

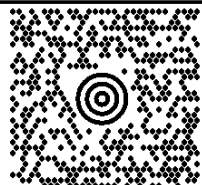
MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
600 CLUBHOUSE DR
CORAOPOLIS PA 15108

LTR

1 OF 1

SHIP TO:

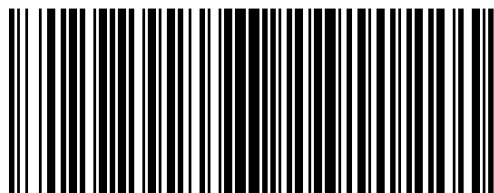
MORTGAGE CONNECT POST-CLOSE
MORTGAGE CONNECT L.P.
REGIONS ASSUMPTION
3RD FLOOR
600 CLUBHOUSE DR
CORAOPOLIS PA 15108



PA 151 9-50



UPS NEXT DAY AIR SAVER 1P
TRACKING #: 1Z 7R0 E91 13 9914 1713



BILLING: P/P

Dealer No.: 3488325 5/21/2025 SC
Dept No.: 2692 - REGIONS - ASSUMPTIONS (REGI
XOL 25.05.01 NV45 20.0A 05/2025





Prepared by: Mortgage Connect, LP

Address: 600 Clubhouse Drive, Moon Township, PA 15108

Phone Number: 866-789-1814

Website: www.MortgageConnectLP.com

DOCUMENT SIGNING INSTRUCTIONS

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

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

Buyer/Borrower

Buyer/Borrower

Seller

Seller

Seller

Seller

Notary





**MORTGAGE
CONNECT**

RETURN FAX COVER SHEET FAX #866-789-1845

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

MC#: 3488325

Buyer: MICHAEL R HILFER

Seller: KERRY K MURPHY

☐ **ENTIRE SIGNED PACKAGE**



Mortgage Connect - Signing Requirements

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

THE SIGNING REQUIREMENTS FOR THIS FILE ARE LISTED BELOW:

Seller(s): KERRY K MURPHY

Buyer(s): MICHAEL R HILFER

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

Commonly missed documents include Occupancy Affidavits and Name/Signature Affidavits

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



MORTGAGE CONNECT

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

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

Signing Agent Initials: _____

Date: _____



Mortgage Connect - Signing Requirements

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

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

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

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

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



PRIVACY POLICY NOTICE

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

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

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

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

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

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

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

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

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



**MORTGAGE
CONNECT**

GOOD FUNDS POLICY

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

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

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



**MORTGAGE
CONNECT**

May 16, 2025

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

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

Thank you.

Mortgage Connect Management & Staff



**MORTGAGE
CONNECT**

Buyer/Seller Survey

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

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

1 2 3 4 5

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

Y N

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

Y N

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

Y N

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

Y N

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

1 2 3 4 5

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

Sincerely,

Mortgage Connect
Quality Assurance



MORTGAGE CONNECT

SETTLEMENT DATE: 05/21/2025

ORDER#: 3488325

BUYERS: MICHAEL R HILFER

SELLERS: KERRY K MURPHY

PROPERTY: 150 DARLINGTON Avenue, Charleston, SC 29403

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

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

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

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

DATED effective this _____ day of _____.

MICHAEL R HILFER

KERRY K MURPHY

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

_____.

Notary Public

My Commission Expires: _____



MORTGAGE CONNECT

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

SELLER(S) AFFIDAVIT AS TO NAME AND SIGNATURE

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

KERRY K MURPHY

(Print or Type Name)

Signature

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

(Print or Type Name)

Signature

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

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

(Print or Type Name)

Signature

I AM ALSO KNOWN AS:

(Print or Type Name)

Signature

(Print or Type Name)

Signature

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

KERRY K MURPHY

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

Notary Public

My Commission Expires: _____



MORTGAGE CONNECT

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

CORRECTION AGREEMENT LIMITED POWER OF ATTORNEY

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

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

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

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

MICHAEL R HILFER

KERRY K MURPHY

State of: _____

County of: _____

This instrument was acknowledged before me on _____, by

_____.

Notary Public

My Commission Expires: _____



**MORTGAGE
CONNECT**

SETTLEMENT DATE: 05/21/2025

ORDER#: 3488325

SELLER INFORMATION

Seller Name (President or Managing Member)

Temporary Physical Address (if applicable) until _____

Permanent Physical Address

Mailing Address (if different than Physical Address)

Best Phone Number

Email Address

Co-Seller Name (President or Managing Member)

Temporary Physical Address (if applicable) until _____

Permanent Physical Address

Mailing Address (if different than Physical Address)

Best Phone Number

Email Address



1099 CERTIFICATION

TO: Mortgage Connect, Inc.

Order / Escrow No.:3488325

We understand that you must provide information pertaining to this escrow to the Internal Revenue Service as required by the Tax Reform Act of 1986, Internal Revenue Code Section 6045(e), 6676, 6722, 6723 and 7203 and issue a Form 1099.

The undersigned Seller(s) hereby provide and authorize the use of the following information for this reporting purpose and understand that if the correct information is not provided, civil or criminal penalties may be imposed by law.

PURCHASE PRICE: \$ _____

PROPERTY ADDRESS: 150 DARLINGTON Avenue, Charleston, SC 29403

This is to advise that the TIN Taxpayer's Identification Number (or Social Security Number) for the Seller(s) in this escrow are as follows:

SELLER:

Full Name (Please Print)

Social Security OR Tax Identification Number

Full Name (Please Print)

Social Security OR Tax Identification Number

Property Ownership Status:

☐ Individual

☐ Husband and wife

☐ Trust

☐ Corporation

☐ Partnership

Percent of Ownership: _____ % (If percentage of ownership is not 100% another form must be filled out for each Seller).

Is this your principal residence? ☐ YES ☐ NO

Is this an exchange transaction? ☐ YES ☐ NO

Property Tax Credit: ☐ YES ☐ NO



**MORTGAGE
CONNECT**

IMPORTANT: Address for mailing the 1099 at or after the close of escrow will be:

Under penalty of perjury, I/We hereby certify the above number(s) and information are true and accurate.

SELLERS Signatures:

AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS
SOUTH CAROLINA TRANSACTIONS

Date: May 21, 2025

Borrowers: MICHAEL R. HILFER

Address: 150 DARLINGTON Avenue, Charleston, SC 29403

MC File No.: 3488325

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

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

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

Please contact the undersigned immediately if there are any questions.

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

Attorney Signature

Print Name

Carolina Attorney Network, LLC

Law Firm

File No./Escrow No.: 3488325

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

Mortgage Connect, LP

600 Clubhouse Dr
Moon Township, PA
15108

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

Property Address: 150 DARLINGTON Avenue Charleston, SC 29403

Buyer: MICHAEL R HILFER

Purpose: Assumption

Loan Number: 0048292983

MIC Number:

License Number:

Seller: KERRY K MURPHY

150 DARLINGTON Avenue Charleston, SC 29403

Lender: REGIONS - ASSUMPTIONS

5214 LINCOLN ROAD EXT. HATTIESBURG, MS 39402

Settlement Date: 5/21/2025

Disbursement Date: 5/21/2025

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

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

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

Acknowledgement

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

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

Borrower : MICHAEL R HILFER

Seller : KERRY K MURPHY

Closing Disclosure

Closing Information

Date Issued	5/16/2025
Closing Date	5/21/2025
Disbursement Date	5/21/2025
Settlement Agent	Mortgage Connect, LP
File #	3488325
Property	150 DARLINGTON AVENUE CHARLESTON, SC 29403
Sale Price	\$188,063.39

Summaries of Transactions

Seller's Transaction

Due To Seller At Closing	\$188,063.39
01 Sale Price of Property	\$188,063.39
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	

Adjustments For Items Paid By Seller In Advance

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to
12	
13	
14	
15	
16	

Due From Seller At Closing	\$188,063.39
01 Excess Deposit	
02 Closing Costs Paid at Closing(J)	
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage Loan	
05 Payoff of Second Mortgage Loan	
06 EXISTING MORTGAGE BALANCE	\$188,063.39
07	
08 Seller Credit	
17	
18	
19	
20	
21	

Adjustments For Items Unpaid By Seller

09 City/Town Taxes	to
10 County Taxes	to
11 Assessments	to
12	
13	
14	

CALCULATION

Total Due to Seller at Closing (M)	\$188,063.39
Total Due from Seller at Closing (N)	(\$188,063.39)
Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Seller	\$0.00

Transaction Information

Borrower:	MICHAEL R HILFER 150 DARLINGTON AVENUE CHARLESTON, SC 29403
Seller:	KERRY K MURPHY 150 DARLINGTON AVENUE CHARLESTON, SC 29403

Contact Information

REAL ESTATE BROKER (B)

Name	
Address	
SC License ID	
Contact	
Contact SC License ID	
Email	
Phone	

REAL ESTATE BROKER (S)

Name	
Address	
SC License ID	
Contact	
Contact SC License ID	
Email	
Phone	

SETTLEMENT AGENT

Name	Mortgage Connect, LP
Address	600 CLUBHOUSE DR MOON TOWNSHIP, PA 15108
SC License ID	
Contact	Mortgage Connect, LP
Contact SC License ID	
Email	info@mortgageconnectlp.com
Phone	866-789-1814



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

Closing Cost Details

Loan Costs			Seller-Paid	
			At Closing	Before Closing
A. Origination Charges				
01	% of Loan Amount(Points)			
02	ASSUMPTION FEE	to REGIONS - ASSUMPTIONS		
03	OVERNIGHT DELIVERY FEE	to REGIONS - ASSUMPTIONS		
04				
B. Services Borrower Did Not Shop For				
01	Credit Report Fee to Equifax	to REGIONS - ASSUMPTIONS		
02	Flood Certification Fee to CoreLogic	to REGIONS - ASSUMPTIONS		
03	Title - Closing Fee	to CAROLINA ATTORNEY NETWORK, LLC		
04	Title - Coordination Fee	to Mortgage Connect, LP		
05	Title - Courier Fee	to Mortgage Connect, LP		
06	Title - Dual Signing	to Mortgage Connect, LP		
07	Title - Title Search	to Mortgage Connect, LP		
08				
C. Services Borrower Did Shop For				
01				
Other Costs			Seller-Paid	
			At Closing	Before Closing
E. Taxes And Other Government Fees				
01	Recording Fees	Deed: 0.00 Mortgage: 0.00		
02				
F. Prepaids				
01	Homeowner's Insurance Premium(12 mo.)	to AMERICAN STRATEGIC INS CORP		
02	Mortgage Insurance Premium(mo.)			
03	Prepaid Interest (per day from to)			
04	Property Taxes (mo.)			
05				
G. Initial Escrow Payment At Closing				
01	Homeowner's Insurance	\$512.50 per month for 4 mo.		
02	Mortgage Insurance	per month for mo.		
03	Property Taxes	\$221.87 per month for 8 mo.		
04				
05	Aggregate Adjustment			
H. Other Costs				
01	ESCROW CREDIT	to REGIONS - ASSUMPTIONS		
02	JUNE LOAN PAYMENT	to REGIONS - ASSUMPTIONS		
03	Principal	to REGIONS - ASSUMPTIONS		
04				
J. Total Closing Costs				

Seller : KERRY K MURPHY

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

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

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

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

150 DARLINGTON AVE, CHARLESTON, SC 29403-3210

and the real property is described as follows:

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

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

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

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



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

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

3. **INTEREST**

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

4. **PAYMENTS**

A. Monthly

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

B. Amount of Monthly Payments

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

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

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

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

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

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

7. **ESCROW**

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



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

8. ANNUAL STATEMENT OF ACCOUNT

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

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

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

9. LOAN CHARGES

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

10. RESTRICTIONS ON TRANSFER OF PROPERTY

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



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

11. MODIFICATIONS TO LOAN

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

12. BORROWER'S FAILURE TO PAY AS REQUIRED

A. Late Charge for Overdue Payments

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

B. Default

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

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

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

C. Payment of Lender's Costs and Expenses

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

13. GIVING OF NOTICES



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

14. OBLIGATIONS OF PERSONS UNDER THIS AGREEMENT

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

15. WAIVERS

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

16. FORECLOSURE

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

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

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

18. ARBITRATION

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

19. GOVERNING LAW

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



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

20. NO SET-OFFS OR DEFENSES

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

21. PRIOR LIENS

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

22. ENTIRE AGREEMENT

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

23. BINDING EFFECT

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

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

ASSUMPTION WITH RELEASE OF SELLER

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date



See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

See attached signature pages Date

Lender: See attached signature pages

By: See attached signature pages

Title: See attached signature pages

Sellers Forwarding Address:

Sellers Phone:

See next page for Notary Acknowledgements

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

NMLS ID **174490**

Loan originator **Rodney Bailey**

NMLS ID **546257**



ACKNOWLEDGMENT

State of _____ §
County of _____ §

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

Signature

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Name

Name

Michael R Hilfer -Borrower (Seal)

Borrower's Address:

Loan #1898144704

ACKNOWLEDGMENT

State of _____ §
County of _____ §

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

Signature

Printed Name

Title or Rank

Serial Number, if any: _____

My Commission Expires: _____

(Seal)

Loan #1898144704

EXECUTED as of the day and year first above written.

Witnesses:

Name

Name

Kerry K Murphy (Seal)
-Seller

Seller's Address:

Loan #1898144704

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

Regions Bank d/b/a Regions Mortgage

By: _____
-Lender Date of Lender's Signature

Witness Signature (Date) Witness Signature (Date)

Printed Name Printed Name

ACKNOWLEDGMENT

State of _____ §
County of _____ §
§

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

Signature

Printed Name

Title or Rank

(Seal)

Serial Number, if any: _____

My Commission Expires: _____

Loan #1898144704

SELLER / BORROWER AFFIDAVIT

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

Mortgage Connect LP

Commitment Number: _____

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

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

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

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

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

FURTHER DEPONENT(S) SAYETH NOT.

SELLER:

By: _____
Kerry Murphy

By: _____

BORROWER:

By: _____
Michael Richard Hilfer

By: _____

Executed, subscribed and sworn to me this day of:

My Commission Expires: _____

Notary Public

[NOTARY SEAL]

