- The basis for that determination, and
- Contact information for further assistance.

For questions concerning your rights, you may contact Regions Bank at 1-800-986-2462 or visit our website at regionsmortgage.com.

How to Sign Up for MyMortgage

MyMortgage was designed to provide our customers with the ability to login, from anywhere, and view the status of their loan, establish an auto draft, sign up to receive e-documents, request a callback, upload documents, submit a secure message, chat with an agent, and much more. Customers have the ability to make an on-line payment directly to Regions (for those customers not utilizing on-line bill pay through Regions or another financial institution).

You can sign up for MyMortgage at any time by going to regionsmortgage.com and selecting **Enroll Now** located under the MyMortgage Login section.

Electronic Document Delivery (eDocument Delivery)

Electronic Document Delivery is available through Regions MyMortgage website. Here, you can choose to receive your monthly statements delivered via our Electronic Document Delivery. Some of the benefits of signing up for Electronic Document Delivery are:

- Security - Documents are secured within the MyMortgage system. No documents in a mailbox that could be stolen or lost.
- Convenience - Documents are available 24/7 on the website and can be reviewed at any time from any location.
- Reduced clutter by not having paper to file.
- Reduced environmental impact.

Right to Withdraw Consent (Opt Out)

You have the right to withdraw your consent to receive electronic Loan Information at any time. You may withdraw your consent by selecting the "Cancel Subscription" option located on the MyMortgage website. If you withdraw your consent for electronic Loan Information, we will mail you paper copies of Loan Information that we are required or elect to provide after the withdrawal of your consent; however, the withdrawal of your consent will not affect the legal validity or enforceability of prior electronic Loan Information we have provided to you.

Automatic Payments (Auto Draft)

Signing up for Auto Draft is as easy as it gets. You choose the date your payment is drafted from your checking account. You can establish, update, and cancel Auto Draft Payments on the MyMortgage Website.

Simply complete the Automatic Payment Authorization Form on our website at regionsmortgage.com by selecting the "Payments" tab and then "Auto Draft Payments." You can select any day between the 1st and 15th of each month for your draft to occur.

Now, sit back and relax. Your monthly mortgage payment is scheduled and will be drafted. No check writing or on-line bill payment scheduling is required.

Right to Withdraw Authorization for Automatic Payments (Opt Out)

You have the right, at any time, to withdraw your authorization to automatically debit your monthly mortgage payment. You may withdraw your authorization either in writing to the address referenced above, by phone by notifying our



Customer Service department at the number listed above, or by visiting our website at regionsmortgage.com. The request to withdraw authorization must be received no less than three (3) business days prior to the next scheduled debit to ensure the debit will not occur.

Make a Payment by Phone or Via Web

Customers also have the option to make a payment via phone or the web (via MyMortgage). Be sure to review the details provided on the "Make a Payment" link on MyMortgage.



SELLER / BORROWER AFFIDAVIT

(Seller to execute if sale; Borrower to execute if refinance or construction)

Mortgage Connect LP

Commitment Number: _____

To induce the above-referenced agent to issue a policy in accordance with the above commitment, the undersigned Seller and/or Borrower being first duly sworn, depose and say as follows:

1. The deponent(s) is/are the owner of the real estate referred to in the above-referenced commitment.
2. The deponent(s) is/are a citizen of the United States, is under no legal disability, has not been divorced since purchasing the real estate, and had never been known by any other name (except as listed below), or the Seller/Borrower is not a non-resident alien, foreign corporation, foreign trust, foreign estate or other foreign entity (as defined in the Internal Revenue Code or Income Tax Regulations).
3. That no proceedings in bankruptcy or receivership have been instituted by or against the deponents(s), nor has deponent(s) made any assignment for the benefit of creditors, which is in effect as to said real estate.
4. That there are no actions or proceedings now pending in any State or Federal Court, nor any State or Federal tax liens, or any other State or Federal lien or civil judgment of any kind or nature, including but not limited to support obligations, which could constitute a lien or charge against the real estate.
5. That there are no delinquent real estate taxes or unpaid current real estate, special assessments or pending assessments, or unpaid utility bills which may constitute a lien against said real estate.
6. That there are no unpaid bills or claims for labor, services, or material furnished for alteration, repair or construction of any improvement to said real estate, and no such alteration, repair or construction has occurred within the last six (6) months except:

NOTE: If alterations, repairs or construction has occurred within this time frame, an Affidavit Regarding Liens must be completed. Please contact the agent listed above for the appropriate form.

7. That unless otherwise indicated, the real estate is occupied by deponent(s), and there are no unrecorded liens, leases or options to purchase, or other unrecorded provisions, easements, rights of way, or agreements which encumber the real estate.
8. That no dispute exists between deponent(s) and others concerning the title to said real estate, the boundary lines of same, nor the location of the improvements upon this real estate or the adjoining real estate.
9. The Seller/Borrower knows of no other real estate mortgages on the property other than the mortgage(s) disclosed on the title insurance commitment.
10. There are no purchase money obligations being created in this transfer.

The undersigned agree(s) to indemnify for any loss or expense it may incur by reason of its reliance on the accuracy of the statements made herein.

FURTHER DEPONENT(S) SAYETH NOT.

SELLER:

By: _____
Kerry Murphy

By: _____

BORROWER:

By: _____
Michael Richard Hilfer

By: _____

Executed, subscribed and sworn to me this day of:

My Commission Expires: _____

Notary Public

[NOTARY SEAL]



Notice of Agency to Receive Complaints

South Carolina

Lender

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

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date: March 25, 2025

Loan Number: 0048292983

The following agency is designated to receive complaints or inquiries about the origination and making of your mortgage:

Agency: Department of Consumer Affairs

Address: PO Box 5757 Columbia, SC 29250-5757

Telephone: (800) 922-1594

By signing below, Borrower(s) acknowledge receipt of a copy of this Notice of Agency to Receive Complaints.

Borrower

Michael Richard Hilfer

Date



REGIONS BANK D/B/A REGIONS MORTGAGE

Loan #: 1898144704 Investor Loan #: _____
Borrower: Michael Richard Hilfer
Co-Borrower: _____
Property Address: 150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

We would like to take this opportunity to welcome you to Regions Bank d/b/a Regions Mortgage and thank you for the privilege of assisting in the financing of your home. We hope that home ownership brings you all that you expect. We ask that you read this now as you close your loan so that you will fully understand the nature of your obligation.

Your loan will be serviced by Regions Bank d/b/a Regions Mortgage in Hattiesburg, Mississippi. If you have any questions or problems in connection with the servicing of your loan, please call our Customer Service Department at our toll free number 1-800-986-2462. Or if you prefer, inquiries can be made at www.regionsmortgage.com.

You will receive a monthly mortgage statement which will include a payment slip and a return envelope for use in mailing your payment. All payments should be mailed to our special processing box, which is Regions Mortgage, P.O. Box 70903, Charlotte, NC 28272-0903. You should not delay in making your payment if it becomes due prior to receipt of your first mortgage statement. Please include your loan number, which is listed above, on your check and mail it to the address listed above.

Your first payment is due **July 1, 2025**, and subsequent payments are due on or before the first day of each month. An itemized breakdown of your monthly payment is included below. Remember, **PAYMENTS MUST ALWAYS BE PAID ON OR BEFORE THE FIRST OF EACH MONTH. THEY BECOME DELINQUENT IF PAID ON THE SECOND OR LATER.**

Principal and Interest	\$	<u>918.88</u>
Homeowner's Insurance	\$	<u>512.50</u>
Flood Insurance	\$	<u> </u>
Flood Insurance 2	\$	<u> </u>
Flood Insurance 3	\$	<u> </u>
Mortgage Insurance	\$	<u> </u>
Taxes - County	\$	<u>221.87</u>
Taxes - City	\$	<u> </u>
Taxes - Other	\$	<u> </u>
Annual Assessment	\$	<u> </u>
Other (ex: Water Purification/Fire Dues)	\$	<u> </u>
TOTAL PAYMENT	\$	<u>1,653.25</u>

Borrower

Michael Richard Hilfer Date



REGIONS BANK

AUTOMATIC PAYMENT AUTHORIZATION

If you would like us to automatically debit or draft your deposit account for your loan payment each month, please complete and sign the 'Automatic Draft' form.

A copy will be provided for your records. The automatic debits will begin with the date you selected. Your loan statement will reflect when you are enrolled in the automatic payment program. Until then, please make your loan payments by other means.

AUTOMATIC PAYMENT AUTHORIZATION (ACH DEBITS)

Loan Number (the "Loan"): 1898144704

Mortgagor(s) Name(s): Michael Richard Hilfer

Name(s) on Deposit Account (Signature Card required for business accounts): _____

Phone Number: _____ Home _____ Work _____

Name of Your Depository Institution: _____

Depository Institution ABA or Routing Number (must be 9 digits): _____

Account Number: _____

☐ CHECKING

☐ SAVINGS

Select the date your payment will be drafted (between 1st and 15th of month)* July 1, 2025

*Biweekly contracts are required to draft on the payment due date.

I, the undersigned, hereby authorize Regions Bank to electronically debit my deposit account identified above. I agree that ACH transactions I authorize comply with applicable law. I understand that electronic debits will occur on the draft date identified above. If the payment date is not a business day, the transfer will be made on the next business day.

I understand that the electronic debit will equal the minimum payment due on the Loan plus, if applicable, any additional, optional principal referenced below. I understand that the amount debited may include any changes in the payment resulting from changes in my escrow items, under my loan documents, and/or required by law.

If a default occurs under the Loan (for example, payments are delinquent or I file bankruptcy), I understand that automatic debits may be discontinued. Also, if three consecutive automatic debits do not settle, automatic debits may be discontinued. If automatic debits are discontinued, Loan payments must be made by other means. I understand that I will be notified if automatic debits are discontinued. I will be responsible for any late charges or penalties resulting from any missed payment(s).

Subject to the foregoing, I understand that this authorization will remain in full force and effect until I notify Regions Bank that I wish to revoke this authorization either (a) online at regionsmortgage.com (b) in writing at: Regions, Attn: Draft Department, PO BOX 18001, Hattiesburg, MS 39404-8001, (c) by facsimile at 601-554-2385, or (d) verbally by calling Customer Service at 1-800-986-2462. I understand that Regions Bank requires at least three (3) business days' prior notice in order to cancel this authorization. I understand that the foregoing authorization cancels and replaces any prior autodraft authorization for recurring payments provided to Regions Bank for this loan.



(OPTIONAL) ADDITIONAL PRINCIPAL

In addition to the normal payment amount due for the Loan, I wish to have \$ _____ drafted on each scheduled payment due date and applied to **PRINCIPAL ONLY**.

I am responsible for making the payments due on the loan by other means if my payment is not debited by the date specified, no matter why the debit does not occur.

Michael Richard Hilfer **Date**

Signature of Deposit Account Owner, if different _____

Date _____



REGIONS BANK D/B/A REGIONS MORTGAGE

WAIVER OF SURVEY

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

I/We, the undersigned, understand that **Regions Bank d/b/a Regions Mortgage** ("Lender") is not requiring a survey on the above described property. I/We hereby waive any and all right which I/we may have to require a current survey to be done on the property and fully understand certain title exceptions can only be revealed by a current survey. I/We realize that in waiving my/our rights to request a current survey that I/we waive any right or objections or claim against Lender, its agents, employees, officers, and directors or its successors or assigns regarding any exceptions which might be revealed by a current and accurate survey and inspection of the above referenced property. I/We also understand that if I/we have purchased an owner's title insurance policy, any title exceptions that might have been revealed by a current survey will not be covered by the policy.

Michael Richard Hilfer

Date

May 19, 2025

Closing Date



REGIONS PRIVACY PLEDGE

FACTS

WHAT DOES REGIONS DO WITH YOUR PERSONAL INFORMATION?



Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> • Social Security number and income • Account balance and transaction history • Payment history and credit history
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information, the reasons Regions chooses to share, and whether you can limit this sharing.

Reasons we can share your personal information	Does Regions Share?	Can you limit this sharing?
For our everyday business purposes such as to process your transactions, maintain your account(s), respond to court orders and legal investigations or report to credit bureaus	Yes	No
For our marketing purposes to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No (although, we may share aggregate information that does not contain personal identifiers)	We don't share personal information



To limit our sharing	<ul style="list-style-type: none"> • Call 1.800.240.2948 - our menu will prompt you through your choice(s). For TTY/TDD, call 1.800.374.5791 for assistance with making a written election. • Visit a Regions branch. • Talk to your assigned financial advisor, if applicable. <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we provide this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in the notice. However, you can contact us at any time to limit our sharing.</p>
To limit direct marketing contact	<ul style="list-style-type: none"> • Call 1.800.734.4667 to speak with a Regions associate. • Visit a Regions branch. • Talk to your assigned financial advisor, if applicable. <p>Please note: Direct marketing is email, postal mail and telephone marketing. Even if you limit direct marketing, we may still contact you to service your account or as otherwise allowed by law.</p>
Questions?	Call 1.800.734.4667 or visit our Privacy and Security section at www.regions.com .
Who we are	
Who is providing this notice?	This notice is provided by Regions Bank and other companies with the Regions name.
What we do	
How does Regions protect my personal information?	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and secured buildings.</p> <p>Our internal policies and procedures provide additional safeguards for the protection of customer information and prohibit employees from accessing customer information except for legitimate business purposes.</p>
How does Regions collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> • open an account or apply for a loan • make deposits or withdrawals from your account, or use your credit or debit card • provide account information <p>We also collect your personal information from others, such as credit bureaus, affiliates or other companies.</p>
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> • sharing for affiliates' everyday business purposes - information about your creditworthiness • affiliates from using your information to market to you • sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing. See "Other important information" section for your rights under state law.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply individually unless you tell us otherwise.



Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <i>Our affiliates include companies with the Regions name and financial companies, such as Regions Investment Management, Inc., a registered investment advisor, and Regions Investment Services, Inc., a licensed insurance agent.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>Regions does not share personal information with nonaffiliates so they can market to you.</i>
Joint Marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <i>Our joint marketing partners include financial companies such as insurance companies and product and service marketing companies.</i>

Other important information

You may have other privacy protections under some state laws. We will comply with applicable state laws as to information about you, including medical information. Accounts with California or Vermont addresses will be treated as if you opted out of joint marketing arrangements.

For Vermont residents only: We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures. Additional information concerning our privacy policies can be found at <https://www.regions.com/about-regions/privacy-security> or call 1.800.240.2948.

For Nevada residents only: We are providing you this notice under state law. You may be placed on our internal Do Not Solicit List by following the directions in the "To limit direct marketing contact" section. Nevada law requires we provide the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; phone number, 702-486-3132; email, BCPINFO@ag.state.nv.us.

Do Not Call Policy

This notice serves as the Regions Do Not Call Policy required by the Telephone Consumer Protection Act. Our associates receive training on how to document and process opt outs for telephone marketing calls. Consumers who request to no longer receive these calls will be placed on our internal Do Not Call list. Regions will not contact any consumer on the federal or state Do Not Call registries, unless allowed by law.



Errors and Omissions - Compliance Agreement

Lender

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

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date: May 19, 2025

Loan Number: 0048292983

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

State of SC , **County/Parish/City of** Charleston

The borrower(s) for and in consideration of the Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The borrower(s) agree(s) to comply with all above noted requests by the Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

Borrower

Michael Richard Hilfer

Date



State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Michael Richard Hilfer

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



REGIONS BANK D/B/A REGIONS MORTGAGE

AUTHORIZATION TO RELEASE INFORMATION

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

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

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

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

Michael Richard Hilfer

Date



To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 0048292983

Agency Case No. _____

Uniform Residential Loan Application

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

Section 1: Borrower Information.

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

1a. Personal Information

Name (First, Middle, Last, Suffix)

Michael Richard Hilfer

Social Security Number 537-96-7719

(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

01/05/1984

Citizenship

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

Alternate Names - List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

Michael R Hilfer; Mike Hilfer; Michael Hilfer

Type of Credit

☒ I am applying for **individual credit**.

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

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

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

Marital Status

☐ Married

☐ Separated

☒ Unmarried

(Single, Divorced, Widowed, Civil Union,
Domestic Partnership, Registered
Reciprocal Beneficiary Relationship)

Dependents

(not listed by another Borrower)

Number 0

Ages _____

Contact Information

Home phone _____

Cell phone (206)941-8260

Work phone _____

Ext. _____

Email mikehilfer@gmail.com

Current Address

Street 150 Darlington Ave

City Charleston

State SC

ZIP 29403

Unit # _____

Country _____

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

Mailing Address - if different from Current Address ☒ Does not apply



1b. Current Employment/Self Employment and Income☐ Does not apply

Employer or Business Name CWD Group, Inc Phone (206)706-8000
Street 2800 Thorndyke Ave W Unit # _____
City Seattle State WA ZIP 98199 Country _____

Position or Title Community MgrStart Date 10/16/2007 (mm/dd/yyyy)How long in this line of work? 17 Years 4 Months**Check if this statement applies:**☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☐ Check if you are the Business Owner or Self-Employed ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)**
☐ I have an ownership share of 25% or more. \$ _____

Gross Monthly Income

Base \$ 6,082.61 /month
Overtime \$ _____ /month
Bonus \$ _____ /month
Commission \$ _____ /month
Military Entitlements \$ _____ /month
Other \$ _____ /month
TOTAL \$ 6,082.61 /month

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income☒ Does not apply**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☒ Does not apply

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

1e. Income from Other Sources☒ Does not apply

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

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

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

Section 2: Financial Information - Assets and Liabilities.

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

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

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

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

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

Borrower Name: Michael Richard HilferMichael Richard Hilfer
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2b. Other Assets and Credits You Have☒ Does not apply

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

Assets

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

Credits

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

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

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

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

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

2d. Other Liabilities and Expenses☒ Does not apply

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

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

Section 3: Financial Information - Real Estate.

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

☐ I do not own any real estate**3a. Property You Own**

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

Address	Street	150 Darlington Ave				Unit #			
	City	Charleston			State	SC	ZIP 29403	Country	
Property Value		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				
	\$	900,000.00	Retain	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)
REGIONS MORTGAGE	4011898144704	\$ 1,731.00	\$ 189,168.00	<input type="checkbox"/>		\$

3b. IF APPLICABLE, Complete Information for Additional Property☒ Does not apply

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Michael Richard Hilfer
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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 \$ 188,063.39 **Loan Purpose** ☐ Purchase ☐ Refinance ☐ Other (specify) _____

Property Address Street 150 DARLINGTON AVE Unit # _____

City CHARLESTON State SC ZIP 29403-3210 County Charleston

Number of Units 1 **Property Value** \$ 650,000.00

Occupancy ☒ Primary Residence ☐ Second Home ☐ Investment Property **FHA Secondary Residence** ☐

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) ☒ NO ☐ YES

2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) ☒ NO ☐ YES

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing ☒ Does not apply

4c. Rental Income on the Property You Want to Purchase For Purchase Only ☒ Does not apply

4d. Gifts or Grants You Have Been Given or Will Receive for This Loan ☐ Does not apply

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

• Community Nonprofit
• Employer

• Federal Agency
• Local Agency

• Relative
• Religious Nonprofit

• State Agency
• Unmarried Partner

• Lender
• Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source - use list above	Cash or Market Value
Cash Gift	<input checked="" type="checkbox"/> Deposited <input type="checkbox"/> Not Deposited	Relative	\$ 201,000.00

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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="checkbox"/> NO <input checked="" type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES _____ _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
C. Are you borrowing any money for this real estate transaction (e.g., money for your closing costs or down payment) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES \$ _____
D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (e.g., installment loan, credit card, etc.) on or before closing this loan that is not disclosed on this application?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., the Property Assessed Clean Energy Program)?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES

5b. About Your Finances

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

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Section 6: Acknowledgments and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property’s Security

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

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

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

(4) Electronic Records and Signatures

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Michael Richard Hilfer

Date (mm/dd/yyyy)

Borrower Name: Michael Richard Hilfer



Section 7: Military Service.

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

Military Service of Borrower

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

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

☐ Currently retired, discharged, or separated from service

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

☐ Surviving spouse

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Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

- ☐ Female
- ☐ Male
- ☒ I do not wish to provide this information

Race: Check one or more

- ☐ American Indian or Alaska Native - *Print name of enrolled or principal tribe:* _____

☐ Asian

- ☐ Asian Indian ☐ Chinese ☐ Filipino
- ☐ Japanese ☐ Korean ☐ Vietnamese

☐ Other Asian - *Print Race:* _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
- ☐ Other Pacific Islander - *Print race:* _____

For example: Fijian, Tongan, and so on.

- ☐ White
- ☒ I do not wish to provide this information

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

- Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES
- Was the sex of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES
- Was the race of the Borrower collected on the basis of visual observation or surname? ☒ NO ☐ YES

The Demographic Information was provided through:

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

Borrower Name: Michael Richard Hilfer

Michael Richard Hilfer
Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

2df80295-0e5d-426b-afda-430259d506f4

2025051524.1.0.5558-N20230824Y

0048292983
Freddie Mac Form 65/Fannie Mae Form 1003
Effective 1/2021
07/2023
Page 8 of 9



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

Loan Originator Information

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

Rodney Bailey Date (mm/dd/yyyy)

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

Uniform Residential Loan Application - Unmarried Addendum - Michael Richard Hilfer

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

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

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

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

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

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

State: _____

Borrower Name: Michael Richard Hilfer

Michael Richard Hilfer
Uniform Residential Loan Application

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Wolters Kluwer Financial Services, Inc.

2025051524.1.0.5558-N20230824Y

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To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 0048292983

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

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

Transaction Detail

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

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

- ☐ No Cash Out
☐ Limited Cash Out
☐ Cash Out

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):
Michael Richard Hilfer

Estate Will be Held in

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

Manner in Which Title Will be Held

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

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

Trust Information

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

Indian Country Land Tenure

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

L3. Mortgage Loan Information

Mortgage Type Applied For

- ☒ Conventional ☐ USDA-RD
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 3.500 %
Loan Term 312 (months)

Mortgage Lien Type

- ☒ First Lien
☐ Subordinate Lien

Amortization Type

- ☒ Fixed Rate ☐ Other (*explain*): _____
☐ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)

Subsequent Adjustment Period _____ (months)

Loan Features

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

Proposed Monthly Payment for Property

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

Borrower Name(s): Michael Richard Hilfer

Michael Richard Hilfer
Uniform Residential Loan Application - Lender Loan Information

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2025051524.1.0.5558-N20230824Y

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

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

DUE FROM BORROWER(S)

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

TOTAL MORTGAGE LOANS

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

TOTAL CREDITS

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

CALCULATION

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

Borrower Name(s): Michael Richard Hilfer



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 0048292983

Agency Case No. _____

Supplemental Consumer Information Form

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

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

Homeownership Education and Housing Counseling

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

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

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

(2) Who provided it:

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

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

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

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

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

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

(2) Who provided it:

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

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

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

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

Language Preference

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

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

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

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

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

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



Initial Escrow Account Disclosure Statement

Lender/Servicer

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

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date of Settlement: May 19, 2025

Property Address:

150 DARLINGTON AVE
CHARLESTON, SC 29403-3210

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

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

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

Cushion selected by servicer: \$1,468.74

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

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



Borrower

Michael Richard Hilfer	Date
-------------------------------	-------------



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

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



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

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

Print or type
See Specific Instructions on page 3.

1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Michael Richard Hilfer		
2 Business name/disregarded entity name, if different from above		
3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes: <input checked="" type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=partnership) ► _____ <input type="checkbox"/> Other (see instructions) ► _____ <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate Note: Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemptions from FATCA reporting code (if any) 'N/A' <i>(Applies to accounts maintained outside the U.S.)</i>	
5 Address (number, street, and apt. or suite no.) See instructions. 150 Darlington Ave	Requester's name and address (optional). Regions Bank d/b/a Regions Mortgage 2050 Parkway Office Circle Birmingham, AL 35244 Lender #: 174490	
6 City, state, and ZIP code Charleston, SC 29403		
7 List account number(s) here (optional) 1898144704		

Part I Taxpayer Identification Number (TIN)

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

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

Social security number 537-96-7719
or Employer identification number

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person ►	Date ►
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General Instructions

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

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

Purpose of Form

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

Also see *Special rules for partnerships*, earlier.

What is FATCA reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

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

Line 2

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

Line 3

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

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

Line 4, Exemptions

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

Exempt payee code.

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

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

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

- 1-An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2)
- 2-The United States or any of its agencies or instrumentalities
- 3-A state, the District of Columbia, a U.S. commonwealth or possession, or any of their political subdivisions or instrumentalities
- 4-A foreign government or any of its political subdivisions, agencies, or instrumentalities
- 5-A corporation
- 6-A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or possession
- 7-A futures commission merchant registered with the Commodity Futures Trading Commission
- 8-A real estate investment trust
- 9-An entity registered at all times during the tax year under the Investment Company Act of 1940
- 10-A common trust fund operated by a bank under section 584(a)
- 11-A financial institution
- 12-A middleman known in the investment community as a nominee or custodian
- 13-A trust exempt from tax under section 664 or described in section 4947

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

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

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

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

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

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

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

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

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

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

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

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

G-A real estate investment trust

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

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

J-A bank as defined in section 581

K-A broker

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

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

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

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

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

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

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

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

Secure Your Tax Records from Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

Signature/Name Affidavit

Date: May 19, 2025

Loan Number: 0048292983

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

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage, Deed of Trust, Security Agreement, or other Security Instrument.)

Michael Richard Hilfer

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Michael R Hilfer

Mike Hilfer

Michael Hilfer

(Print or Type Name)

Signature

(Print or Type Name)

Signature

(Print or Type Name)

Signature

(Print or Type Name)

Signature



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

State of _____

County of _____

Sworn and subscribed before me on _____ by
Michael Richard Hilfer

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic

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



Notice to Borrower Not in Special Flood Hazard

Lender

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

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date: May 15, 2025

Loan Number: 0048292983

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

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

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

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

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

Borrower

Michael Richard Hilfer

Date



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

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

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

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

150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

and the real property is described as follows:

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

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

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

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



2. **PURCHASER'S PROMISE TO PAY**

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

3. **INTEREST**

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

4. **PAYMENTS**

A. Monthly

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

B. Amount of Monthly Payments

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

5. **MODIFICATION OF NOTE AND SECURITY INSTRUMENT**

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

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

6. **BORROWER'S RIGHT TO PREPAY**

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

7. **ESCROW**

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



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

8. ANNUAL STATEMENT OF ACCOUNT

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

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

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

9. LOAN CHARGES

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

10. RESTRICTIONS ON TRANSFER OF PROPERTY

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



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

11. MODIFICATIONS TO LOAN

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

12. BORROWER'S FAILURE TO PAY AS REQUIRED

A. Late Charge for Overdue Payments

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

B. Default

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

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

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

C. Payment of Lender's Costs and Expenses

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

13. GIVING OF NOTICES



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

14. OBLIGATIONS OF PERSONS UNDER THIS AGREEMENT

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

15. WAIVERS

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

16. FORECLOSURE

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

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

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

18. ARBITRATION

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

19. GOVERNING LAW

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



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

20. NO SET-OFFS OR DEFENSES

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

21. PRIOR LIENS

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

22. ENTIRE AGREEMENT

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

23. BINDING EFFECT

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

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

ASSUMPTION WITH RELEASE OF SELLER

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date



See attached signature pages _____ Date

See attached signature pages _____ Date

See attached signature pages _____ Date

See attached signature pages _____ Date

See attached signature pages _____ Date

See attached signature pages _____ Date

Lender: See attached signature pages

By: See attached signature pages

Title: See attached signature pages

Sellers Forwarding Address: _____

Sellers Phone: _____

_____ See next page for Notary Acknowledgements _____

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

NMLS ID **174490**

Loan originator **Rodney Bailey**

NMLS ID **546257**



ACKNOWLEDGMENT

State of _____ §
County of _____ §

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

Signature

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Name

Name

Michael R Hilfer -Borrower (Seal)

Borrower's Address:

Loan #1898144704

ACKNOWLEDGMENT

State of _____ §
County of _____ §

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

Signature

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Name

Name

Kerry K Murphy (Seal)
-Seller

Seller's Address:

Loan #1898144704

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

Regions Bank d/b/a Regions Mortgage

By: _____
-Lender Date of Lender's Signature

Witness Signature (Date) Witness Signature (Date)

Printed Name Printed Name

ACKNOWLEDGMENT

State of _____ §
County of _____ §
§

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

Signature

Printed Name

Title or Rank

(Seal)

Serial Number, if any: _____

My Commission Expires: _____

Loan #1898144704

Affidavit of Occupancy

State of South Carolina

County of Charleston

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

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

Michael Richard Hilfer

Date



Sworn and subscribed before me on _____ by
Michael Richard Hilfer _____.

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



REGIONS BANK D/B/A REGIONS MORTGAGE
ADDRESS CERTIFICATION

Borrower(s): **Michael Richard Hilfer**

Date: **May 19, 2025**

I hereby certify that the property address below is correct and the mailing address indicated is where I(we) wish to receive correspondence regarding this loan.

The complete PROPERTY STREET
ADDRESS is as follows:

150 DARLINGTON AVE
CHARLESTON, SC 29403-3210

The complete MAILING ADDRESS at
which correspondence should be sent is
as follows:

150 Darlington Ave
Charleston, SC 29403

If the mailing address indicated is not
correct, indicate correct address here:

NOTE: All correspondence will be sent to this mailing address until Regions Mortgage is otherwise notified in writing.

Certified by Mortgagors:

Borrower

Michael Richard Hilfer **Date**

Certified by Agent/Attorney:



Request for Transcript of Tax Return IRS 4506C IVES - 1040 Michael Richard Hilfer

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



Form 4506-C (October 2022)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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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 and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Michael	ii. Middle initial R	iii. Last name/BMF company name Hilfer	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 537-96-7719			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
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 (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 150 Darlington Ave			b. City Charleston	c. State SC	d. ZIP code 29403
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Regions Bank					ii. Telephone number (601)554-2924
iii. Street address (including apt., room, or suite no.) 2050 Parkway Office Circle			iv. City Birmingham	v. State AL	vi. ZIP code 35244

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. (see instructions)

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

1040

a. Return Transcript ☒ **b. Account Transcript** ☐ **c. Record of Account** ☐

7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.) ☐

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 ☐ Line 2a ☐

8. Year or period requested. 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** / /

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.**

Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a (206)941-8260
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Michael Richard Hilfer			
	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 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.

Request for Transcript of Tax Return IRS 4506C IVES - W2 Form(s) Michael Richard Hilfer

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



Form 4506-C (October 2022)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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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 and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Michael	ii. Middle initial R	iii. Last name/BMF company name Hilfer	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 537-96-7719			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
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 (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 150 Darlington Ave			b. City Charleston	c. State SC	d. ZIP code 29403
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Regions Bank					ii. Telephone number (601)554-2924
iii. Street address (including apt., room, or suite no.) 2050 Parkway Office Circle			iv. City Birmingham	v. State AL	vi. ZIP code 35244

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. (see instructions)

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. W2 Form(s)
--

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 checked="" 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 (see instructions)
--

12 / 31 / 2024	12 / 31 / 2023	12 / 31 / 2022	/	/
-----------------------	-----------------------	-----------------------	---	---

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 (see instructions)	Date	Phone number of taxpayer on line 1a or 2a (206)941-8260
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Michael Richard Hilfer		
	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 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.

Request for Transcript of Tax Return IRS 4506C IVES - 1099 Michael Richard Hilfer

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



Form 4506-C (October 2022)	Department of the Treasury - Internal Revenue Service IVES Request for Transcript of Tax Return	OMB Number 1545-1872
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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 and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Michael	ii. Middle initial R	iii. Last name/BMF company name Hilfer	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 537-96-7719			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
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 (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 150 Darlington Ave			b. City Charleston	c. State SC	d. ZIP code 29403
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Regions Bank					ii. Telephone number (601)554-2924
iii. Street address (including apt., room, or suite no.) 2050 Parkway Office Circle			iv. City Birmingham	v. State AL	vi. ZIP code 35244

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. (see instructions)

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. 1099
--

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 checked="" 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 (see instructions)
--

12 / 31 / 2024	12 / 31 / 2023	12 / 31 / 2022	/	/
-----------------------	-----------------------	-----------------------	---	---

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 (see instructions)	Date	Phone number of taxpayer on line 1a or 2a (206)941-8260
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Michael Richard Hilfer		
	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 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.

Borrower's Certification & Authorization

Lender

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

Borrower

Michael Richard Hilfer
150 Darlington Ave
Charleston, SC 29403

Date: May 15, 2025

Loan Number: 0048292983

Certification

The undersigned certifies the following:

1. I have applied for a mortgage loan from Regions Bank d/b/a Regions Mortgage (“*lender*”). In applying for the loan, I completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.
2. I understand and agree that Regions Bank d/b/a Regions Mortgage (lender) 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 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 have applied for a mortgage loan from Regions Bank d/b/a Regions Mortgage (lender). As part of the application process, Regions Bank d/b/a Regions Mortgage (lender) may verify information contained in my 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 authorize you to provide to Regions Bank d/b/a Regions Mortgage (lender), and to any investor to whom Regions Bank d/b/a Regions Mortgage (lender) may sell my mortgage, 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 copies of income tax returns.
3. Regions Bank d/b/a Regions Mortgage (lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Regions Bank d/b/a Regions Mortgage (lender) or the investor that purchased the mortgage is appreciated.

Notice to Borrowers. This is notice to you as required by the *Right to Financial Privacy Act of 1978* that HUD/FHA has a right of access to financial 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 HUD/FHA 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.



Borrower

Michael Richard Hilfer	Date
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CUSTOMER IDENTIFICATION DISCLOSURE AND VERIFICATION

Important information about Procedures for Opening a New Account: 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 each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

PART A

NOTE: This portion of the form MUST be completed for each individual. If there is more than one individual, complete a form for each customer.

Customer Name: Michael Richard Hilfer

Social Security #: 537-96-7719

Date of Birth: 01/05/1984

Current Address: 150 Darlington Ave, Charleston, SC 29403

IDENTIFICATION DOCUMENTATION

Note: Provided ID must be a valid, unexpired ID document. Record ID verified at account opening.

ID TYPE (check one): ☐ Driver's License ☐ US State issued Non-Driver's Identification Card ☐ Passport
☐ Permanent Resident Card ☐ US Visa ☐ US Employment Authorization Document

ID Document #: _____

ID State or Country of Issuance: _____

ID Issue Date: ____/____/____

ID Expiration Date: ____/____/____

PART B

_____ Signature of Customer	<u>Michael Richard Hilfer</u> Print Name of Customer	<u>05/19/2025</u> Date
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I hereby certify that I have reviewed a copy of the identification document described above submitted by the customer and that the information recorded on this form coincides with the information on the identification document.

Notary Public Signature

Commission Expiration

Seal:



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
01	07/01/2025	918.88	370.36	548.52	187,693.03	99.800%
02	08/01/2025	918.88	371.44	547.44	187,321.59	99.610%
03	09/01/2025	918.88	372.53	546.35	186,949.06	99.410%
04	10/01/2025	918.88	373.61	545.27	186,575.45	99.210%
05	11/01/2025	918.88	374.70	544.18	186,200.75	99.010%
06	12/01/2025	918.88	375.80	543.08	185,824.95	98.810%
YEAR	2025	5,513.28	2,238.44	3,274.84		
07	01/01/2026	918.88	376.89	541.99	185,448.06	98.610%
08	02/01/2026	918.88	377.99	540.89	185,070.07	98.410%
09	03/01/2026	918.88	379.09	539.79	184,690.98	98.210%
10	04/01/2026	918.88	380.20	538.68	184,310.78	98.010%
11	05/01/2026	918.88	381.30	537.58	183,929.48	97.800%
12	06/01/2026	918.88	382.42	536.46	183,547.06	97.600%
13	07/01/2026	918.88	383.54	535.34	183,163.52	97.400%
14	08/01/2026	918.88	384.65	534.23	182,778.87	97.190%
15	09/01/2026	918.88	385.78	533.10	182,393.09	96.990%
16	10/01/2026	918.88	386.90	531.98	182,006.19	96.780%
17	11/01/2026	918.88	388.02	530.86	181,618.17	96.570%
18	12/01/2026	918.88	389.17	529.71	181,229.00	96.370%
YEAR	2026	11,026.56	4,595.95	6,430.61		
19	01/01/2027	918.88	390.29	528.59	180,838.71	96.160%
20	02/01/2027	918.88	391.43	527.45	180,447.28	95.950%
21	03/01/2027	918.88	392.58	526.30	180,054.70	95.740%
22	04/01/2027	918.88	393.72	525.16	179,660.98	95.530%
23	05/01/2027	918.88	394.87	524.01	179,266.11	95.320%
24	06/01/2027	918.88	396.02	522.86	178,870.09	95.110%
25	07/01/2027	918.88	397.18	521.70	178,472.91	94.900%
26	08/01/2027	918.88	398.33	520.55	178,074.58	94.690%
27	09/01/2027	918.88	399.50	519.38	177,675.08	94.480%
28	10/01/2027	918.88	400.66	518.22	177,274.42	94.260%
29	11/01/2027	918.88	401.83	517.05	176,872.59	94.050%
30	12/01/2027	918.88	403.00	515.88	176,469.59	93.840%



Amortization Schedule

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ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
YEAR	2027	11,026.56	4,759.41	6,267.15		
31	01/01/2028	918.88	404.17	514.71	176,065.42	93.620%
32	02/01/2028	918.88	405.36	513.52	175,660.06	93.410%
33	03/01/2028	918.88	406.54	512.34	175,253.52	93.190%
34	04/01/2028	918.88	407.72	511.16	174,845.80	92.970%
35	05/01/2028	918.88	408.92	509.96	174,436.88	92.750%
36	06/01/2028	918.88	410.10	508.78	174,026.78	92.540%
37	07/01/2028	918.88	411.30	507.58	173,615.48	92.320%
38	08/01/2028	918.88	412.50	506.38	173,202.98	92.100%
39	09/01/2028	918.88	413.71	505.17	172,789.27	91.880%
40	10/01/2028	918.88	414.91	503.97	172,374.36	91.660%
41	11/01/2028	918.88	416.12	502.76	171,958.24	91.440%
42	12/01/2028	918.88	417.34	501.54	171,540.90	91.210%
YEAR	2028	11,026.56	4,928.69	6,097.87		
43	01/01/2029	918.88	418.55	500.33	171,122.35	90.990%
44	02/01/2029	918.88	419.77	499.11	170,702.58	90.770%
45	03/01/2029	918.88	421.00	497.88	170,281.58	90.550%
46	04/01/2029	918.88	422.23	496.65	169,859.35	90.320%
47	05/01/2029	918.88	423.45	495.43	169,435.90	90.100%
48	06/01/2029	918.88	424.69	494.19	169,011.21	89.870%
49	07/01/2029	918.88	425.93	492.95	168,585.28	89.640%
50	08/01/2029	918.88	427.18	491.70	168,158.10	89.420%
51	09/01/2029	918.88	428.42	490.46	167,729.68	89.190%
52	10/01/2029	918.88	429.67	489.21	167,300.01	88.960%
53	11/01/2029	918.88	430.92	487.96	166,869.09	88.730%
54	12/01/2029	918.88	432.18	486.70	166,436.91	88.500%
YEAR	2029	11,026.56	5,103.99	5,922.57		
55	01/01/2030	918.88	433.43	485.45	166,003.48	88.270%
56	02/01/2030	918.88	434.71	484.17	165,568.77	88.040%
57	03/01/2030	918.88	435.97	482.91	165,132.80	87.810%
58	04/01/2030	918.88	437.24	481.64	164,695.56	87.570%
59	05/01/2030	918.88	438.52	480.36	164,257.04	87.340%
60	06/01/2030	918.88	439.80	479.08	163,817.24	87.110%



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ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
61	07/01/2030	918.88	441.08	477.80	163,376.16	86.870%
62	08/01/2030	918.88	442.36	476.52	162,933.80	86.640%
63	09/01/2030	918.88	443.66	475.22	162,490.14	86.400%
64	10/01/2030	918.88	444.95	473.93	162,045.19	86.170%
65	11/01/2030	918.88	446.25	472.63	161,598.94	85.930%
66	12/01/2030	918.88	447.55	471.33	161,151.39	85.690%
YEAR	2030	11,026.56	5,285.52	5,741.04		
67	01/01/2031	918.88	448.85	470.03	160,702.54	85.450%
68	02/01/2031	918.88	450.17	468.71	160,252.37	85.210%
69	03/01/2031	918.88	451.47	467.41	159,800.90	84.970%
70	04/01/2031	918.88	452.80	466.08	159,348.10	84.730%
71	05/01/2031	918.88	454.11	464.77	158,893.99	84.490%
72	06/01/2031	918.88	455.44	463.44	158,438.55	84.250%
73	07/01/2031	918.88	456.77	462.11	157,981.78	84.010%
74	08/01/2031	918.88	458.10	460.78	157,523.68	83.760%
75	09/01/2031	918.88	459.43	459.45	157,064.25	83.520%
76	10/01/2031	918.88	460.78	458.10	156,603.47	83.270%
77	11/01/2031	918.88	462.12	456.76	156,141.35	83.030%
78	12/01/2031	918.88	463.47	455.41	155,677.88	82.780%
YEAR	2031	11,026.56	5,473.51	5,553.05		
79	01/01/2032	918.88	464.82	454.06	155,213.06	82.530%
80	02/01/2032	918.88	466.17	452.71	154,746.89	82.280%
81	03/01/2032	918.88	467.54	451.34	154,279.35	82.040%
82	04/01/2032	918.88	468.90	449.98	153,810.45	81.790%
83	05/01/2032	918.88	470.26	448.62	153,340.19	81.540%
84	06/01/2032	918.88	471.64	447.24	152,868.55	81.290%
85	07/01/2032	918.88	473.01	445.87	152,395.54	81.030%
86	08/01/2032	918.88	474.40	444.48	151,921.14	80.780%
87	09/01/2032	918.88	475.77	443.11	151,445.37	80.530%
88	10/01/2032	918.88	477.17	441.71	150,968.20	80.280%
89	11/01/2032	918.88	478.55	440.33	150,489.65	80.020%
90	12/01/2032	918.88	479.96	438.92	150,009.69	79.770%
YEAR	2032	11,026.56	5,668.19	5,358.37		



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
91	01/01/2033	918.88	481.35	437.53	149,528.34	79.510%
92	02/01/2033	918.88	482.75	436.13	149,045.59	79.250%
93	03/01/2033	918.88	484.17	434.71	148,561.42	79.000%
94	04/01/2033	918.88	485.57	433.31	148,075.85	78.740%
95	05/01/2033	918.88	486.99	431.89	147,588.86	78.480%
96	06/01/2033	918.88	488.42	430.46	147,100.44	78.220%
97	07/01/2033	918.88	489.83	429.05	146,610.61	77.960%
98	08/01/2033	918.88	491.27	427.61	146,119.34	77.700%
99	09/01/2033	918.88	492.70	426.18	145,626.64	77.440%
100	10/01/2033	918.88	494.13	424.75	145,132.51	77.170%
101	11/01/2033	918.88	495.58	423.30	144,636.93	76.910%
102	12/01/2033	918.88	497.02	421.86	144,139.91	76.640%
YEAR	2033	11,026.56	5,869.78	5,156.78		
103	01/01/2034	918.88	498.48	420.40	143,641.43	76.380%
104	02/01/2034	918.88	499.92	418.96	143,141.51	76.110%
105	03/01/2034	918.88	501.39	417.49	142,640.12	75.850%
106	04/01/2034	918.88	502.84	416.04	142,137.28	75.580%
107	05/01/2034	918.88	504.31	414.57	141,632.97	75.310%
108	06/01/2034	918.88	505.79	413.09	141,127.18	75.040%
109	07/01/2034	918.88	507.26	411.62	140,619.92	74.770%
110	08/01/2034	918.88	508.74	410.14	140,111.18	74.500%
111	09/01/2034	918.88	510.22	408.66	139,600.96	74.230%
112	10/01/2034	918.88	511.71	407.17	139,089.25	73.960%
113	11/01/2034	918.88	513.20	405.68	138,576.05	73.690%
114	12/01/2034	918.88	514.70	404.18	138,061.35	73.410%
YEAR	2034	11,026.56	6,078.56	4,948.00		
115	01/01/2035	918.88	516.20	402.68	137,545.15	73.140%
116	02/01/2035	918.88	517.71	401.17	137,027.44	72.860%
117	03/01/2035	918.88	519.22	399.66	136,508.22	72.590%
118	04/01/2035	918.88	520.73	398.15	135,987.49	72.310%
119	05/01/2035	918.88	522.25	396.63	135,465.24	72.030%
120	06/01/2035	918.88	523.77	395.11	134,941.47	71.750%
121	07/01/2035	918.88	525.30	393.58	134,416.17	71.470%



Amortization Schedule

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ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
122	08/01/2035	918.88	526.83	392.05	133,889.34	71.190%
123	09/01/2035	918.88	528.37	390.51	133,360.97	70.910%
124	10/01/2035	918.88	529.91	388.97	132,831.06	70.630%
125	11/01/2035	918.88	531.46	387.42	132,299.60	70.350%
126	12/01/2035	918.88	533.01	385.87	131,766.59	70.070%
YEAR	2035	11,026.56	6,294.76	4,731.80		
127	01/01/2036	918.88	534.56	384.32	131,232.03	69.780%
128	02/01/2036	918.88	536.12	382.76	130,695.91	69.500%
129	03/01/2036	918.88	537.68	381.20	130,158.23	69.210%
130	04/01/2036	918.88	539.25	379.63	129,618.98	68.920%
131	05/01/2036	918.88	540.83	378.05	129,078.15	68.640%
132	06/01/2036	918.88	542.40	376.48	128,535.75	68.350%
133	07/01/2036	918.88	543.98	374.90	127,991.77	68.060%
134	08/01/2036	918.88	545.57	373.31	127,446.20	67.770%
135	09/01/2036	918.88	547.16	371.72	126,899.04	67.480%
136	10/01/2036	918.88	548.76	370.12	126,350.28	67.190%
137	11/01/2036	918.88	550.36	368.52	125,799.92	66.890%
138	12/01/2036	918.88	551.96	366.92	125,247.96	66.600%
YEAR	2036	11,026.56	6,518.63	4,507.93		
139	01/01/2037	918.88	553.58	365.30	124,694.38	66.300%
140	02/01/2037	918.88	555.19	363.69	124,139.19	66.010%
141	03/01/2037	918.88	556.80	362.08	123,582.39	65.710%
142	04/01/2037	918.88	558.43	360.45	123,023.96	65.420%
143	05/01/2037	918.88	560.07	358.81	122,463.89	65.120%
144	06/01/2037	918.88	561.69	357.19	121,902.20	64.820%
145	07/01/2037	918.88	563.33	355.55	121,338.87	64.520%
146	08/01/2037	918.88	564.98	353.90	120,773.89	64.220%
147	09/01/2037	918.88	566.62	352.26	120,207.27	63.920%
148	10/01/2037	918.88	568.27	350.61	119,639.00	63.620%
149	11/01/2037	918.88	569.94	348.94	119,069.06	63.310%
150	12/01/2037	918.88	571.59	347.29	118,497.47	63.010%
YEAR	2037	11,026.56	6,750.49	4,276.07		
151	01/01/2038	918.88	573.26	345.62	117,924.21	62.710%



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
152	02/01/2038	918.88	574.94	343.94	117,349.27	62.400%
153	03/01/2038	918.88	576.61	342.27	116,772.66	62.090%
154	04/01/2038	918.88	578.29	340.59	116,194.37	61.790%
155	05/01/2038	918.88	579.98	338.90	115,614.39	61.480%
156	06/01/2038	918.88	581.67	337.21	115,032.72	61.170%
157	07/01/2038	918.88	583.37	335.51	114,449.35	60.860%
158	08/01/2038	918.88	585.07	333.81	113,864.28	60.550%
159	09/01/2038	918.88	586.78	332.10	113,277.50	60.230%
160	10/01/2038	918.88	588.48	330.40	112,689.02	59.920%
161	11/01/2038	918.88	590.21	328.67	112,098.81	59.610%
162	12/01/2038	918.88	591.92	326.96	111,506.89	59.290%
YEAR	2038	11,026.56	6,990.58	4,035.98		
163	01/01/2039	918.88	593.66	325.22	110,913.23	58.980%
164	02/01/2039	918.88	595.38	323.50	110,317.85	58.660%
165	03/01/2039	918.88	597.12	321.76	109,720.73	58.340%
166	04/01/2039	918.88	598.86	320.02	109,121.87	58.020%
167	05/01/2039	918.88	600.61	318.27	108,521.26	57.710%
168	06/01/2039	918.88	602.36	316.52	107,918.90	57.380%
169	07/01/2039	918.88	604.11	314.77	107,314.79	57.060%
170	08/01/2039	918.88	605.88	313.00	106,708.91	56.740%
171	09/01/2039	918.88	607.65	311.23	106,101.26	56.420%
172	10/01/2039	918.88	609.42	309.46	105,491.84	56.090%
173	11/01/2039	918.88	611.19	307.69	104,880.65	55.770%
174	12/01/2039	918.88	612.98	305.90	104,267.67	55.440%
YEAR	2039	11,026.56	7,239.22	3,787.34		
175	01/01/2040	918.88	614.76	304.12	103,652.91	55.120%
176	02/01/2040	918.88	616.56	302.32	103,036.35	54.790%
177	03/01/2040	918.88	618.36	300.52	102,417.99	54.460%
178	04/01/2040	918.88	620.16	298.72	101,797.83	54.130%
179	05/01/2040	918.88	621.97	296.91	101,175.86	53.800%
180	06/01/2040	918.88	623.79	295.09	100,552.07	53.470%
181	07/01/2040	918.88	625.60	293.28	99,926.47	53.130%
182	08/01/2040	918.88	627.43	291.45	99,299.04	52.800%



Amortization Schedule

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ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
183	09/01/2040	918.88	629.25	289.63	98,669.79	52.470%
184	10/01/2040	918.88	631.10	287.78	98,038.69	52.130%
185	11/01/2040	918.88	632.93	285.95	97,405.76	51.790%
186	12/01/2040	918.88	634.78	284.10	96,770.98	51.460%
YEAR	2040	11,026.56	7,496.69	3,529.87		
187	01/01/2041	918.88	636.63	282.25	96,134.35	51.120%
188	02/01/2041	918.88	638.49	280.39	95,495.86	50.780%
189	03/01/2041	918.88	640.35	278.53	94,855.51	50.440%
190	04/01/2041	918.88	642.22	276.66	94,213.29	50.100%
191	05/01/2041	918.88	644.09	274.79	93,569.20	49.750%
192	06/01/2041	918.88	645.97	272.91	92,923.23	49.410%
193	07/01/2041	918.88	647.85	271.03	92,275.38	49.070%
194	08/01/2041	918.88	649.75	269.13	91,625.63	48.720%
195	09/01/2041	918.88	651.64	267.24	90,973.99	48.370%
196	10/01/2041	918.88	653.54	265.34	90,320.45	48.030%
197	11/01/2041	918.88	655.44	263.44	89,665.01	47.680%
198	12/01/2041	918.88	657.36	261.52	89,007.65	47.330%
YEAR	2041	11,026.56	7,763.33	3,263.23		
199	01/01/2042	918.88	659.27	259.61	88,348.38	46.980%
200	02/01/2042	918.88	661.20	257.68	87,687.18	46.630%
201	03/01/2042	918.88	663.12	255.76	87,024.06	46.270%
202	04/01/2042	918.88	665.06	253.82	86,359.00	45.920%
203	05/01/2042	918.88	667.00	251.88	85,692.00	45.570%
204	06/01/2042	918.88	668.95	249.93	85,023.05	45.210%
205	07/01/2042	918.88	670.90	247.98	84,352.15	44.850%
206	08/01/2042	918.88	672.85	246.03	83,679.30	44.500%
207	09/01/2042	918.88	674.81	244.07	83,004.49	44.140%
208	10/01/2042	918.88	676.79	242.09	82,327.70	43.780%
209	11/01/2042	918.88	678.75	240.13	81,648.95	43.420%
210	12/01/2042	918.88	680.74	238.14	80,968.21	43.050%
YEAR	2042	11,026.56	8,039.44	2,987.12		
211	01/01/2043	918.88	682.72	236.16	80,285.49	42.690%
212	02/01/2043	918.88	684.72	234.16	79,600.77	42.330%



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
213	03/01/2043	918.88	686.71	232.17	78,914.06	41.960%
214	04/01/2043	918.88	688.71	230.17	78,225.35	41.600%
215	05/01/2043	918.88	690.73	228.15	77,534.62	41.230%
216	06/01/2043	918.88	692.73	226.15	76,841.89	40.860%
217	07/01/2043	918.88	694.76	224.12	76,147.13	40.490%
218	08/01/2043	918.88	696.79	222.09	75,450.34	40.120%
219	09/01/2043	918.88	698.81	220.07	74,751.53	39.750%
220	10/01/2043	918.88	700.86	218.02	74,050.67	39.380%
221	11/01/2043	918.88	702.90	215.98	73,347.77	39.000%
222	12/01/2043	918.88	704.95	213.93	72,642.82	38.630%
YEAR	2043	11,026.56	8,325.39	2,701.17		
223	01/01/2044	918.88	707.00	211.88	71,935.82	38.250%
224	02/01/2044	918.88	709.07	209.81	71,226.75	37.870%
225	03/01/2044	918.88	711.13	207.75	70,515.62	37.500%
226	04/01/2044	918.88	713.21	205.67	69,802.41	37.120%
227	05/01/2044	918.88	715.29	203.59	69,087.12	36.740%
228	06/01/2044	918.88	717.38	201.50	68,369.74	36.360%
229	07/01/2044	918.88	719.47	199.41	67,650.27	35.970%
230	08/01/2044	918.88	721.56	197.32	66,928.71	35.590%
231	09/01/2044	918.88	723.67	195.21	66,205.04	35.200%
232	10/01/2044	918.88	725.79	193.09	65,479.25	34.820%
233	11/01/2044	918.88	727.89	190.99	64,751.36	34.430%
234	12/01/2044	918.88	730.03	188.85	64,021.33	34.040%
YEAR	2044	11,026.56	8,621.49	2,405.07		
235	01/01/2045	918.88	732.15	186.73	63,289.18	33.650%
236	02/01/2045	918.88	734.28	184.60	62,554.90	33.260%
237	03/01/2045	918.88	736.43	182.45	61,818.47	32.870%
238	04/01/2045	918.88	738.58	180.30	61,079.89	32.480%
239	05/01/2045	918.88	740.73	178.15	60,339.16	32.080%
240	06/01/2045	918.88	742.89	175.99	59,596.27	31.690%
241	07/01/2045	918.88	745.06	173.82	58,851.21	31.290%
242	08/01/2045	918.88	747.23	171.65	58,103.98	30.900%
243	09/01/2045	918.88	749.41	169.47	57,354.57	30.500%



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

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244	10/01/2045	918.88	751.59	167.29	56,602.98	30.100%
245	11/01/2045	918.88	753.79	165.09	55,849.19	29.700%
246	12/01/2045	918.88	755.99	162.89	55,093.20	29.300%
YEAR	2045	11,026.56	8,928.13	2,098.43		
247	01/01/2046	918.88	758.19	160.69	54,335.01	28.890%
248	02/01/2046	918.88	760.40	158.48	53,574.61	28.490%
249	03/01/2046	918.88	762.62	156.26	52,811.99	28.080%
250	04/01/2046	918.88	764.85	154.03	52,047.14	27.680%
251	05/01/2046	918.88	767.07	151.81	51,280.07	27.270%
252	06/01/2046	918.88	769.32	149.56	50,510.75	26.860%
253	07/01/2046	918.88	771.55	147.33	49,739.20	26.450%
254	08/01/2046	918.88	773.81	145.07	48,965.39	26.040%
255	09/01/2046	918.88	776.07	142.81	48,189.32	25.620%
256	10/01/2046	918.88	778.32	140.56	47,411.00	25.210%
257	11/01/2046	918.88	780.60	138.28	46,630.40	24.800%
258	12/01/2046	918.88	782.88	136.00	45,847.52	24.380%
YEAR	2046	11,026.56	9,245.68	1,780.88		
259	01/01/2047	918.88	785.15	133.73	45,062.37	23.960%
260	02/01/2047	918.88	787.45	131.43	44,274.92	23.540%
261	03/01/2047	918.88	789.75	129.13	43,485.17	23.120%
262	04/01/2047	918.88	792.05	126.83	42,693.12	22.700%
263	05/01/2047	918.88	794.35	124.53	41,898.77	22.280%
264	06/01/2047	918.88	796.68	122.20	41,102.09	21.860%
265	07/01/2047	918.88	799.00	119.88	40,303.09	21.430%
266	08/01/2047	918.88	801.33	117.55	39,501.76	21.000%
267	09/01/2047	918.88	803.66	115.22	38,698.10	20.580%
268	10/01/2047	918.88	806.01	112.87	37,892.09	20.150%
269	11/01/2047	918.88	808.37	110.51	37,083.72	19.720%
270	12/01/2047	918.88	810.72	108.16	36,273.00	19.290%
YEAR	2047	11,026.56	9,574.52	1,452.04		
271	01/01/2048	918.88	813.08	105.80	35,459.92	18.860%
272	02/01/2048	918.88	815.45	103.43	34,644.47	18.420%
273	03/01/2048	918.88	817.84	101.04	33,826.63	17.990%



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
274	04/01/2048	918.88	820.22	98.66	33,006.41	17.550%
275	05/01/2048	918.88	822.61	96.27	32,183.80	17.110%
276	06/01/2048	918.88	825.01	93.87	31,358.79	16.680%
277	07/01/2048	918.88	827.42	91.46	30,531.37	16.240%
278	08/01/2048	918.88	829.83	89.05	29,701.54	15.790%
279	09/01/2048	918.88	832.25	86.63	28,869.29	15.350%
280	10/01/2048	918.88	834.67	84.21	28,034.62	14.910%
281	11/01/2048	918.88	837.12	81.76	27,197.50	14.460%
282	12/01/2048	918.88	839.55	79.33	26,357.95	14.020%
YEAR	2048	11,026.56	9,915.05	1,111.51		
283	01/01/2049	918.88	842.00	76.88	25,515.95	13.570%
284	02/01/2049	918.88	844.46	74.42	24,671.49	13.120%
285	03/01/2049	918.88	846.92	71.96	23,824.57	12.670%
286	04/01/2049	918.88	849.39	69.49	22,975.18	12.220%
287	05/01/2049	918.88	851.87	67.01	22,123.31	11.760%
288	06/01/2049	918.88	854.36	64.52	21,268.95	11.310%
289	07/01/2049	918.88	856.84	62.04	20,412.11	10.850%
290	08/01/2049	918.88	859.35	59.53	19,552.76	10.400%
291	09/01/2049	918.88	861.85	57.03	18,690.91	9.940%
292	10/01/2049	918.88	864.36	54.52	17,826.55	9.480%
293	11/01/2049	918.88	866.89	51.99	16,959.66	9.020%
294	12/01/2049	918.88	869.41	49.47	16,090.25	8.560%
YEAR	2049	11,026.56	10,267.70	758.86		
295	01/01/2050	918.88	871.95	46.93	15,218.30	8.090%
296	02/01/2050	918.88	874.50	44.38	14,343.80	7.630%
297	03/01/2050	918.88	877.04	41.84	13,466.76	7.160%
298	04/01/2050	918.88	879.60	39.28	12,587.16	6.690%
299	05/01/2050	918.88	882.17	36.71	11,704.99	6.220%
300	06/01/2050	918.88	884.74	34.14	10,820.25	5.750%
301	07/01/2050	918.88	887.32	31.56	9,932.93	5.280%
302	08/01/2050	918.88	889.91	28.97	9,043.02	4.810%
303	09/01/2050	918.88	892.51	26.37	8,150.51	4.330%
304	10/01/2050	918.88	895.10	23.78	7,255.41	3.860%



Amortization Schedule

LOAN AMOUNT	188,063.39	INTEREST RATE	3.500%
ANNUAL PERCENTAGE RATE	3.557%	CLOSING DATE	05/19/2025

PAYMENT NO	PAYMENT DATE	PAYMENT	PRINCIPAL	INTEREST	BALANCE	LTV
305	11/01/2050	918.88	897.72	21.16	6,357.69	3.380%
306	12/01/2050	918.88	900.34	18.54	5,457.35	2.900%
YEAR	2050	11,026.56	10,632.90	393.66		
307	01/01/2051	918.88	902.96	15.92	4,554.39	2.420%
308	02/01/2051	918.88	905.60	13.28	3,648.79	1.940%
309	03/01/2051	918.88	908.23	10.65	2,740.56	1.460%
310	04/01/2051	918.88	910.89	7.99	1,829.67	0.970%
311	05/01/2051	918.88	913.55	5.33	916.12	0.490%
312	06/01/2051	918.80	916.12	2.68		%
YEAR	2051	5,513.20	5,457.35	55.85		

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



TAX AND/OR ASSESSMENT CERTIFICATION

THIS FORM IS UTILIZED AS DATA ENTRY FOR TAX RECORDS.

It is important that this form be completed in its entirety. You are instructed to obtain and pay any tax bills that will become due within the next 60 days (**NEW LOAN OR REFINANCE**). These funds should be withheld and remitted directly to the taxing authority from closing. Should penalties/interest be assessed due to non-payment of taxes due, the closing agent will be responsible for payment of such funds.

LOAN NUMBER 0048292983 ESCROW _____ NON-ESCROW _____
REFINANCE YES / NO _____ CLOSING DATE May 19, 2025

BORROWER(S) Michael Richard Hilfer
PROPERTY ADDRESS 150 DARLINGTON AVE
STREET
CHARLESTON SC 29403-3210
CITY STATE ZIP

BORROWER(S) 150 Darlington Ave
MAILING ADDRESS STREET
(If different from Charleston SC 29403
property address) CITY STATE ZIP

The property is now carried on the tax roll as:

NAME _____ FOR YEAR 20 _____

LEGAL DESCRIPTION _____

PERMANENT TAX ID# FOR THE ABOVE LEGAL _____

TAXES ARE PAYABLE: (CHECK ONE)

_____ Annually
_____ Semi-Annually
_____ Quarterly

TAXES FOR CURRENT YEAR ARE BASED ON: (CHECK ONE)

_____ Acreage _____ Vacant Lot
_____ Unimproved _____ Partial Construction
_____ Complete Construction

The tax figures used below reflect the homestead exemption: _____ yes _____ no

TYPE	TAX AUTHORITY ADDRESS _____ _____	CURRENT DATE PAYABLE OR ESCROW ACCURALS	TAX AMOUNT UNIMPROVED LAND	TAX AMOUNT IMPROVEMENTS and LAND
CITY				
COUNTY				
SCHOOL				
OTHER				
OTHER				
OTHER				



_____ Taxes are due now for 2 _____ and I have withheld _____ for the tax collector for any taxes that will become due within the next 60 days and will pay the taxes.

*****BORROWER'S ACKNOWLEDGMENT*****

I/We have received a copy of Initial Escrow Account Disclosure. The unimproved dollar amount has been used if new construction. Zero dollar amount used for seller exemption. I/We understand the real estate taxes are subject to an increase based upon when taxes are paid and present use of the land. When the actual tax bill becomes available to Regions, the escrow account may be short. The monthly payment will be adjusted to cover by shortage, I/We have been advised to assess the property in our name(s), claim homestead exemption, split out mortgaged property, if applicable and furnish Regions a copy.

Borrower

Borrower

*****WARRANTY STATEMENT*****

I CERTIFY THAT THE TAX AND/OR ASSESSMENT CERTIFICATION INFORMATION, IS TRUE, CORRECT AND COMPLETE AND THAT THERE ARE NO UNPAID TAXES AGAINST THIS PROPERTY EXCEPT AS NOTED ON THE TAX CERTIFICATION. I ACCEPT RESPONSIBILITY FOR ANY PENALTIES WHICH MUST BE PAID BECAUSE OF INCOMPLETE OR INACCURATE INFORMATION PROVIDED.

Penalty Date: _____

ATTACH: ☐ PAID RECEIPT

☐ PAYMENT AND TAX BILL

☐ TAX BILL

Signature of Closing Agent

Address

City, State, Zip

Name of Closing Agent (please print)

Telephone

***AGENT'S FAILURE TO EXECUTE THIS CERTIFICATION DOES NOT RELIEVE OBLIGATION TO COMPLY.**



Authorization to Release SSN Verification - Apply for Mortgage - Michael Richard Hilfer

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



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

Printed Name: Michael Richard Hilfer	Date of Birth: 01/05/1984	Social Security Number: 537-96-7719
---	------------------------------	--

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: Regions Bank d/b/a Regions Mortgage

Company Address: 2050 Parkway Office Circle, Birmingham, AL 35244

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

Agent's Name: Automation Research, Inc. (d/b/a Data Verify)

Agent's Address: 250 E. Broad St., Suite 2100, Columbus, OH 43215

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:

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.ssa.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 <http://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

Borrower Name : Michael Richard
Hilfer

Loan Number: 0048292983

Regions Mortgage Credit Monitoring Letter

Thank you for choosing Regions Bank d/b/a Regions Mortgage for your mortgage financing needs. It is important that we have an accurate representation of your financial commitments so we can determine if you qualify for your loan. **Each time someone requests your credit report, an inquiry is noted on the report.** The most common reason this occurs is in connection with an application for credit such as a mortgage loan, auto loan, credit card, etc

We will continually monitor your credit activity during the loan application process, and may obtain a new credit report prior to closing. New accounts and inquiries may impact your loan approval or loan closing as they can represent a change in your financial obligations. You must be qualified with any new accounts that resulted from a credit inquiry.

What you should do:

1. Please review the Liabilities Section of your initial and final Uniform Residential Loan Application. If you have any accounts that are not listed on your loan application, you must disclose them to Regions Mortgage and attach a billing statement indicating the balance owed with monthly payment.

2. Additional debts not in liabilities section:

By signing this Explanation Letter in the spaces below, you certify that (1) the liabilities section on your loan application is accurate and complete and (2) no additional debts have been incurred as a result of these inquiries.

Michael Richard Hilfer

Date

