

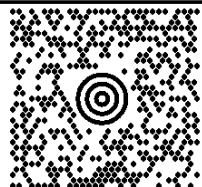
MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
600 CLUBHOUSE DR
CORAOPOLIS PA 15108

LTR

1 OF 1

SHIP TO:

MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
3RD FLOOR
600 CLUBHOUSE DR
CORAOPOLIS PA 15108

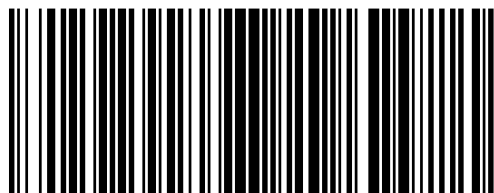


PA 151 9-50



UPS NEXT DAY AIR SAVER 1P

TRACKING #: 1Z 7R0 E91 13 9171 7786



BILLING: P/P

Dealer No.: 3482523 6/6/2025 SC
Dept No.: 2793 - CHASE - HOME EQUITY (CHASE
XOL 25.05.21 NV45 22.0A 05/2025



****NOTARY ATTENTION REQUIRED****



THIS ORDER REQUIRES FULL FAXBACKS OF THE SIGNED DOCS FOR REVIEW.

PLEASE UPLOAD THE COMPLETE SIGNED PACKAGE TO OUR WEBSITE.

PLEASE WAIT FOR APPROVAL TO SHIP THE DOCUMENTS.

3482523

3482523

MORTGAGE CONNECT GENERAL CHECK LIST



**MORTGAGE
CONNECT**
Close With Confidence

BORROWER NAME: <u>SANFORD A COCKRELL, III</u> ORDER NUMBER: <u>3482523</u>			
DOCUMENTS	YES	NO	COMMENTS
MORTGAGE	<input type="checkbox"/>	<input type="checkbox"/>	
DEED	<input type="checkbox"/>	<input type="checkbox"/>	
SUBORDINATION	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER RECORDABLES	<input type="checkbox"/>	<input type="checkbox"/>	
BORROWER FUNDS	<input type="checkbox"/>	<input type="checkbox"/>	
ACCOUNT CLOSURE LETTER/PAYOFF	<input type="checkbox"/>	<input type="checkbox"/>	
NOTE	<input type="checkbox"/>	<input type="checkbox"/>	
HUD (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
CDF - Closing Disclosure Form (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
ALTA Settlement Statement (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
** Texas T-64 (TX only)	<input type="checkbox"/>	<input type="checkbox"/>	
** Florida Settlement Cert (FL only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Instructions (CA Only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Amendment (CA) if applicable	<input type="checkbox"/>	<input type="checkbox"/>	
TIL (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
RTC- DATES CORRECTED AND INITIALED	<input type="checkbox"/>	<input type="checkbox"/>	
1003	<input type="checkbox"/>	<input type="checkbox"/>	
VA ADDENDUM	<input type="checkbox"/>	<input type="checkbox"/>	
4506	<input type="checkbox"/>	<input type="checkbox"/>	
W9	<input type="checkbox"/>	<input type="checkbox"/>	
CLOSING INSTRUCTIONS	<input type="checkbox"/>	<input type="checkbox"/>	
SIGN. NAME AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input type="checkbox"/>	

MC AFFIDAVITS	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input type="checkbox"/>	

AUDITOR : _____



__mcpitfs02_Global Share_Scans_AccountClosureLetter_3482523.pdf

DOCUMENT DESCRIPTION: ACCOUNT CLOSURE LETTER

DOCUMENT TYPE ID: 82

ORDER NUMBER: 3482523

BORROWER NAME: SANFORD A COCKRELL, III

CLIENT NAME: CHASE - HOME EQUITY

CLIENT NUMBER: 2793



__mcpitfs02_Global Share_Scans_WiringInstructions_3482523.pdf

DOCUMENT DESCRIPTION: WIRING INSTRUCTIONS

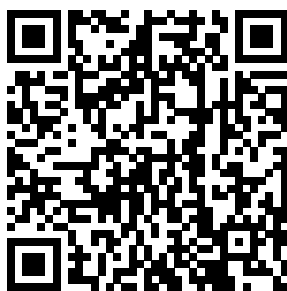
DOCUMENT TYPE ID: 100

ORDER NUMBER: 3482523

BORROWER NAME: SANFORD A COCKRELL, III

CLIENT NAME: CHASE - HOME EQUITY

CLIENT NUMBER: 2793



__mcpitfs02_Global Share_Scans_MCAffadavits_3482523.pdf

DOCUMENT DESCRIPTION: MC AFFIDAVITS

DOCUMENT TYPE ID: 166

ORDER NUMBER: 3482523

BORROWER NAME: SANFORD A COCKRELL, III

CLIENT NAME: CHASE - HOME EQUITY

CLIENT NUMBER: 2793



__mcpitfs02_Global Share_Scans_SignedClosingPackages_3482523.pdf

DOCUMENT DESCRIPTION: SIGNED CLOSING PACKAGE

DOCUMENT TYPE ID: 64

ORDER NUMBER: 3482523

BORROWER NAME: SANFORD A COCKRELL, III

CLIENT NAME: CHASE - HOME EQUITY

CLIENT NUMBER: 2793



__mcpitfs02_Global Share_Scans_RecordableDocuments_3482523.pdf

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS

DOCUMENT TYPE ID: 629

ORDER NUMBER: 3482523

BORROWER NAME: SANFORD A COCKRELL, III

CLIENT NAME: CHASE - HOME EQUITY

CLIENT NUMBER: 2793

eRECORD: NO

PROPERTY STATE: SOUTH CAROLINA

PROPERTY COUNTY: CHARLESTON

PROPERTY ADDRESS: 16 King street
Charleston, SC 29401

Post Closing Doc List

Client: CHASE - HOME EQUITY

Disbursement Date: 06/06/2025

Property State: SOUTH CAROLINA

Borrower: SANFORD A COCKRELL, III

Order Number: 3482523

Check: X

On-line: X

Doc Auditor: <input type="checkbox"/>	Scan/Ship: <input type="checkbox"/>	Fee Validation: <input type="checkbox"/>	Recording: <input type="checkbox"/>
MTG: <input type="checkbox"/>	MTG: <input type="checkbox"/>	MTG: <input type="checkbox"/>	MTG: <input type="checkbox"/>
Deed: <input type="checkbox"/>	Deed: <input type="checkbox"/>	Deed: <input type="checkbox"/>	Deed: <input type="checkbox"/>
SUB: <input type="checkbox"/>	SUB: <input type="checkbox"/>	SUB: <input type="checkbox"/>	SUB: <input type="checkbox"/>
Release: <input type="checkbox"/>	Release: <input type="checkbox"/>	Release: <input type="checkbox"/>	Release: <input type="checkbox"/>
POA: <input type="checkbox"/>	POA: <input type="checkbox"/>	POA: <input type="checkbox"/>	POA: <input type="checkbox"/>
Misc.: <input type="checkbox"/>	Misc.: <input type="checkbox"/>	Misc.: <input type="checkbox"/>	Misc.: <input type="checkbox"/>
Is the Note with the signed closing package? <input type="checkbox"/>			

Rejected Doc: <input type="checkbox"/>	Reject Team: <input type="checkbox"/>
MTG: <input type="checkbox"/>	MTG: <input type="checkbox"/>
Deed: <input type="checkbox"/>	Deed: <input type="checkbox"/>
SUB: <input type="checkbox"/>	SUB: <input type="checkbox"/>
Release: <input type="checkbox"/>	Release: <input type="checkbox"/>
POA: <input type="checkbox"/>	POA: <input type="checkbox"/>
Misc.: <input type="checkbox"/>	Misc.: <input type="checkbox"/>

Exhibit A

Legal Description

All those two (2) lots of land, together with the buildings and improvements thereon, situate, lying and being on the northeast corner of King and Lamboll Streets in the City of Charleston, known in the present numbering system of property on King Street as number Fourteen (14) and Sixteen (16) and as shown on a plat dated November 17, 1951, by Joseph Needle, entitled "Plat of #14 and #16 King Street, Located on the Northeast corner of King and Lamboll Streets in Charleston, SC. about to be conveyed by J. Jarvis Egan to Agnes D. Smith" and recorded in the RMC Office for Charleston County, SC. in Plat Book P54, Page 417, which said plat is incorporated herein by reference.

Butting and Bounding to the North on property now or formerly of Sydney P. Dent, to the east on property now or formerly of Thos. L. Lucas, to the South on Lamboll Street and to the west on King Street.

Measuring and containing in front on the west line on King Street forty-two and 6/10ths feet (42.6'), in depth on the south line on Lamboll Street, seventy-seven and 5/10ths feet (77.5'), in width on the east or rear line on property now or formerly of Thos. L. Lucas, forty-three and 5/10ths feet (43.5'), and in depth on the north line on property now or formerly of Sydney P. Dent, seventy-seven and 7/10ths (77.7'), be the said dimensions more or less.

Being the same property as conveyed from Duncan Jamie MacDonald and Rita Carty MacDonald to Sanford A. Cockrell III as set forth in Deed Book 1022 Page 266 dated 08/02/2021, recorded 08/11/2021, CHARLESTON County, SOUTH CAROLINA.

Parcel ID: 457-16-02-066



**MORTGAGE
CONNECT**

Pre-Closing Requirement

The following questions are required to be answered prior to attending the closing.

If you answer any of the questions “Yes”, you must immediately call Mortgage Connect to reschedule the closing.

This form is required to be sent back with the closing package.

1. Do you have any flu like symptoms or, have you exhibited flu like symptoms including a fever in the past week? (Circle One)

Yes

No

2. Have you been in close contact, in the last 14 days, with someone who has travelled to one of the impacted areas or has been diagnosed with COVID-19? (Circle One)

Yes

No

Notary Signature

Date



**MORTGAGE
CONNECT**

CHASE RETURN FAX COVERSHEET

FAX #: 855-733-9963

EMAIL ADDRESS: Chase@mortgageconnectlp.com

Please fax/upload the full set of signed documents listed below to the MC portal Immediately after the closing

*****DO NOT DROP PACKAGE UNTIL AUTHORIZED BY MORTGAGE CONNECT CLOSER*****

Please make sure the following documents are completed correctly as listed below before sending

- Closing Disclosure and all Addendums (if applicable) signed and dated by all parties
- Note
 - please make sure signed, dated and initial by ALL borrowers
- Mortgage and any riders (True and Certified Copy Stamp – CEMA ONLY)
 - Please make sure all pages are initialed by ALL parties that sign
- Notice of Right to Cancel signed and dated by all parties
- Deed, if applicable
- 1003 (Uniform Residential Loan Application) – **Lender Loan Information**
 - please make sure pages required are initialed by borrowers
- ALTA **FL Settlement Certification (only in a FL property)
- Fully executed 4506C (no manual edits allowed)
- Copy of POA, if applicable (must be stamped True & Certified)
- Copy of Borrower's Wiring Instructions for proceeds, if applicable

MC#: 3482523

Borrower: SANFORD A COCKRELL, III



Mortgage Connect - Signing Requirements

Order: 3482523

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:

Sanford A. Cockrell III

1. Two copies of all loan documents must be printed and taken to closing (one for execution and one for the borrower). Documents must be signed in BLUE ink unless your state requirement differs.
2. The borrowers must sign the documents exactly as their names appear, even if inconsistent with the borrower's 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, the appropriate initials are obtained.
4. Borrower(s) and Signing Agent must date the documents in these formats only: March 10, 2016 or 03/10/16. **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 borrower(s) to re-execute the entire document package.
5. Each borrower is required to date their own signature. No other person can complete any of the dates.

Example 1: One borrower cannot date the other borrower's signature line.

Example 2: 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.
7. **Final Uniform Residential Loan Application (1003)** – must be signed at closing and returned in the loan package
8. **FOR VA LOANS:**
 - A document that is sometimes executed improperly is the VA Certification Form. This form will be completed by lender and the borrower(s) should NOT check any boxes. They should, however, initial and sign where applicable.
 - Our Mortgage Connect Closing Coordinator will advise you if this form is necessary for this file; special instructions will be sent with the Certification Form so that you have it executed correctly.



9. Identification is needed to complete the **Customer Identification Verification Form**:
- a. All borrowers 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 borrowers must present one of the following secondary forms of ID with at least one primary form of ID from the above list:
 - (i) Social Security Card
 - (ii) Government-issued Visa
 - (iii) Birth Certificate
 - (iv) Non-U.S./Canadian Drivers' License
 - (v) Voter Registration Card
 - (vi) Recent Utility Bill
 - c. All forms of picture ID **must be current**; any expired ID **may not be utilized**.
10. You must upload or fax back all documents listed on the attached return fax cover sheet.
11. *****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 and return with the closing package.

Signing Agent Initials: _____

Date: _____

Order #: 3482523



Mortgage Connect - Signing Requirements

Order: 3482523

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 **866-789-1814 ext. 22910** 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 by calling **855-595-3563** and an extension below 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.

Name	Position	Hours	Ext	Email
Matthew Boyd	Closing Team Lead	11:30 AM – 8:00 PM EST	22217	mboyd@mortgageconnectlp.com
Jennie Kokoskie	Closing Team Lead	8:30 AM – 5:00 PM EST	22528	jkokoskie@mortgageconnectlp.com
Nickolas Short	Closing Coordinator	9:00 AM – 5:30 PM EST	34401	nshort@mortgageconnectlp.com
Steve Taylor	Closing Team Lead	9:00AM – 5:30 PM EST	22655	staylor@mortgageconnectlp.com
Tania Saeed	Closing Coordinator	12:30 PM – 9:00 PM EST	22338	tsaeed@mortgageconnectlp.com

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 until you reach someone. **Please do not cancel or terminate the closing without first receiving approval from one of the persons listed below.**

Name	Position	Phone	Email
Gretchen Nichol	Closing Manager	(724) 683-7862	gnichol@mortgageconnectlp.com
Aaron Landgreen	Closing Manager	(714) 333-6925	alandgreen@mortgageconnectlp.com
Andrea Bunting	Closing Manager	(304) 261-6538	abunting@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 and its subsidiaries and affiliates, including but not limited to, Title Connect (hereinafter collectively referred to as “we”).

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 version of this Privacy Policy Notice, we will not collect additional nonpublic personal information 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.

Order: 1751772



Additional Notice for California Consumers

This portion of our Privacy Policy Notice applies to California consumers only. Most visitors to our website are representatives of businesses seeking to interact with us as part of their jobs. This Notice does not apply to information that we collect through these business-to-business interactions or in connection with the Gramm-Leach-Bliley Act (GLBA).

How We Collect, Use, and Share Personal Information

1. Personal Information Collected about California Consumers Within the Last Twelve Months

We collect information from and about users, as described in this Privacy Policy Notice. We collect such information from users directly or from a user's financial institution in our role as a service provider. The "Personal Information," as defined in the California Consumer Privacy Act (as amended from time to time, the "CCPA"), we have obtained about California residents or households within the last 12 months includes the following:

- A. Identifiers such as name, telephone number, postal and email addresses, internet protocol (IP) address, and other contact information, unique personal identifier, online identifier, account name, social security number, driver's license number, and/or passport number when you apply for financial services or otherwise conduct a financial transaction. Some of these identifiers, such as social security number, driver's license number, and/or passport number constitute sensitive Personal Information under the CCPA.
- B. The following categories of Personal Information described in California Civil Code § 1798.80(e): (1) the Personal Information listed in the preceding bullet point as "identifiers"; (2) insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, signature, and/or other financial information when you apply for financial services or otherwise conduct a financial transaction; and (3) other information that identifies, relates to, describes, is capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household, as described herein.
- C. The following categories of protected classification characteristics under California or federal law: Age (40 years or older), race, ethnicity, marital status, physical or mental disability, sex, veteran or military status.
- C. Commercial information such as records of products or services purchased, or obtained, or considered from us.
- E. Current or past professional or employment-related information, including job history.

Please note that Personal Information does not include publicly available information from government records, deidentified or aggregate consumer information, and Personal Information protected by certain other sector-specific federal or California statutes.

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy Notice, except in the event of a verifiable, permitted deletion request or to the extent legally required otherwise. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you or with your financial institution with respect to your Personal Information;
- Whether there is a legal obligation to which we are subject (for example, certain laws require us to keep records of your transactions for a certain period of time before we can delete them);or



- Whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

2. Our Use of Personal Information for Business Purposes Within the Last Twelve Months

We use the Personal Information we collect, identified in each of the above categories, for the business purposes disclosed within this Privacy Policy Notice. These business purposes include the following:

- A. Audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf;
- B. Detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same;
- C. Debugging to identify and repair errors in our systems;
- D. Providing services on our behalf or on behalf of another, providing customer service, fulfilling transactions, verifying identity information, processing payments, and other services;
- E. Conducting internal research to develop and demonstrate technology;
- F. Conducting activity to verify, enhance, and maintain the quality or safety of services or devices which we may own, control, or provide;
- G. Preparing statistics and performing analysis to support our operations; and
- H. Receiving and responding to inquiries.

We may also use the Personal Information we collect to communicate with you, whether via e-mail, telephone call, text messaging, or in-person, regarding matters such as status updates, upcoming deadlines, action items and reminders, and other alerts and notifications. We may send text messages or make phone calls to you using an automatic telephone dialing system or an artificial or prerecorded voice. We may communicate with you directly or indirectly through use of a service provider and whether on our behalf or on behalf of our client. If you do not wish to have your contact information (including e-mail address and phone number) used by us for promotional purposes you may opt-out from receiving such communications. If we have sent you a promotional email, you may also click “unsubscribe” in that e-mail or send us a return email asking to be omitted from future email distributions. If we have sent you a promotional text message, you may opt-out of future promotional text messages by responding with the word “STOP”. This opt-out does not apply to information provided to us as a result of a product purchase, warranty registration, product service experience or other transactions.

3. Disclosures of Personal Information Within the Last Twelve Months

A. Disclosures of Personal Information on California Consumers for Business Purposes

Within the last twelve months, we have disclosed Personal Information identified in the above categories only to contractors, service providers, and other third parties we use to support our business, such as notaries, title abstractors, and surveyors, and who are bound by contractual obligations to keep Personal Information confidential and use it only for the purposes for which we disclose it to them, or for exempt activities, in connection with the GLBA.

B. No Sales or “Sharing” of Personal Information on California Consumers

We have not sold any Personal Information described in this Privacy Policy Notice to third parties within the previous twelve months and will not sell Personal Information. We have not shared any Personal Information described in this Privacy Policy Notice for cross-context behavioral advertising in the last 12 months and will not share such Personal Information for cross-context behavioral advertising. As a result, we have no actual knowledge that we sell Personal Information



or share Personal Information for cross-context behavioral advertising of consumers under 16 years of age.

California Rights and Choices

If you are a California resident, you may have certain rights related to your Personal Information. Except as otherwise provided by applicable law, you may exercise the following rights for purposes of the Personal Information covered by this Privacy Policy Notice.

A. Right to Know/Portability

You have the right to request that we disclose to you certain information about Personal Information we collected about within the past twelve months. Once we confirm your verifiable request, we will disclose to you:

- the categories of Personal Information we have collected about you;
- the categories of sources from which the Personal Information is collected;
- our business or commercial purpose for collecting Personal Information;
- the specific pieces of information we have collected about you; and
- if we disclosed your Personal Information for a business purpose, a list disclosing the Personal Information categories that we disclosed for a business purpose and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Information.

B. Right to Deletion

You have the right to request deletion of your Personal Information we collected from you and retained, subject to certain exceptions. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you;
- detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- debug products to identify and repair errors that impair existing intended functionality;
- comply with the California Electronic Communications Privacy Act;
- enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us, or
- comply with a legal obligation.

C. Right to Limit Use and Disclosure of Sensitive Data.

You have the right, at any time, to direct us to limit our use and disclosure of your sensitive Personal Information to use which is necessary for certain purposes enumerated in applicable law ("Enumerated Purposes"). To the extent we use or disclose your sensitive Personal Information purposes other than the Enumerated Purposes (described below), you have the right to limit such use or disclosure. Currently, we do not use sensitive Personal Information for purposes other than the Enumerated Purposes. To the extent applicable, you may also have the right to withdraw consent you provided for our use and disclosure of your sensitive Personal Information.

The Enumerated Purposes include the following:

- To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.



- To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.
- To ensure the physical safety of natural persons.
- For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with us, provided that we will not disclose the Personal Information, to another third party and will not use it to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us.
- To perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of our business.
- To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.
- For purposes that do not infer characteristics about you.

D. Right to Non-Discrimination for Exercise of a California Privacy Rights

We will not discriminate against you because of your exercise of any of the above rights, or any other rights under the CCPA, including by:

- denying you goods or services;
- charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; debug products to identify and repair errors that impair existing intended functionality;
- providing you a different level or quality of goods or services; or
- suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services. comply with a legal obligation.

E. How to Submit A Request

You may submit a request to exercise the rights listed above by:

- using the web form available at <https://www2.mortgageconnectlp.com/ccpa-request>
- writing us at Privacyrequests@mortgageconnectlp.com
- calling us at 1-866-789-1814

F. Verifiable Request

As required under applicable law, we take steps to verify your identity before responding to your request. We may require you to provide information sufficient to allow us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative. We may limit our response to your exercise of the above rights as permitted under applicable law.

G. Agent Authorization and Disability Access

You may designate an authorized agent to make a request on your behalf. As permitted by law, we may require additional verification in response to a request even if you choose to use an agent. You may also make a verifiable consumer request on behalf of your minor child. To access this Privacy



Policy Notice by an alternative method, please contact us at 1-866-789-1814.

Other California Privacy Rights

A. California “Shine the Light” Law (Civil Code Section § 1798.83)

Under the Shine the Light Law, a California resident may ask us to refrain from sharing your Personal Information with third parties for their direct marketing purposes. We do not share Personal Information of California Consumers with third parties for their marketing purposes.

B. Do Not Track

California Business & Professions Code Section 22575(b) (as amended effective January 1, 2014) provides that California residents are entitled to know how we respond to “Do Not Track” browser settings. We are not currently aware of a worldwide, uniform or consistent industry technology standard or definition for responding to, processing, or communicating “Do Not Track” signals. Accordingly, our website is unable to respond to “Do Not Track” requests from browsers.

Contact Information Regarding this California Notice and CCPA

You may contact us with questions or concerns about our privacy policies or practices and your choices and rights under California law by:

- writing us at Privacyrequests@mortgageconnectlp.com
- calling us at 866-789-1814

Last Updated: December 16, 2024



OWNER'S AFFIDAVIT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

ON THIS _____ DAY OF _____, the undersigned Affiant after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiant knowledge and belief.

1. THAT the Owner of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS:** THAT the undersigned is **single** **married,**
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:

 THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.

 THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature: _____

6. THAT the property is currently used as: a single family residence;
7. THAT the Owner in this transaction is or are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant must identify the party in possession and any applicable leases or agreements as follows:

_____;

8. THAT the building and all improvements were completed more than _____ years ago;



MORTGAGE CONNECT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

9. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none") _____.
"There are no outstanding UCC financing statements, lease agreements, or other financing agreements for a solar energy system located on the Property, except for those matters disclosed on the Title Product."
10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;
12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owner;
13. THAT I know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
14. THAT I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT I have never had my access to and from a public street limited in any way.
16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;
Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment
17. THAT I have never had my access to and from a public street limited in any way.
18. THAT I have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
20. THAT Affiant further states that he/she is familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant further certify that he, she, or they have heard read to Affiant the full facts of this Affidavit, and understand its contents.



MORTGAGE CONNECT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

21. THAT neither Title Agent nor Underwriter can provide any estimate as to the time of recordation of the deed of trust or other title documents in the Land Records. Borrower or Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the Mortgage, deed of trust or title document is recorded in the land records.
22. THAT the Borrower or Borrowers represent and affirm that there are no matters pending that could give rise to a lien that would attach to the Land between the date hereof and the recording of the interest to be insured including during a period that the recording jurisdiction may not be open and available for recording and that the affiant or affiants have not and will not execute any instruments that would adversely affect the interest to be insured. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrower or Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and Underwriter against all expenses, costs and attorneys' fees that may arise out of Borrower or Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of the underwriter.

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.

SANFORD A COCKRELL, III

State of _____)
County of _____)SS

This instrument was acknowledged before me on _____, by _____

SANFORD A COCKRELL, III

Notary Public
My Commission Expires _____



MORTGAGE CONNECT

SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

The undersigned borrower or borrowers 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 or Closing Agent.

The undersigned borrower or borrowers agree 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. Borrower or Borrowers agree 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 borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or CHASE - HOME EQUITY as lender, authorization to correct all minor typographical or clerical errors including initials and/or dates discovered in any or all of the closing documentation required to be completed by the undersigned at settlement. In the event this Agreement is exercised, the undersigned will be notified and, if requested by lender or borrower, will receive a copy of the document corrected on their behalf.

This Agreement may not be used to modify any terms of the loan and/or security instrument.

This Agreement shall automatically terminate 180 days from the date of recording of the undersigned's mortgage loan.

DATED effective this _____ day of _____.

SANFORD A COCKRELL, III



**MORTGAGE
CONNECT**

SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

AFFIDAVIT AS TO NAME AND SIGNATURE

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

SANFORD A COCKRELL, III

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE 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

(Print or type name)

Signature

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

State of _____)

)SS

County of _____)

This instrument was acknowledged before me on _____, by _____

SANFORD A COCKRELL, III

Notary Public

My Commission Expires _____



**MORTGAGE
CONNECT**

SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

OBLIGATION OF DEBTS ACKNOWLEDGEMENT

I and or we, the undersigned borrower or borrowers, fully understand and agree that any and all debts that are liabilities against the above referenced property, including, but not limited to mortgages, property taxes, liens, judgments, water and/or sewage charges or municipal fees or assessments, must be paid in full and satisfied in order to induce the Title Agent to issue a policy of insurance to borrower or borrowers Lender.

I and or we, the undersigned borrower or borrowers, fully understand and agree that if the payoff amounts quoted by the creditors, either orally or in written form, are insufficient to pay the debt, I and or we may be responsible for any and all remaining balances. To the extent that the Closing Agent was provided incorrect information from a creditor, the Closing Agent shall not be responsible for any shortage of funds owed.

I and or we understand that real property taxes due and payable for the current year and any subsequent delinquencies. I and or we further understand that if the Closing Agent was provided with an incorrect tax amount. I and or we will be responsible for the payment of the taxes and the Closing Agent shall not be liable for the payment of those taxes.

I and or we understand that to the extent I and or we have a loan that allows for draws or advances and that loan is to be paid off as part of this transaction, Closing Agent is only responsible for payment of the loan based on the payoff amount provided to it prior to closing. If I and or we make a request for an additional advance or draw, I and or we shall be responsible for that payment.

SANFORD A COCKRELL, III



**MORTGAGE
CONNECT**

LENDER: First Republic Bank

SETTLEMENT DATE: June 2, 2025

LOAN #: TBD

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

ACCOUNT CLOSURE LETTER

I or we, the undersigned, in order to induce Mortgage Connect (hereinafter referred to as the "Title Company") to issue its policy or policies of title insurance covering the above captioned property, hereby agree as follows:

1. I or we currently are the borrower or borrowers under a mortgage or deed of trust to the captioned lender, which deed of trust or mortgage allows me or us to make draws and/or receive advances of money by request.
2. I or we hereby agree that the loan payoff figures divulged to me or us by the captioned Lender and by the Title Company are correct to the best of my or our knowledge and that there are no draws or checks outstanding which will cause the payoff figure divulged to be insufficient for full and complete satisfaction of the loan.
3. I or we hereby understand that effective immediately the aforesaid loan will be paid off entirely and will be released of record in the appropriate land records office. I or we will no longer be able to receive any funds from this loan account and the loan account will be cancelled entirely. In order to receive further credit from the Lender involved, I or we will need to make application with said Lender for a new and separate loan. BY COPY OF THIS AFFIDAVIT TO THE CAPTIONED LENDER, I OR WE HEREBY REQUEST THAT THE CAPTIONED LOAN ACCOUNT BE CLOSED ENTIRELY AND THAT THE LIEN BE RELEASED OF PUBLIC RECORD.

SANFORD A COCKRELL, III



**MORTGAGE
CONNECT**

SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT

GIVE THIS SHEET TO THE BORROWER

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Wire Transfer: Borrower funds over \$1000.00 may be sent by wire. You can expect a wire transfer within 24 hours after the disbursement of your loan.

- Mortgage Connect does not charge for wire transfers; however, your bank or credit union may charge you to **receive** the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

Bank Check: You can expect a check according to the following after the disbursement of your loan:

- USPS Mail: Funds less than \$250.00
- Overnight Courier (UPS): Funds between \$250.00 to \$999.99. Please note we cannot use a P.O. Box address for overnight courier service
- Depending on your financial institution, funds deposited by check may not be readily available.
PLEASE CONSULT YOUR BANK FOR DETAILS.



**BORROWER WIRING INFORMATION / AUTHORIZATION
CASH OUT PROCEEDS FROM CLOSING ONLY**

IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Please complete the information below and provide to the agent at the closing.

Order # 3482523

Borrower Name or Names: SANFORD A COCKRELL, III

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**

Account Type: Checking Savings Other _____

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

_____ This may be different from your check. Please consult your lending institution.

Account #: _____

Name or Names on Account: _____

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: _____ Bank Phone #: _____

Routing Transit #: _____

_____ This may be different from your check. Please consult your lending institution.

Account #: _____

Name or Names on Account: _____

PLEASE NOTE: The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Mail or Overnight Instructions:

Address: 16 King street, Charleston, SC 29401

If the address listed above needs to be changed, please legibly print the correct address below. Please remember that we cannot overnight to a P.O. Box address.

PLEASE NOTE: Mortgage Connect requires funds over the amount of \$5K to be wired. If you require your proceeds in the form of a check, please note that a signature will be required. Mortgage Connect will not be responsible for lost or stolen checks, nor delayed delivery due to carrier problems of any type. You will be required to cooperate fully with any investigation of lost, stolen or cashed checks and re-issuance of funds due to any issue may be delayed up to 120 days.

Street number and name: _____

City, State and Zip Code: _____



**MORTGAGE
CONNECT**

SANFORD A COCKRELL, III

Date _____

Date _____

State of _____)
)SS
County of _____)

This instrument was acknowledged before me on _____, by _____

SANFORD A COCKRELL, III

Notary Public

My Commission Expires

File No./Escrow No.: 3482523
Print Date & Time: 5/27/2025 10:43:49 AM
Settlement Location: 16 KING STREET CHARLESTON, SC 29401

Mortgage Connect, LP
600 Clubhouse Drive
Moon Twp, PA 15108

Property Address: 16 King street Charleston, SC 29401

Buyer: SANFORD A COCKRELL III

Lender: CHASE - HOME EQUITY
 1111 POLARIS PKWY COLUMBUS, OH 43240

Purpose: Refinance

Loan Number: 1384347224

MIC Number:

License Number: 1907789135

Settlement Date: 6/2/2025

Disbursement Date: 6/6/2025

Description	Borrower	
	Debit	Credit
Financial		
Loan Amount		\$400,000.00
Loan Charges to Lender		
% of Loan Amount (Points) LR	\$1,995.00	
Other Loan Charges		
Appraisal Fee to Scanga Appraisal POCO (700.00) LR		
Credit Report Fee to Corelogic Credco POCO(83.55) LR		
Flood Certification Fee to Corelogic POCO(2.25) LR		
Flood Life of Loan Coverage to CoreLogic Flood POCO(2.25) LR		
ID Verification Fee to Data Verify POCO(7.30) LR		
Title Charges & Escrow / Settlement Charges		
Settlement Fee to Mortgage Connect, LP POCL(375.00)		

Description		Borrower	
		Debit	Credit
Title - Disbursement Fee to Mortgage Connect, LP	POCL(75.00)		
Title - Recording Service Fee to Mortgage Connect, LP	POCL(25.00)		
Title - Property Report to Mortgage Connect, LP	POCL(135.00)		
Agent's portion of the total title insurance \$132.00			
Underwriter's portion of the total title insurance \$3.00			
Government Recording and Transfer Charges			
Recording Fees	POCL(25.00)		
Payoff(s)			
Initial Advance to Sanford A Cockrell III		\$338,005.00	
Undisbursed Funds		\$60,000.00	

	Borrower	
	Debit	Credit
Subtotal(s)	\$400,000.00	\$400,000.00
Cash Due From Borrower	\$0.00	

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 : SANFORD A COCKRELL III

Simplifile | Closing Download Report

Loan

1384347224 (COCKRELL III)

Check the status of borrower eSigning at any time!



Mobile phone –

- Just turn your camera on and hold it over the QR code. If your camera does not read QR codes, you can download a QR reader application on your mobile device.

Laptop –

- Navigate to simplifile.com/sf/ui/login/loan-authentication

Reminder: All closing documents must have either an eSignature or ink signatures to complete the closing. Use the QR code embedded in the closing package to verify the eSign is COMPLETE by all borrowers and signers prior to leaving the signing.

To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 1384347224

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) SANFORD COCKRELL III		Social Security Number 243-06-2591 (or Individual Taxpayer Identification Number)	
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix) _____		Date of Birth (mm/dd/yyyy) 02/02/1959	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: _____ 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 <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> 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 917-592-0172 Cell Phone 917-592-0172 Work Phone _____ Ext. _____ Email sanford.cockrell@outlook.com	
Current Address Street 16 KING ST Unit # _____ City Charleston State SC ZIP 29401 Country US How Long at Current Address? 2 Years 6 Months Housing <input type="radio"/> No primary housing expense <input checked="" type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
If at Current Address for LESS than 2 years, list Former Address <input checked="" type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____ How Long at Former Address? _____ Years _____ Months Housing <input type="radio"/> No primary housing expense <input type="radio"/> Own <input type="radio"/> Rent (\$ _____ /month)			
Mailing Address – if different from Current Address <input checked="" type="checkbox"/> Does not apply Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____			

1b. Current Employment/Self Employment and Income

☐ Does not apply

Employer or Business Name _____ Phone _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____		Gross Monthly Income Base _____ /month Overtime _____ /month Bonus _____ /month Commission _____ /month Military _____ /month Entitlements _____ /month Other _____ /month TOTAL _____ /month	
Position or Title _____ Start Date ____ / ____ / ____ (mm/dd/yyyy) How long in this line of work? ____ Years ____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) _____	

1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

☒ Does not apply



☐ Does not apply

Employer or Business Name <u>XCF Global Capital, Inc.</u> Street <u>215 Park Ave S</u> Unit # <u>12th Floor</u> City <u>Manhattan</u> State <u>NY</u> ZIP <u>10003</u> Country <u>US</u>				Previous Gross Monthly Income _____ /month
Position or Title <u>Board Member</u> Start Date <u>03</u> / <u>31</u> / <u>2023</u> (mm/dd/yyyy) End Date <u>01</u> / <u>01</u> / <u>2025</u> (mm/dd/yyyy)		<input checked="" type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Employer or Business Name <u>Deloitte LLP</u> Street <u>4022 Sells Dr</u> Unit # _____ City <u>Nashville</u> State <u>TN</u> ZIP <u>37076</u> Country <u>US</u>				Previous Gross Monthly Income _____ /month
Position or Title <u>Retired Partner</u> Start Date <u>05</u> / <u>29</u> / <u>2021</u> (mm/dd/yyyy) End Date <u>01</u> / <u>01</u> / <u>2023</u> (mm/dd/yyyy)		<input checked="" type="checkbox"/> Check if you were the Business Owner or Self-Employed		

☐ Does not apply

Income Source - <i>use list above</i>	Monthly Income
Other - k1 distribution IRA less than 25	\$69,542.96
Provide TOTAL Amount Here	\$69,542.96

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

Account Type – <i>use list above</i>	Financial Institution	Account Number	Cash or Market Value
Retirement Funds	bny mellon less amex	0006028	\$718,805.76
		Provide TOTAL Amount Here	\$718,805.76

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

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

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
Open 30 Days Charge Account	AMERICAN EXPRESS	-349990522978	\$18,408.00	<input type="checkbox"/>	\$0.00
Revolving	BANK OF AMERICA	552433948573	\$458.00	<input type="checkbox"/>	\$25.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

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

	Monthly Payment
Alimony	\$9,415.58

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 16 King street
City Charleston State SC ZIP 29401 Unit #
Country US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not included in Monthly Mortgage Payment	For 2-4 Unit Primary or Investment Property	For LENDER to calculate: Net Monthly Rental Income
\$2,735,000.00	Retained	Primary Residence	\$2,397.44	Monthly Rental Income	
				\$	\$

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)
JPMCB - HOME LENDING	4657001984119	\$2,835.00	\$1,260,000.00	<input type="checkbox"/>	Conventional	\$0.00
				<input type="checkbox"/>		



3b. IF APPLICABLE, Complete Information for Additional Property

☐ Does not apply

Address Street <u>8 Bayview place</u>		Building			
City <u>Madison</u>		State <u>CT</u>	ZIP <u>06443</u>		
		Country <u>US</u>			
Property Value \$4,200,000.00	Status: Sold, Pending Sale, or Retained Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other Second Home	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i> \$4,555.13	For 2-4 Unit Primary or Investment Property	
	Monthly Rental Income \$			For LENDER to calculate: Net Monthly Rental Income \$	

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)
JPMCB - HOME LENDING	4657001844018	\$1,180.00	\$480,000.00	<input type="checkbox"/>	Conventional	\$0.00
JPMCB - HOME LENDING	4657002508741	\$2,850.00	\$478,348.00	<input type="checkbox"/>	Conventional	\$500,000.00

3c. IF APPLICABLE, Complete Information for Additional Property

☒ Does not apply

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	\$ <u>400,000.00</u>	Loan Purpose	<input type="radio"/> Purchase	<input checked="" type="radio"/> Refinance	<input type="radio"/> Other (specify) _____
Property Address	Street <u>16 King street</u>		Unit # _____		
	City <u>Charleston</u>	State <u>SC</u>	ZIP <u>29401</u>	County <u>Charleston</u>	
	Number of Units <u>1</u>	Property Value \$ <u>2,735,000.00</u>			
Occupancy	<input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="radio"/> FHA Secondary Residence <input type="checkbox"/>				
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) <input checked="" type="radio"/> NO <input type="radio"/> YES					
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> YES					

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing

☐ Does not apply

Creditor Name	Lien Type		Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$
	<input type="radio"/> First Lien	<input type="radio"/> Subordinate Lien	\$	\$	\$

4c. Rental Income on the Property You Want to Purchase

For Purchase Only ☐ Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$ _____
For LENDER to calculate: Expected Net Monthly Rental Income	\$ _____

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
- Federal Agency
- Relative
- State Agency
- Lender
- Employer
- Local Agency
- Religious Nonprofit
- Unmarried Partner
- Other

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited		Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited	<input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited	<input type="radio"/> Not Deposited		\$



Section 5: Declarations.

This section asks you specific questions about the property, your funding, and your past financial history.

5a. About this Property and Your Money for this Loan

A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input type="radio"/> NO <input checked="" type="radio"/> YES <input type="radio"/> NO <input checked="" type="radio"/> YES SH _____ S _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input type="radio"/> NO <input type="radio"/> YES
C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?	<input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____
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 (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?	<input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (<i>e.g., the Property Assessed Clean Energy Program</i>)?	<input checked="" type="radio"/> NO <input type="radio"/> YES

5b. About Your Finances

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



Section 6: Acknowledgements 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.

Borrower Signature SANFORD COCKRELL III Date (mm/dd/yyyy) _____



Section 7: Military Service.

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

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES
If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)
☐ Currently retired, discharged, or separated from service
☐ Only period of service was as a non-activated member of the Reserve or National Guard
☐ Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

- ☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____
☐ Asian
☐ Asian Indian ☐ Chinese ☐ Filipino
☐ Japanese ☐ Korean ☐ Vietnamese
☐ Other Asian – Print race: _____
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.
☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander
☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan
☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

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

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

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

The Demographic Information was provided through:

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



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

Loan Originator Information

Loan Originator Organization Name JPMorgan Chase Bank, N.A.

Address 1111 Polaris Parkway, Columbus, OH 43240

Loan Originator Organization NMLSR ID# 399798

State License ID# _____

Loan Originator Name Jonathan King

Loan Originator NMLSR ID# 2244751

State License ID# _____

Email jonathan.king@chase.com

Phone 332-799-4857

Signature _____

Date (mm/dd/yyyy) _____



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1384347224

Agency Case No. _____

Uniform Residential Loan Application — Continuation Sheet

Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

State of South Carolina Required Disclosure – Pursuant to the laws of South Carolina, Title 37, Chapter 10, Section 37-10-102(a), you are hereby notified that: (1) You have a right to select your own attorney to represent you in all matters related to this transaction. You can make this determination on your own or can work with the mortgage broker or lender to obtain assistance; and, (2) You have a right to select your own insurance agent(s) for homeowner's insurance and/or flood insurance (when required). You can make this determination on your own or you can work with the mortgage broker or lender to obtain assistance. YOU WILL BE REQUESTED TO PROVIDE THESE SELECTIONS PRIOR TO THE LOAN CLOSING ON A FORM THAT WILL BE PROVIDED SHORTLY ONCE YOU COMPLETE AND SUBMIT THIS APPLICATION FOR A MORTGAGE LOAN.

Borrower Name (First, Middle, Last, Suffix) SANFORD COCKRELL III

Additional Information

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature _____ Date (mm/dd/yyyy) _____
SANFORD COCKRELL III



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):

SANFORD COCKRELL III

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

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

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 ☒ HELOC
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 9.115 %
 Loan Term 240 (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 1 _____ (months)
 Subsequent Adjustment Period 1 _____ (months)

Loan Features

- ☐ Balloon / Balloon Term _____ (months)
☒ Interest Only / Interest Only Term 120 (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,835.00
Subordinate Lien(s) (P & I)	\$ 3,226.46
Homeowner's Insurance	\$ 0.08
Supplemental Property Insurance	\$ 1,564.25
Property Taxes	\$ 833.11
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ _____
Total	\$ 8,458.90



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

DUE FROM BORROWER(S)		
A. Sales Contract Price		\$
B. Improvements, Renovations, and Repairs		\$
C. Land <i>(if acquired separately)</i>		\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>		\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>		\$
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>		\$ 3,425.35
G. Discount Points		\$
H. TOTAL DUE FROM BORROWER(s) <i>(Total of A thru G)</i>		\$ 3,425.35
TOTAL MORTGAGE LOANS		
I. HELOC Initial Draw at Closing	\$ 340,000.00	
HELOC Total Credit Limit	\$ 400,000.00	
Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$		\$ 340,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>		\$
K. TOTAL MORTGAGE LOANS <i>(Total of I and J)</i>		\$ 340,000.00
TOTAL CREDITS		
L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>		\$
M. Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>		\$ 1,430.35
N. TOTAL CREDITS <i>(Total of L and M)</i>		\$ 1,430.35
CALCULATION		
TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>		\$ 3,425.35
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>		-\$ 341,430.35
Cash From/To the Borrower <i>(Line H minus Line K and Line N)</i>		(\$ 338,005.00)
NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.		



******NOTARY ATTENTION REQUIRED******



4506-T

(Request for Transcript of Tax Return)



A spouse's signature should only show
if they are listed on Line 2a.



If spouse's name did **NOT** print on the
Original document, the spouse **CANNOT**
sign.

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 SANFORD	ii. Middle initial	iii. Last name/BMF company name COCKRELL III	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 243-06-2591			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.) 16 KING ST			b. City Charleston	c. State SC	d. ZIP code 29401
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) 1384347224		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name JPMorgan Chase Bank, N.A.				ii. Telephone number 800-848-9136	
iii. Street address (including apt., room, or suite no.) 1111 Polaris Pkwy			iv. City Columbus	v. State OH	vi. ZIP code 43240

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 <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>		
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.		
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers		
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>	
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (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 917-592-0172
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name			
	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.



DOCUMENT CORRECTION AGREEMENT

Borrower(s): SANFORD COCKRELL III

Date: 06/02/2025

Property Address: 16 King street Charleston, SC 29401

Loan Number: 1384347224

Lender: JPMorgan Chase Bank, N.A.

AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of **Lender** disbursing funds for the closing of the **Loan** secured by the **Property** being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, **Borrower(s)** agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the **Loan**, upon request of the **Lender**, **Borrower(s)** will comply with **Lender's** request to execute, acknowledge, initial and deliver to **Lender** any documentation **Lender** deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the **Lender** hereby indemnifies the **Borrower(s)** against any loss associated with a demand on the original note. All documents **Lender** requests of **Borrower(s)** shall be referred to as "Replacement Documents". **Borrower(s)** agrees to deliver the Replacement Documents within ten (10) days after receipt by **Borrower(s)** of a written request for such replacement. **Borrower(s)** also agrees that upon request **Borrower(s)** will supply additional amounts and/or pay to **Lender** any additional sum previously disclosed to **Borrower(s)** as a cost or fee associated with the **Loan**, which for whatever reason was not collected at closing.

REQUEST BY LENDER: Any request under this Agreement may be made by the **Lender**, (including assignees and persons acting on behalf of the **Lender**) or **Settlement Agent**, and shall be prima facie evidence of the necessity for same. A written statement addressed to **Borrower(s)** at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT: If the **Loan** is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), **Borrower(s)** failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give **Lender** the option of declaring all sums secured by the loan documents immediately due and payable.

BORROWER LIABILITY: If **Borrower(s)** fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to **Lender** more than ten (10) days after being requested to do so by **Lender**, and understanding that **Lender** is relying on these representations, **Borrower(s)** agree(s) to be liable for any and all loss or damage which **Lender** reasonably sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by **Lender**.

This agreement shall survive the closing of the Loan, and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).

Borrower

SANFORD COCKRELL III

Date

Date

Date

Signed, sealed and delivered in the presence of:

Witness

Date

Witness

Date



FAIR LENDING STATEMENT

Borrower(s): SANFORD COCKRELL III

Date: 06/02/2025

Loan Number: 1384347224

Property Address: 16 King street Charleston, SC 29401

Lender: JPMorgan Chase Bank, N.A.

JPMorgan Chase & Co. (JPMorgan Chase) is committed to treating all individuals fairly and equitably in the conduct of its lending businesses in all jurisdictions where it conducts business. This commitment is part of our fundamental mission of providing quality financial services to existing and prospective customers in accordance with all applicable laws. In the United States, this principle is embodied in fair lending laws such as the Equal Credit Opportunity Act and the Fair Housing Act and applicable state laws. These laws require the equitable treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability, familial status, the fact that all or part of the applicant's income derives from public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Denying any person equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant, and has no place in our company and will not be tolerated.

Only through the efforts of all of us at JPMorgan Chase can we ensure that every applicant for credit receives fair and equitable treatment and that we have helped each member of the communities JPMorgan Chase serves reach his or her fullest potential.



SOUTH CAROLINA PRACTICE OF LAW CERTIFICATION

Borrower(s): SANFORD COCKRELL III

Date: 06/02/2025

Loan Number: 1384347224

Property Address: 16 King street Charleston, SC 29401

Lender: JPMorgan Chase Bank, N.A.

Closing Date: 06/02/2025

Closing Agent's Name:

Supervising Attorney (if different than Closing Agent):

By signing below, I acknowledge my understanding that under South Carolina state law, the closing of real estate transactions is considered the practice of law. Specifically, I understand that a licensed South Carolina attorney is required to either directly control, or supervise, all aspects of the closing, including disbursement of the loan proceeds. By signing below, I hereby certify that all aspects of the closing have been properly supervised by the attorney referenced above.

Signature of Closing Agent Date

Signature of Supervisory Attorney Date

Printed Name of Closing Agent Date

Printed Name of Supervisory Attorney Date

Law Firm Name



Date: 06/02/2025

Date: 06/02/2025



HOME EQUITY CLOSING INSTRUCTIONS

Lender: JPMorgan Chase Bank, N.A.
1111 Polaris Parkway
Columbus, OH, 43240

Closing Agent/Attorney: Mortgage Connect, LP
600 Clubhouse Drive
Moon Twp, PA 15108
866-789-1814

Dedicated Closing Team: (855)788-6693

Loan Number: 1384347224

Title Number: 3482523

Borrower Information: SANFORD COCKRELL III

Property Address: 16 King street
Charleston, SC, 29401

Mailing Address: 16 KING ST
Charleston, SC, 29401

Transaction Summary

Closing/Signing Date	06/02/2025	Wire Amount	\$338,005.00
Disbursement/Funding Date	06/06/2025	Credit Limit Amount	\$400,000.00
First Payment Date	07/10/2025	Disbursement Amount	\$340,000.00
Rescission Expiration Date	06/05/2025	Purpose	Cash-Out Refinance
Document/Credit Expiration Date	08/05/2025	Occupancy	Primary Residence
Origination Fee	\$1,995.00	Collateral Value	\$2,735,000
Annual Percentage Rate	9.115%	Property Type	Detached
Index (WSJ Prime Rate)	7.50000%	Lien Position	Second Lien
Margin	1.615%		

Part 1 – General Conditions

Thank you for acting on our behalf as the designated Closing Agent for this transaction. In this capacity, you will comply with all applicable federal, state and local laws. You may not disburse our funds unless you fully comply with all closing instructions. Any changes to these instructions must be made in writing and signed by the Lender. These instructions will cover the fees, loan-specific conditions, documents and title requirements of this transaction.

Your signature is required to certify compliance with these instructions.

**Please contact Chase if you have any questions or require any changes.

No changes can be made to any documents without Lender approval.**

FOR CLOSING AGENT USE ONLY and is not to be shared with or provided to the borrower(s).



WITHIN 72 HOURS OF DISBURSEMENT OF FUNDS, the Closing Agent must send, by overnight delivery, all documents and evidence of satisfaction of conditions (fully executed and notarized as applicable) to the address of the Lender noted below. The Closing Agent is required to provide the Lender with executed documents not more than 72 hours following the funding.

**Chase Records Center Warehouse
Intake Mail Code LA4-4774
700 Kansas Lane
Monroe, LA 71203**

Recorded Documents and Title Policies must be returned/forwarded to:

**Chase Records Center
Attn: Collateral Trailing Documents
RE: MC 8000
700 Kansas Lane
Monroe, LA 71203**

Refinancing by Original Lender - In most cases, the Lender will "net fund" the payoff amount of the existing loan. When the Lender "net funds," you will not receive funds from the Lender unless the amount of the refinance exceeds the payoff on the existing loan.

When the Lender does "net fund," you must use the final payoff provided by the Lender. If the borrower has an escrow/impound account and has authorized us to do so, any positive escrow balance will be applied in calculating the final payoff. If the borrower has not so authorized, escrow funds will be returned to borrower separately.

Borrower Identity - Confirm borrower(s) identity at closing by viewing an original government-issued picture identification or two (2) original alternate proofs of identification (i.e. Social Security card and major credit card).

Closing Conditions - Satisfy all conditions noted on Schedule A - Conditions to be Satisfied for Closing.

Funds Disbursement - The Closing Agent must contact the Lender to confirm disbursement of funds on the designated disbursement date referenced above. As to rescindable loans, the Closing Agent must contact all consumers with rescission rights to verify that they have not rescinded prior to disbursement. If the loan cannot be settled on the scheduled closing date above, immediately contact the Lender's Dedicated Closing Team. Failure to do so will subject your company to payment of any interest charges or penalties the Lender incurs during the days that the Lender was not notified.

Undisclosed Fees/Unrecorded Payoffs - The Closing Agent must notify the Lender in writing if it has knowledge of a transaction containing an unrecorded payoff or fee to a third party person or entity that was not disclosed on the title commitment or real estate purchase agreement. The Closing Agent is not authorized to close the loan until it has provided the required notice and received the Lender's written approval to proceed.

Source of Funds - The Closing Agent must notify the Lender in writing if it has any reason to believe that funds to close or the earnest money deposit may have come from a source other than borrower. The Closing Agent must not complete the closing without the Lender's written approval.

Other Transactions - The Closing Agent must notify the Lender in writing if it has knowledge of a closing involving the borrower or a transaction involving the subject property that occurred within 180 days before, or is anticipated to occur within 180 days after, the closing. The Closing Agent is not authorized to close the loan until it has provided the Lender with the required notice and received Lender's written approval to proceed.

Loan may not be consummated before 06/02/2025



Part II – Documentation and Special Conditions

Within 72 hours of settlement, or funding for escrow states, return all documents indicated with an "X" (fully executed, dated and notarized) to the Lender address noted on Page 1 of these instructions. If no reference is made to the number of copies, then only the original executed document must be returned to the Lender.

- ☒ Three (3) Certified True Copies of the Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) or an e-recorded version of these documents. (Note: Original Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) are to be recorded prior to sending back to Chase.)
- ☒ Subordination Agreement and/or Power of Attorney, if applicable.
- ☐ Co-op Proprietary Lease, Assignment of Lease, Recognition Agreement, Stock Certificate, Stock Power, Security Agreement and Co-op Riders, if applicable.
- ☒ Home Equity Line of Credit Agreement, including all Addendums/Rider(s). Only one original must be executed at Closing. We require one original and three (3) stamped Certified True Copies. Retention of duplicate original Notes or Bonds is prohibited.
- ☒ Home Equity Closing Instructions with Schedule A - Conditions to be Satisfied for Closing signed and dated by the Closing Agent.
- ☒ Home Equity Revolving Loan Disbursement Schedule form.
- ☒ Application for the Automatic Mortgage Payment Program
- ☒ Document Correction Agreement
- ☒ Any conditions listed on these Closing Instructions, Schedule A - Conditions to be Satisfied for Closing
- ☒ Notice of Right to Cancel. Must be signed and dated by all parties who have executed the Security Instrument. Each party entitled to rescind must receive two (2) copies of the Notice of Right to Cancel.
- ☒ W-9 Tax form
- ☐ All documents required for Consolidated Extension and Modification Agreements (CEM), including all exhibits and all Lender originally recorded documents, as required by the CEM Authorization Form.
- ☒ All other applicable state, federal and Lender documents included in this package fully executed and dated.
- ☒ Uniform Residential Loan Application (FNMA 1003).
- ☒ Original, executed Signature/Name Affidavit for each borrower.
- ☒ Original, executed Tax Information Sheet.
- ☐ See attached Addendum.



Part III – Title Policy & Legal Conditions

If Title Insurance is required, within 10 days of recording the Mortgage/Deed of Trust, we require a title policy that meets the following requirements:

Lien Position - Insure that our Mortgage/Deed of Trust is in the correct lien position. Schedule A of the title policy must recite full recording data pertinent to the Mortgage/Deed of Trust and applicable Rider/Schedule. Insure all taxes, liens and assessments are paid.

Subordinate Mortgages - Any subordinate mortgage(s) to the Chase HELOC must be approved by the Lender prior to closing and must remain subordinate to the Lender's lien position. Schedule A must recite mortgage recording data regarding any approved second mortgage. Any second mortgage may not contain a prepayment penalty clause.

Title Insurance - Insure the Lender for a minimum of the full credit limit amount.

Legal Description - Have the full legal description conform precisely as it appears in the Mortgage/Deed of Trust. The Closing Agent must prepare and attach the legal description of the collateral property to the Mortgage/Deed of Trust.

Exact Names and Marital Statuses - State the borrower(s) names and marital status(es) exactly as they appear in the Mortgage/Deed of Trust. If a spouse is not a co-mortgagor, the title policy must insure our mortgage is superior in all respects to any and all rights of the non-mortgagor spouse.

Title Policy Conditions - Include the following standard ALTA Endorsements:

- ☐ ALTA Form 4 (if Condominium)
- ☐ ALTA Form 5 (if PUD - deMinimis PUD)
- ☒ ALTA Form 6 (if VRM - ARM - GPM)
- ☒ ALTA Form 8 or 8.1 (Environmental Protection Lien), if applicable
- ☐ ALTA Form 9 (Florida)

Title Insurance Clause - Insure the following interests:
JPMorgan Chase Bank, N.A., its successors and/or assigns

Municipal Assessments - Insure that all municipal assessments have been paid through the date of the policy.

Ground Rents - If applicable, insure that ground rents have been paid through the date of the policy and proper notification has been made to the lessor regarding our interests.

Closing Conditions - There can be no exceptions or conditions in the title policy unless otherwise noted on Schedule A or approved by the Lender in writing. Any Lender agreed upon exceptions may only remain in the policy provided affirmative coverage is given as follows: This policy affirmatively insures that none of the above covenants, easements or restrictions has been violated, and that any future violations will not result in a forfeiture or reversion of title, or any loss to the mortgagee.

Power of Attorney - A Power of Attorney is not permitted without the Lender's and the Title Company's written approval prior to the closing (the Lender will make notations on Schedule A - Conditions to be Satisfied for Closing). The Closing Agent must provide a recorded Power of Attorney and evidence that the Title Company is insuring over the Power of Attorney (and confirmation, for VA loans, the grantor is alive). The Power of Attorney must be a certified true copy and recorded before the Deed or the Mortgage/Deed of Trust. The Power of Attorney must be specific to the transaction. All signatures must conform exactly to the Mortgage/Deed of Trust and the note/bond.

Homeowner's Association dues - If applicable, ensure the Homeowner's Association fees are current.



Part IV – Closing Agent Certification

I certify that:

I have settled this loan in accordance with all pages of these instructions.

A current insured closing letter or indemnification letter is on file with the Lender.

In accordance with applicable law, I have completely and accurately disclosed all fees and charges incurred by borrower or seller (including fees received by all closing agents or attorneys for the parties), as well as the payor and recipient of such fees (indicating POC, where applicable). I have notified Lender in writing of any changes in fees, or the payor or recipient thereof. I have not modified the Closing Disclosure provided by the Lender, nor have I made changes to any other closing documents without the Lender's approval.

I UNDERSTAND THAT ANY VIOLATION OF THESE INSTRUCTIONS MAY RESULT IN A CLAIM BY THE LENDER AGAINST THE TITLE INSURANCE COMPANY WHICH ISSUED THE INDEMNIFICATION LETTER.

Closing Agent

Date



SCHEDULE A – CONDITIONS TO BE SATISFIED FOR CLOSING

The following conditions are outstanding on this loan and must be satisfied in conjunction with the loan closing. Please submit these documents or proof of satisfaction with the closed loan package. Changes are not permitted by the Closing Agent or any other party without the Lender's approval.

Borrower Waive Receipt of Appraisal Report at close -

Client(s) to sign 4506-C at Closing

Title Co. to provide recordable copy of legal description -

Review following Critical Documents -

Settlement Agent to ensure there are no edits to URLA

Loan Proceeds Delivery Instructions to be Signed



DISBURSEMENT INSTRUCTIONS

Loan Number:	1384347224	Borrower and Property Information:	SANFORD COCKRELL III 16 King street Charleston, SC, 29401 3482523
Closing Date:	06/02/2025	Title Number:	
Funding Date:	06/06/2025	Closing Agent/Attorney:	Mortgage Connect, LP 600 Clubhouse Drive Moon Twp, PA 15108 866-789-1814

Loan Characteristics:

Interest Rate:	9.115%	Credit Limit:	\$400,000.00
HCLTV:	60.695%	Initial Advance:	\$340,000.00
Occupancy:	PrimaryResidence	Undisbursed Funds:	\$60,000.00
Lien Position:	Second Lien		

THIS DOCUMENT IS INTENDED FOR INTERNAL USE ONLY – DO NOT GIVE TO CUSTOMER

Wire Breakdown:

Wire/Check Amount	\$338,005.00
Payoffs	\$0.00
Cash To (From) Customer	\$338,005.00
Mortgage Tax (if applicable)	\$0.00



AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS
SOUTH CAROLINA TRANSACTIONS

Date: June 2, 2025

Borrowers: SANFORD A COCKRELL, III

Address: 16 King street, Charleston, SC 29401

MC File No.: 3482523

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

.

Law Firm