

FROM: BETTER MORTGAGE CORPORATION 128 S. TRYON STREET SUITE 880 CHARLOTTE, NC 28202	Document Date:May 16, 2025
TO: Mortgage Connect, LP 600 Clubhouse Drive Moon Township, Pennsylvania 15108 Phone:(866) 789-1814	Closing Date:May 16, 2025
ATTN: ELLEN HATTEN	Expiration Date:May 21, 2025
RE: Borrower(s): MACKENZIE JOHNSTON, HOPE JOHNSTON	Case No.:
Property Address: 177 Romney Street Charleston, South Carolina 29403	Loan No.:1879465092
	App. No.:
	Order No.:3496538
	Escrow No.:3496538

SUPPLEMENTAL CLOSING INSTRUCTIONS

LOAN DOCUMENTS:
WE ENCLOSED THE FOLLOWING DOCUMENTS NECESSARY TO COMPLETE THE ABOVE REFERENCED LOAN TRANSACTION.

- 1. ☐ Better Traditional Closing Cover Letter
- 2. ☐ Specific Closing Instructions
- 3. ☐ Supplemental Closing Instructions
- 4. ☐ General Closing Instructions
- 5. ☐ Home Equity Line of Credit Agreement and Disclosure Statement
- 6. ☐ Allonge
- 7. ☐ Allonge to Agreement
- 8. ☐ South Carolina HELOC Mortgage - MERS
- 9. ☐ Advances Rider to Security Instrument (MULTISTATE)
- 10. ☐ Evidence of Joint Application
- 11. ☐ Uniform Residential Loan Application
- 12. ☐ Uniform Residential Loan Application - Lender Loan Information
- 13. ☐ Notice Concerning Furnishing Negative Information
- 14. ☐ Notice of Right to Cancel - Model Form G-5
- 15. ☐ Notice of Right to Cancel - Model Form G-5
- 16. ☐ Signature Affidavit and AKA Statement
- 17. ☐ Signature Affidavit and AKA Statement
- 18. ☐ Correction Agreement Limited Power Of Attorney
- 19. ☐ Compliance Agreement
- 20. ☐ Occupancy and Financial Status Affidavit
- 21. ☐ Employment Affidavit
- 22. ☐ Customer Identification Verification
- 23. ☐ Customer Identification Verification
- 24. ☐ Notice of Servicing Transfer
- 25. ☐ Temporary Coupon
- 26. ☐ Servicemembers Civil Relief Act Notice Disclosure
- 27. ☐ Anti-Money Laundering and Bank Secrecy Act Compliance
- 28. ☐ Borrower's Certification, Authorization and Consent
- 29. ☐ Hazard Insurance Authorization and Requirements
- 30. ☐ IVES Request for Transcript of Tax Return
- 31. ☐ IVES Request for Transcript of Tax Return
- 32. ☐ W9 - Payers Request for Taxpayer ID
- 33. ☐ W9 - Payers Request for Taxpayer ID
- 34. ☐ Address Certification
- 35. ☐ Authorized Credit Account Signatures
- 36. ☐ Federal Equal Credit Opportunity Act Notice (ECOA)

ACKNOWLEDGED AND AGREED:

Settlement Agent ELLEN HATTEN Date

Mortgage Lender/Servicer: BETTER MORTGAGE CORPORATION NMLS # 330511

Supplemental Closing Instructions (Additional Documents)

- 37. [] HELOC Notice to Borrower(s)
- 38. [] Home Equity Line of Credit Disbursement Statement
- 39. [] Multistate Consumer Credit Score Disclosure
- 40. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 41. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 42. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 43. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 44. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 45. [] Residential Mortgage Credit Score Disclosure Exception Notice
- 46. [] South Carolina Application Notice
- 47. [] Undisclosed Debt Obligation Acknowledgement

ALLONGE

Loan Number: 1879465092
Loan Date: May 16, 2025
Borrower(s): MACKENZIE JOHNSTON, HOPE JOHNSTON

Property Address: 177 Romney Street, Charleston, South Carolina 29403

Principal Balance: \$170,000.00

PAY TO THE ORDER OF
Shellpoint Mortgage Servicing
Without Recourse

Company Name: BETTER MORTGAGE CORPORATION

By: _____ (Title)

Mortgage Lender/Servicer: BETTER MORTGAGE CORPORATION NMLS # 330511

ALLONGE TO AGREEMENT

LOAN # 1879465092
170,000.00
177 Romney Street
Charleston, South Carolina 29403

ALLONGE TO AGREEMENT DATED May 16, 2025

IN FAVOR OF BETTER MORTGAGE CORPORATION, A CALIFORNIA CORPORATION

AND EXECUTED BY
MACKENZIE JOHNSTON, HOPE JOHNSTON

PAY TO THE ORDER OF

WITHOUT RECOURSE
BETTER MORTGAGE CORPORATION

BY _____

TITLE:

NOTICE OF RIGHT TO CANCEL
HOME EQUITY LINE OF CREDIT

Loan Number: 1879465092
Borrowers: MACKENZIE JOHNSTON, HOPE JOHNSTON
Property Address: 177 Romney Street, Charleston, South Carolina 29403

YOUR RIGHT TO CANCEL

We have agreed to establish an open-end credit account for you, and you have agreed to give us a Security Interest on or 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 after the latest of the following events:
1. the opening date of your account which is May 16, 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 Security Interest on or in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the Security Interest on or in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the 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 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
BETTER MORTGAGE CORPORATION
128 S. TRYON STREET SUITE 880
CHARLOTTE, NC 28202
You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice no matter how you notify us because it contains important information about your rights.
If you cancel by mail or telegram, you must send the notice no later than midnight of May 20, 2025 (or midnight of the third business day following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL.

Consumer's Signature Date
MACKENZIE JOHNSTON

ACKNOWLEDGMENT OF RECEIPT

EACH OF THE UNDERSIGNED HEREBY ACKNOWLEDGES THE RECEIPT OF TWO (2) COMPLETED COPIES OF THIS NOTICE OF RIGHT TO CANCEL ON THIS 16th DAY OF May, 2025 .

MACKENZIE JOHNSTON Date

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