

ATTENTION NOTARY!!

SCANBACKS ARE REQUIRED ON THIS FILE

**AFTER CLOSING. PLEASE SECURELY UPLOAD SCANBACKS USING THE EXOS NOTARY PORTAL –
ServiceLink (exotechnology.com)**

**PLEASE USE THE LABEL PROVIDED AND DROP PACKAGE IMMEDIATELY AFTER SCAN
BACKS HAVE BEEN UPLOADED - DO NOT WAIT FOR CONFIRMATION.**

Documents are date sensitive. If you see the date does not match the date in which the
signing is taking place, PLEASE NOTIFY SERVICELINK IMMEDIATELY

ENSURE ONLY BORROWER(S) SIGN AND CHECK BOX ON 4506-C

IF PROPERTY IS VESTED IN A TRUST, PLEASE FOLLOW THE SIGNATURE LINES ON THE DOC.

EXAMPLES BELOW:

1. John Doe, Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed John Doe, Trustee**
2. Martha Doe, Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed Martha Doe, Trustee**
- 3 John Doe, individually and as Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed John Doe individually and as Trustee**
- 4 . Martha Doe, individually and as Trustee of the John Doe and Martha Doe Revocable Trust, under trust instrument dated November 17, 2022. **Must be signed Martha Doe individually and as Trustee**
- 5 . John Doe, **Must be signed John Doe**
- 6 Martha Doe **Must be signed Martha Doe**

FOR RON/HYBRID TRANSACTIONS

**PLEASE INSURE MEMBER HAS PRE-SIGNED THEIR E-SIGN AHEAD
HOMESQUAD DOCUMENTS**



June 6, 2025

Ronald Heidstra
Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

RE: Loan Number: 8056272332
Property Address:
1215 Wimbee Dr
Charleston, SC 29407

Dear Member(s):

Thank you for choosing Navy Federal for your Home Equity Line of Credit (HELOC). We are enclosing a copy of the closing documents. Please review and retain this copy for your records.

Your appointment is scheduled for 6/6 7pm at Member Home. Your signing agent is Michael Brooks who can be contacted at (803)603-6823. The signing agent assigned to complete your closing will be attesting to the authenticity of the signature(s) on the closing documents. **IF THE DOCUMENTS ARE NOT SIGNED BY 06/06/2025, PLEASE CONTACT YOUR PROCESSOR/CLOSER. PLEASE SIGN ALL DOCUMENTS EXACTLY AS YOUR NAME IS TYPED.** If you have a question about the closing costs or how to sign the closing documents, please contact Tracy Deese, Equity Closer at (833) 987-4663 . You will need to contact your Equity Loan Processor if you have any questions regarding the loan terms, rate, etc. Once the signing is complete, the signing agent will ensure the documents are returned to Navy Federal.

HELOC starter checks will be sent to you in a separate mailing. These starter checks are for your use until you receive your HELOC checkbook and/or Visa® card, if requested. If you sign the closing documents with the signing agent as scheduled, you may use our starter checks on 06/11/2025. Please do not use these starter checks before that date as your check may be returned unpaid.



The following selected documents are enclosed for your review and signature:

- ☒ **SETTLEMENT STATEMENT** - This statement is an itemized list of settlement costs and disbursements (such as payoffs to other creditors). The last part of the statement shows you the total settlement charges and the amount you will be receiving when the Deed of Trust/Mortgage has been recorded. We will deduct the settlement cost from the available balance of your HELOC with the exception of fees marked as Paid Outside Closing (POC).
- ☒ **DEED OF TRUST/MORTGAGE** - This is the Deed of Trust/Mortgage for the state of SOUTH CAROLINA. This legal document is used to record a lien on your home in the land records of the jurisdiction in which your property is located as security for your line of credit. **THIS FORM MUST BE SIGNED BEFORE A SIGNING AGENT AND MUST BE NOTARIZED.** (See Notary Instruction Form).
- ☒ **HOME EQUITY LINE OF CREDIT TRUTH-IN-LENDING DISCLOSURE AND AGREEMENT** - This document is the binding contractual agreement for your HELOC. Please review this document carefully to understand how your HELOC works.
- ☒ **NOTICE OF RIGHT TO CANCEL** - The right of rescission is held by each consumer whose ownership interest in the consumer's principal dwelling will be subject to a security interest. You have the right to a three-day rescission period which begins on 06/06/2025 and ends at midnight on 06/10/2025. Enclosed are three copies for each applicant. If you choose to cancel your line of credit, please sign and return ONE form per applicant. Please keep the others for your records. Follow the instructions on the form.

The following selected items of information are pertinent to your HELOC:

- ☐ When signing with a Power of Attorney (POA) for _____ please sign exactly as the name(s) appear as printed below the signature line. Failure to sign as required could delay the disbursement of your line of credit. Please return the original POA with the closing documents as the POA must be recorded with the Deed of Trust. If the POA has been previously recorded, you may be asked to provide a copy to send with the closing documents.
- ☐ When signing for a Trust, please sign exactly as the name(s) appear as printed below the signature line. Failure to sign exactly as indicated could delay the disbursement of your line of credit.
- ☒ Your Home Equity Line of Credit checkbook should be received within ten (10) business days from the date your loan proceeds are disbursed provided all of the closing documents have been properly signed and notarized.
- ☒ Your Home Equity Line Visa® card should be received within ten (10) business days from the date your loan proceeds are disbursed provided all of the closing documents have been properly signed and notarized.
- ☐ Your approved pay-off check(s) will be mailed directly to your creditors. Navy Federal will not be responsible for any late fees that may occur.



If you have any questions regarding your settlement or these documents, please call Tracy Deese at (833) 987-4663 .

Sincerely,

Alicia Donohie
Equity Loan Processor
Equity Processing and Closing

Enclosure(s)





Notary Instructions

Dear Notary Agent,

Thank you for assisting Navy Federal in completing this equity loan transaction with our member. It's very important that the documents be printed, signed and notarized correctly. Any problems with how the documents are signed may prevent us from disbursing the loan proceeds and/or require a second closing appointment. Please read and execute the following instructions exactly as stated.

Printing the Closing Documents:

- ☐ Print each document in the original selected size. Be aware that the closing package may contain both letter and legal size documents.
- ☐ Print two complete sets of the closing package and ensure both are brought to the closing appointment.
- ☐ Review both sets of documents and ensure that all pages printed and each document is legible with no printing errors, smears or stray marks appearing on the paper.
- ☐ Call the Navy Federal member, prior to closing, introduce yourself and confirm the time and location of the closing appointment.

Conducting the Closing with our Member:

- ☐ Ensure each document is signed exactly as the name is printed.
- ☐ Do not advise or permit the member to strike through or alter any entries on the documents.
- ☐ Ensure each document is dated the same date of the closing.
- ☐ Complete all notary acknowledgements in the entirety.
- ☐ Review the closing package for any discrepancies relating to the signatures, dates, or notary acknowledgements before leaving the closing appointment.
- ☐ Leave the extra set of documents with the member.

Returning the Signed Closing Documents:

- ☐ Use the enclosed FedEx label to return the closing documents to Navy Federal.
- ☐ Deliver the FedEx package to a FedEx terminal in time for same-day pick up. *This will not be required if the closing occurs after 6pm of the local time.
- ☐ **Navy Federal requires the return of all cover sheets with their associated documents for accurate post-closing processing. IMPORTANT: Do not record cover sheets with those instruments in which they are assigned.**

If you have any questions regarding the instructions, please contact your contracted vendor and request additional information.

Thank you for your service.

Navy Federal Credit Union



Mortgage

With Future Advance Clause

The date of this Mortgage (“*Security Instrument*”) is June 6, 2025.

Mortgagor

Ronald Heidstra and Kacie Marie Heidstra, who acquired
title as Kacie M Sisel
1215 Wimbee Dr
Charleston, SC 29407

Lender

Navy Federal Credit Union
Organized and existing under the laws of the United States
820 Follin Lane
Vienna, VA 22180

1. Conveyance. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, conveys and mortgages to Lender the following described property:

ALL THAT CERTAIN LOT, PIECE OR PARCEL OF LAND, WITH THE BUILDINGS AND IMPROVEMENTS THEREON, SITUATE, LYING AND BEING IN ST. ANDREWS PARISH, CHARLESTON COUNTY, SOUTH CAROLINA, KNOWN AND DESIGNATED AS LOT 16, BLOCK D ON A PLAT ENTITLED "RESUBDIVISION OF A PORTION OF WEST OAK FOREST" MADE BY J. O'HEAR SANDERS, JR., SURVEYOR, DATED JANUARY 1953 AND RECORDED IN THE R.M.C. OFFICE FOR CHARLESTON COUNTY IN PLAT BOOK J AT PAGE 28; SAID LOT HAVING SUCH SIZE, SHAPE AND DIMENSIONS, MORE OR LESS, AND BEING BOUNDED AS SHOWN ON THE AFORESAID PLAT. BEING THE SAME PROPERTY CONVEYED TO RONALD HEIDSTRA AND KACIE M. SISEL, AS JOINT TENANTS WITH RIGHTS OF SURVIVORSHIP FROM MARK L. MENNONA AND SUE RENEE MENNONA, DATED 01/04/2019, RECORDED 01/14/2019, DEED BOOK 0772, PAGE 082, COUNTY OF CHARLESTON, STATE OF SOUTH CAROLINA.

Parcel ID Number: 3490300095

The property is located in Charleston County at 1215 Wimbee Dr, Charleston, South Carolina 29407.

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as “*Property*”).

2. Maximum Obligation Limit. The total principal amount secured by this Security Instrument at any one time shall not exceed \$100,000.00. This limitation of amount does not include interest and other fees and charges validly made pursuant to this Security Instrument. Also, this limitation does not apply to advances made under the terms of this Security Instrument to protect Lender's security and to perform any of the covenants contained in this Security Instrument. Interest under the Note will be deferred, accrued or capitalized; however, Mortgagee shall not be required to defer, accrue or capitalize any interest except as provided in the Note.

3. Secured Debt. The term “*Secured Debt*” is defined as follows:

(A) Debt incurred under the terms of all promissory note(s), contract(s), guaranty(ies) or other evidence of debt described below and all their extensions, renewals, refinancings, modifications or substitutions.



The credit agreement signed by Ronald Heidstra and Kacie Marie Heidstra, who acquired title as Kacie M Sisel (the "Borrower") and dated the same date as this Security Instrument (the "Note"). Under the Note, the Lender agrees, subject to certain terms, conditions and limitations, to make advances to the Borrower in a principal amount outstanding not to exceed One hundred thousand and 00/100 Dollars (U.S. \$100,000.00). Borrower has promised to pay this debt with interest in regular periodic payments and to pay the debt in full not later than July 1, 2065.

- (B) All future advances from Lender to Mortgagor under the Secured Debt executed by Mortgagor in favor of Lender after this Security Instrument. If more than one person signs this Security Instrument, each agrees that this Security Instrument will secure all future advances that are given to Mortgagor either individually or with others who may not sign this Security Instrument. All future advances are secured by this Security Instrument even though all or part may not yet be advanced. All future advances are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future advances in any amount. Any such commitment must be agreed to in a separate writing.
- (C) All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

4. Mortgage Covenants. Mortgagor agrees that the covenants in this section are material obligations under the Secured Debt and this Security Instrument. If Mortgagor breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagor's breach, Lender does not waive Lender's right to later consider the event a breach if it happens again.

Payments. Mortgagor agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagor agrees to make all payments when due and to perform or comply with all covenants. Mortgagor also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

Claims Against Title. Mortgagor will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagor to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagor's payment. Mortgagor will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagor agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagor may have against parties who supply labor or materials to maintain or improve the Property.

Property Condition, Alterations and Inspection. Mortgagor will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagor shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagor agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagor will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagor will notify Lender of all demands, proceedings, claims and actions against Mortgagor, and of any loss or damage to the Property.

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagor notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagor will in no way rely on Lender's inspection.

Authority to Perform. If Mortgagor fails to perform any duty or any of the covenants contained in this Security Instrument, Lender may, without notice, perform or cause them to be performed. Mortgagor appoints Lender as



attorney in fact to sign Mortgagor's name or pay any amount necessary for performance. Lender's right to perform for Mortgagor shall not create an obligation to perform, and Lender's failure to perform will not preclude Lender from exercising any of Lender's other rights under the law or this Security Instrument.

Assignment of Leases and Rents. Mortgagor irrevocably grants, bargains, conveys and mortgages to Lender as additional security all the right, title and interest in and to any and all existing or future leases, subleases, and any other written or verbal agreements for the use and occupancy of any portion of the Property, including any extensions, renewals, modifications or substitutions of such agreements (all referred to as "*Leases*") and rents, issues and profits (all referred to as "*Rents*"). In the event any item listed as Leases or Rents is determined to be personal property, this Assignment will also be regarded as a security agreement. Mortgagor will promptly provide Lender with true and correct copies of all existing and future Leases. Mortgagor may collect, receive, enjoy and use the Rents so long as Mortgagor is not in default under the terms of this Security Instrument.

Mortgagor agrees that this assignment is immediately effective between the parties to this Security Instrument and effective as to third parties on the recording of this Mortgage. Mortgagor agrees that Lender may take actual possession of the property without the necessity of commencing legal action and that actual possession is deemed to occur when Lender, or its agent, notifies Mortgagor of default and demands that any tenant pay all future Rents directly to Lender. On receiving notice of default, Mortgagor will endorse and deliver to Lender any payment of Rents in Mortgagor's possession and will receive any Rents in trust for Lender and will not commingle the Rents with any other funds. Any amounts collected will be applied as provided in this Security Instrument. Mortgagor warrants that no default exists under the Leases or any applicable landlord/tenant law. Mortgagor also agrees to maintain and require any tenant to comply with the terms of the Leases and applicable law.

Leaseholds; Condominiums; Planned Unit Developments. Mortgagor agrees to comply with the provisions of any lease if this Security Instrument is on a leasehold. If the Property includes a unit in a condominium or a planned unit development, Mortgagor will perform all of Mortgagor's duties under the covenants, by-laws, or regulations of the condominium or planned unit development.

Condemnation. Mortgagor will give Lender prompt notice of any pending or threatened action, by private or public entities to purchase or take any or all of the Property through condemnation, eminent domain, or any other means. Mortgagor authorizes Lender to intervene in Mortgagor's name in any of the above described actions or claims. Mortgagor assigns to Lender the proceeds of any award or claim for damages connected with a condemnation or other taking of all or any part of the Property. Such proceeds shall be considered payments and will be applied as provided in this Security Instrument. This assignment of proceeds is subject to the terms of any prior mortgage, deed of trust, security agreement or other lien document.

Insurance. Mortgagor shall keep Property insured against loss by fire, flood, theft and other hazards and risks reasonably associated with the Property due to its type and location. This insurance shall be maintained in the amounts and for the periods that Lender requires. What Lender requires pursuant to the preceding two sentences can change during the term of the Secured Debt. The insurance carrier providing the insurance shall be chosen by Mortgagor subject to Lender's approval, which shall not be unreasonably withheld. If Mortgagor fails to maintain the coverage described above, Lender may, at Lender's option, obtain coverage to protect Lender's rights in the Property according to the terms of this Security Instrument.

All insurance policies and renewals shall be acceptable to Lender and shall include a standard "mortgage clause" and, where applicable, "loss payee clause". Mortgagor shall immediately notify Lender of cancellation or termination of the insurance. Lender shall have the right to hold the policies and renewals. If Lender requires, Mortgagor shall immediately give to Lender all receipts of paid premiums and renewal notices. Upon loss, Mortgagor shall give immediate notice to the insurance carrier and Lender. Lender may make proof of loss if not made immediately by Mortgagor.

Unless otherwise agreed in writing, all insurance proceeds shall be applied to the restoration or repair of the Property or to the Secured Debt, whether or not then due, at Lender's option. Any application of proceeds to



principal shall not extend or postpone the due date of the scheduled payment nor change the amount of any payment. Any excess will be paid to the Mortgagor. If the Property is acquired by Lender, Mortgagor's right to any insurance policies and proceeds resulting from damage to the Property before the acquisition shall pass to Lender to the extent of the Secured Debt immediately before the acquisition.

Financial Reports and Additional Documents. Mortgagor will provide to Lender upon request, any financial statement or information Lender may deem reasonably necessary. Mortgagor agrees to sign, deliver, and file any additional documents or certifications that Lender may consider necessary to perfect, continue, and preserve Mortgagor's obligations under this Security Instrument and Lender's lien status on the Property.

5. Warranty of Title. Mortgagor warrants that Mortgagor is or will be lawfully seized of the estate conveyed by this Security Instrument and has the right to grant, bargain, convey, sell and mortgage the Property. Mortgagor also warrants that the Property is unencumbered, except for encumbrances of record.

6. Due on Sale. Lender may, at its option, declare the entire balance of the Secured Debt to be immediately due and payable upon the creation of, or contract for the creation of, a transfer or sale of all or any part of the Property. This right is subject to the restrictions imposed by federal law, as applicable.

7. Warranties and Representations. Mortgagor has the right and authority to enter into this Security Instrument. The execution and delivery of this Security Instrument will not violate any agreement governing Mortgagor or to which Mortgagor is a party.

8. Default. Mortgagor will be in default if any of the following occur:

Payments. Any Borrower on any Secured Debt that is an open end home equity plan fails to make a payment when due.

Property. Any action or inaction by Borrower or Mortgagor occurs that adversely affects the Property or Lender's rights in the Property. This includes, but is not limited to, the following: (a) Mortgagor fails to maintain required insurance on the Property; (b) Mortgagor transfers the Property; (c) Mortgagor commits waste or otherwise destructively uses or fails to maintain the Property such that the action or inaction adversely affects Lender's security; (d) Mortgagor fails to pay taxes on the Property or otherwise fails to act and thereby causes a lien to be filed against the Property that is senior to the lien of this Security Instrument; (e) a sole Mortgagor dies; (f) if more than one Mortgagor, any Mortgagor dies and Lender's security is adversely affected; (g) the Property is taken through eminent domain; (h) a judgment is filed against Mortgagor and subjects Mortgagor and the Property to action that adversely affects Lender's interest; or (i) a prior lienholder forecloses on the Property and as a result, Lender's interest is adversely affected.

9. Remedies on Default. In addition to any other remedy available under the terms of this Security Instrument, Lender may accelerate the Secured Debt and foreclose this Security Instrument in a manner provided by law if Mortgagor is in default. In some instances, federal and state law will require Lender to provide Mortgagor with notice of the right to cure, or other notices and may establish time schedules for foreclosure actions.

At the option of the Lender, all or any part of the agreed fees and charges, accrued interest and principal shall become immediately due and payable, after giving notice if required by law, upon the occurrence of a default or anytime thereafter.

The acceptance by Lender of any sum in payment or partial payment on the Secured Debt after the balance is due or is accelerated or after foreclosure proceedings are filed shall not constitute a waiver of Lender's right to require complete cure of any existing default. By not exercising any remedy on Mortgagor's default, Lender does not waive Lender's right to later consider the event a default if it happens again.

10. Expenses; Advances on Covenants; Attorneys' Fees; Collection Costs. If Mortgagor breaches any covenant in this Security Instrument, Mortgagor agrees to pay all expenses Lender incurs in performing such covenants



or protecting its security interest in the Property. Such expenses include, but are not limited to, fees incurred for inspecting, preserving, or otherwise protecting the Property and Lender's security interest. These expenses are payable on demand and will bear interest from the date of payment until paid in full at the highest rate of interest in effect as provided in the terms of the Secured Debt. Mortgagor agrees to pay all costs and expenses incurred by Lender in collecting, enforcing or protecting Lender's rights and remedies under this Security Instrument. Such amount includes, but is not limited to, attorneys' fees incurred by Lender in collecting enforcing or protecting Lender's rights and remedies under this Security Instrument, court costs and other legal expenses allowed by law. To the extent permitted by the *United States Bankruptcy Code*, Mortgagor agrees to pay the reasonable attorneys' fees Lender incurs to collect the Secured Debt as awarded by any court exercising jurisdiction under the Bankruptcy Code. This Security Instrument shall remain in effect until released. Mortgagor agrees to pay for any recordation costs of such release.

11. Environmental Laws and Hazardous Substances. As used in this section, (1) "*Environmental Law*" means, without limitation, the *Comprehensive Environmental Response, Compensation and Liability Act* (CERCLA, 42 U.S.C. 9601 et seq.), and all other federal, state and local laws, regulations, ordinances, court orders, attorney general opinions or interpretive letters concerning the public health, safety, welfare, environment or a hazardous substance; and (2) "*Hazardous Substance*" means any toxic, radioactive or hazardous material, waste, pollutant or contaminant which has characteristics which render the substance dangerous or potentially dangerous to the public health, safety, welfare or environment. The term includes, without limitation, any substances defined as "hazardous material," "toxic substances," "hazardous waste" or "hazardous substance" under any Environmental Law.

Mortgagor represents, warrants and agrees that:

- (A) Except as previously disclosed and acknowledged in writing to Lender, no Hazardous Substance is or will be located, stored or released on or in the Property. This restriction does not apply to small quantities of Hazardous Substances that are generally recognized to be appropriate for the normal use and maintenance of the Property.
- (B) Except as previously disclosed and acknowledged in writing to Lender, Mortgagor and every tenant have been, are, and shall remain in full compliance with any applicable Environmental Law.
- (C) Mortgagor shall immediately notify Lender if a release or threatened release of a Hazardous Substance occurs on, under or about the Property or there is a violation of any Environmental Law concerning the Property. In such an event, Mortgagor shall take all necessary remedial action in accordance with any Environmental Law.
- (D) Mortgagor shall immediately notify Lender in writing as soon as Mortgagor has reason to believe there is any pending or threatened investigation, claim, or proceeding relating to the release or threatened release of any Hazardous Substance or the violation of any Environmental Law.

12. Escrow for Taxes and Insurance. Unless otherwise provided in a separate agreement, Mortgagor will not be required to pay to Lender funds for taxes and insurance in escrow.

13. Joint and Individual Liability; Co-Signers; Successors and Assigns Bound. All duties under this Security Instrument are joint and individual. If Mortgagor signs this Security Instrument but does not sign an evidence of debt, Mortgagor does so only to mortgage Mortgagor's interest in the Property to secure payment of the Secured Debt and Mortgagor does not agree to be personally liable on the Secured Debt. If this Security Instrument secures a guaranty between Lender and Mortgagor, Mortgagor agrees to waive any rights that may prevent Lender from bringing any action or claim against Mortgagor or any party indebted under the obligation. These rights may include, but are not limited to, any anti-deficiency or one-action laws. The duties and benefits of this Security Instrument shall bind and benefit the successors and assigns of Mortgagor and Lender.

14. Severability; Interpretation. This Security Instrument is complete and fully integrated. This Security Instrument may not be amended or modified by oral agreement. Any section in this Security Instrument, attachments, or any agreement related to the Secured Debt that conflicts with applicable law will not be effective, unless that law expressly or impliedly permits the variations by written agreement. If any section of this Security Instrument cannot be enforced according to its terms, that section will be severed and will not affect the enforceability of the remainder of this Security Instrument. Whenever used, the singular shall include the plural and the plural the singular. The captions



and headings of the sections of this Security Instrument are for convenience only and are not to be used to interpret or define the terms of this Security Instrument. Time is of the essence in this Security Instrument.

15. Notice. Unless otherwise required by law, any notice shall be given by delivering it or by mailing it by first class mail to the appropriate party's address in this Security Instrument, or to any other address designated in writing. Notice to one mortgagor will be deemed to be notice to all mortgagors.

16. Waivers. Except to the extent prohibited by law, Mortgagor waives all homestead exemption rights relating to the Property.

17. Line of Credit. The Secured Debt includes a revolving line of credit. Although the Secured Debt may be reduced to a zero balance, this Security Instrument will remain in effect until released.

18. Applicable Law. This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located.

19. Riders. The covenants and agreements of each of the riders checked below are incorporated into and supplement and amend the terms of this Security Instrument.

[Check all applicable boxes]

☐ Assignment of Leases and Rents ☒ Other: Option to Convert to a Fixed Equity Loan Rider; Escrow Rider

Signatures

By signing under seal below, Mortgagor agrees to the terms and covenants contained in this Security Instrument and in any attachments. Mortgagor also acknowledges receipt of a copy of this Security Instrument on the date stated in this Security Instrument.

Signed, sealed and delivered:

Mortgagor

Ronald Heidstra *Seal*

Witness **Date**

Witness **Date**

Kacie Marie Heidstra *Seal*



Witness **Date**

Witness **Date**

Acknowledgment

State of South Carolina

County of Charleston

The foregoing instrument was acknowledged before me this _____ day of _____, _____
by Ronald Heidstra.

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



Acknowledgment

State of South Carolina

County of Charleston

The foregoing instrument was acknowledged before me this _____ day of _____,
by Kacie Marie Heidstra.

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
- ☐ In Person Electronic



OPTION TO CONVERT TO A FIXED EQUITY LOAN RIDER

THIS OPTION TO CONVERT TO A FIXED EQUITY LOAN RIDER is made this 6th of June 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Home Equity Line Truth-in-Lending and Agreement to Navy Federal Credit Union ("Lender") covering the Property described in the Security Instrument and located at:

1215 Wimbee Dr, Charleston, SC 29407

[Property Address]

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. OPTION TO CONVERT TO A FIXED EQUITY LOAN

The Home Equity Truth-in-Lending and Agreement provides for the option for Borrower to convert to a fixed equity loan as follows:

- 1. OPTION TO CONVERT TO A FIXED EQUITY LOAN** Borrower has agreed to pay according to the loan terms as listed in the Home Equity Line Truth-in-Lending and Agreement. However, unless Borrower is in default or this addendum will not permit it, Borrower has the option to convert their Home Equity Line to the rate and terms of a Fixed Equity Loan. Certain conditions must be met prior to exercising the Option to Convert. Those conditions are: (i) Borrower must give the Lender notice that they want to convert; (ii) at time of conversion Borrower must not be in default, in the Promotional Rate Period or in a Repayment Period under the Home Equity Line Truth-in-Lending and Agreement or the Security Instrument and the loan must be greater than six months old; (iii) by a date specified by the Lender, Borrower must pay the Lender a conversion fee of U.S. \$150; (iv) Borrower must sign and give the Lender any documents the Lender requires to effect the conversion, and (v) the loan must meet other loan qualifications as set forth by the Lender. The rate and terms will be those in effect for the 6 to 20 year Fixed Equity Loan, based on the loans original loan-to-value, at the time the Option to Convert is exercised. Upon Borrower exercising the Option to Convert, the Lender will calculate the amount of the monthly payment that would be sufficient to repay the unpaid principal Borrower is expected to owe upon the conversion in full on the Maturity Date at the new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment. Beginning the Borrower's first monthly payment after the Option to Convert has been exercised; Borrower will pay the new amount as the monthly payment until the Maturity Date.

THIS RIDER DOES NOT CONSTITUTE YOUR NOTICE TO CONVERT. THIS IS NOT A MODIFICATION AGREEMENT.



BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this Option to Convert to a Fixed Equity Loan Rider.

Signed, sealed and delivered in the presence of:

Borrower

Ronald Heidstra

Date

Seal

Witness

Date

Witness

Date

Kacie Marie Heidstra

Date

Seal

Witness

Date

Witness

Date



Escrow Rider

This Escrow Rider is made this 6th day of June 2025, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust, or Security Deed (Security Instrument) of the same date given by Ronald Heidstra and Kacie Marie Heidstra (Grantor/Mortgagor) to secure the Borrower's Home Equity Line Truth-in-Lending and Agreement to Navy Federal Credit Union (Lender) covering the property described in the Security Instrument and located at:

1215 Wimbee Dr, Charleston, SC 29407 (Property)

I. COVENANTS

Grantor/Mortgagor and Lender covenant and agree to the following provisions and the following shall not replace or be in conflict with any other provisions in the Security Instrument on the same or similar item but shall be in addition to and clarify such provisions:

1. Grantor/Mortgagor shall pay all taxes, assessments, liens, encumbrances, charges, fines, leasehold payments or ground rents on the Property, if any, Homeowners or Community Association dues, fees, and assessments, and impositions attributable to the Property which can attain priority over the Security Instrument.
2. **Claims Against Title:** Grantor/Mortgagor shall promptly discharge any lien which has priority over the Security Instrument unless Grantor/Mortgagor: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Grantor/Mortgagor is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to the Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over the Security Instrument, Lender may give Grantor/Mortgagor a notice identifying the lien. Within 10 days of the date on which that notice is given, Grantor/Mortgagor shall satisfy the lien or take one or more of the actions set forth in paragraph 1 of this section.
3. Lender may require Grantor/Mortgagor to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.
4. **Insurance:** If Grantor/Mortgagor fails to maintain any of the coverages described in the Security Instrument, Lender may, at Lender's option and Grantor/Mortgagor's expense, obtain insurance coverage to protect Lender's rights in the Property according to the terms of the Security Instrument. With the exception of certain federal and investor requirements, Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but may or may not protect Grantor/Mortgagor, Grantor/Mortgagor's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Grantor/Mortgagor acknowledges that the cost of the insurance coverage obtained might significantly exceed the cost of insurance that Grantor/Mortgagor previously had in place or could have obtained. Any amounts disbursed by Lender under this section (paragraph 4) shall become additional debt of Grantor/Mortgagor secured by the Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Grantor/Mortgagor requesting payment. Lender shall have the right to hold the policies and renewal certificates.

In the event of loss and during any repair and/or restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may at Lender's discretion and sole determination disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay



Grantor/Mortgagor any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Grantor/Mortgagor shall not be paid out of the insurance proceeds and shall be the sole obligation of the Grantor/Mortgagor. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by the Security Instrument, whether or not then due, with the excess, if any, paid to Grantor/Mortgagor. Such insurance proceeds shall be applied in the order provided for in the Note or Security Instrument.

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

Lender may require Grantor/Mortgagor to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification, and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which might reasonably affect such determination or certification. Grantor/Mortgagor shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Grantor/Mortgagor.

II. ESCROW

The ESCROW FOR TAXES AND INSURANCE section is revised to read as follows:

As provided in this separate agreement, Grantor/Mortgagor and Lender covenant and agree that Grantor/Mortgagor shall:

1. At least annually, provide proof of insurance coverages and payment of property taxes for the Property within 30 days of a request by Lender. Lender will be permitted to create an escrow account upon the occurrence of any of the following events (i) Grantor/Mortgagor fails to provide to Lender acceptable evidence of property tax payments for the Property, (ii) the receipt by Lender of delinquent tax bills for the Property or insurance cancellation notices for coverages protecting the Property, or (iii) in the event Grantor/Mortgagor is in default of any terms of the loan or Security Instrument. In the event that Lender exercises Lender's right to establish an escrow account for taxes and insurance, the escrow account will be established as set forth below.
2. Grantor/Mortgagor shall pay to Lender a sum to provide for payment of amounts due for: (a) yearly taxes and assessments and other items on the Property which can attain priority over the Security Instrument; (b) yearly leasehold payments or ground rents on the Property, if any; and (c) yearly premiums for any and all insurance required by Lender, including but not limited to hazard and flood insurance, as applicable. These items are called "Escrow Items." At any time during the term of the Loan, Lender may require that Homeowner's or Community Association Dues, Fees, and Assessments, if any, be escrowed by Grantor/Mortgagor, and such dues, fees, and assessments shall be an Escrow Item. The amount Grantor/Mortgagor pays to Lender for the Escrow Items will be referred to as the "Funds".
3. Grantor/Mortgagor shall promptly furnish to Lender all notices of amounts to be paid under this section. Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender may require for a federally related mortgage loan under RESPA, as amended. Lender may estimate the amount of Funds due on the basis of



current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law. Grantor/Mortgagor shall then be obligated to pay to Lender any such amount.

4. Grantor/Mortgagor shall make the payment of the Funds for the Escrow Items on the day that Periodic Payments are normally due under the Note, until the Note is paid in full and the credit line is closed. Grantor/Mortgagor shall pay those amounts to Lender unless Lender tells Grantor/Mortgagor, in writing, that Grantor/Mortgagor does not have to do so, or unless otherwise required by law.
5. The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Grantor/Mortgagor for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Grantor/Mortgagor interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Grantor/Mortgagor any interest or earnings on the Funds. Lender shall give to Grantor/Mortgagor, without charge, an annual accounting of the Funds as required by RESPA, which will include all additions to and deductions from the Funds as well as the reason for each deduction.
6. If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Grantor/Mortgagor for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Grantor/Mortgagor in writing or as required by RESPA, and Grantor/Mortgagor shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA. Grantor /Mortgagor shall pay to Lender the amount necessary to make up the deficiency in no more than 12 monthly payments, subject to and in accordance with RESPA and other considerations.
7. If by reason or any default under the Security Instrument, Lender declares all Secured Debt due and payable, Lender may apply any Funds toward the payment of the Secured Debt. Upon payment in full of all sums secured by this Security Instrument and when the credit line is closed, Lender shall promptly refund to Grantor/Mortgagor any Funds held by Lender.

By signing below, Grantor/Mortgagor accepts and agrees to the terms and provisions contained in this Escrow Rider.

Signed, sealed and delivered in the presence of:

Borrower

Ronald Heidstra **Date**
Seal

Witness **Date**

Witness **Date**



Kacie Marie Heidstra

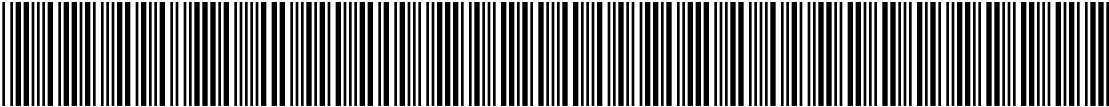
Date
Seal

Witness

Date

Witness

Date





06/06/2025

Ronald Heidstra
Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

RE: HELOC Acct. No. **8056272332**
Property Address:
1215 Wimbee Dr
Charleston, SC 29407
Line of Credit: **\$100,000.00**
Initial Advance: **Zero**
Minimum Advance: **\$1.00**
Draw Period: **20 years**
Repayment Period: **20 years**
Maturity Date: **July 1, 2065**

HOME EQUITY LINE TRUTH-IN-LENDING AND AGREEMENT

GENERALLY: "You" refers to each borrower listed above, jointly and severally. "We" or "us" refers to Navy Federal Credit Union.

This is an agreement about your Home Equity Line of Credit (HELOC) plan. Many of the terms we use in this agreement have special meanings. The term "loan account balance" refers to the sum of unpaid principal of loans made under this plan, plus unpaid but earned finance charges. The number for this HELOC account is listed at the top of this form on the line labeled "HELOC Acct. No." "Line of Credit" means the maximum amount of principal we will ordinarily allow you to owe us under this plan at any time.

"Initial Advance" refers to the amount of money you accept as an advance to open the plan. "Minimum Advance" refers to the smallest amount of money we will advance per request.

The "Draw Period" refers to the time during the plan that you may request advances and make regular payments as due. The "Repayment Period" refers to the time during the plan that you must repay your HELOC account balance but may not request further advances. The length of the Repayment Period will depend on the balance outstanding at the beginning of the Repayment Period and cannot exceed 20 years after the Draw Period ends. Except where otherwise indicated, the regulatory disclosures contained in this agreement apply to both the Draw and Repayment Periods.

If any term of this agreement violates any law or for some other reason is not enforceable, that term will not be part of this agreement. This agreement is subject to the laws of **SOUTH CAROLINA** and any applicable federal laws.

TAX DEDUCTIBILITY: You should consult a tax advisor regarding the deductibility of interest and charges under this home equity plan.

HOW TO ACCESS THE LOAN: When you request an advance, we will, subject to any limitations contained in this agreement, advance exactly the amount you request for at least the Minimum Advance. You can obtain an advance by writing a HELOC check for the amount of the advance to a third party, or by cashing a check at a Navy Federal Credit Union branch office, or by transferring to a Navy Federal account using Navy Federal Online Banking, or by using the credit card. We will record the amount as an advance in your HELOC account.



If your request is for less than the Minimum Advance, we may, at our discretion, grant the request. However, granting the request does not mean we will be required to grant requests for less than the Minimum Advance in the future. We always have the option to deny any such request.

Also, we will not ordinarily grant any request for an advance which would cause the unpaid principal of your HELOC account balance to be greater than the aforementioned Line of Credit. We may, at our discretion, grant such a request without obligating ourselves to do so in the future.

FINANCE CHARGE: Each advance made under your HELOC account will be subject to a monthly finance charge beginning on the date an advance is first posted to your account. A finance charge will continue to be assessed on your HELOC account until the entire outstanding balance is paid off.

The monthly finance charge is calculated by multiplying the "Daily Periodic Rate" by the "Average Daily Balance" in your loan and multiplying that amount by the number of days in the billing cycle. To get the "Average Daily Balance," we take the beginning balance in your account each day, add any new advances made and subtract any payments or credits and any unpaid finance charges. This gives us the daily balance. Then we add up all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average Daily Balance."

The "Daily Periodic Rate" is equal to the Annual Percentage Rate (APR) divided by 365 (366 on leap years). The APR is a variable rate which may increase or decrease on the first day of the first billing cycle in each calendar month based upon changes in the Prime Rate. The APR applied to the HELOC account during any billing cycle will equal the published Prime Rate on the first business day of the calendar month in which the billing cycle began **plus 0.750%** percentage point per annum. The initial "Daily Periodic Rate" is **0.023%** and the corresponding APR is **8.250%**. The APR does not include costs other than interest.

Lifetime Floor. The minimum APR that can apply during the HELOC Plan is 3.99%.

"Prime Rate" is, as of any date, the Prime Rate of interest published for such date in the "Money Rates" section of the *Wall Street Journal*. If more than one Prime Rate is published in the "Money Rates" section of the *Wall Street Journal* on a given date, the "Prime Rate" will be the lowest Prime Rate published for that date. The APR will decrease or increase on the first day of the first Billing Cycle in each calendar month during the term of this transaction if the Prime Rate published by the *Wall Street Journal* decreases or increases. However, the maximum APR will never exceed 18%. A maximum rate lower than 18% may be established, if required by the Federal Credit Union Act or other applicable law or regulation. Any increase in the APR will result in an increased finance charge and may result in an increase in the amount of your monthly payment, and any decrease in the APR will result in a decreased finance charge and may result in a decrease in the amount of your monthly payment. The Lifetime Floor does not apply to any initial discount rates if applicable. Any per adjustment or annual limitations will not prevent the rates from increasing to the minimum APR at the end of the initial discount rate period if applicable.

The method of determining the finance charge and the APR is the same whether the HELOC account is in the "Draw Period" or "Repayment Period."

If, at some point in the future, the Prime Rate is no longer available, we may change the margin and will use an alternative index which has a historical movement substantially similar to the Prime Rate and which, when added to the margin, will result in an APR that is substantially similar to the rate in effect at the time the Prime Rate becomes unavailable.

HOW YOU REPAY YOUR ACCOUNT - DRAW PERIOD: On or before each payment due date during the Draw Period, you agree to make at least the minimum payment. The minimum payment amount is the greater of (a) 1.0 % of the "New Balance" shown on your monthly statement, (b) \$100.00, or (c) the total amount of accrued finance charges (plus accrued fees for any of these options). For Interest Only Home Equity Lines, the minimum payment is always the amount of accrued finance charges.

PRINCIPAL REDUCTION: During the Draw Period the minimum payment may not fully repay the principal that is outstanding on your HELOC account. For Interest Only Home Equity Lines, during the Draw Period the minimum payment will not reduce the principal outstanding on your line.



HOW YOU REPAY YOUR ACCOUNT - REPAYMENT PERIOD: On or before each payment due date during the Repayment Period, you agree to make a minimum payment. The minimum monthly payment will be an amount equal to the greatest of (a) 1.5% of the "New Balance" shown on your monthly statement, at the time the Draw Period terminates, (b) the total amount of accrued finance charges, or (c) \$100.00, or (d) the remaining balance if less than \$100.00. If applicable, accrued fees will be included with any of these repayment amounts. For Interest Only Home Equity Lines, the minimum monthly payment will be an amount equal to 1.50% of the "New Balance" shown on your monthly statement at the time the "Draw Period" terminates.

FINAL PAYMENT: On the aforementioned maturity date, you must pay the amount of any remaining balance. The minimum payments may not be sufficient to fully repay the principal that is outstanding on your account. If they are not, you will be required to pay the outstanding balance in a single payment. At that time, we may, but are not obligated to, refinance this account. If we do refinance this account at maturity, you understand that you may have to pay some or all of the closing costs normally associated with a new account.

ADDITIONAL REPAYMENT TERMS: If your account balance on a payment due date is less than the minimum payment amount, you must pay only the account balance. You can pay off all or part of what you owe at any time. However, so long as you owe any amount you must continue to make your periodic minimum monthly payments.

The amounts you pay will be applied first to any applicable fees, then to any finance charges that are due, and finally to principal unless otherwise agreed to by both parties in writing (the borrower and Navy Federal Credit Union), as permitted by applicable law.

ROUNDING RULE: The minimum payment will be rounded down to the nearest \$1.00.

SECURITY: We have secured your obligations under this plan by taking a security interest (by way of a separate security agreement, mortgage, or other instrument dated **June 6, 2025**) in the property located at **1215 Wimbee Dr , Charleston, SC 29407**. You must maintain property insurance on the aforementioned property, which secures the loan.

You may buy property insurance from anyone you want who is acceptable to Navy Federal.

JOINT ACCOUNT: If more than one person signs this agreement, the obligations and liabilities of each shall be joint and several, and we are authorized to make any advance requested by any of you.

CHANGING THE TERMS OF THIS AGREEMENT: Generally, we may not change the terms of this agreement. However, we may change the terms in the circumstances explained below.

- If this is a variable rate plan, we may change the index and margin if the original index described above becomes unavailable. Any new index will have a historical movement similar to the original, and together with a new margin, will produce a similar interest rate.
- We may make changes that you agree to in writing.
- We may make changes that unequivocally benefit you.
- We may make changes to insignificant terms of this agreement.

If we are required to send notice of a change in terms, we will send the notice to your address on file. (You should inform us of any change in address.)



ADDITIONAL CHARGES: You agree to pay the following additional charges:

Credit Report Fee	\$13.30	*	
Flood Determination Fee	\$1.50	*	
AVM Fee	\$8.00	*	
Property Condition Report Fee	\$55.00	*	
Title - Signing Agent Fee	\$250.00	*	
Title - Recording Service Fee	\$35.00	*	
Title - Property Report	\$95.00	*	
Recording Fee	\$25.00	*	

* Denotes Paid by NFCU

(POC) - Paid Outside of Closing

MISCELLANEOUS CHARGES: You agree to pay and have charged to your HELOC account certain additional fees. These fees include the following:

Return-Check Fee	\$ 29.00;	
Stop-Payment Fee	\$ 20.00;	
Copies of Checks	\$ 1.00;	
Other	Stop-Payment Fee (Range of Checks)	\$ 25.00.

LATE CHARGE: If a payment is late (more than **4** days after due date) you will be charged a late fee in the amount of **4%** of the minimum payment.

ATTORNEY'S FEES: Except when prohibited by law, you agree to pay the reasonable attorney's fees (not in excess of 15% of the unpaid debt) we incur if we hire an attorney to collect this debt in the event of your default plus any other costs we incur to realize upon any security interest.

DEFAULT: You will be in default of this agreement if any of the following occur:

1. You fail to make a payment as required by this agreement;
2. Your action or inaction adversely affects the collateral or our rights in the collateral.

REMEDIES: We may terminate your HELOC account, require you to pay the entire outstanding balance in one payment, and charge you any applicable and agreed upon fees or costs along with any fees related to the collection of the amount owed, if you are in default in any of the aforementioned manners. Also, we may take other action short of termination, such as, charging you a fee if you fail to maintain required property insurance and we purchase insurance.

Even if we choose not to use one of our remedies when you default, we do not forfeit our right to do so if you default again. If we do not use a remedy when you default, we can still consider your actions as a default in the future.

SUSPENSION OF CREDIT AND REDUCTION OF CREDIT LIMIT: We may temporarily prohibit you from obtaining additional extensions of credit, or reduce your credit limit if:

- The value of the dwelling securing this account declines significantly below its appraised value;
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances;



- You are in default of a material obligation of this agreement, or any agreement securing this agreement, which shall include, but is not limited to, your ongoing obligation to supply us with information we feel we need to assess your financial condition;
- A governmental action prevents us from imposing the APR provided for in this agreement;
- The action of a governmental body adversely affects our security interest to the extent that the value of the security interest is less than 120% of the home equity line;
- The APR corresponding to the periodic rate reaches the maximum rate allowed under this plan (if provided for in this agreement); or
- A regulatory agency notifies us that continued advances would constitute an unsafe and unsound practice.

In the event that we suspend your right to additional advances or reduce your credit line, we will send you notice of our decision at the address we have on file for you. (You should inform us of any change in your address.) If we have based our decision to suspend or reduce your credit privileges on an assessment of your financial condition or performance under this plan, and you believe that your situation has changed, you must request that we re-evaluate your situation and reinstate your credit privileges.

RIGHT TO CURE: If this is a consumer credit transaction, we may exercise our remedies only if you fail to exercise your right to cure a default. After you are in default on this agreement for 10 or more days because of a failure to make a payment and if you have not voluntarily surrendered possession of the collateral, we must provide you with a written notice of your default and your right to cure. You have 20 days after we mail this notice (or 20 days after actual delivery if we use a means other than first class mail) in which to cure the default.

However, no notice of default or right to cure is necessary and we may immediately exercise any and all of our remedies if you have defaulted on one or more times within the previous 12 months and you have previously been given notice of default and right to cure with respect to such a default.

TERMINATION OF ACCOUNT: You may terminate this agreement and the HELOC account upon written notice to Navy Federal Credit Union at any time. We may also terminate this account as provided above. Any such termination by either party shall not affect the rights and obligations of either party as to advances made prior to the time of such termination or your obligations under the Deed of Trust. Upon termination by either party you will be required to surrender to Navy Federal Credit Union all HELOC checks in your possession. Our notice of termination must be mailed to your last known address of record. Your notice of termination must be mailed to Navy Federal Credit Union, PO Box 3327, Merrifield, VA 22119-3327.

CREDIT INFORMATION: You agree to supply us with whatever information we reasonably feel we need to decide whether to continue this plan. We agree to make requests for this information without undue frequency, and to give you reasonable time in which to supply the information.

SIGNATURES: By signing below, you agree to the terms of this agreement and you promise to pay any amounts you owe under this agreement. You also state that you received a completed copy of the agreement on today's date.

Ronald Heidstra **Date**

Kacie Marie Heidstra **Date**



YOUR BILLING RIGHTS
KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.
Notify Us In Case of Errors or Questions About Your Bill

If you think your bill is wrong or you need more information about a transaction on your bill, write to us as soon as possible at the address listed on your bill. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can call us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe it is an error.

If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount.

If we didn't make a mistake, you may have to pay finance charges and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

Federally insured by NCUA

© 2020 Navy Federal NFCU 40165-EQ-HELTIL (3-20)

PO Box 3000 Merrifield VA 22119-3000



THE HOME EQUITY LINE TRUTH-IN-LENDING AND AGREEMENT ADDENDUM

THIS ADDENDUM TO THE HOME EQUITY LINE TRUTH-IN-LENDING AND AGREEMENT is made this 6th day of June, 2025 and is incorporated into and shall be deemed to amend and supplement the Home Equity Line Truth-in-Lending and Agreement made by the undersigned ("Borrower"), in favor of Navy Federal Credit Union ("Lender") and dated the same date as this Addendum (the "Home Equity Line Truth-in-Lending and Agreement"). The Home Equity Line Truth-in-Lending and Agreement is secured by a security instrument, as modified or amended, in favor of the Lender dated the 6th day of June, 2025 (the "Security Instrument"). Terms defined in the Truth-in-Lending and Agreement shall have the same meaning in this Addendum unless expressly stated to the contrary. Notwithstanding any contrary language in the Home Equity Line Truth-in-Lending and Agreement, the following terms may apply to the Credit options that the Lender and/or the Borrower have selected.

Option to Convert Addendum to Home Equity Line Truth-In-Lending and Agreement

In addition to the covenants and agreements made in the Home Equity Line Truth-In-Lending and Agreement, Borrower and Lender further covenant and agree as follows:

OPTION TO CONVERT TO A FIXED EQUITY

THIS OPTION TO CONVERT ADDENDUM DOES NOT CONSTITUTE YOUR NOTICE TO CONVERT. THIS IS NOT A MODIFICATION AGREEMENT.

Borrower has agreed to pay according to the loan terms as listed in the Home Equity Line Truth-In-Lending and Agreement. However, unless Borrower is in default or this addendum will not permit it, Borrower has the Option to convert their Home Equity Line to the rate and terms of a Fixed Equity Loan. Certain conditions must be met prior to exercising the Option to Convert. Those conditions are: (i) Borrower must give the Lender notice that they want to convert; (ii) at time of conversion Borrower must not be in default, in the Promotional Rate Period or in a Repayment Period under the Home Equity Line Truth-In-Lending and Agreement or the Security Instrument and the loan must be greater than six months old; (iii) by a date specified by the Lender, Borrower must pay the Lender a conversion fee of U.S. \$150; (iv) Borrower must sign and give the Lender any documents the Lender requires to effect the conversion, and (v) the loan must meet "other loan qualifications as set forth by the Lender. The rate and terms will be those in effect for the 6 to 20 year Fixed Equity Loan, based on the loan's original loan-to-value, at the time the Option to Convert is exercised. Upon Borrower exercising the Option to Convert, the Lender will calculate the amount of the monthly payment that would be sufficient to repay the unpaid principal Borrower is expected to owe upon the conversion in full on the Maturity Date at the new fixed interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment. Beginning with the Borrower's first monthly payment after the Option to Convert has been exercised; Borrower will pay the new amount as the monthly payment until the Maturity Date.

BY SIGNING BELOW, Borrower accepts and agrees to the selected terms and provisions contained in **The Home Equity Line Truth-in-Lending and Agreement Addendum**.

Borrower

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



Navy Federal Credit Union®

Home Equity Line Truth-in-Lending and Agreement Addendum

This Addendum is made a part of the Home Equity Line Truth-in-Lending and Agreement. It provides additional terms and pertains to the use of your Home Equity Line Visa® Platinum Credit Card. This "Addendum" will be referred to hereafter as the "Agreement." As used in this Agreement, the words "you" and "your" mean each and every person signing, using, or having a Home Equity Line account with credit card access at Navy Federal Credit Union, referred to hereafter as "we," "us," or "Navy Federal."

1. **Your Home Equity Line Visa Platinum Credit Card Agreement.** Please read this Agreement carefully and keep a copy for your records. By using your credit card, you agree to all of the terms of this Agreement. All correspondence to Navy Federal relating to this Agreement should be addressed to Navy Federal Credit Union, P.O. Box 3302, Merrifield, VA 22119-3302. You may also call us concerning this Agreement at 1-888-842-6328. Use 1-703-255-8837 for collect international calls. Virginia law will be used to interpret this Agreement unless federal law applies.
2. **Payments.** All payments made to us must be in U.S. dollars. We will accept late or partial payments without forfeiting any of Navy Federal's rights under this Agreement. Payments that are marked "paid in full" or that are marked with any other restrictive endorsement should be sent to P.O. Box 3302, Merrifield, VA 22119-3302, Attention: Mortgage Servicing. Payments received by 5:00 p.m. at that location will be credited the same day. In some cases, available credit may be delayed until the payment is verified. Mailed payments to your Home Equity Line account may not be commingled with funds designated for credit to other Navy Federal accounts.

NOTE: There is no grace period for the Home Equity Line Visa Platinum Credit Card. Finance charges begin to accrue on the date of the credit card transaction.

3. Foreign Transactions.

Visa. All Visa purchases and cash advances will be billed to you in U.S. dollars. The rate of exchange used for processing international transactions is a rate selected by Visa from the range of rates available in wholesale currency markets for the applicable central processing date, which rate may vary from the rate Visa itself receives or the government-mandated rate in effect for the applicable central processing date.

4. **Other Fees.** *Annual fee* - None. *Over Limit Fee* - \$10.00. *Cash Advance Fee* - None if performed at a Navy Federal branch or ATM. Otherwise, \$0.50 per domestic transaction or \$1.00 per overseas transaction.
5. **Ownership of Credit Card.** Every card remains the property of Navy Federal. We have the right to cancel your credit card access to your Home Equity Line account at any time with or without written notice to you. You must return the card if we ask you to do so. You cannot use the card after it has been canceled. If a bankruptcy proceeding is commenced by or against you, your credit card(s) will be canceled.
6. **You May Cancel Your Credit Card Access To Your Home Equity Line.** You may cancel your credit card access to your Home Equity Line account at any time by notifying us using the contact information in Section 1 of this Agreement.
7. **Cardholder Signature.** Your card is not valid unless it is signed. Sign the back of your card immediately upon its receipt.



8. **Liability for Unauthorized Use.** Report a lost or stolen card immediately by calling the telephone numbers in Section 1 of this Agreement. You agree to accept responsibility for safeguarding all credit cards and credit card PINs issued to you and any other users of this account. You also agree that Navy Federal may invalidate your credit card(s) and PIN(s) if unauthorized transactions occur. You will not be responsible for charges made to your account that are found by us to be unauthorized. You agree to assist Navy Federal in the prosecution of persons for unauthorized use of your card.
9. **Provisions of This Agreement.** The provisions of this Agreement are severable. If any provision of this Agreement is held by a court of law to be invalid or unenforceable, the rest of this Agreement will not be affected.
10. **Consumer Reporting Agencies.** We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.
11. **Use of Card for Illegal or Risky Transactions.** It is your responsibility to comply with all laws when using your Navy Federal Home Equity Line Visa Platinum Credit Card. You agree to hold Navy Federal harmless for any damages or other liability arising from a transaction initiated by you for the purpose of conducting an illegal activity. We reserve the right to decline authorization of transactions for activities we believe may violate law or pose a significant risk to Navy Federal or our members.
12. **Notice Concerning Use of an Automatic Teller Machine (ATM).** Be alert. Don't use the ATM if the lights are not in operation or you see suspicious activity. Take someone with you if you must make a transaction at night. If you sense someone attempting to view your transaction, cancel the transaction and leave. Remember to take your card, cash, and receipt and put them away. Count your money only when you are safely away from the ATM area. Immediately report all crimes to the operator of the ATM and to local law enforcement officials.

Borrower

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



To be completed by the **Lender:**

Lender Loan No./Universal Loan Identifier 8056272332

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)

Ronald Heidstra

Social Security Number 747-21-7462

(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

08/12/1976

Citizenship

☒ U.S. Citizen

☐ Permanent Resident Alien

☐ Non-Permanent Resident Alien

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

HEIDRTA RONALD; HEIBSTRA RONALD

Type of Credit

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

☒ I am applying for **joint credit**. Total Number of Borrowers: 2

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

1. Kacie Marie Heidstra

Marital Status

☒ Married

☐ Separated

☐ Unmarried

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

Dependents

(not listed by another Borrower)

Number 0

Ages _____

Contact Information

Home phone (360)510-2319

Cell phone (360)510-2319

Work phone _____

Ext. _____

Email ronniehis@hotmail.com

Current Address

Street 1215 Wimbee Dr

City Charleston

State SC

ZIP 29407

Unit # _____

Country _____

How long at Current Address 6 Years 3 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____/month)

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



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

Employer or Business Name Fenix Automotive Phone (843)822-7880
Street 2470 Air Park Rd Unit #
City North Charleston State SC ZIP 29406 Country

Position or Title Sales Manager**Start Date** 01/02/2024 (mm/dd/yyyy)

How long in this line of work? 30 Years Months

Check if this statement applies:☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☐ **Check if you are the Business Owner or Self-Employed**☐ I have an ownership share of less than 25%.☐ I have an ownership share of 25% or more.**Monthly Income (or Loss)**

\$

Gross Monthly Income

Base \$ 10,000.00 /month

Overtime \$ /month

Bonus \$ /month

Commission \$ /month

Military Entitlements \$ /month

Other \$ /month

TOTAL \$ 10,000.00 /month**1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income**☒ Does not apply**1d. IF APPLICABLE, Complete Information for Previous Employment/Self-Employment and Income**☒ Does not apply

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

1e. Income from Other Sources☒ Does not apply

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

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

NOTE: Reveal alimony, child support, separate maintenance, or other income ONLY IF you want it considered in determining your qualification for this loan.**Section 1 (Continued): Additional Borrower Information.**

This section asks about your personal information and 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)

Kacie Marie Heidstra

Social Security Number 533-04-4794

(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)

SISEL KACIE M

Date of Birth (mm/dd/yyyy)

07/12/1981

Citizenship☒ U.S. Citizen☐ Permanent Resident Alien☐ Non-Permanent Resident Alien**Type of Credit**☐ I am applying for individual credit.☒ I am applying for joint credit.

Total Number of Borrowers: 2

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

1. Ronald Heidstra

Borrower Name: Ronald Heidstra**Additional Borrower Name:** Kacie Marie Heidstra

Marital Status <input checked="" type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <i>(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)</i>	Dependents <i>(not listed by another Borrower)</i> Number <u>0</u> Ages _____	Contact Information Home phone <u>(206)954-4212</u> Cell phone <u>(206)954-4212</u> Work phone _____ Ext. _____ Email <u>kaciesisel@gmail.com</u>
---	---	--

Current Address

Street 1215 Wimbee Dr Unit # _____
 City Charleston State SC ZIP 29407 Country _____

How long at Current Address 6 Years 3 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$ _____ /month)

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

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

Employer or Business Name <u>Ignite Digital Federal Services LLC</u> Phone <u>(843)800-8889</u> Street <u>635 Rutledge Ave</u> Unit # _____ City <u>Charleston</u> State <u>SC</u> ZIP <u>29403</u> Country <u>United States</u>		Gross Monthly Income Base \$ <u>8,000.00</u> /month Overtime \$ _____ /month Bonus \$ _____ /month Commission \$ _____ /month Military Entitlements \$ _____ /month Other \$ _____ /month TOTAL \$ <u>8,000.00</u> /month
Position or Title <u>Asst Manager</u> Start Date <u>05/03/2023</u> (mm/dd/yyyy) How long in this line of work? <u>25</u> 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="checkbox"/> I have an ownership share of less than 25%. Monthly Income (or Loss) <input type="checkbox"/> I have an ownership share of 25% or more. \$ _____

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

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

1e. Income from Other Sources
☒ **Does not apply**

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

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

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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 2: Financial Information - Assets and Liabilities.

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

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

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

• Checking

• Savings

• Money Market

• Certificate of Deposit

• Mutual Fund

• Stocks

• Stock Options

• Bonds

• Retirement

(e.g. 401k, IRA)

• Bridge Loan Proceeds

• Individual Development Account

• Trust Account

• Cash Value of Life Insurance

(used for the transaction)

Provide TOTAL Amount Here \$

2b. Other Assets and Credits You Have ☒ Does not apply

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

Assets

• Proceeds from Real Estate Property to be sold on or before closing

• Proceeds from Sale of Non-Real Estate Asset

• Secured Borrowed Funds

• Unsecured Borrowed Funds

• Other

Credits

• Earnest Money

• Employer Assistance

• Lot Equity

• Relocation Funds

• Rent Credit

• Sweat Equity

• Trade Equity

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

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

• Revolving (e.g., credit cards)	• Installment (e.g., car, student, personal loans)	• Open 30-Day (balance paid monthly)	• Lease (not real estate)	• Other
Account Type - use list above	Company Name	Account Number	Unpaid Balance To be paid off at or before Closing	Monthly Payment
Revolving	BANK OF AMERICA	414734XXXXXX8235	\$ 2,996.00 <input type="checkbox"/>	\$ 30.00
Revolving	SYNCB/PAYPAL	604419XXXXXX2872	\$ 1,450.00 <input type="checkbox"/>	\$ 30.00

2d. Other Liabilities and Expenses ☒ Does not apply

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

• Alimony

• Child Support

• Separate Maintenance

• Job Related Expenses

• Other

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



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 1215 Wimbee Dr Unit # _____
City Charleston State SC ZIP 29407 Country United States

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	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$ 522,978.00	Retain	Primary Residence	\$ 0.00	\$	\$

Mortgage Loans on this Property ☐ Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
ROCKET MORTGAGE	8673502172756	\$ 2,089.00	\$ 288,236.00	<input type="checkbox"/>	Conventional	\$

3b. 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 \$ 100,000.00 Loan Purpose ☐ Purchase ☒ Refinance ☐ Other (specify) _____

Property Address Street 1215 Wimbee Dr Unit # _____
City Charleston State SC ZIP 29407 County Charleston
Number of Units 1 Property Value \$ 522,978.00

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

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)

☒ NO ☐ YES

2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)

☒ NO ☐ YES

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

☒ Does not apply

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

For Purchase Only ☒ Does not apply

Borrower Name: Ronald Heidstra

Additional Borrower Name: Kacie Marie Heidstra



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 |

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 5: Declarations.

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

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

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

5b. About Your Finances

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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 5: Additional Borrower Declarations.

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

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

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

5b. About Your Finances

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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 6: Acknowledgments and Agreements.

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

Acknowledgments and Agreements

Definitions:

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

I agree to, acknowledge, and represent the following:

(1) The Complete Information for this Application

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

(2) The Property’s Security

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

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

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

(4) Electronic Records and Signatures

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

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

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Ronald Heidstra

Date (mm/dd/yyyy)

Kacie Marie Heidstra

Date (mm/dd/yyyy)

Borrower Name: Ronald Heidstra

Additional Borrower Name: Kacie Marie Heidstra



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 7: Additional Borrower 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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

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

☐ Asian

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

☐ Other Asian - *Print Race:* _____

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

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

For example: Fijian, Tongan, and so on.

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

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

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

The Demographic Information was provided through:

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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 8: Additional Borrower Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

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

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

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

Sex

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

Race: Check one or more

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

☐ Asian

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

☐ Other Asian - *Print Race:* _____

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

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

For example: Fijian, Tongan, and so on.

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

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

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

The Demographic Information was provided through:

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

Borrower Name: Ronald Heidstra
Additional Borrower Name: Kacie Marie Heidstra



Section 9: Loan Originator Information.

To be completed by your **Loan Originator**.

Loan Originator Information

Loan Originator Organization Name Navy Federal Credit Union

Address 820 Follin Lane, Vienna, VA 22180

Loan Originator Organization NMLSR ID# 399807

State License ID# _____

Loan Originator Name Alicia Donohie

Loan Originator NMLSR ID# 1753852

State License ID# _____

Email _____

Phone (850)751-7249

Alicia Donohie

06/06/2025

Alicia Donohie

Date (mm/dd/yyyy)

Borrower Name: Ronald Heidstra

Additional Borrower Name: Kacie Marie Heidstra





AFFIDAVIT OF IDENTITY

DATE: 06/06/2025

LOAN NO: 8056272332

PROPERTY ADDRESS: 1215 Wimbee Dr
Charleston, SC 29407

This is to certify that Ronald Heidstra & HEIDRTA RONALD & HEIBSTRA RONALD is one and the same person.

Ronald Heidstra

Date

State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Ronald Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic





AFFIDAVIT OF IDENTITY

DATE: 06/06/2025

LOAN NO: 8056272332

PROPERTY ADDRESS: 1215 Wimbee Dr
Charleston, SC 29407

This is to certify that Kacie Marie Heidstra & SISEL KACIE M is one and the same person.

Kacie Marie Heidstra

Date

State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Kacie Marie Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



Consent to the Use of Tax Return Information

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 3, 2025

Borrower

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower

Ronald Heidstra **Date**



Consent to the Use of Tax Return Information

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 3, 2025

Borrower

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

I understand, acknowledge, and agree that the Lender and Other Loan Participants can obtain, use and share tax return information for purposes of (i) providing an offer; (ii) originating, maintaining, managing, monitoring, servicing, selling, insuring, and securitizing a loan; (iii) marketing; or (iv) as otherwise permitted by applicable laws, including state and federal privacy and data security laws. The Lender includes the Lender's affiliates, agents, service providers and any of aforementioned parties' successors and assigns. The Other Loan Participants includes any actual or potential owners of a loan resulting from your loan application, or acquirers of any beneficial or other interest in the loan, any mortgage insurer, guarantor, any servicers or service providers for these parties and any of aforementioned parties' successors and assigns.

Borrower

Kacie Marie Heidstra**Date**

Authorization for Direct Deposit of Mortgage Refunds

Ronald Heidstra

Kacie Marie Heidstra

RE: 8056272332

Thank you for choosing Navy Federal for your current home loan. Throughout the term of your mortgage or equity loan, there may be refunds due to you for various reasons. For your convenience, you may elect to have the refund automatically deposited into one of your Navy Federal accounts instead of receiving a check in the mail. Some common reasons for refunds include the following:

- At the time your annual escrow analysis is performed (if applicable), it may be determined that the balance in your escrow account exceeds what is required. This would result in a refund from Navy Federal of the excess amount. You will still receive the escrow analysis in the mail but the deposit will be made directly to the account you designate.
- When you pay your loan in full, any overpayment of the amount required to pay off the loan plus the balance remaining in your escrow account (if applicable) will be refunded to you directly into the account you designate.

Please complete the information below and return with the enclosed paperwork. If you choose not to have funds directly deposited into your account, check will be mailed to you at the time you are owed a refund.

Navy Federal account number for deposit: _____

Primary Account Owner's Name: _____

I understand that funds will be deposited to this account regardless of whether I am an owner or joint owner of that account. If I am not an owner or joint owner of that account, I will not have access to those funds. All parties on this loan must sign the authorization. Any or all parties on this loan may cancel this authorization at any time without the consent of the other parties. To cancel this authorization, call us at 1-888-842-6328, Monday through Friday 7:30am to 11:00pm or Saturday 9:00am to 11:00pm, Eastern Time. If this authorization is cancelled, any refunds will be sent by check, payable to all parties on the loan.

Borrower

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



Errors and Omissions Agreement

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Borrower

Ronald Heidstra
Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Date: June 6, 2025

Loan Number: 8056272332

State of South Carolina, County/Parish/City of Charleston

Any person or entity signing this Authorization (collectively referred to as the “*Borrower*”), for and in consideration of the Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate in the correction of any problems or defects in any of the loan documentation, including without limitation any missing or defective signatures, missing or defective acknowledgments, or lost or misplaced documents, that Lender shall in its reasonable discretion deem to affect its ability to enforce the loan or the loan documents or any interests in any collateral or rights against guarantors or other person in connection with the loan, or its ability to sell, convey, or market said loan to, or obtain a guaranty of said loan from, any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Administration or the Department of Veterans Affairs, or any Municipal Bonding Authority.

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

The Borrower does hereby so agree and covenant in order to so assure that Lender shall be able fully to enforce the loan, the loan documents, its interest in any collateral and its rights against guarantors or other person in connection with the loan, and to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower.

Borrower

Ronald Heidstra**Date**

Kacie Marie Heidstra**Date**

State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Ronald Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

☐ In Person

☐ In Person Electronic

State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Kacie Marie Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

☐ In Person

☐ In Person Electronic





HOME EQUITY LINE OF CREDIT DISCLOSURE IMPORTANT TERMS (STANDARD LOAN PROGRAM)

1. **Retention of Information:** This disclosure contains important information about our Home Equity Line of Credit Plan (Plan). Please read it carefully and keep a copy for your records.
2. **Availability of Terms:** To obtain the terms described below, you must submit your application before February 1, 2026.
If any of these terms change (other than the annual percentage rate (APR)) and you decide, as a result, not to enter into a Home Equity Line Truth-in-Lending Disclosure and Agreement (Agreement) with us, you are entitled to a refund of any fees that you have paid to us or anyone else in connection with your application.
3. **Security Interest:** We will take a security interest/mortgage on your home. You could lose your home if you do not meet the obligations in your Agreement with us.
4. **Possible Actions:** Under certain conditions as discussed in this disclosure, we may terminate your Plan, require you to pay the entire outstanding balance, or suspend your credit privileges.
 - (a) We can terminate your Plan and require you to pay us the entire outstanding balance in one payment if:
 - (i) You commit fraud or make a material misrepresentation at any time in connection with the Plan. This can include, for example, a false statement or omission about your income, assets, liabilities, or any other aspect of your financial condition, or the use of funds for prohibited purposes.
 - (ii) You do not meet the repayment terms of the Plan.
 - (iii) Your action or inaction adversely affects the collateral for the Plan or our rights in the collateral. This can include, but is not limited to, failure to maintain required insurance, waste or destructive use of the collateral, failure to pay taxes, transfer of title or sale of the collateral, creation of a lien on the collateral without our permission, and foreclosure by the holder of a prior lien.
 - (b) We can refuse to make additional extensions of credit or reduce your credit limit during any period in which the following are in effect:
 - (i) The value of the collateral securing the Plan declines significantly below its appraised value for purposes of the Plan.
 - (ii) We reasonably believe you will not be able to meet the repayment requirements under the Plan, due to a material change in your financial circumstances.
 - (iii) You are in default of a material obligation in the Agreement. All of your obligations in the Agreement and the Deed of Trust/Mortgage are deemed to be material. Specifically, your material obligations under the Plan and Agreement include, but are not limited to, your obligation to: (1) make your monthly payments as scheduled and to pay all fees and charges due; (2) avoid all events that will trigger termination and acceleration as described above; (3) obtain advances in accordance with, and as limited by, the Agreement; (4) maintain and insure your collateral; (5) make payments and perform all obligations with regard to any other lien on your collateral; (6) notify us and provide documents or other information as required by the Agreement; and (7) comply with any applicable laws.



(iv) Government action prevents us from imposing the APR provided for under the Plan or impairs the priority of our security interest such that the value of that security interest is less than 120% of the credit line.

(v) A regulatory agency has notified us that continued advances would constitute an unsafe and unsound business practice.

(vi) The maximum APR under this Plan is reached.

(c) The Agreement permits us to make certain changes to the terms of the Plan at specified times or upon the occurrence of specified events. We may make changes to the Plan if you agree to the change in writing at the time, if the change will unequivocally benefit you throughout the remainder of the Plan, if the change is insignificant (such as changes relating to our data processing system), or if the change involves the substitution of the index and margin if the current index becomes unavailable (as described in this disclosure).

5. Minimum Payment Requirements: You can obtain advances of credit for 20 years from the date of the Agreement (Draw Period). During the Draw Period, payments will be due monthly. Your minimum monthly payment will equal the greatest of: (1) one percent (1%) of the New Balance shown on your monthly statement, (2) the amount of accrued finance charges, or (3) one hundred dollars (\$100) or the remaining balance if less than \$100.

After the Draw Period ends, you will no longer be able to obtain credit advances and must repay the outstanding balance (Repayment Period). The length of the Repayment Period will depend upon the balance outstanding at the beginning of this period. The Repayment Period cannot exceed 20 years. If there is a remaining balance at the end of this period, this entire amount will need to be repaid in full. During the Repayment Period, your minimum payment will be due monthly and will equal the greatest of: (1) one and one-half percent (1.50%) of the New Balance shown on your monthly statement at the time the Draw Period terminates, (2) the amount of accrued finance charges, or (3) one hundred dollars (\$100), or the remaining balance, if less than \$100.

6. Minimum Payment Example: If you made only the minimum monthly payments and took no other credit advances, it would take 14 years and 2 months to pay off a credit advance of \$10,000 at the APR of 8.75%. During that period, you would make 169 minimum monthly payments of \$100 and one payment of \$965.36.

7. Fees and Charges: We do not impose any charges to open and maintain a line of credit account. However, you may be required to pay certain fees to third parties including, but not limited to, credit reporting agencies, government agencies, and when required, appraisers and condominium associations. For Home Equity Lines of Credit amounts up to \$250,000, third-party fees typically range between \$300 and \$2,000 (Home Equity Lines of Credit are not available in TX). Fees depend on the location of the property, property type and the amount of the Plan. If you ask, we will give you the itemization of the fees you will have to pay to third parties. You must maintain property insurance on the residence that secures this Plan.

If you wish to cancel this application, you may ask for a refund of the credit report fee. Your request for a refund must be made within three days from the date you receive this disclosure.

8. Minimum Draw and Balance Requirements: The minimum credit advance that you can receive is \$1. There is no minimum outstanding balance requirement.

9. Tax Deductibility: You should consult a tax advisor regarding the deductibility of interest and charges for the Plan.

10. Variable-Rate Feature: The Plan has a variable-rate feature and the APR (corresponding to the periodic rate), the minimum payment and the term of the Plan can change as a result.

11. Index: The APR is based on the value of an index. The index is the lowest prime rate as published in the *WALL STREET JOURNAL* and is published in the *WALL STREET JOURNAL* on at least a weekly basis. If this index is no longer available, we will choose a new index and margin. The new index will have a historical movement substantially similar



to the original index, and the new index and margin will result in an APR that is substantially similar to the rate in effect at the time the original index becomes unavailable.

12. **Annual Percentage Rate:** To determine the APR that will apply to your Plan, we may add a margin to the value of the index. The margin is determined based on an evaluation of credit history, loan terms, loan amount, loan-to-value ratio, occupancy, and/or property location. The APR does not include costs other than interest.

Please ask us for the current index value, margin, discount or premium and APR. After you open a credit line, rate information will be provided on periodic statements that we send you.

If your loan has an initial APR, the initial APR is not based on the index and margin used to make later adjustments.

13. **Rate Changes:** The APR can change monthly on the first day of the first billing cycle in each calendar month. However, because your first rate change may occur on the first day of the first billing cycle in the first calendar month following the opening of your Plan, your first rate change may occur in less than 1 month from the date you open your Plan. Subsequent rate changes will occur monthly. The minimum APR that can apply during the Plan is 3.990% (Lifetime Floor). The maximum APR that can apply during the Plan is 18%. Except for this 18% "cap", there is no limit on the amount by which the rate can change at each adjustment or during any one-year period.

14. **Maximum Rate and Payment Examples:** If you had an outstanding balance of \$10,000 at the beginning of the Draw Period, the minimum monthly payment at the maximum APR of 18% would be \$150. If the APR at the beginning of the Draw Period was 12%, the 18% maximum APR could be reached on the first day of the first billing cycle of the first calendar month following the opening of your Plan (i.e., the first rate change).

If you had an outstanding balance of \$10,000 at the beginning of the Repayment Period, the minimum monthly payment at the maximum APR of 18% would be \$150. If the APR at the beginning of the Repayment Period was 14%, the 18% maximum APR could be reached on the first day of the first billing cycle of the first calendar month following the beginning of the Repayment Period.

15. **Historical Example:** The following table shows how the APR and the minimum monthly payments for a single \$10,000 credit advance would have changed based on changes in the index over the past 15 years. The index values are from December 1st of each year. While only one payment amount per year is shown, payments would have varied during each year.

The table assumes that no additional credit advances were taken, that only the minimum payment was made each month and that the rate remained constant during each year. It does not necessarily indicate how the index or your payments will change in the future.

Draw Period

Year	Index	Margin *	Rate	Minimum Monthly Payment
	(%)	(%)	(%)	
2010	3.25	1.0	4.25	\$100
2011	3.25	1.0	4.25	\$100
2012	3.25	1.0	4.25	\$100
2013	3.25	1.0	4.25	\$100
2014	3.25	1.0	4.25	\$100
2015	3.25	1.0	4.25	\$100
2016	3.50	1.0	4.50	\$100
2017	4.25	1.0	5.25	\$100
2018	5.25	1.0	6.25	\$100
2019	4.75	1.0	5.75	\$100
2020	3.25	1.0	4.25	\$75.02



Year	Index	Margin *	Rate	Minimum Monthly Payment
2021	3.25	1.0	4.25	\$0.00
2022	7.00	1.0	8.00	\$0.00
2023	8.50	1.0	9.50	\$0.00
2024	7.75	1.0	8.75	\$0.00

* This is a margin we have used recently.

16. **Alternative Plans:** Navy Federal has alternative plans for equity loans including a Fixed Equity Loan where the APR and monthly payment remain the same throughout the life of the loan and Standard Home Equity Lines of Credit at a base interest rate of prime plus a margin. Please contact us for information regarding these alternate equity loan plans.

The signed applicant(s) acknowledge that they have received a copy of Navy Federal's Home Equity Line of Credit Standard Loan Program Disclosure and the brochure entitled "*What You Should Know About Home Equity Lines of Credit*" prior to submitting a Home Equity Line of Credit application or paying any non-refundable fee.

Borrower

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



YOUR BILLING RIGHTS

KEEP THIS NOTICE FOR FUTURE USE

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us, on a separate sheet, at the address listed on your bill:

Navy Federal Credit Union
PO Box 3302
Merrifield, VA 22119-3302

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You may also contact us on the web: navyfederal.org. You can call us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your home equity loan bill automatically from your share savings or checking account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.



If we do not follow these rules, we cannot collect the first \$50 of the questioned amount, even if your bill was correct.

Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 8056272332

Agency Case No. _____

Uniform Residential Loan Application - Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information

Community Property State

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

Transaction Detail

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

Construction/Improvement Costs \$ _____

Lot Acquired Date _____ (mm/dd/yyyy)

Original Cost of Lot \$ _____

Refinance Type

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

Refinance Program

- ☒ Full Documentation
☐ Interest Rate Reduction
☐ Streamlined without Appraisal
☐ Other _____

Energy Improvement

- ☐ Mortgage loan will finance energy-related improvements.
☐ Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the Property Assessed Clean Energy Program).

Project Type ☐ Condominium ☐ Cooperative ☐ Planned Unit Development (PUD) ☒ Property is not located in a project

L2. Title Information

Title to the Property **Will** be Held in What Name(s):
RONALD HEIDSTRA AND KACIE M. SISEL, AS JOINT TENANTS
WITH RIGHTS OF SURVIVORSHIP

For Refinance: Title to the Property is **Currently** Held in What Name(s):
RONALD HEIDSTRA AND KACIE M. SISEL, AS JOINT TENANTS
WITH RIGHTS OF SURVIVORSHIP

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
☐ FHA ☐ VA ☐ Other: _____

Terms of Loan

Note Rate 8.250 %
Loan Term 480 (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 _____ (months)
☐ Negative Amortization

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,089.00
Subordinate Lien(s) (P & I)	\$ 1,000.00
Homeowner's Insurance	\$ 247.51
Supplemental Property Insurance	\$ 76.58
Property Taxes	\$ 178.76
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ _____
Other	\$ 0.00

Borrower Name(s): Ronald Heidstra, Kacie Marie Heidstra



☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

TOTAL

\$ **3,591.85**

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 (if acquired separately)	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. Property You Own)	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)	\$
F. Borrower Closing Costs (including Prepaid and Initial Escrow Payments)	\$ 482.80
G. Discount Points	\$
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 482.80

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or Mortgage Insurance Equivalent) \$ 100,000.00 Financed Mortgage Insurance (or Mortgage Insurance Equivalent) Amount \$	\$ 100,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)	\$ 0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 100,000.00

TOTAL CREDITS

L. Seller Credits (Enter the amount of Borrower(s) costs paid by the property seller)	\$
M. Other Credits (Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)	\$ 482.80
N. TOTAL CREDITS (Total of L and M)	\$ 482.80

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 482.80
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	- \$ 100,482.80
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ (100,000.00)

Borrower Name(s): Ronald Heidstra, Kacie Marie Heidstra



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

This Notice relates to a consumer credit transaction dated June 6, 2025 between Ronald Heidstra and Kacie Marie Heidstra and the Lender.

NOTICE OF RIGHT TO CANCEL

Your Right to Cancel

We have agreed to establish an open-end credit account for you, and you have agreed to give us a mortgage/lien/security interest on/in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days from whichever of the following events occurs last:

1. the opening date of the account, which is June 6, 2025; or
2. the date you received your Truth-in-Lending disclosures; or
3. the date you received this notice of your right to cancel the account.

If you cancel the account, the mortgage/lien/security interest on/in your home is also canceled. Within 20 calendar days of receiving your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been canceled, and we must return to you any money or property you have given to us or to anyone else in connection with this account.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address shown below. If we do not take possession of the money or property within 20 calendar days of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel the account, you may do so by notifying us in writing at

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I WISH TO CANCEL

Ronald Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Ronald Heidstra

Date



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

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I WISH TO CANCEL

Kacie Marie Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Kacie Marie Heidstra

Date



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

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I WISH TO CANCEL

Ronald Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Ronald Heidstra

Date



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

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I WISH TO CANCEL

Kacie Marie Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Kacie Marie Heidstra

Date



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

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I WISH TO CANCEL

Ronald Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Ronald Heidstra

Date



Notice of Right to Cancel

Open-end Credit – When Opening Account

Lender

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 6, 2025

Loan Type: Conventional

Borrower/Owner

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

This Notice relates to a consumer credit transaction dated June 6, 2025 between Ronald Heidstra and Kacie Marie Heidstra and the Lender.

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I WISH TO CANCEL

Kacie Marie Heidstra

Date

By signing below, the undersigned acknowledges receipt of two copies of this Notice.

Borrower/Owner

Kacie Marie Heidstra

Date



Notice of Special Flood Hazards and Availability of Federal Disaster Relief Assistance

Participating Communities

Servicer

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Borrower

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Date: June 3, 2025

Loan Number: 8056272332

Property Address: 1215 Wimbee Dr, Charleston, SC 29407

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards.

The area has been identified by the Administrator of the Federal Emergency Management Agency (“FEMA”) as a special flood hazard area using FEMA's *Flood Insurance Rate Map* or the *Flood Hazard Boundary Map* for the following community: CHARLESTON, CITY OF, 455412. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of:
 - (1) the outstanding principal balance of the loan; or
 - (2) the maximum amount of coverage allowed for the type of property under the NFIP.

Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.

- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

Availability of Private Flood Insurance Coverage. Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company



that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

Escrow Requirement for Residential Loans. Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan.

These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

Acknowledgment by Borrower. Borrower(s) agrees to furnish, at Borrower's expense, an acceptable copy of (1) application for flood insurance and (2) receipt of premium paid satisfying Lender's requirements on or before closing of the above referenced loan and maintain such coverage until the loan is paid in full. Delivery and receipt of this notice is hereby acknowledged.

Borrower

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



Owner's Affidavit

I/We, Ronald Heidstra, Kacie Marie Heidstra, (Affiant(s)), being first duly sworn on oath, depose and say:

1. That Affiant(s) is/are the record title holder(s) of the property known and described as 1215 Wimbee Dr, Charleston, SC 29407 (Property).
2. I have no actual knowledge or notice of invalidity, revocation, or termination of the Power of Attorney by death or otherwise, or knowledge of any fact indicating the same. I further represent that: the Principal is alive and has not revoked or repudiated the Power of Attorney; all events and conditions necessary to make the Power of Attorney effective have occurred; the Power of Attorney is in full force and effect; and the purpose described below is in accordance with the powers that the Principal conferred upon me as the Attorney-in-Fact.

Name and Address (state None or list each)	Amount Payable

3. That no agreement or contract for conveyance, written lease, or writing whatsoever is in existence, adversely affecting the title to the Property, except that in connection with which this affidavit is given.
4. That there are no parties in possession of the Property, other than the Affiant(s). That the Affiant(s) has/have not granted any unrecorded easements, covenants, licenses, servitudes, or similar agreements encumbering the Property. That there are no current claims or uncured violations of any covenants or restrictions affecting the Property.
5. That no judgment or decree has been entered in any court of South Carolina against said Affiant(s) and remains unsatisfied. That no proceedings in bankruptcy have ever been instituted by or against the Affiant(s) in any court or before any officer of any state. That there are no outstanding mortgages, deeds to secure debt, deeds of trust, abstracts, or other monetary liens or charges against the Property except for those listed on the Title Commitment.
6. 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 Commitment.
7. That the undersigned is/are single or married (if married and spouse is joining in subject deed/deed of trust, spouse must also join herein).
8. That there are no unpaid or delinquent real estate taxes or homeowners dues/assessments against the Property. That there are no unpaid or delinquent water or sewer service charges against the Property. That the Affiant(s) has/have not received notice, nor knowledge of any recent or future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against the Property.
9. That this affidavit is made to induce a loan secured by the Property described herein and issuance of a title insurance policy relating to the same.



10. That the Affiant(s) agree(s) that a legal description for the Property listed above will be attached to the executed deed of trust, mortgage, or other security interest, and loan documents after the documents are signed. The Affiant(s) also agree(s) that amendments of the legal description may be made without re-signing the document.
11. That the affidavit is provided for the benefit of ServiceLink and that ServiceLink is entitled to rely on the facts stated in this document. That the Affiant(s) agree(s) to hold ServiceLink harmless from and against any and all claims, actions, pending suits (including arbitration), liabilities, losses, damages, costs, charges, reasonable attorney's fees and other expenses of every nature resulting from reliance on this affidavit.
12. That the Affiant(s) has/have not and will not cause or permit any matter contrary to any statements made herein.
13. That the Affiant(s) is/are familiar with the nature of any oath and with penalties, as provided by the laws of the state, for falsely swearing to statements made in an instrument of this nature. That the Affiant(s) has/have heard/read the full facts of this affidavit and understand its contents.

I understand that this certification may be disclosed to the Internal Revenue Service by the transferee and that any false statement I have made here could be punishable by fine, imprisonment, or both.

Ronald Heidstra

Date

Kacie Marie Heidstra

Date



State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Ronald Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic

State of South Carolina

County of Charleston

Sworn and subscribed before me on _____ by
Kacie Marie Heidstra

Notary Public

Notary Public Name

Serial Number (if any):

Commission Expires:

This notarial act was completed:

- ☐ In Person
☐ In Person Electronic



Request for Transcript of Tax Return IRS 4506C IVES - 1040 Ronald Heidstra

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

PCS-EQUITY-8056272332-000-002



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 Ronald	ii. Middle initial	iii. Last name/BMF company name Heidstra	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 747-21-7462			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.) 1215 Wimbee Dr			b. City Charleston	c. State SC	d. ZIP code 29407
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number	iii. SOR mailbox ID	
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Navy Federal Credit Union				ii. Telephone number 888-842-6328	
iii. Street address (including apt., room, or suite no.) 820 Follin Lane			iv. City Vienna	v. State VA	vi. ZIP code 22180

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

1040

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

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

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

12 / 31 / 2024 12 / 31 / 2023 / / / /

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 (360)510-2319
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Ronald Heidstra		
	Title (if line 1a above is a corporation, partnership, estate, or trust)		
	Spouse's signature (required if listed on Line 2a)	Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative	<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name			

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Learning about the law or the form . . . 10 min.

Preparing the form 12 min.

Copying, assembling, and sending the form to the IRS 20 min.

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

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

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

Request for Transcript of Tax Return IRS 4506C IVES - 1040 Kacie Marie Heidstra

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

PCS-EQUITY-8056272332-000-002



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 Kacie	ii. Middle initial M	iii. Last name/BMF company name Heidstra	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 533-04-4794			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.) 1215 Wimbee Dr			b. City Charleston	c. State SC	d. ZIP code 29407
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name DataVerify			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 250 E. Broad St., Suite 2100			v. City Columbus	vi. State OH	vii. ZIP code 43215
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Navy Federal Credit Union					ii. Telephone number 888-842-6328
iii. Street address (including apt., room, or suite no.) 820 Follin Lane			iv. City Vienna	v. State VA	vi. ZIP code 22180

Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)

6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts

1040

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

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

a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.

b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers

Line 1a ☐ Line 2a ☐

8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)

12 / 31 / 2024 **12 / 31 / 2023** / / / /

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

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

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

Sign Here	Signature for Line 1a (see instructions)		Date	Phone number of taxpayer on line 1a or 2a (206)954-4212
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
	Print/Type name Kacie Marie Heidstra			
	Title (if line 1a above is a corporation, partnership, estate, or trust)			
	Spouse's signature (required if listed on Line 2a)		Date	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed	
Print/Type name				

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

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

Future Developments

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

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

General Instructions

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

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

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

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

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

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

Chart for ordering transcripts

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

Specific Instructions

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

Learning about the law or the form . . . 10 min.

Preparing the form 12 min.

Copying, assembling, and sending the form to the IRS 20 min.

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

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

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

Borrower Certification and Authorization

Mortgage Loan Originator

Navy Federal Credit Union
820 Follin Lane
Vienna, VA 22180

Date: June 3, 2025

Borrower

Ronald Heidstra
Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Loan Number: 8056272332

Certification

The undersigned certify the following:

"I" (Borrower) have applied for a mortgage loan from "*Mortgage Loan Originator*" (Navy Federal Credit Union). In applying for the loan, I completed a loan application containing information which may include the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I certify that all of the information is true and complete. I made no misrepresentations in the loan application or other documents, nor did I omit any pertinent information.

I understand and agree that Mortgage Loan Originator reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.

I fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, *United States Code*, Section 1014.

Authorization to Release Information

To Whom It May Concern:

I have applied for a mortgage loan from "*Mortgage Loan Originator*" (Navy Federal Credit Union). As part of the application process, Mortgage Loan Originator may verify information contained in my loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.

I authorize you to provide to Mortgage Loan Originator, and to any investor to whom Mortgage Loan Originator may sell my mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns.

Mortgage Loan Originator or any investor that purchases the mortgage may address this authorization to any party named in the loan application or disclosed by any consumer credit reporting agency or similar source.

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

Your prompt reply to Mortgage Loan Originator or the investor that purchased the mortgage is appreciated.



Signatures

Borrower

<u>Ronald Heidstra</u>	<u>Date</u>	<u>Kacie Marie Heidstra</u>	<u>Date</u>
------------------------	-------------	-----------------------------	-------------

A. Open-End Closing Statement
Non-RESPA Transactions

B. Type of Loan

1. <input type="checkbox"/> FHA 2. <input type="checkbox"/> RHS 3. <input type="checkbox"/> Conv. Unins. 4. <input type="checkbox"/> VA 5. <input checked="" type="checkbox"/> HELOC	6. File Number:	7. Loan Number: 8056272332	8. Mortgage Insurance Case Number:
C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c.)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.			
D. Name & Address of Borrower: Ronald Heidstra and Kacie Marie Heidstra 1215 Wimbee Dr, Charleston, SC 29407	E. Name & Address of Seller:		F. Name & Address of Lender: Navy Federal Credit Union 820 Follin Lane, Vienna, VA 22180
G. Property Location: 1215 Wimbee Dr, Charleston, SC 29407	H. Settlement Agent: Navy Federal Credit Union P.O. Box 3304, Merrifield, VA 221193300 Place of Settlement: Charleston, SC		I. Settlement Date: June 6, 2025 (833)987-4663

J. Summary of Borrower's Transaction

100. Gross Amount Due from Borrower	
101. Contract sales price	
102. Personal property	
103. Settlement charges to borrower (line 1400)	0.00
104.	
105.	
Adjustment for items paid by seller in advance	
106. City/town taxes to	
107. County taxes to	
108. Assessments to	
109.	
110.	
111.	
112.	
120. Gross Amount Due from Borrower	0.00

K. Summary of Seller's Transaction

400. Gross Amount Due to Seller	
401. Contract sales price	
402. Personal property	
403.	
404.	
405.	
Adjustments for items paid by seller in advance	
406. City/town taxes to	
407. County taxes to	
408. Assessments to	
409.	
410.	
411.	
412.	
420. Gross Amount Due to Seller	



J. Summary of Borrower's Transaction (continued)

200. Amounts Paid by or in Behalf of Borrower	
201. Deposit or earnest money	
202. Principal amount of new loan(s)	100,000.00
203. Existing loan(s) taken subject to	
204.	
205.	
206.	
207.	
208.	
209.	
Adjustments for items unpaid by seller	
210. City/town taxes to	
211. County taxes to	
212. Assessments to	
213.	
214.	
215.	
216.	
217.	
218.	
219.	
220. Total Paid by/for Borrower	100,000.00
300. Cash at Settlement from/to Borrower	
301. Gross amount due from borrower (line 120)	0.00
302. Less amounts paid by/for borrower (line 220)	(100,000.00)
303. Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	100,000.00

K. Summary of Seller's Transaction (continued)

500. Reductions in Amount Due to Seller	
501. Excess deposit (see instructions)	
502. Settlement charges to seller (line 1400)	
503. Existing loan(s) taken subject to	
504. Payoff of first mortgage loan	
505. Payoff of second mortgage loan	
506.	
507.	
508.	
509.	
Adjustments for items unpaid by seller	
510. City/town taxes to	
511. County taxes to	
512. Assessments to	
513.	
514.	
515.	
516.	
517.	
518.	
519.	
520. Total Reduction Amount Due Seller	
600. Cash at Settlement to/from Seller	
601. Gross amount due to seller (line 420)	
602. Less reductions in amount due seller (line 520)	()
603. Cash <input type="checkbox"/> To <input type="checkbox"/> From Seller	



L. Settlement Charges					
700. Total Real Estate Broker Fees				Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
Division of commission (line 700) as follows:					
701. \$ to					
702. \$ to					
703. Commission paid at settlement					
704.					
800. Items Payable in Connection with Loan					
801. Our origination charge (Includes Origination Point(s) % or \$) \$					
802. Your credit or charge (points) for the specific interest rate chosen \$ 0.00					
803. Your adjusted origination charges					
804. Appraisal fee to					
805. Credit report to Equifax \$13.30 POCL					
806. Tax service to					
807. Flood certification CoreLogic Flood Services, LLC \$1.50 POCL					
808.					
809.					
810.					
811.					
812.					
813. See Attached					
900. Items Required by Lender to Be Paid in Advance					
901. Daily interest charges from to @ \$ 0.00 /day					
902. Mortgage insurance premium for months to					
903. Homeowner's insurance for years to					
904.					
905.					
1000. Reserves Deposited with Lender					
1001. Initial deposit for your escrow account				0.00	
1002. Homeowner's insurance months @ \$ per month \$					
1003. Mortgage insurance months @ \$ per month \$					
1004. Property taxes months @ \$ per month \$					
1005. months @ \$ per month \$					
1006. months @ \$ per month \$					
1007. months @ \$ per month \$					
1008. months @ \$ per month \$					
1009. months @ \$ per month \$					
1010. Aggregate Adjustment \$ 0.00					
1100. Title Charges					
1101. Title services and lender's title insurance \$380.00 POCL					
1102. Settlement or closing fee \$					
1103. Owner's title insurance					
1104. Lender's title insurance \$					
1105. Lender's title policy limit \$					
1106. Owner's title policy limit \$					
1107. Agent's portion of the total title insurance premium Servicelink \$ 250.00					
1108. Underwriter's portion of the total title insurance premium \$					
1109.					
1110.					
1111.					
1112. See Attached					

Paid Outside of Closing (settlement) Legend: POCL means P.O.C.(borrower), POCL means P.O.C.(lender). POCS means P.O.C.(seller), and POCT means P.O.C.(third party).



L. Settlement Charges (continued)				
1200. Government Recording and Transfer Charges				
1201. Government recording charges		\$25.00_POCL		
1202. Deed \$ 0.00	Mortgage \$ 0.00	Releases \$ 25.00		
1203. Transfer taxes				
1204. City/County tax/stamps	Deed \$	Mortgage \$		
1205. State tax/stamps	Deed \$	Mortgage \$		
1206.				
1300. Additional Settlement Charges				
1301. Required services that you can shop for				
1302.		\$		
1303.		\$		
1304.		\$		
1305.		\$		
1306.		\$		
1307.		\$		
1308.		\$		
1400. Total Settlement Charges (enter on lines 103, Section J and 502, Section K)			0.00	



Open-End Closing Statement Supplement

Parties

D. Name & Address of Borrower:

Ronald Heidstra
1215 Wimbee Dr
Charleston, SC 29407

Kacie Marie Heidstra
1215 Wimbee Dr
Charleston, SC 29407

H. Settlement Agent: Navy Federal Credit Union

I. Settlement Date: June 6, 2025

L. Settlement Charges (Continued)

		Paid From Borrower's Funds at Settlement	Paid From Seller's Funds At Settlement
800. Items Payable in Connection with Loan			
818. Appraisal to CoreLogic	\$8.00 POCL		
840. Property Condition Report to Soldifi	\$55.00 POCL		
Total			
1100. Title Charges			
1185. Title - Recording Service Fee to Servicelink \$35.00			
1187. Title - Property Report to Servicelink \$95.00			
Total			

Paid Outside of Closing (settlement) Legend: POCL means P.O.C. (borrower), POCL means P.O.C. (lender). POCS means P.O.C. (seller), and POCT means P.O.C. (third party).

