

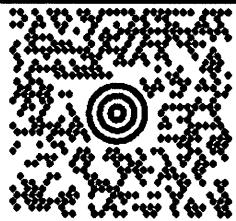
EQUITY SETTLEMENT SERVICES, INC
6317153442
444 ROUTE 111
SMITHSTOWN NY 11787

LTR

1 OF 1

SHIP TO:

ATTN POST CLOSING
6317153442
EQUITY SETTLEMENT SERVICES, INC
444 ROUTE 111
SMITHSTOWN NY 11787



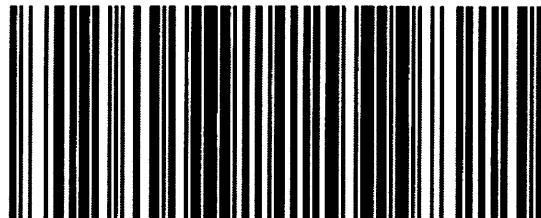
NY 117 0-04



UPS NEXT DAY AIR

TRACKING #: 1Z AV2 419 01 9877 9766

1



BILLING: P/P

Reference No.1: 01-1815781

XOL 25.05.01

NV50 20.0A 05/2025*



TM

EQUITY SETTLEMENT SERVICES, INC

444 Route 111
SMITHTOWN, NY 11787
(631) 370-1100 Tel
(631) 370-1200 Fax

Re: **1815781**
Hennes Adrian Hunt
Property Address: **112 Tea Farm Road Summerville SC 29483**

STIPULATIONS TO FUNDING

1) LOAN WILL NOT FUND WITHOUT PHOTO IDS.

**2) PHOTOCOPY OF TWO FORMS OF ID (ONE MUST BE STATE ISSUED PHOTO ID).
IF BORROWERS DON'T HAVE ID WITH THEM, PLEASE HAVE THEM FAX COPIES
TO 631-715-3427.**

**3) **PLEASE EMAIL POSTCLOSING@EQUITYSETTLEMENT.COM ONCE THE
CLOSING IS COMPLETE AND LET US KNOW THAT YOU RECEIVED THE
OVERNIGHT LABEL TO SEND DOCS BACK TO US****

**4) IF THE LOAN IS SHORT TO CLOSE, THE BORROWER MUST
PROVIDE THE SHORTAGE FUNDS NO LATER THAN THE DAY OF
DISBURSEMENT. IF NOT RECEIVED, THE LOAN WILL BE UNFUNDED.**

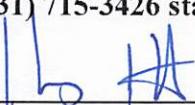
5)

6)

7)

8) ANY QUESTIONS OR PROBLEMS, PLEASE CALL 631-715-** (team #)**

Closing Agent: When this closing is complete, please e-mail postclosing@equitysettlement.com or call (631) 715-3426 stating that the closing is COMPLETE.

X 
BORROWER

(843) 870-3448
PHONE #

X 

(843) 751-2286

Closing Agent

Closing Attendance Sheet - Refinance

Order #: 1815781
Premises: 112 Tea Farm Road, Summerville SC 29483
Closing Location: 112 Tea Farm Road, SUMMERTVILLE SC 29483
Closing Date: 05/19/2025 19:30

Closer Name:

Phone/Fax/Email: (ep) Michael A. Brooks
843-751-2256

Borrowers:

Name: Hennes A. Hunt
Address: 112 Teafarm rd.
Summerville, SC 29483

Phone/Fax/Email: _____

Borrower's Attorney:

Name: _____

Address: _____

Phone/Fax/Email: _____

Other:

Name: _____

Address: _____

Phone/Fax/Email: _____

Reason: _____

EQUITY SETTLEMENT SERVICES, INC

444 Route 111
SMITHTOWN, NY 11787
(631) 370-1100 Tel
(631) 370-1200 Fax

Order No: 1815781
Premises: 112 Tea Farm Road
Summerville, SC 29483
Lender: CARDINAL FINANCIAL COMPANY, LP
Loan No.: 1402167064

To Whom It May Concern:

I/We have applied for a mortgage loan. As part of the application process, the mortgage guaranty insurer may verify information contained in my/our 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/We authorize you to provide EQUITY SETTLEMENT SERVICES, INC any and all information and documentation that they request. Such information includes, but is not limited to, mortgage payoffs, verification of mortgage, and collateral information.

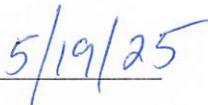
A copy of this authorization may be accepted as an original.



Borrower1: Hennes Adrian Hunt

SSN: 585236994

DATE:



Borrower2:

SSN:

DATE: _____

PLEASE COMPLETE AND SIGN THIS FORM IN ALL CASES

CERTIFICATION OF IDENTIFICATION

I, AS CLOSER, HEREBY CERTIFY THAT I HAVE EXAMINED THE IDENTIFYING DOCUMENT(S) CAPTIONED BELOW WHICH WERE PRESENTED TO ME. THE DOCUMENT(S) APPEAR TO BE GENUINE AND THE PHOTOGRAPH ON THE DOCUMENT APPEARS TO BE ON THE INDIVIDUAL NAMED.

IDENTIFYING DOCUMENT(S)

NAME: Hennes Adrian Hunt

DRIVER'S LICENSE

SOCIAL SECURITY CARD

OTHER (_____)

DOCUMENT # 101455413

DATE OF ISSUE 1/11/17

EXPIRATION DATE 1/13/27

S.S. # _____

GENDER: MALE/FEMALE
(Circle one)

NAME: _____

DRIVER'S LICENSE

SOCIAL SECURITY CARD

OTHER (_____)

DOCUMENT # _____

DATE OF ISSUE _____

EXPIRATION DATE _____

S.S. # _____

GENDER: MALE/FEMALE
(Circle one)

SIGNATURE OF CLOSER/CERTIFIER:

Michael A. Brooks

DATE OF CERTIFICATION:

5-19-25

**EQUITY SETTLEMENT
SERVICES, INC**

444 Route 111
SMITHTOWN, NY 11787
(631) 370-1100 Tel
(631) 370-1200 Fax

ORDER NO. : 1815781 PREMISES: 112 Tea Farm Road Summerville, SC 29483

ON THE 19 DAY OF May 2029 the undersigned Affiant(s) after being duly sworn according to law and intending to be legally bound, depose(s) and say(s) that the following statements are true and correct to the best of Affiant's(s') knowledge and belief:

That the Owner(s) of the Premises being insured in the present transaction are the same person(s) and/or entity(ies) as the Grantee(s) named in the deed recital(s) set forth in the above captioned Commitment.

That there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner(s) or the Premises that are known to the Affiant(s) and not set forth in the Commitment.

That any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made.

That there have been no repairs, additions or improvements made on or to the Premises, nor any demolition, excavation, or other site work on the Premises, within six (6) months from the date of this affidavit.

That the Owner(s) has/have not received any notice relating to the filing of a mechanics' lien claim.

That there has been no work done, or notice received that work is to be done, on or to the Premises by the Municipality (City, Borough or Township), or at its direction, in connection with the installation of sewer, water, or other municipal services, or for improvements such as paving or repaving of streets or alleys, or the installation or repair of curbs or sidewalks.

That no notice has been served by any governmental authority for the removal or abatement of any nuisance, for the violation of any zoning or environmental regulations or concerning the condemnation of any portion of the Premises.

That no easements, covenants, restrictions, set back lines or agreements, if any, affecting the premises have been violated.

That there are no purchase money obligations being created in this transaction other than any purchase money mortgage set forth in the Commitment.

That the Owner(s) in this transaction is/are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant(s) must identify the party in possession and any applicable leases or agreements as follows:

That my social security number or EIN number is 585-23-6994

That the transaction contemplated by the Commitment is not made for the purpose of hindering, delaying or defrauding any creditors of the Owner(s).

No proceedings in bankruptcy or receivership have been instituted by or against the Owner(s).

That the Owner(s) is/are over 18 years of age and competent to convey or encumber the Premises. That the Affiant(s), if not the Owner(s), is/are over 18 years of age, and competent and knowledgeable as to the matters set forth in this affidavit.

That the Owner(s) has/have not received a notice of claim from any Real Estate Broker claiming a right to a lien on the Premises.

That I/we have not been known by any other name in the past ten (10)years.

That the judgments in Exception # _____ are not against me/us, _____.

That I am/ we are entitled to the tax exemptions shown on the tax search, if any, in the title report.

That all taxes, sewer and water rents or other municipal services assessed, levied or filed against the Premises are fully paid.

OWNERS AFFIDAVIT
(revised 12/2015)

That as to each Owner who is an individual:

- A. That the Grantee(s) named in the deed recital(s) set forth in the above captioned Commitment, if title to the Premises was acquired while they were married to each other (tenants by the entirety), have not been divorced from each other at any time since their acquisition of title.
- B. If presently married, that he/she is neither separated from his/her spouse nor a party to any pending divorce proceeding in any jurisdiction.
- C. That any interest in the Premises has never been awarded or distributed to or liened in favor of any current or former spouse of any Owner nor is his/her interest in the Premises subject to the continuing jurisdiction of any court for support obligations or possible future awards or distributions to any current or former spouse of any Owner.
- D. That there are no Overdue Support Obligations of record with the Domestic Relations Section of any Court.

That as to each Owner that is an entity such as a Corporation, Limited Liability Company, Limited Partnership or Partnership:

- A. That the entity(ies) has/have been duly formed according to the laws of its state of incorporation or formation and is/are in good standing.
- B. That there are no corporate taxes due by any entity that is a Corporation or Limited Liability Company.
- C. That all parties signing documents in this transaction are duly authorized to execute them on behalf of the entity(ies).
- D. That no shareholder consent is required by the Corporation, nor member consent required by the Limited Liability Company, nor limited partner consent required by the Partnership, nor are any other approvals or consents required by others to this transaction.

This Affidavit is made for the purpose of inducing EQUITY SETTLEMENT SERVICES, INC and the underwriter to issue its title insurance policy(ies).

STATE OF South Carolina)
COUNTY OF Dorchester) SS
)

ON THE 19 DAY OF May 2025 before me, the undersigned Notary Public, the undersigned Affiant(s) personally appeared and, who being duly sworn according to law and intending to be legally bound, depose(s) and say(s) that the foregoing statements are true and correct to the best of Affiant's(s') knowledge and belief.

Affiant:

Affiant:

Hennes Adrian Hunt

Michael Aloysius Brooks My Commission Expires: 5/09/29
Notary Public

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

CLOSING DOCUMENTS (UNSIGNED)

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

CLOSING DOCUMENTS (UNSIGNED)

CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

Instructions to the Agent

The following requirements are in addition to Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1402167064 and borrower Hennes Adrian Hunt. Documents that follow this cover page require a signature from the borrower(s) and the notary. Please completely review all documents prior to conducting the notarial signatures to ensure all requirements are met.

IMPORTANT: If the borrower is not willing to sign any documents within this Critical Notarial Documents section, do not close the loan. You must immediately stop the closing and notify Cardinal Financial Company, Limited Partnership using the contact information below.

Examples of documents that may be included in this section include but are not limited to the following:

- Occupancy and Financial Status Affidavit (**IMPORTANT: this form must be fully executed by all borrowers. The Acknowledgement section must be signed and dated by all borrowers.**)
- Security Instrument and Riders
- Name Affidavits
- Compliance Agreements
- Closing Disclosure
- State-Specific Disclosures and Notices

Sincerely,

Closer: Nicole Schooler
Phone: 4692994708 / Fax: 7044694790
Email: nicole.schooler@cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

CLOSING INSTRUCTIONS – CRITICAL NOTARIAL DOCUMENTS

US PATRIOT ACT INFORMATION

05/16/2025

COMPLETION OF THE FORM FOLLOWING THIS PAGE IS REQUIRED TO COMPLY WITH THE PATRIOT ACT.

It is the responsibility of the Loan Signing Agent, YOU, to verify the data on this form is accurate. The Loan Signing Agent must sign and print their name on the following form. By doing so, you are attesting to the fact that you have seen and accurately recorded the information about the type of identification that is being used for the attestation.

You, the agent, must verify the following information is present and accurate on the US Patriot Act Information form:

- The name of the customer(s)
- Customer's Date of Birth
- Current Physical Address
- Government Issued ID (Only one form of verification is required)

Information about any identification documents used to verify the customer's identity must be included, such as the:

- Type of ID
- ID identification number
- Date of issuance and expiration of the ID

This form must be completed in its entirety; any errors or omissions will be the responsibility of the person completing this form. If the form cannot be completed in its entirety, please call Cardinal Financial at: 855.561.4944

Sincerely,

Closing specialist: Nicole Schooler
Phone: 4692994708 / Fax: 7044694790
Email: nicole.schooler@cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

PATRIOT ACT INFORMATION FORM

Date 05/19/2025
Customer Jeanette A Hunt
Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County
Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, customers will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Customers will also be asked to show their driver's license or other identifying documents.

COMPLETION OF THIS FORM IS REQUIRED IN ORDER TO COMPLY WITH THE PATRIOT ACT. A COPY OF THIS COMPLETED FORM MUST BE PLACED IN THE LOAN FILE.

THE CUSTOMER'S NAME, DATE OF BIRTH, AND CURRENT PHYSICAL ADDRESS ALONG WITH THE METHOD OF IDENTIFICATION FOR EACH CUSTOMER MUST BE WRITTEN IN BY THE PERSON COMPLETING THIS FORM:

Customer

Name: Jeanette A Hunt
Date of Birth: 04/30/1973
Current Physical Address: ,

METHOD OF IDENTIFICATION FOR CUSTOMER (Only one form of verification is required)

Customer

1.	Driver's License: <i>101 955 413</i>	Issued: <i>1/1/17</i>	Expired: <i>1/3/27</i>	
2.	State: <i>SC</i>	ID#:		
3.	Passport:			
4.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
5.	Military ID: <i> </i>			
6.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
7.	Green Card: <i> </i>			
8.	Country: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
9.	State ID: <i> </i>			
10.	Immigration Card: <i> </i>			
11.	Gov't ID (VISA): <i> </i>			
12.	Branch: <i> </i>	ID#: <i> </i>	Issued: <i> </i>	Expired: <i> </i>
13.	Other Document: <i> </i>			

RESOLUTION OF ANY DISCREPANCY

Completed by: *Michael A. Brooks*

Date: *5-19-25*

US PATRIOT ACT INFORMATION

05/16/2025

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- Customer's Date of Birth
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Information about any identification documents used to verify the customer's identity must be included, such as the:

- Type of ID
- ID identification number
- Date of issuance and expiration of the ID

This form must be completed in its entirety; any errors or omissions will be the responsibility of the person completing this form. If the form cannot be completed in its entirety, please call Cardinal Financial at: 855.561.4944

Sincerely,

Closing specialist: Nicole Schooler
Phone: 4692994708/ Fax: 7044694790
Email: nicole.schooler@cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

PATRIOT ACT INFORMATION FORM

Date 05/19/2025
Customer Hennes Adrian Hunt
Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683
Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies every customer. When applying for a loan, customers will be asked for their name, address, date of birth, and other information that will allow lenders to identify them. Customers will also be asked to show their driver's license or other identifying documents.

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THE CUSTOMER'S NAME, DATE OF BIRTH, AND CURRENT PHYSICAL ADDRESS ALONG WITH THE METHOD OF IDENTIFICATION FOR EACH CUSTOMER MUST BE WRITTEN IN BY THE PERSON COMPLETING THIS FORM:

Customer

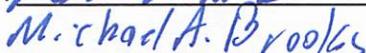
Name: Hennes Adrian Hunt
Date of Birth: 01/03/1972
Current Physical Address: 112 Tea Farm Road, Summerville, SC 29483

METHOD OF IDENTIFICATION FOR CUSTOMER (Only one form of verification is required)

Customer

1.	Driver's License:	101955413	
	State:	SC	ID#:
		Issued:	1/11/17
		Expired:	1/3/27
2.	Passport:		
3.	Country:	ID#:	Issued: Expired:
	Military ID:		
4.	Country:	Issued: Expired:	
	State ID:		
5.	ID#:	Issued:	Expired:
	Green Card:		
6.	Country:	ID#:	Issued: Expired:
	Immigration Card:		
7.	Country:	ID#:	Issued: Expired:
	Gov't ID (VISA):		
8.	Branch:	ID#:	Issued: Expired:
	Other Document:		

RESOLUTION OF ANY DISCREPANCY

Completed by: 


Date: 5-19-25

EQUITY SETTLEMENT SERVICES, INC.

444 Route 111
Smithtown, New York 11787

Property Address: 112 Tea Farm Road Summerville, SC 29483
Loan #: 1402167064
File #: 1815781

INSTRUCTIONS FOR DISBURSEMENT OF FUNDS

Distribute my/our proceeds as follows (check one):

Regular Mail

UPS Overnight Delivery

Wire to my Account - I/We give EQUITY SETTLEMENT SERVICES permission to access our bank account for the purpose of wiring funds from the proceeds of our refinance.

Signature:

LB TH

Signature:

Bank Name: South State Bank

Bank Phone #:

800-277-2175

State: SC

NOTARY ACKNOWLEDGMENT

County: Dorchester

Sworn to before me this 19 day of May, 2025.

Michael Aloysius Brooks
Notary Public

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

STAMP

A VOIDED CHECK * MUST *** be attached HERE
if a wire is requested
(or a bank statement provided).**

***All PARTIES ON THE NOTE
must be on the account provided*
(or separate checks provided for each party).**

- Failure to include a voided check may delay the disbursement of your loan proceeds.
- Proceeds do not always post the same day your loan was disbursed; check your account the morning after your funding date.
- If wires are returned to us we will send your proceeds overnight via UPS to your home.

THANK YOU

NAME AFFIDAVIT

Date 05/19/2025
Borrower Jeanette A Hunt

Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

This is to certify that Jeanette A Hunt, are one and the same person.

This Is To Certify That My Legal Signature Is Written And Typed Below.

Jeanette A Hunt

Typed Name


Signature

State of: South Carolina)
County of: Dorchester) SS:
)

The foregoing instrument was acknowledged before me this 19 day of May 2025 by Jeanette A Hunt known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.


Notary Public Signature

My Commission Expires:

5/19/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

NAME AFFIDAVIT

Date 05/19/2025
Borrower Hennes Adrian Hunt

Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

This is to certify that Hennes Adrian Hunt, HENNES A. HUNT, A H. HENNES, ADRIAN HENNES, ADRIAN H. HENNES, HENNES A. HUNT, HENNES HUNT, and HUNT HENNES are one and the same person.

This Is To Certify That My Legal Signature Is Written And Typed Below.

Hennes Adrian Hunt

Typed Name

Signature

State of: South Carolina)
County of: Dorchester) SS:
)

The foregoing instrument was acknowledged before me this 19 day of May 25, by Hennes Adrian Hunt known to me to be the person whose name is subscribed and sworn (affirmed) before me and executed by the same.

Notary Public Signature

My Commission Expires:

5/19/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expired 09/09/2029

Non-Applicant Affidavit

State of South Carolina)
County of Dorchester) SS:
)

Lender: Cardinal Financial Company, Limited Partnership

Property: 112 Tea Farm Road
Summerville, South Carolina 29483

The undersigned hereby acknowledges, understands and affirms that with regard to any loan (and loan-related) documentation that Lender requires the undersigned to sign in connection with, or relating to, the above-referenced loan, the undersigned, as a non-applicant, will sign as "Borrower" solely for the purpose of pledging any and all interest of the undersigned in the collateral securing the loan, without personal obligation for payment of any sums secured by the Security Instrument.

Dated:

05/19/2025

Jeanette A Hunt
Borrower, as Non-Applicant
Jeanette A Hunt

On May 19, 2025 before me, Michael A. Brooks, personally appeared, Jeanette A Hunt known to me (or proved to me on the basis of satisfactory evidence) to be the persons(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

(Seal)

Michael A. Brooks

Notary Public

My Commission Expires:

5/19/29

STATEMENT OF UNRECOGNIZED ALIASES

Date 05/19/2025
Borrower Hennes Adrian Hunt

Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

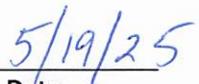
I hereby certify that HENES HUNT, HENNES S. HUNT, and HUNT,HENNES,A are not recognized by me as aliases.

ACKNOWLEDGMENT

By signing this, you certify that the information you provided in this document and in your loan application is both accurate and complete to the best of your knowledge.



Hennes Adrian Hunt



5/19/25

If you have questions or wish to take further action regarding these aliases, please contact the credit reporting companies directly. Their contact information is provided below:

Credit Reporting Company Contact Information			
Credit Reporting Company	Address	Telephone	Website
Equifax	P.O. Box 740241 Atlanta, GA 30374	(800) 685-1111	www.equifax.com
Experian	P.O. Box 2002 Allen, TX 75013	(888) 397-3742	www.experian.com
TransUnion	P.O. Box 1000 Chester, PA 19022	(888) 887-2873	www.transunion.com

Loan Calculations

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$249,411.40
Finance Charge. The dollar amount the loan will cost you.	\$168,004.10
Amount Financed. The loan amount available after paying your upfront finance charge.	\$76,525.68
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	10.135%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	202.949%



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

Other Disclosures

Appraisal

If the property was appraised for your loan, your lender is required to give you a copy at no additional cost at least 3 days before closing. If you have not yet received it, please contact your lender at the information listed below.

Contract Details

See your note and security instrument for information about

- what happens if you fail to make your payments,
- what is a default on the loan,
- situations in which your lender can require early repayment of the loan, and
- the rules for making payments before they are due.

Liability after Foreclosure

If your lender forecloses on this property and the foreclosure does not cover the amount of unpaid balance on this loan,

- state law may protect you from liability for the unpaid balance. If you refinance or take on any additional debt on this property, you may lose this protection and have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
- state law does not protect you from liability for the unpaid balance.

Refinance

Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.

Tax Deductions

If you borrow more than this property is worth, the interest on the loan amount above this property's fair market value is not deductible from your federal income taxes. You should consult a tax advisor for more information.

Contact Information

Name	Lender	Mortgage Broker	Settlement Agent
Name	Cardinal Financial Company, Limited Partnership		Equity Settlement Services, Inc.
Address	3530 Toringdon Way, Suite 200 Charlotte, NC 28277		444 Route 111 Smithtown, NY 11787
NMLS ID	66247		28947
SC License ID	MLS - 66247		Greg O'Neil
Contact	Adam Kerns		
Contact NMLS ID	2550683		
Contact SC License ID	MLO - 2550683		
Email	adam.kerns@cardinalfinancial.com		cardinal@equitysettlement.com
Phone	(980) 252-2414		(631) 715-3462

Closing Disclosure

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

Closing Information

Date Issued 05/16/25
 Closing Date 05/19/25
 Disbursement Date 05/23/25
 Settlement Agent Equity Settlement Services, Inc.
 File # 01-01815781
 Property 112 Tea Farm Road
 Summerville, SC 29483
 Appraised Prop. Value \$720,000

Transaction Information

Borrower Hennes Adrian Hunt
 112 Tea Farm Road
 Summerville, SC 29483
 Lender Cardinal Financial Company,
 Limited Partnership

Loan Information

Loan Term 30 years
 Purpose Home Equity Loan
 Product Fixed Rate
 Loan Type Conventional FHA
 VA _____
 Loan ID # 1402167064
 MIC #

Loan Terms

Can this amount increase after closing?

Loan Amount	\$80,779	NO
Interest Rate	9.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$679.23	NO
Prepayment Penalty		Does the loan have these features? NO
Balloon Payment		NO

Projected Payments

Payment Calculations	Years 1-30	Years 31-30
Principal & Interest	\$679.23	
Mortgage Insurance	+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>	+ 0.00	
Estimated Total Monthly Payment	\$679.23	
Estimated Taxes, Insurance, & Assessments <i>Amount can increase over time</i> See page 4 for details	\$873.72 a month	<p>This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></p> <p>In escrow? <input type="checkbox"/> NO <input checked="" type="checkbox"/> NO</p>

Costs at Closing

Closing Costs	\$4,736.32	Includes \$4,692.44 in Loan Costs + \$214.18 in Other Costs - \$170.30 in Lender Credits. See page 2 for details.
Cash To Close	\$76,042.68	Includes Closing Costs. See Calculating Cash to Close on page 3 for details. <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Paid by Others Before Closing
A. Origination Charges		\$2,662.19	
01	1.353% of Loan Amount (Points)	\$1,092.51	
02	Investor Tax Service Fee	\$90.00	
03	Lock Extension Fee	\$484.68	
04	Origination Fee	\$995.00	
05			
06			
07			
08			
B. Services Borrower Did Not Shop For		\$2,030.25	
01	Credit Report Fee to CoreLogic Credco	\$233.30	
02	Flood Certification to CoreLogic Flood Services, LLC	\$7.00	
03	MERS Fee to MERS	\$24.95	
04	Title - Attorney Fee to Equity Settlement Services, Inc	\$1,195.00	
05	Title - Courier Fee to Equity Settlement Services, Inc	\$75.00	
06	Title - Recording Service(s) Fee to Equity Settlement Services, Inc	\$50.00	
07	Title - Tax Certification Fee to Equity Settlement Services, Inc	\$50.00	
08	Title - Title Search Fee to Equity Settlement Services, Inc	\$395.00	
09			
10			
C. Services Borrower Did Shop For		\$0.00	
01			
02			
03			
04			
05			
06			
07			
08			
D. TOTAL LOAN COSTS (Borrower-Paid)		\$4,692.44	
Loan Costs Subtotals (A + B + C)		\$4,692.44	
Other Costs		Borrower-Paid At Closing	Paid by Others Before Closing
E. Taxes and Other Government Fees		\$25.00	
01	Recording Fees Deed: Mortgage: \$25.00	\$25.00	
02			
F. Prepays		\$189.18	
01	Homeowner's Insurance Premium (mo.)		
02	Mortgage Insurance Premium (mo.)		
03	Prepaid Interest (\$21.02 per day from 05/23/25 to 06/01/25)	\$189.18	
04	Property Taxes (mo.)		
05			
G. Initial Escrow Payment at Closing		\$0.00	
01	Homeowner's Insurance per month for mo.		
02	Mortgage Insurance per month for mo.		
03	Property Taxes per month for mo.		
04			
05			
06			
07			
08	Aggregate Adjustment		
H. Other		\$0.00	
01			
02			
03			
04			
05			
06			
07			
08			
I. TOTAL OTHER COSTS (Borrower-Paid)		\$214.18	
Other Costs Subtotals (E + F + G + H)		\$214.18	
J. TOTAL CLOSING COSTS (Borrower-Paid)		\$4,736.32	
Closing Costs Subtotals (D + I)		\$4,906.62	
Lender Credits (Includes \$170.30 credit for increase in Closing Costs above legal limit)		-\$170.30	

Payoffs and Payments

Use this table to see a summary of your payoffs and payments to others from your loan amount.

TO	AMOUNT
K. TOTAL PAYOFFS AND PAYMENTS	\$0.00

Calculating Cash to Close

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

Item	Loan Estimate	Final	Did this change?
Loan Amount	\$85,000	\$80,779.00	YES • You decreased this amount.
Total Closing Costs (J)	-\$4,241	-\$4,736.32	YES <ul style="list-style-type: none"> • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$170.30. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$0	NO
Total Payoffs and Payments (K)	\$0	\$0	NO
Cash to Close	\$80,759	\$76,042.68	Closing Costs Financed (Paid from your Loan Amount) \$4,736.32
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	

Additional Information About This Loan

Loan Disclosures

Assumption

If you sell or transfer this property to another person, your lender

will allow, under certain conditions, this person to assume this loan on the original terms
 will not allow assumption of this loan on the original terms

Demand Feature

Your loan

has a demand feature, which permits your lender to require early repayment of the loan. You should review your note for details.
 does not have a demand feature.

Late Payment

If your payment is more than 10 days late, your lender will charge a late fee of 5% of the payment or \$9.20 (whichever is greater) but not more than \$23.00.

Negative Amortization (Increase in Loan Amount)

Under your loan terms, you

are scheduled to make monthly payments that do not pay all of the interest due that month. As a result, your loan amount will increase (negatively amortize), and your loan amount will likely become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 may have monthly payments that do not pay all of the interest due that month. If you do, your loan amount will increase (negatively amortize), and, as a result, your loan amount may become larger than your original loan amount. Increases in your loan amount lower the equity you have in this property.
 do not have a negative amortization feature.

Partial Payments

Your lender

may accept payments that are less than the full amount due (partial payments) and apply them to your loan.
 may hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.
 does not accept any partial payments.

If this loan is sold, your new lender may have a different policy.

Security Interest

You are granting a security interest in
112 Tea Farm Road, Summerville, SC 29483

You may lose this property if you do not make your payments or satisfy other obligations for this loan.

Escrow Account

For now, your loan

will have an escrow account (also called an "impound" or "trust" account) to pay the property costs listed below. Without an escrow account, you would pay them directly, possibly in one or two large payments a year. Your lender may be liable for penalties and interest for failing to make a payment.

Escrow

Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your escrowed property costs:
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs
Initial Escrow Payment		A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment		The amount included in your total monthly payment.

will not have an escrow account because you declined it your lender does not offer one. You must directly pay your property costs, such as taxes and homeowner's insurance. Contact your lender to ask if your loan can have an escrow account.

No Escrow		
Estimated Property Costs over Year 1	\$10,484.64	Estimated total amount over year 1. You must pay these costs directly, possibly in one or two large payments a year
Escrow Waiver Fee		

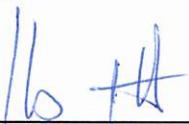
In the future,

Your property costs may change and, as a result, your escrow payment may change. You may be able to cancel your escrow account, but if you do, you must pay your property costs directly. If you fail to pay your property taxes, your state or local government may (1) impose fines and penalties or (2) place a tax lien on this property. If you fail to pay any of your property costs, your lender may (1) add the amounts to your loan balance, (2) add an escrow account to your loan, or (3) require you to pay for property insurance that the lender buys on your behalf, which likely would cost more and provide fewer benefits than what you could buy on your own.

Acknowledgement of Receipt of Closing Disclosure

Confirm Receipt

By signing, you are only confirming that you have received this form. You do not have to accept this loan because you have signed or received this form.



Hennes Adrian Hunt



Date



Jeanette A. Hunt



Date

Amortization Schedule (Standard)

Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership		Summerville, SC 29483
NMLS ID: 66247 State Lic: MLS - 66247			Dorchester County
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		

LOAN TERMS

Original Property Value: \$720,000

Original Principal Balance: \$80,779

Term in Months: 360

Interest Rate: 9.500%

AMORTIZED PAYMENT SCHEDULE

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
1	07/01/25	679.23	639.50	39.73	0.00	80,739.27	11.214%
2	08/01/25	679.23	639.19	40.04	0.00	80,699.23	11.208%
3	09/01/25	679.23	638.87	40.36	0.00	80,658.87	11.203%
4	10/01/25	679.23	638.55	40.68	0.00	80,618.19	11.197%
5	11/01/25	679.23	638.23	41.00	0.00	80,577.19	11.191%
6	12/01/25	679.23	637.90	41.33	0.00	80,535.86	11.186%
7	01/01/26	679.23	637.58	41.65	0.00	80,494.21	11.180%
8	02/01/26	679.23	637.25	41.98	0.00	80,452.23	11.174%
9	03/01/26	679.23	636.91	42.32	0.00	80,409.91	11.168%
10	04/01/26	679.23	636.58	42.65	0.00	80,367.26	11.162%
11	05/01/26	679.23	636.24	42.99	0.00	80,324.27	11.156%
12	06/01/26	679.23	635.90	43.33	0.00	80,280.94	11.150%
13	07/01/26	679.23	635.56	43.67	0.00	80,237.27	11.144%
14	08/01/26	679.23	635.21	44.02	0.00	80,193.25	11.138%
15	09/01/26	679.23	634.86	44.37	0.00	80,148.88	11.132%
16	10/01/26	679.23	634.51	44.72	0.00	80,104.16	11.126%
17	11/01/26	679.23	634.16	45.07	0.00	80,059.09	11.119%
18	12/01/26	679.23	633.80	45.43	0.00	80,013.66	11.113%
19	01/01/27	679.23	633.44	45.79	0.00	79,967.87	11.107%
20	02/01/27	679.23	633.08	46.15	0.00	79,921.72	11.100%
21	03/01/27	679.23	632.71	46.52	0.00	79,875.20	11.094%
22	04/01/27	679.23	632.35	46.88	0.00	79,828.32	11.087%
23	05/01/27	679.23	631.97	47.26	0.00	79,781.06	11.081%
24	06/01/27	679.23	631.60	47.63	0.00	79,733.43	11.074%
25	07/01/27	679.23	631.22	48.01	0.00	79,685.42	11.067%
26	08/01/27	679.23	630.84	48.39	0.00	79,637.03	11.061%
27	09/01/27	679.23	630.46	48.77	0.00	79,588.26	11.054%
28	10/01/27	679.23	630.07	49.16	0.00	79,539.10	11.047%
29	11/01/27	679.23	629.68	49.55	0.00	79,489.55	11.040%
30	12/01/27	679.23	629.29	49.94	0.00	79,439.61	11.033%
31	01/01/28	679.23	628.90	50.33	0.00	79,389.28	11.026%
32	02/01/28	679.23	628.50	50.73	0.00	79,338.55	11.019%
33	03/01/28	679.23	628.10	51.13	0.00	79,287.42	11.012%
34	04/01/28	679.23	627.69	51.54	0.00	79,235.88	11.005%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
35	05/01/28	679.23	627.28	51.95	0.00	79,183.93	10.998%
36	06/01/28	679.23	626.87	52.36	0.00	79,131.57	10.990%
37	07/01/28	679.23	626.46	52.77	0.00	79,078.80	10.983%
38	08/01/28	679.23	626.04	53.19	0.00	79,025.61	10.976%
39	09/01/28	679.23	625.62	53.61	0.00	78,972.00	10.968%
40	10/01/28	679.23	625.20	54.03	0.00	78,917.97	10.961%
41	11/01/28	679.23	624.77	54.46	0.00	78,863.51	10.953%
42	12/01/28	679.23	624.34	54.89	0.00	78,808.62	10.946%
43	01/01/29	679.23	623.90	55.33	0.00	78,753.29	10.938%
44	02/01/29	679.23	623.46	55.77	0.00	78,697.52	10.930%
45	03/01/29	679.23	623.02	56.21	0.00	78,641.31	10.922%
46	04/01/29	679.23	622.58	56.65	0.00	78,584.66	10.915%
47	05/01/29	679.23	622.13	57.10	0.00	78,527.56	10.907%
48	06/01/29	679.23	621.68	57.55	0.00	78,470.01	10.899%
49	07/01/29	679.23	621.22	58.01	0.00	78,412.00	10.891%
50	08/01/29	679.23	620.76	58.47	0.00	78,353.53	10.882%
51	09/01/29	679.23	620.30	58.93	0.00	78,294.60	10.874%
52	10/01/29	679.23	619.83	59.40	0.00	78,235.20	10.866%
53	11/01/29	679.23	619.36	59.87	0.00	78,175.33	10.858%
54	12/01/29	679.23	618.89	60.34	0.00	78,114.99	10.849%
55	01/01/30	679.23	618.41	60.82	0.00	78,054.17	10.841%
56	02/01/30	679.23	617.93	61.30	0.00	77,992.87	10.832%
57	03/01/30	679.23	617.44	61.79	0.00	77,931.08	10.824%
58	04/01/30	679.23	616.95	62.28	0.00	77,868.80	10.815%
59	05/01/30	679.23	616.46	62.77	0.00	77,806.03	10.806%
60	06/01/30	679.23	615.96	63.27	0.00	77,742.76	10.798%
61	07/01/30	679.23	615.46	63.77	0.00	77,678.99	10.789%
62	08/01/30	679.23	614.96	64.27	0.00	77,614.72	10.780%
63	09/01/30	679.23	614.45	64.78	0.00	77,549.94	10.771%
64	10/01/30	679.23	613.94	65.29	0.00	77,484.65	10.762%
65	11/01/30	679.23	613.42	65.81	0.00	77,418.84	10.753%
66	12/01/30	679.23	612.90	66.33	0.00	77,352.51	10.743%
67	01/01/31	679.23	612.37	66.86	0.00	77,285.65	10.734%
68	02/01/31	679.23	611.84	67.39	0.00	77,218.26	10.725%
69	03/01/31	679.23	611.31	67.92	0.00	77,150.34	10.715%
70	04/01/31	679.23	610.77	68.46	0.00	77,081.88	10.706%
71	05/01/31	679.23	610.23	69.00	0.00	77,012.88	10.696%
72	06/01/31	679.23	609.69	69.54	0.00	76,943.34	10.687%
73	07/01/31	679.23	609.13	70.10	0.00	76,873.24	10.677%
74	08/01/31	679.23	608.58	70.65	0.00	76,802.59	10.667%
75	09/01/31	679.23	608.02	71.21	0.00	76,731.38	10.657%
76	10/01/31	679.23	607.46	71.77	0.00	76,659.61	10.647%
77	11/01/31	679.23	606.89	72.34	0.00	76,587.27	10.637%
78	12/01/31	679.23	606.32	72.91	0.00	76,514.36	10.627%
79	01/01/32	679.23	605.74	73.49	0.00	76,440.87	10.617%
80	02/01/32	679.23	605.16	74.07	0.00	76,366.80	10.607%
81	03/01/32	679.23	604.57	74.66	0.00	76,292.14	10.596%
82	04/01/32	679.23	603.98	75.25	0.00	76,216.89	10.586%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
83	05/01/32	679.23	603.38	75.85	0.00	76,141.04	10.575%
84	06/01/32	679.23	602.78	76.45	0.00	76,064.59	10.565%
85	07/01/32	679.23	602.18	77.05	0.00	75,987.54	10.554%
86	08/01/32	679.23	601.57	77.66	0.00	75,909.88	10.543%
87	09/01/32	679.23	600.95	78.28	0.00	75,831.60	10.532%
88	10/01/32	679.23	600.33	78.90	0.00	75,752.70	10.521%
89	11/01/32	679.23	599.71	79.52	0.00	75,673.18	10.510%
90	12/01/32	679.23	599.08	80.15	0.00	75,593.03	10.499%
91	01/01/33	679.23	598.44	80.79	0.00	75,512.24	10.488%
92	02/01/33	679.23	597.81	81.42	0.00	75,430.82	10.477%
93	03/01/33	679.23	597.16	82.07	0.00	75,348.75	10.465%
94	04/01/33	679.23	596.51	82.72	0.00	75,266.03	10.454%
95	05/01/33	679.23	595.86	83.37	0.00	75,182.66	10.442%
96	06/01/33	679.23	595.20	84.03	0.00	75,098.63	10.430%
97	07/01/33	679.23	594.53	84.70	0.00	75,013.93	10.419%
98	08/01/33	679.23	593.86	85.37	0.00	74,928.56	10.407%
99	09/01/33	679.23	593.18	86.05	0.00	74,842.51	10.395%
100	10/01/33	679.23	592.50	86.73	0.00	74,755.78	10.383%
101	11/01/33	679.23	591.82	87.41	0.00	74,668.37	10.371%
102	12/01/33	679.23	591.12	88.11	0.00	74,580.26	10.358%
103	01/01/34	679.23	590.43	88.80	0.00	74,491.46	10.346%
104	02/01/34	679.23	589.72	89.51	0.00	74,401.95	10.334%
105	03/01/34	679.23	589.02	90.21	0.00	74,311.74	10.321%
106	04/01/34	679.23	588.30	90.93	0.00	74,220.81	10.308%
107	05/01/34	679.23	587.58	91.65	0.00	74,129.16	10.296%
108	06/01/34	679.23	586.86	92.37	0.00	74,036.79	10.283%
109	07/01/34	679.23	586.12	93.11	0.00	73,943.68	10.270%
110	08/01/34	679.23	585.39	93.84	0.00	73,849.84	10.257%
111	09/01/34	679.23	584.64	94.59	0.00	73,755.25	10.244%
112	10/01/34	679.23	583.90	95.33	0.00	73,659.92	10.231%
113	11/01/34	679.23	583.14	96.09	0.00	73,563.83	10.217%
114	12/01/34	679.23	582.38	96.85	0.00	73,466.98	10.204%
115	01/01/35	679.23	581.61	97.62	0.00	73,369.36	10.190%
116	02/01/35	679.23	580.84	98.39	0.00	73,270.97	10.177%
117	03/01/35	679.23	580.06	99.17	0.00	73,171.80	10.163%
118	04/01/35	679.23	579.28	99.95	0.00	73,071.85	10.149%
119	05/01/35	679.23	578.49	100.74	0.00	72,971.11	10.135%
120	06/01/35	679.23	577.69	101.54	0.00	72,869.57	10.121%
121	07/01/35	679.23	576.88	102.35	0.00	72,767.22	10.107%
122	08/01/35	679.23	576.07	103.16	0.00	72,664.06	10.092%
123	09/01/35	679.23	575.26	103.97	0.00	72,560.09	10.078%
124	10/01/35	679.23	574.43	104.80	0.00	72,455.29	10.063%
125	11/01/35	679.23	573.60	105.63	0.00	72,349.66	10.049%
126	12/01/35	679.23	572.77	106.46	0.00	72,243.20	10.034%
127	01/01/36	679.23	571.93	107.30	0.00	72,135.90	10.019%
128	02/01/36	679.23	571.08	108.15	0.00	72,027.75	10.004%
129	03/01/36	679.23	570.22	109.01	0.00	71,918.74	9.989%
130	04/01/36	679.23	569.36	109.87	0.00	71,808.87	9.973%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
131	05/01/36	679.23	568.49	110.74	0.00	71,698.13	9.958%
132	06/01/36	679.23	567.61	111.62	0.00	71,586.51	9.943%
133	07/01/36	679.23	566.73	112.50	0.00	71,474.01	9.927%
134	08/01/36	679.23	565.84	113.39	0.00	71,360.62	9.911%
135	09/01/36	679.23	564.94	114.29	0.00	71,246.33	9.895%
136	10/01/36	679.23	564.03	115.20	0.00	71,131.13	9.879%
137	11/01/36	679.23	563.12	116.11	0.00	71,015.02	9.863%
138	12/01/36	679.23	562.20	117.03	0.00	70,897.99	9.847%
139	01/01/37	679.23	561.28	117.95	0.00	70,780.04	9.831%
140	02/01/37	679.23	560.34	118.89	0.00	70,661.15	9.814%
141	03/01/37	679.23	559.40	119.83	0.00	70,541.32	9.797%
142	04/01/37	679.23	558.45	120.78	0.00	70,420.54	9.781%
143	05/01/37	679.23	557.50	121.73	0.00	70,298.81	9.764%
144	06/01/37	679.23	556.53	122.70	0.00	70,176.11	9.747%
145	07/01/37	679.23	555.56	123.67	0.00	70,052.44	9.730%
146	08/01/37	679.23	554.58	124.65	0.00	69,927.79	9.712%
147	09/01/37	679.23	553.60	125.63	0.00	69,802.16	9.695%
148	10/01/37	679.23	552.60	126.63	0.00	69,675.53	9.677%
149	11/01/37	679.23	551.60	127.63	0.00	69,547.90	9.659%
150	12/01/37	679.23	550.59	128.64	0.00	69,419.26	9.642%
151	01/01/38	679.23	549.57	129.66	0.00	69,289.60	9.624%
152	02/01/38	679.23	548.54	130.69	0.00	69,158.91	9.605%
153	03/01/38	679.23	547.51	131.72	0.00	69,027.19	9.587%
154	04/01/38	679.23	546.47	132.76	0.00	68,894.43	9.569%
155	05/01/38	679.23	545.41	133.82	0.00	68,760.61	9.550%
156	06/01/38	679.23	544.35	134.88	0.00	68,625.73	9.531%
157	07/01/38	679.23	543.29	135.94	0.00	68,489.79	9.512%
158	08/01/38	679.23	542.21	137.02	0.00	68,352.77	9.493%
159	09/01/38	679.23	541.13	138.10	0.00	68,214.67	9.474%
160	10/01/38	679.23	540.03	139.20	0.00	68,075.47	9.455%
161	11/01/38	679.23	538.93	140.30	0.00	67,935.17	9.435%
162	12/01/38	679.23	537.82	141.41	0.00	67,793.76	9.416%
163	01/01/39	679.23	536.70	142.53	0.00	67,651.23	9.396%
164	02/01/39	679.23	535.57	143.66	0.00	67,507.57	9.376%
165	03/01/39	679.23	534.43	144.80	0.00	67,362.77	9.356%
166	04/01/39	679.23	533.29	145.94	0.00	67,216.83	9.336%
167	05/01/39	679.23	532.13	147.10	0.00	67,069.73	9.315%
168	06/01/39	679.23	530.97	148.26	0.00	66,921.47	9.295%
169	07/01/39	679.23	529.79	149.44	0.00	66,772.03	9.274%
170	08/01/39	679.23	528.61	150.62	0.00	66,621.41	9.253%
171	09/01/39	679.23	527.42	151.81	0.00	66,469.60	9.232%
172	10/01/39	679.23	526.22	153.01	0.00	66,316.59	9.211%
173	11/01/39	679.23	525.01	154.22	0.00	66,162.37	9.189%
174	12/01/39	679.23	523.79	155.44	0.00	66,006.93	9.168%
175	01/01/40	679.23	522.55	156.68	0.00	65,850.25	9.146%
176	02/01/40	679.23	521.31	157.92	0.00	65,692.33	9.124%
177	03/01/40	679.23	520.06	159.17	0.00	65,533.16	9.102%
178	04/01/40	679.23	518.80	160.43	0.00	65,372.73	9.080%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
179	05/01/40	679.23	517.53	161.70	0.00	65,211.03	9.057%
180	06/01/40	679.23	516.25	162.98	0.00	65,048.05	9.034%
181	07/01/40	679.23	514.96	164.27	0.00	64,883.78	9.012%
182	08/01/40	679.23	513.66	165.57	0.00	64,718.21	8.989%
183	09/01/40	679.23	512.35	166.88	0.00	64,551.33	8.965%
184	10/01/40	679.23	511.03	168.20	0.00	64,383.13	8.942%
185	11/01/40	679.23	509.70	169.53	0.00	64,213.60	8.919%
186	12/01/40	679.23	508.36	170.87	0.00	64,042.73	8.895%
187	01/01/41	679.23	507.00	172.23	0.00	63,870.50	8.871%
188	02/01/41	679.23	505.64	173.59	0.00	63,696.91	8.847%
189	03/01/41	679.23	504.27	174.96	0.00	63,521.95	8.822%
190	04/01/41	679.23	502.88	176.35	0.00	63,345.60	8.798%
191	05/01/41	679.23	501.49	177.74	0.00	63,167.86	8.773%
192	06/01/41	679.23	500.08	179.15	0.00	62,988.71	8.748%
193	07/01/41	679.23	498.66	180.57	0.00	62,808.14	8.723%
194	08/01/41	679.23	497.23	182.00	0.00	62,626.14	8.698%
195	09/01/41	679.23	495.79	183.44	0.00	62,442.70	8.673%
196	10/01/41	679.23	494.34	184.89	0.00	62,257.81	8.647%
197	11/01/41	679.23	492.87	186.36	0.00	62,071.45	8.621%
198	12/01/41	679.23	491.40	187.83	0.00	61,883.62	8.595%
199	01/01/42	679.23	489.91	189.32	0.00	61,694.30	8.569%
200	02/01/42	679.23	488.41	190.82	0.00	61,503.48	8.542%
201	03/01/42	679.23	486.90	192.33	0.00	61,311.15	8.515%
202	04/01/42	679.23	485.38	193.85	0.00	61,117.30	8.489%
203	05/01/42	679.23	483.85	195.38	0.00	60,921.92	8.461%
204	06/01/42	679.23	482.30	196.93	0.00	60,724.99	8.434%
205	07/01/42	679.23	480.74	198.49	0.00	60,526.50	8.406%
206	08/01/42	679.23	479.17	200.06	0.00	60,326.44	8.379%
207	09/01/42	679.23	477.58	201.65	0.00	60,124.79	8.351%
208	10/01/42	679.23	475.99	203.24	0.00	59,921.55	8.322%
209	11/01/42	679.23	474.38	204.85	0.00	59,716.70	8.294%
210	12/01/42	679.23	472.76	206.47	0.00	59,510.23	8.265%
211	01/01/43	679.23	471.12	208.11	0.00	59,302.12	8.236%
212	02/01/43	679.23	469.48	209.75	0.00	59,092.37	8.207%
213	03/01/43	679.23	467.81	211.42	0.00	58,880.95	8.178%
214	04/01/43	679.23	466.14	213.09	0.00	58,667.86	8.148%
215	05/01/43	679.23	464.45	214.78	0.00	58,453.08	8.118%
216	06/01/43	679.23	462.75	216.48	0.00	58,236.60	8.088%
217	07/01/43	679.23	461.04	218.19	0.00	58,018.41	8.058%
218	08/01/43	679.23	459.31	219.92	0.00	57,798.49	8.028%
219	09/01/43	679.23	457.57	221.66	0.00	57,576.83	7.997%
220	10/01/43	679.23	455.82	223.41	0.00	57,353.42	7.966%
221	11/01/43	679.23	454.05	225.18	0.00	57,128.24	7.934%
222	12/01/43	679.23	452.27	226.96	0.00	56,901.28	7.903%
223	01/01/44	679.23	450.47	228.76	0.00	56,672.52	7.871%
224	02/01/44	679.23	448.66	230.57	0.00	56,441.95	7.839%
225	03/01/44	679.23	446.83	232.40	0.00	56,209.55	7.807%
226	04/01/44	679.23	444.99	234.24	0.00	55,975.31	7.774%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
227	05/01/44	679.23	443.14	236.09	0.00	55,739.22	7.742%
228	06/01/44	679.23	441.27	237.96	0.00	55,501.26	7.709%
229	07/01/44	679.23	439.38	239.85	0.00	55,261.41	7.675%
230	08/01/44	679.23	437.49	241.74	0.00	55,019.67	7.642%
231	09/01/44	679.23	435.57	243.66	0.00	54,776.01	7.608%
232	10/01/44	679.23	433.64	245.59	0.00	54,530.42	7.574%
233	11/01/44	679.23	431.70	247.53	0.00	54,282.89	7.539%
234	12/01/44	679.23	429.74	249.49	0.00	54,033.40	7.505%
235	01/01/45	679.23	427.76	251.47	0.00	53,781.93	7.470%
236	02/01/45	679.23	425.77	253.46	0.00	53,528.47	7.435%
237	03/01/45	679.23	423.77	255.46	0.00	53,273.01	7.399%
238	04/01/45	679.23	421.74	257.49	0.00	53,015.52	7.363%
239	05/01/45	679.23	419.71	259.52	0.00	52,756.00	7.327%
240	06/01/45	679.23	417.65	261.58	0.00	52,494.42	7.291%
241	07/01/45	679.23	415.58	263.65	0.00	52,230.77	7.254%
242	08/01/45	679.23	413.49	265.74	0.00	51,965.03	7.217%
243	09/01/45	679.23	411.39	267.84	0.00	51,697.19	7.180%
244	10/01/45	679.23	409.27	269.96	0.00	51,427.23	7.143%
245	11/01/45	679.23	407.13	272.10	0.00	51,155.13	7.105%
246	12/01/45	679.23	404.98	274.25	0.00	50,880.88	7.067%
247	01/01/46	679.23	402.81	276.42	0.00	50,604.46	7.028%
248	02/01/46	679.23	400.62	278.61	0.00	50,325.85	6.990%
249	03/01/46	679.23	398.41	280.82	0.00	50,045.03	6.951%
250	04/01/46	679.23	396.19	283.04	0.00	49,761.99	6.911%
251	05/01/46	679.23	393.95	285.28	0.00	49,476.71	6.872%
252	06/01/46	679.23	391.69	287.54	0.00	49,189.17	6.832%
253	07/01/46	679.23	389.41	289.82	0.00	48,899.35	6.792%
254	08/01/46	679.23	387.12	292.11	0.00	48,607.24	6.751%
255	09/01/46	679.23	384.81	294.42	0.00	48,312.82	6.710%
256	10/01/46	679.23	382.48	296.75	0.00	48,016.07	6.669%
257	11/01/46	679.23	380.13	299.10	0.00	47,716.97	6.627%
258	12/01/46	679.23	377.76	301.47	0.00	47,415.50	6.585%
259	01/01/47	679.23	375.37	303.86	0.00	47,111.64	6.543%
260	02/01/47	679.23	372.97	306.26	0.00	46,805.38	6.501%
261	03/01/47	679.23	370.54	308.69	0.00	46,496.69	6.458%
262	04/01/47	679.23	368.10	311.13	0.00	46,185.56	6.415%
263	05/01/47	679.23	365.64	313.59	0.00	45,871.97	6.371%
264	06/01/47	679.23	363.15	316.08	0.00	45,555.89	6.327%
265	07/01/47	679.23	360.65	318.58	0.00	45,237.31	6.283%
266	08/01/47	679.23	358.13	321.10	0.00	44,916.21	6.238%
267	09/01/47	679.23	355.59	323.64	0.00	44,592.57	6.193%
268	10/01/47	679.23	353.02	326.21	0.00	44,266.36	6.148%
269	11/01/47	679.23	350.44	328.79	0.00	43,937.57	6.102%
270	12/01/47	679.23	347.84	331.39	0.00	43,606.18	6.056%
271	01/01/48	679.23	345.22	334.01	0.00	43,272.17	6.010%
272	02/01/48	679.23	342.57	336.66	0.00	42,935.51	5.963%
273	03/01/48	679.23	339.91	339.32	0.00	42,596.19	5.916%
274	04/01/48	679.23	337.22	342.01	0.00	42,254.18	5.869%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
275	05/01/48	679.23	334.51	344.72	0.00	41,909.46	5.821%
276	06/01/48	679.23	331.78	347.45	0.00	41,562.01	5.773%
277	07/01/48	679.23	329.03	350.20	0.00	41,211.81	5.724%
278	08/01/48	679.23	326.26	352.97	0.00	40,858.84	5.675%
279	09/01/48	679.23	323.47	355.76	0.00	40,503.08	5.625%
280	10/01/48	679.23	320.65	358.58	0.00	40,144.50	5.576%
281	11/01/48	679.23	317.81	361.42	0.00	39,783.08	5.525%
282	12/01/48	679.23	314.95	364.28	0.00	39,418.80	5.475%
283	01/01/49	679.23	312.07	367.16	0.00	39,051.64	5.424%
284	02/01/49	679.23	309.16	370.07	0.00	38,681.57	5.372%
285	03/01/49	679.23	306.23	373.00	0.00	38,308.57	5.321%
286	04/01/49	679.23	303.28	375.95	0.00	37,932.62	5.268%
287	05/01/49	679.23	300.30	378.93	0.00	37,553.69	5.216%
288	06/01/49	679.23	297.30	381.93	0.00	37,171.76	5.163%
289	07/01/49	679.23	294.28	384.95	0.00	36,786.81	5.109%
290	08/01/49	679.23	291.23	388.00	0.00	36,398.81	5.055%
291	09/01/49	679.23	288.16	391.07	0.00	36,007.74	5.001%
292	10/01/49	679.23	285.06	394.17	0.00	35,613.57	4.946%
293	11/01/49	679.23	281.94	397.29	0.00	35,216.28	4.891%
294	12/01/49	679.23	278.80	400.43	0.00	34,815.85	4.836%
295	01/01/50	679.23	275.63	403.60	0.00	34,412.25	4.779%
296	02/01/50	679.23	272.43	406.80	0.00	34,005.45	4.723%
297	03/01/50	679.23	269.21	410.02	0.00	33,595.43	4.666%
298	04/01/50	679.23	265.96	413.27	0.00	33,182.16	4.609%
299	05/01/50	679.23	262.69	416.54	0.00	32,765.62	4.551%
300	06/01/50	679.23	259.39	419.84	0.00	32,345.78	4.492%
301	07/01/50	679.23	256.07	423.16	0.00	31,922.62	4.434%
302	08/01/50	679.23	252.72	426.51	0.00	31,496.11	4.374%
303	09/01/50	679.23	249.34	429.89	0.00	31,066.22	4.315%
304	10/01/50	679.23	245.94	433.29	0.00	30,632.93	4.255%
305	11/01/50	679.23	242.51	436.72	0.00	30,196.21	4.194%
306	12/01/50	679.23	239.05	440.18	0.00	29,756.03	4.133%
307	01/01/51	679.23	235.57	443.66	0.00	29,312.37	4.071%
308	02/01/51	679.23	232.06	447.17	0.00	28,865.20	4.009%
309	03/01/51	679.23	228.52	450.71	0.00	28,414.49	3.946%
310	04/01/51	679.23	224.95	454.28	0.00	27,960.21	3.883%
311	05/01/51	679.23	221.35	457.88	0.00	27,502.33	3.820%
312	06/01/51	679.23	217.73	461.50	0.00	27,040.83	3.756%
313	07/01/51	679.23	214.07	465.16	0.00	26,575.67	3.691%
314	08/01/51	679.23	210.39	468.84	0.00	26,106.83	3.626%
315	09/01/51	679.23	206.68	472.55	0.00	25,634.28	3.560%
316	10/01/51	679.23	202.94	476.29	0.00	25,157.99	3.494%
317	11/01/51	679.23	199.17	480.06	0.00	24,677.93	3.427%
318	12/01/51	679.23	195.37	483.86	0.00	24,194.07	3.360%
319	01/01/52	679.23	191.54	487.69	0.00	23,706.38	3.293%
320	02/01/52	679.23	187.68	491.55	0.00	23,214.83	3.224%
321	03/01/52	679.23	183.78	495.45	0.00	22,719.38	3.155%
322	04/01/52	679.23	179.86	499.37	0.00	22,220.01	3.086%

Amortization Schedule (Standard)

Payment Number	Payment Date	Principal and Interest Payment	Interest Portion	Principal Portion	Mortgage Insurance Payment	Remaining Principal Balance	Resulting LTV
323	05/01/52	679.23	175.91	503.32	0.00	21,716.69	3.016%
324	06/01/52	679.23	171.92	507.31	0.00	21,209.38	2.946%
325	07/01/52	679.23	167.91	511.32	0.00	20,698.06	2.875%
326	08/01/52	679.23	163.86	515.37	0.00	20,182.69	2.803%
327	09/01/52	679.23	159.78	519.45	0.00	19,663.24	2.731%
328	10/01/52	679.23	155.67	523.56	0.00	19,139.68	2.658%
329	11/01/52	679.23	151.52	527.71	0.00	18,611.97	2.585%
330	12/01/52	679.23	147.34	531.89	0.00	18,080.08	2.511%
331	01/01/53	679.23	143.13	536.10	0.00	17,543.98	2.437%
332	02/01/53	679.23	138.89	540.34	0.00	17,003.64	2.362%
333	03/01/53	679.23	134.61	544.62	0.00	16,459.02	2.286%
334	04/01/53	679.23	130.30	548.93	0.00	15,910.09	2.210%
335	05/01/53	679.23	125.95	553.28	0.00	15,356.81	2.133%
336	06/01/53	679.23	121.57	557.66	0.00	14,799.15	2.055%
337	07/01/53	679.23	117.16	562.07	0.00	14,237.08	1.977%
338	08/01/53	679.23	112.71	566.52	0.00	13,670.56	1.899%
339	09/01/53	679.23	108.23	571.00	0.00	13,099.56	1.819%
340	10/01/53	679.23	103.70	575.53	0.00	12,524.03	1.739%
341	11/01/53	679.23	99.15	580.08	0.00	11,943.95	1.659%
342	12/01/53	679.23	94.56	584.67	0.00	11,359.28	1.578%
343	01/01/54	679.23	89.93	589.30	0.00	10,769.98	1.496%
344	02/01/54	679.23	85.26	593.97	0.00	10,176.01	1.413%
345	03/01/54	679.23	80.56	598.67	0.00	9,577.34	1.330%
346	04/01/54	679.23	75.82	603.41	0.00	8,973.93	1.246%
347	05/01/54	679.23	71.04	608.19	0.00	8,365.74	1.162%
348	06/01/54	679.23	66.23	613.00	0.00	7,752.74	1.077%
349	07/01/54	679.23	61.38	617.85	0.00	7,134.89	0.991%
350	08/01/54	679.23	56.48	622.75	0.00	6,512.14	0.904%
351	09/01/54	679.23	51.55	627.68	0.00	5,884.46	0.817%
352	10/01/54	679.23	46.59	632.64	0.00	5,251.82	0.729%
353	11/01/54	679.23	41.58	637.65	0.00	4,614.17	0.641%
354	12/01/54	679.23	36.53	642.70	0.00	3,971.47	0.552%
355	01/01/55	679.23	31.44	647.79	0.00	3,323.68	0.462%
356	02/01/55	679.23	26.31	652.92	0.00	2,670.76	0.371%
357	03/01/55	679.23	21.14	658.09	0.00	2,012.67	0.280%
358	04/01/55	679.23	15.93	663.30	0.00	1,349.37	0.187%
359	05/01/55	679.23	10.68	668.55	0.00	680.82	0.095%
360	06/01/55	686.21	5.39	680.82	0.00	0.00	

NOTE (Subordinate Lien)

May 19, 2025
(*Note Date*)

Summerville
(*City*)

South Carolina
(*State*)

112 Tea Farm Road, Summerville, South Carolina 29483
(*Property Address*)

- 1. BORROWER'S PROMISE TO PAY.** In return for a loan that I have received, I promise to pay U.S. \$80,779.00 (this amount is called "Principal"), plus interest, to the order of the Lender. The Lender is Cardinal Financial Company, Limited Partnership. I will make all payments under this Note in the form of cash, check or money order.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

I also agree to do all things required in the Security Instrument (defined below) to protect the Property. If you incur an expense because I do not fulfill all obligations under this Note or under the Security Instrument, I promise to pay those expenses under this Note.

- 2. INTEREST.** Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 9.500%.

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

- 3. PAYMENTS.**

(A) Time and Place of Payments. I will pay principal and interest by making a payment every month.

I will make my monthly payment on the first (1st) day of each month beginning on July 1, 2025. I will make these payments every month until I have paid all of the principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before the Principal. If, on June 1, 2055, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at PO Box 105178, Atlanta, GA 30348-5178 or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments. My monthly payment will be in the amount of U.S. \$679.23.

- 4. BORROWER'S RIGHT TO PREPAY.** I have the right to make payments of Principal at any time before they are due. A payment of Principal only is known as a "Prepayment." When I make a Prepayment, I will tell the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there

will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes.

5. **LOAN CHARGES.** If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

6. **BORROWER'S FAILURE TO PAY AS REQUIRED.**

(A) **Late Charge for Overdue Payments.** If the Note Holder has not received the full amount of any monthly payment by the end of ten (10) calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5% of the payment or \$9.20 (whichever is greater) but not more than \$23.00. I will pay this late charge promptly but only once on each late payment.

(B) **Notice from Note Holder.** If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me, or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) **Default.** If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) **Payment of Note Holder's Costs and Expenses.** If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

7. **GIVING OF NOTICES.** Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by delivering it or by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

8. **OBLIGATIONS OF PERSONS UNDER THIS NOTE.** If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

- 9. WAIVERS.** I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.
- 10. UNIFORM SECURED NOTE.** This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

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WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

 Hennes Adrian Hunt	(Seal) - Borrower	(Seal) - Borrower
	(Seal) - Borrower	(Seal) - Borrower

[Sign Original Only]

Loan Origination Organization: Cardinal Financial Company, Limited Partnership, NMLS ID 66247
Loan Originator: Adam Kerns, NMLS ID 2550683

PAY TO THE ORDER OF:
Without Recourse, Cardinal Financial Company, Limited Partnership

By: _____
Its:

PAYMENT LETTER TO BORROWER (2nd LIEN)

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 | State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 | State MLO ID: MLO - 2550683

The monthly payments on the above referred to loan are to begin on July 1, 2025, and will continue monthly until June 1, 2055.

Your monthly payment will consist of the following:

PRINCIPAL AND INTEREST	\$679.23
TOTAL MONTHLY PAYMENTS	\$679.23

In the event you do not receive your statement from the Servicer of your loan prior to your first payment date, please remit your payment payable to Cardinal Financial Company, Limited Partnership and include your Loan Number and Servicing ID to us at the following address:

Cardinal Financial Company, Limited Partnership
PO Box 105178
Atlanta, GA 30348-5178
Servicing ID: 3520001354
Loan Number: 1402167064

If you have any questions, please contact our Customer Service Department at (855) 416-8962.

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Acknowledgment

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

 Hennes Adrian Hunt, Borrower	5/19/25 Date	Date
		Date

Allonge

Loan Number: 1402167064

Loan Date: May 19, 2025

Borrowers: Hennes Adrian Hunt

Property Address: 112 Tea Farm Road
Summerville, South Carolina 29483

Principal Balance: \$80,779

PAY TO THE ORDER OF

Without Recourse

Cardinal Financial Company, Limited Partnership

By: _____
Name

Its:

After Recording Return To:

Cardinal Financial Company, Limited Partnership
3530 Toringdon Way, Suite 200
Charlotte, NC 28277

This Instrument Was Prepared By:

Cardinal Financial Company, Limited Partnership
3530 Toringdon Way, Suite 200
Charlotte, NC 28277
Loan Number: 1402167064

————— [Space Above This Line For Recording Data] —————

MORTGAGE

MERS Phone: 888-679-6377

MIN: 1000922-1402167064-5

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 10, 12, 17, 19 and 20. Certain rules regarding the usage of words used in this document are also provided in Section 15.

- (A) **“Security Instrument”** means this document, which is dated May 19, 2025, together with all Riders to this document.
- (B) **“Borrower”** is Hennes Adrian Hunt and Jeanette A. Hunt, as Joint Tenants with Rights of Survivorship. Borrower is the mortgagor under this Security Instrument.
- (C) **“MERS”** is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender’s successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.
- (D) **“Lender”** is Cardinal Financial Company, Limited Partnership. Lender is a Limited Partnership organized and existing under the laws of Pennsylvania. Lender’s address is 3530 Toringdon Way, Suite 200, Charlotte, NC 28277.
- (E) **“Note”** means the promissory note signed by Borrower and dated May 19, 2025. The Note states that Borrower owes Lender EIGHTY THOUSAND SEVEN HUNDRED SEVENTY-NINE AND 00/100 Dollars (U.S. \$80,779.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than June 1, 2055.
- (F) **“Property”** means the property that is described below under the heading “TRANSFER OF RIGHTS IN THE PROPERTY.”
- (G) **“Loan”** means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | |
|--|---|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Planned Unit Development Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Biweekly Payment Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Construction Loan Rider |
| <input type="checkbox"/> Manufactured Home Rider | <input type="checkbox"/> Renovation Loan Rider |
| <input type="checkbox"/> Prepayment Rider | <input type="checkbox"/> Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) Reserved.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) Reserved.

(O) "Periodic Payment" means the regularly scheduled amount due for principal and interest under the Note.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (12 C.F.R. Part 1024), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the

County [Type of Recording Jurisdiction]	of	Dorchester [Name of Recording Jurisdiction]
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SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A."

Parcel ID: 1450102011000

which currently has the address of 112 Tea Farm Road

Summerville [City]	,	South Carolina	29483 [Street] [Zip Code]	("Property Address"):
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TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal, Interest, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 14. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. **Application of Payments or Proceeds.** Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; and (b) principal due under the Note. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. **Reserved.**
4. **Charges; Liens.** Borrower shall perform all of Borrower's obligations under any mortgage, deed of trust or other security instrument that is a lien having priority over this Security Instrument. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any.

Except for a lien Borrower disclosed to Lender in Borrower's application or in any title report Lender obtained, Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (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 Borrower 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 this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

5. **Property Insurance.** Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower 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 reasonably might affect such determination or certification. Borrower 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 Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower'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. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this 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 Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by

Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may 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 Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. 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 this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower 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 when the notice is given. In either event, or if Lender acquires the Property under Section 21 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) 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 this Security Instrument, whether or not then due.

6. **Preservation, Maintenance and Protection of the Property; Inspections.** Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

7. **Borrower's Loan Application.** Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or

failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

- 8. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.** If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 8, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 8.

Any amounts disbursed by Lender under this Section 8 shall become additional debt of Borrower secured by this 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 Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. Borrower shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. Borrower shall not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

- 9. Reserved.**
- 10. Assignment of Miscellaneous Proceeds; Forfeiture.** All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender, subject to the terms of any mortgage, deed of trust, or other security instrument with a lien which has priority over this Security Instrument.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement 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 Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not

economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 18, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

- 11. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower

or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

- 12. Joint and Several Liability; Co-signers; Successors and Assigns Bound.** Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 17, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 19) and benefit the successors and assigns of Lender.

- 13. Loan Charges.** Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

- 14. Notices.** All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all

Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

- 15. Governing Law; Severability; Rules of Construction.** This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

- 16. Borrower's Copy.** Borrower shall be given one copy of the Note and of this Security Instrument.
- 17. Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 17, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 14 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

- 18. Borrower's Right to Reinstate After Acceleration.** If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to

the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, to the extent authorized by Applicable Law; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 17.

19. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 14) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 21 and the notice of acceleration given to Borrower pursuant to Section 17 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 19.

20. Hazardous Substances. As used in this Section 20: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

21. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 17 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the non-existence of a default or any other defense of Borrower to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender shall be entitled to collect all expenses incurred in pursuing the remedies

provided in this Section 21, including, but not limited to, reasonable attorneys' fees and costs of title evidence, all of which shall be additional sums secured by this Security Instrument.

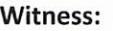
- 22. Release.** Upon payment of all sums secured by this Security Instrument, this Security Instrument shall become null and void. Lender shall release this Security Instrument. Borrower shall pay any recordation costs. Lender may charge Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.
- 23. Homestead Waiver.** Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.
- 24. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in §12-37-250 of the South Carolina Code of Laws.
- 25. Future Advances.** The lien of this Security Instrument shall secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest thereon, attorneys' fees and court costs.

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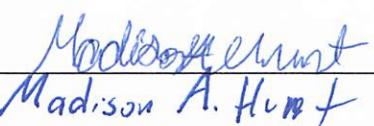
BENEFICIARY REQUESTS NOTICE OF ANY ADVERSE ACTION
THAT A PRIORITY LIEN HOLDER TAKES WITH REGARD TO -----
THE PROPERTY, INCLUDING DEFAULT AND FORECLOSURE

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Signed, sealed, and delivered in the presence of:

 Hennes Adrian Hunt	(Seal) - Borrower	 Jeanette A. Hunt	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower	 []	(Seal) - Borrower
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Witness:

 Madison A. Hunt	Witness	 Michael A. Brooks	Witness
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[Space Below This Line For Acknowledgment]

State of: South Carolina)

County of: Dorchester)

I, Michael A. Brooks do hereby certify that Hennes Adrian Hunt, Jeanette A Hunt, personally appeared before me this day and acknowledged the due execution of the foregoing instrument.

Witness my hand and official seal this 19 day of May 25.



Notary Public

Serial Number (if any):

519127

Commission Expires:

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

(NOTARY SEAL)

Loan Origination Organization: Cardinal Financial Company, Limited Partnership, NMLS ID 66247
Loan Originator: Adam Kerns, NMLS ID 2550683

Date: May 19, 2025
MIN: 1000922-1402167064-5

Loan Number: 1402167064

EXHIBIT "A" **LEGAL DESCRIPTION**

ALL that certain piece, parcel or lot of land, with buildings and improvements thereon, situate, lying and being near the Town of Summerville, County of Dorchester, State of South Carolina, (measuring and containing approximately 0.67 acres). Said lot being more particularly shown and designated as Parcel A as shown on a plat of two parcel of land, owned by Walter M. Bailey, prepared by Thomas Bailey, dated October 3, 1972, and recorded in the Office of the Clerk of Court, Dorchester County in Plat Book 20, at Page 5. Said lot having the following measurements and boundaries as shown on the said plat, to wit; on the North by property of Walter M. Bailey, whereon it measures 167.8 feet; on the Northwest by property of Helen Malka, whereon it measures 143 feet; on the West by property of Robert Reaud whereon it measures 77.45 feet; on the South by Parcel B whereon it measures 234.7 feet, on the East by Tea Farm Road (formerly Concord Street), whereon it fronts and measures 135 feet.

Together with all and singular the rights, members, hereditaments and appurtenances to the said premises belonging or in anywise incident or appertaining.

Parcel ID: 1450102011000

Commonly Known As: 112 Tea Farm Road, Summerville, South Carolina 29483

Correction Agreement – Limited Power of Attorney

The undersigned Purchaser/Borrower, for and in consideration of Cardinal Financial Company, Limited Partnership ("Lender") funding the closing of the loan , on property described at 112 Tea Farm Road, Summerville, South Carolina 29483 agree, that if requested by Lender, to fully cooperate, adjust and correct all **TYPOGRAPHICAL OR CLERICAL ERRORS** discovered in any or all of the closing documentation executed by the undersigned at settlement.

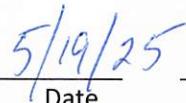
The undersigned appoints Lender and its designee as their attorney-in fact to correct any such errors, place our initials on documents where changes are made, and/or sign our names to and acknowledge any modification agreement or other document or form adjusting or correcting such errors. In the event this procedure is utilized, the party(ies) involved shall be notified and receive a corrected copy of the changed document(s) from Lender.

This POWER OF ATTORNEY is coupled with an interest and shall be irrevocable until the loan is satisfied and shall survive the disability of the undersigned.

AS WITNESS our execution hereof, Dated this 19th day of May, 2025



Hennes Adrian Hunt, Borrower

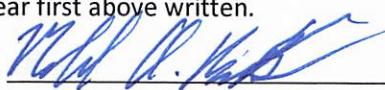


Date

STATE OF: *South Carolina*
COUNTY OF: *Dorchester*
TO WIT:

I HEREBY CERTIFY, that on this 19 day of May, 25, before me the subscriber, a Notary Public in and for the State and County aforesaid, personally appeared the above-named Borrower(s): Hennes Adrian Hunt known to me or satisfactorily proven to be the person(s) whose names(s) subscribed to the within CORRECTION AGREEMENT – LIMITED POWER OF ATTORNEY and acknowledge that executed the same for the purpose therein contained.

AS WITNESS my hand and Notary Seal the day and year first above written.



Notary Public

My Commission Expires:

5/19/29

Michael Aloysius Brooks
Notary Public, State of South Carolina
(Seal)
My Commission Expires 05/09/2029

BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. In applying for the loan, I/We completed a loan application containing various information on the purposes of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application with the employer and/or other documents, nor did I/We omit any pertinent information.
2. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.

Authorization to Release Information

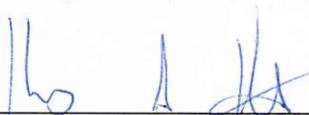
To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, **Cardinal Financial Company, Limited Partnership** and the mortgage guaranty insurer (if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We have applied for a mortgage loan from **Cardinal Financial Company, Limited Partnership**. As part of the application process, **Cardinal Financial Company, Limited Partnership** may order services and inspections from third-party providers to verify the information contained in my/our loan application and related documents. This may occur before loan closing or following the loan closing. These services may include, but are not limited to, ordering hazard insurance, title and property searches, property inspections, appraisals, pest inspections, and other standard third-party verification services. I/We understand that, to facilitate these services, **Cardinal Financial Company, Limited Partnership** may share my/our loan and personal information with these service providers as is necessary to complete the mortgage process.
3. I/We authorize you to provide to **Cardinal Financial Company, Limited Partnership** and to any investor to whom **Cardinal Financial Company, Limited Partnership** may sell my mortgage, and to the mortgage guaranty insurer (if any), 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 tax return information.
4. I/We understand and agree that **Cardinal Financial Company, Limited Partnership** 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.
5. **Cardinal Financial Company, Limited Partnership** or any investor that purchases the mortgage may address this authorization to any party names in the loan application.
6. A copy of this authorization may be accepted as an original.
7. Your prompt reply to **Cardinal Financial Company, Limited Partnership** or the investor that purchased the mortgage is appreciated.

BORROWER'S CERTIFICATION & AUTHORIZATION

Notice to FHA and VA Borrowers

This is notice to you as required by the Right to Financial Privacy Act of 1978 that the Department of Housing and Urban Development or Department of Veteran's Affairs has a right to access records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to the Department of Housing and Urban Development or Department of Veteran's Affairs without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.



Hennes Adrian Hunt



Date

Date

NOTICE OF RIGHT TO CANCEL

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

Your Right To Cancel

You are entering into a transaction that will result in a mortgage, lien or security interest on or in your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

1. the date of the transaction, which is **May 19, 2025**; or
 2. the date you receive your Truth in Lending disclosures; or
 3. the date you receive this notice of your right to cancel.

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

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 this transaction, you may do so by notifying us in writing, at

Cardinal Financial Company, Limited Partnership
3530 Toringdon Way, Suite 200
Charlotte, NC 28277

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 because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight **May 22, 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

Customer Signature
Hennes Adrian Hunt

Date

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving two copies of this disclosure on the date indicated below.

H b A H
Hennes Adrian Hunt, Borrower

5/19/25

Closing | Notice of Right to Cancel BC (09/20/19)
Cardinal Financial Company, Limited Partnership

Loan No. 1402167064
Page 1 of 1

NOTICE OF RIGHT TO CANCEL

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

Your Right To Cancel

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I WISH TO CANCEL

Customer Signature
Hennes Adrian Hunt

Date

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.


Hennes Adrian Hunt, Borrower


Date

NOTICE OF RIGHT TO CANCEL

Date 05/19/2025
Borrower Jeanette A Hunt
Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247
Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

Loan No. 1402167064
Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Your Right To Cancel

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I WISH TO CANCEL

Customer Signature
Jeanette A Hunt

Date

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving two copies of this disclosure on the date indicated below.


Jeanette A Hunt, Borrower

5/19/2025

Date

NOTICE OF RIGHT TO CANCEL

Date	05/19/2025	Loan No.	1402167064
Borrower	Jeanette A Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

Your Right To Cancel

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I WISH TO CANCEL

Customer Signature
Jeanette A Hunt

Date

Acknowledgement

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

Jeanette A. Hunt
Jeanette A Hunt, Borrower

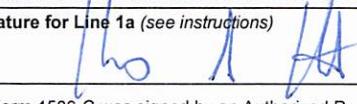
5/19/2025

Date _____

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 i. First name Hennes ii. Middle initial A iii. Last name/BMF company name Hunt			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers) i. Spouse's first name _____ ii. Middle initial _____ iii. Spouse's last name _____		
1b. First taxpayer identification number (see instructions) 585-23-6994			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.) 112 Tea Farm Road			b. City Summerville	c. State SC	d. ZIP code 29483
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 CoreLogic Credco			ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T	
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900			v. City Irvine	vi. State CA	vii. ZIP code 92618
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 Cardinal Financial Company, Limited Partnership				ii. Telephone number (855) 561-4944	
iii. Street address (including apt., room, or suite no.) 3530 Toringdon Way, Suite 200			iv. City Charlotte	v. State NC	vi. ZIP code 28277
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
1040					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>			
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>				
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
12/31/2024	12/31/2023	12/31/2022	/ /		
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Signature for Line 1a (see instructions) 			Date 5/19/25	Phone number of taxpayer on line 1a or 2a (843) 870-3448	
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name Hennes Adrian Hunt					
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:

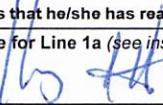
Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

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

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 (<i>if joint return and transcripts are requested for both taxpayers</i>)		
i. First name Hennes	ii. Middle initial A	iii. Last name/BMF company name Hunt	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (<i>see instructions</i>) 585-23-6994			2b. Spouse's taxpayer identification number (<i>if joint return and transcripts are requested for both taxpayers</i>)		
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 (<i>including apt., room, or suite no.</i> , city, state, and ZIP code (<i>see instructions</i>))					
a. Street address (<i>including apt., room, or suite no.</i>) 112 Tea Farm Road		b. City Summerville	c. State SC	d. ZIP code 29483	
4. Previous address shown on the last return filed if different from line 3 (<i>see instructions</i>)					
a. Street address (<i>including apt., room, or suite no.</i>)		b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name CoreLogic Credco		ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T		
iv. Street address (<i>including apt., room, or suite no.</i>) 40 Pacifica #900		v. City Irvine	vi. State CA	vii. ZIP code 92618	
5b. Customer file number (<i>if applicable</i>) (<i>see instructions</i>)			5c. Unique identifier (<i>if applicable</i>) (<i>see instructions</i>)		
5d. Client name, telephone number, and address (<i>this field cannot be blank or not applicable (NA)</i>)					
i. Client name Cardinal Financial Company, Limited Partnership				ii. Telephone number (855) 561-4944	
iii. Street address (<i>including apt., room, or suite no.</i>) 3530 Toringdon Way, Suite 200		iv. City Charlotte	v. State NC	vi. ZIP code 28277	
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. (<i>see instructions</i>)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>			
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>					
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (<i>see instructions</i>) 12/31/2024 12/31/2023 12/31/2022 / /					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Signature for Line 1a (<i>see instructions</i>) 		Date 5/19/25	Phone number of taxpayer on line 1a or 2a (843) 870-3448		
<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
Print/Type name Hennes Adrian Hunt					
Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)					
Spouse's signature (<i>required if listed on Line 2a</i>)			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.

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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 BFM 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.

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

Printed Name: Hennes Adrian Hunt	Date of Birth: 01/03/1972	Social Security Number: 585-23-6994
--	-------------------------------------	---

Reason for authorizing consent: (Please select one)

- | | | |
|---|---|--|
| <input checked="" type="checkbox"/> To apply for a mortgage | <input type="checkbox"/> To apply for a loan | <input type="checkbox"/> To meet a licensing requirement |
| <input type="checkbox"/> To open a bank account | <input type="checkbox"/> To open a retirement account | <input type="checkbox"/> Other |
| <input type="checkbox"/> To apply for a credit card | <input type="checkbox"/> To apply for a job | |

With the following company ("the Company"):

Company Name: **Cardinal Financial Company, Limited Partnership**

Company Address: **3530 Toringdon Way, Suite 200, Charlotte, NC 28277**

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

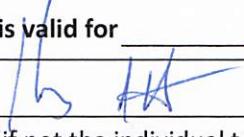
Agent's Name: **CoreLogic, Inc.**

Agent's Address: **40 Pacifica, Suite 900 Irvine, CA 92618**

I authorize the Social Security Administration to verify my name and SSN to the Company and/or the Company's Agent, if applicable, for the purpose I identified. I am the individual to whom the Social Security number was issued or the parent or legal guardian of a minor, or the legal guardian of a legally incompetent adult. I declare and affirm under the penalty of perjury that the information contained herein is true and correct. I acknowledge that if I make any representation that I know is false to obtain information from Social Security records, I could be found guilty of a misdemeanor and fined up to \$5,000.

This consent is valid only for one-time use. This consent is valid only for 90 days from the date signed, unless indicated otherwise by the individual named above. If you wish to change this timeframe, fill in the following:

This consent is valid for _____ days from the date signed. _____ (Please initial.)

Signature: 

Date Signed: **5/19/25**

Relationship (if not the individual to whom the SSN was Issued):

Privacy Act Statement Collection and Use of Personal Information

Sections 205(a) and 1106 of the Social Security Act, as amended, allow us to collect this information. Furnishing us this information is voluntary. However, failing to provide all or part of the information may prevent us from releasing information to a designated company or company's agent. We will use the information to verify your name and Social Security number (SSN). We may also share your information for the following purposes, called routine uses: - To contractors and other Federal agencies, as necessary, to assist us in efficiently administering our programs; and - To student volunteers, persons working under a personal services contract, and others, when they need access to information in our records in order to perform their assigned agency duties. In addition, we may share this information in accordance with the Privacy Act and other Federal laws. For example, where authorized, we may use and disclose this information in computer matching programs, in which our records are compared with other records to establish or verify a person's eligibility for Federal benefit programs and for repayment of incorrect or delinquent debts under these programs. A list of routine uses is available in our Privacy Act System of Records Notice (SORN) 60-0058, entitled Master Files of SSN Holders and SSN Applications, as published in the Federal Register (FR) on December 29, 2010, at 75 FR 82121. Additional information, and a full listing of all our SORNs, is available on our website at www.saa.gov/privacy.

Paperwork Reduction Act Statement - This information collection meets the requirements of 44 U.S.C. § 3507, as amended by section 2 of the Paperwork Reduction Act of 1995. You do not need to answer these questions unless we display a valid Office of Management and Budget (OMB) control number. We estimate that it will take about 20 minutes to read the instructions, gather the facts, and answer the questions. ***Send only comments regarding this burden estimate or any other aspect of this collection, including suggestions for reducing this burden to:*** SSA, 6401 Security Blvd., Baltimore, MD 21235-6401.

-----TEAR OFF-----

NOTICE TO NUMBER HOLDER

The Company and/or its Agent have entered into an agreement with SSA that, among other things, includes restrictions on the further use and disclosure of SSA's verification of your SSN. To view a copy of the entire model agreement, visit <https://www.ssa.gov/cbsv/docs/SampleUserAgreement.pdf>.

ACKNOWLEDGMENT

By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

		5/19/25	
Hennes	Adrian Hunt, Borrower	Date	Date
		Date	Date

NOTICE OF SERVICING TRANSFER

Date	05/19/2025	Loan No.	1402167064
Borrower	Hennes Adrian Hunt	Property	112 Tea Farm Road Summerville, SC 29483 Dorchester County
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State License: MLS - 66247		
Originator	Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683		

Dear Mortgagor(s):

The subservicing of your mortgage loan, that is, the right to collect payments from you, is being transferred from Cardinal Financial Company, Limited Partnership ("Present Servicer") to ServiceMac, LLC ("New Servicer"), who will subservice your loan under a contractual agreement with Cardinal Financial Company, Limited Partnership, effective 07/01/2025. This means that after this date, a new servicer will be collecting your mortgage loan payments from you. Nothing else about your mortgage loan will change.

Present Servicer is now collecting your payments. Present Servicer will stop accepting payments received from you after 07/01/2025.

New Servicer will collect your payments going forward. Your new Servicer will start accepting payments received from you on 07/01/2025.

SEND ALL PAYMENTS DUE ON OR AFTER 07/01/2025 TO THE NEW SERVICER AT THIS ADDRESS:

Cardinal Financial Company, L.P.
PO Box 105178
Atlanta, GA 30348-5178

If you have any questions for either Present Servicer or New Servicer about your mortgage loan or this transfer, please contact them using the information below:

Present Servicer:	New Servicer:
Cardinal Financial Company, Limited Partnership PO Box 105178, Atlanta, GA 30348-5178 Call Customer Care Toll Free at (855) 561-4944	Cardinal Financial Company, Limited Partnership c/o ServiceMac, LLC PO Box 105178, Atlanta, GA 30348-5178 Call Customer Service Toll Free at (855) 416-8962

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

Form W-9

(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer Identification Number and Certification

Go to www.irs.gov/FormW9 for instructions and the latest information.

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

Before you begin. For guidance related to the purpose of Form W-9, see *Purpose of Form*, below.

Print or type.
See Specific Instructions on Page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Hennes Adrian Hunt			
2 Business name/disregarded entity name, if different from above.			
3a Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes.		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):	
<input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership)		Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <small>(Applies to accounts maintained outside the United States.)</small>	
Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.			
<input type="checkbox"/> Other (see instructions) _____			
3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/>			
5 Address (number, street, and apt. or suite no.) See instructions. 112 Tea Farm Road		Requester's name and address (optional) Cardinal Financial Company, Limited Partnership	
6 City, state, and ZIP code Summerville, SC 29483		3530 Toringdon Way, Suite 200 Charlotte, NC 28277	
7 List account number(s) here (optional) 1402167064			

Part I Taxpayer Identification Number (TIN)

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

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

Social security number
585-23-6994
or
Employee identification number

Part II Certification

Under penalties of perjury, I certify that:

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

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

Sign Here	Signature of U.S. person
-----------	--------------------------

Date

5/19/25

General Instructions

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

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

What's New

Line 3a has been modified to clarify how a disregarded entity completes this line. An LLC that is a disregarded entity should check the appropriate box for the tax classification of its owner. Otherwise, it should check the "LLC" box and enter its appropriate tax classification.

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3. See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they

must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1099-K (merchant card and third-party network transactions).
- Form 1098 (home mortgage interest), 1098-E (student loan interest), and 1098-T (tuition).
- Form 1099-C (canceled debt).
- Form 1099-A (acquisition or abandonment of secured property).

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

Caution: If you don't return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See *What is backup withholding*, later.

By signing the filled-out form, you:

1. Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
2. Certify that you are not subject to backup withholding; or
3. Claim exemption from backup withholding if you are a U.S. exempt payee; and
4. Certify to your non-foreign status for purposes of withholding under chapter 3 or 4 of the Code (if applicable); and
5. Certify that FATCA code(s) entered on this form (if any) indicating that you are exempt from the FATCA reporting is correct. See *What Is FATCA Reporting*, later, for further information.

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

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

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

Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding. Payments made to foreign persons, including certain distributions, allocations of income, or transfers of sales proceeds, may be subject to withholding under chapter 3 or chapter 4 of the Code (sections 1441–1474). Under those rules, if a Form W-9 or other certification of non-foreign status has not been received, a withholding agent, transferee, or partnership (payor) generally applies presumption rules that may require the payor to withhold applicable tax from the recipient, owner, transferor, or partner (payee). See Pub. 515, Withholding of Tax on Nonresident Aliens and Foreign Entities.

The following persons must provide Form W-9 to the payor for purposes of establishing its non-foreign status.

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

See Pub. 515 for more information on providing a Form W-9 or a certification of non-foreign status to avoid withholding.

Foreign person. If you are a foreign person or the U.S. branch of a foreign bank that has elected to be treated as a U.S. person (under Regulations section 1.1441-1(b)(2)(iv) or other applicable section for chapter 3 or 4 purposes), do not use Form W-9. Instead, use the appropriate Form W-8 or Form 8233 (see Pub. 515). If you are a qualified foreign pension fund under Regulations section 1.897(l)-1(d), or a partnership that is wholly owned by qualified foreign pension funds, that is treated as a non-foreign person for purposes of section 1445 withholding, do not use Form W-9. Instead, use Form W-8EXP (or other certification of non-foreign status).

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier.

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

• **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.

• **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.

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

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3a

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

IF the entity/individual on line 1 is a(n) ...	THEN check the box for ...
• Corporation	Corporation
• Individual or	Individual/sole proprietor.
• Sole proprietorship	
• LLC classified as a partnership for U.S. federal tax purposes or	Limited liability company and enter the appropriate tax classification: P= Partnership, C = C corporation, or S = S corporation.
• LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	
• Partnership	Partnership.
• Trust/estate	Trust/estate.

Line 3b

Check this box if you are a partnership (including an LLC classified as a partnership for U.S. federal tax purposes), trust, or estate that has any foreign partners, owners, or beneficiaries, and you are providing this form to a partnership, trust, or estate, in which you have an ownership interest. You must check the box on line 3b if you receive a Form W-8 (or documentary evidence) from any partner, owner, or beneficiary establishing foreign status or if you receive a Form W-9 from any partner, owner, or beneficiary that has checked the box on line 3b.

Note: A partnership that provides a Form W-9 and checks box 3b may be required to complete Schedules K-2 and K-3 (Form 1065). For more information, see the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

If you are required to complete line 3b but fail to do so, you may not receive the information necessary to file a correct information return with the IRS or furnish a correct payee statement to your partners or beneficiaries. See, for example, sections 6698, 6722, and 6724 for penalties that may apply.

Line 4 Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.

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

1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

- 2—The United States or any of its agencies or instrumentalities.
- 3—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- 4—A foreign government or any of its political subdivisions, agencies, or instrumentalities.
- 5—A corporation.
- 6—A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.
- 7—A futures commission merchant registered with the Commodity Futures Trading Commission.
- 8—A real estate investment trust.
- 9—An entity registered at all times during the tax year under the Investment Company Act of 1940.
- 10—A common trust fund operated by a bank under section 584(a).
- 11—A financial institution as defined under section 581.
- 12—A middleman known in the investment community as a nominee or custodian.
- 13—A trust exempt from tax under section 664 or described in section 4947.

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

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

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

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

Exemption from FATCA reporting code. The following codes identify payees that are exempt from reporting under FATCA. These codes apply to persons submitting this form for accounts maintained outside of the United States by certain foreign financial institutions. Therefore, if you are only submitting this form for an account you hold in the United States, you may leave this field blank. Consult with the person requesting this form if you are uncertain if the financial institution is subject to these requirements. A requester may indicate that a code is not required by providing you with a Form W-9 with "Not Applicable" (or any similar indication) entered on the line for a FATCA exemption code.

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

B—The United States or any of its agencies or instrumentalities.

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

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

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

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

G—A real estate investment trust.

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

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

J—A bank as defined in section 581.

K—A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. If you are a resident alien and you do not have, and are not eligible to get, an SSN, your TIN is your IRS ITIN. Enter it in the entry space for the Social security number. If you do not have an ITIN, see *How to get a TIN* below.

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

If you are a single-member LLC that is disregarded as an entity separate from its owner, enter the owner's SSN (or EIN, if the owner has one). If the LLC is classified as a corporation or partnership, enter the entity's EIN.

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

How to get a TIN. If you do not have a TIN, apply for one immediately. To apply for an SSN, get Form SS-5, Application for a Social Security Card, from your local SSA office or get this form online at www.SSA.gov. You may also get this form by calling 800-772-1213. Use Form W-7, Application for IRS Individual Taxpayer Identification Number, to apply for an ITIN, or Form SS-4, Application for Employer Identification Number, to apply for an EIN. You can apply for an EIN online by accessing the IRS website at www.irs.gov/EIN. Go to www.irs.gov/Forms to view, download, or print Form W-7 and/or Form SS-4. Or, you can go to www.irs.gov/OrderForms to place an order and have Form W-7 and/or Form SS-4 mailed to you within 15 business days.

If you are asked to complete Form W-9 but do not have a TIN, apply for a TIN and enter "Applied For" in the space for the TIN, sign and date the form, and give it to the requester. For interest and dividend payments, and certain payments made with respect to readily tradable instruments, you will generally have 60 days to get a TIN and give it to the requester before you are subject to backup withholding on payments. The 60-day rule does not apply to other types of payments. You will be subject to backup withholding on all such payments until you provide your TIN to the requester.

Note: Entering "Applied For" means that you have already applied for a TIN or that you intend to apply for one soon. See also *Establishing U.S. status for purposes of chapter 3 and chapter 4 withholding*, earlier, for when you may instead be subject to withholding under chapter 3 or 4 of the Code.

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

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

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

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

³ You must show your individual name on line 1, and enter your business or DBA name, if any, on line 2. You may use either your SSN or EIN (if you have one), but the IRS encourages you to use your SSN.

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

* Note: The grantor must also provide a Form W-9 to the trustee of the trust.

** For more information on optional filing methods for grantor trusts, see the Instructions for Form 1041.

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

Protect yourself from suspicious emails or phishing schemes.

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

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

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

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

Privacy Act Notice

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

Disclosure Change Summary

Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: MLS - 66247		Summerville, SC 29483
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		Dorchester County

The tables in this document specify any term or fee changes that may have occurred on your loan since your previous disclosure.

THIS IS NOT A LOAN DISCLOSURE. Refer to the most recent Loan Estimate (Form H-24) or Closing Disclosure (Form H-25) provided to you for your official loan terms, fees and other information.

WHEREAS, in reliance upon the Investment Term Sheet, and the terms and conditions set forth in this Agreement, Hometap wishes to purchase the Option, and the Owner wishes to sell the Option and accept the Investment Amount, as described in this Agreement.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the Owner and Hometap agree as follows:

SECTION 1 **OPTION PURCHASE**

Section 1.1 Option and Hometap Percentage. You agree to sell to Hometap an exclusive and irrevocable option (the "**Option**") to acquire an undivided percentage interest (the "**Hometap Percentage**") of fee simple title ownership in that certain residential real property owned by the Owner as more fully identified and described on Exhibit A (the "**Property**"), which is attached and made a part of this Agreement. The Property will include only the real property described in Exhibit A and fixtures appurtenant thereto.

Section 1.2 Agreement Execution and Delivery. In connection with the execution and delivery of this Agreement, the Settlement Agent has conducted the Investment Signing, at which you have:

(a) Executed and delivered to the Settlement Agent originals of the following documents (each as well as other documents completed and delivered in connection with the consummation of the transactions contemplated by this Agreement an "**Investment Document**", and together the "**Investment Documents**"):

(i) this Agreement, including any riders attached hereto;

(ii) the Investment Term Sheet;

(iii) a notarized Security Agreement in the form of a mortgage or deed of trust, substantially in the form set forth in Exhibit B, which is attached and made a part of this Agreement (the "**Security Instrument**");

(iv) a Notice of Right to Cancel, substantially in the form as set forth in Exhibit C, which is attached and made a part of this Agreement; and

(v) a signed and completed Insurance Request and Authorization Form granting authorization for Hometap to be added as a loss payee (or as we otherwise direct) on all of Owner's insurance policies for the Property.

(b) Received the Signing Instructions prepared and provided by the Settlement Agent based upon the Investment Term Sheet, which shall set forth the use and disbursement of the Investment Amount (the "**Signing Instructions**"); and

(c) Provided the Settlement Agent any other documents and information we reasonably request to have completed the Investment Signing and secure and perfect the Option and related documents as a lien upon the Property.

Section 1.3 Right to Cancel.

(a) You have a right to rescind and cancel this Agreement ("Right to Cancel") by delivering written notice to us at any time prior to 11:59 p.m. Eastern Time on the third (3rd) Business Day following the Signing Date (the "Cancellation Period") of your exercise of your Right to Cancel.

(b) If you exercise your Right to Cancel during the Cancellation Period, then this Agreement shall become null and void and of no further legal effect or consequence, the Investment Amount shall be returned to Hometap, and you and Hometap shall have no further obligations to one another.

(c) If you do not exercise your Right to Cancel during the Cancellation Period, then upon expiration thereof, this Agreement shall become binding and effective upon the parties at 12:00 a.m. Eastern Time on the first Business Day following the Cancellation Period (the "Effective Date").

(d) For purposes of this Agreement, a "Business Day" shall be all calendar days except Sundays and any day that is a federal banking holiday in the United States.

Section 1.4 Disbursement of Funds and Recording of Documents. Upon the Effective Date:

(a) **Disbursement of Investment Amount and Net Investment Amount.** Hometap shall cause the Investment Amount to be disbursed by the Settlement Agent in accordance with the Settlement Instructions, and the Net Investment Amount shall be delivered and paid to the Owner via wire transfer or check, as instructed by the Owner, as soon as reasonably practicable on or following the Effective Date; provided that (i) Hometap shall not be obligated to disburse the Investment Amount until it has received a final title report that confirms no additional liens have been filed on the Property since Hometap extended the investment offer (the "Final Title Report"); and (ii) if the Final Title Report reflects additional liens that were not previously disclosed to Hometap, this Agreement will immediately terminate and Hometap shall have no obligation to disburse the Investment Amount.

(b) **Recording of Documents.** Hometap shall use commercially reasonable efforts, via the Settlement Agent, to record and file the Security Instrument, as well as any other documents evidencing the satisfaction of liens or encumbrances on the Property as a result of the payments made pursuant to the Signing Instructions with the appropriate property recorder's office or other applicable governmental, city, county, or municipal office in which the Property is situated. You agree to take any reasonable actions and sign any additional documentation deemed necessary or desirable by Hometap to allow Hometap to record and file the Security Instrument and any related documents.

Section 1.5 Option Period. The term of the Option (the "Option Period") shall commence on the Effective Date and shall continue until the earlier of (a) an Owner Repurchase (as defined below), (b) a Hometap Option Exercise (as defined below), or (c) 11:59 p.m. Eastern Time on the tenth (10th) anniversary of the Effective Date (the "Expiration Date"); *provided, however,* that Hometap may extend the Option Period one or more times by up to a total of an additional ten (10) years, by providing you with written notice (an "Extension Notice") of our intent to extend the Option Period prior to the Expiration Date or the conclusion of any Extension Period (as defined below). Any Extension Notice shall include the period for which Hometap intends to extend the Option Period (such period being the "Extension Period", and the Option Period and any Extension Period collectively being the "Effective Period"), and upon any such extension, the Expiration Date shall be accordingly extended to the last day of any Extension Period. The Extension Period shall continue until the earlier of (a) an Owner Repurchase (as defined below), (b) a Hometap Option Exercise (as defined below), or (c) 11:59 p.m. Eastern Time on the last day of the Extension Period.

SECTION 2 **OPTION CONDITIONS**

Section 2.1 Determination of Ending Home Value. The "Ending Home Value" shall be (i) determined by the Appraisal Process (as defined below in Section 2.3) or (ii) in the event of a Permitted Sale (as defined below in Section 2.6(a)), the sale price of the Property, provided that such price is at least ninety percent (90%) of the value of the Property determined by the Appraisal Process.

Section 2.2 Calculation of the Hometap Share. The "Hometap Share" represents the value of Hometap's interest in the Property by virtue of the Option and shall be determined by multiplying (a) the Hometap Percentage, as set forth in the Investment Term Sheet, by (b) the Ending Home Value; *provided, however,* that the Hometap Share shall not exceed an amount equal to an annualized rate of return of twenty percent (20%) on the Investment Amount ("Hometap Cap"), as further described in the Investment Term Sheet. The Hometap Share shall be calculated as of the date the Owner Repurchase or Hometap Option Exercise, as applicable, is effective, using the Hometap Percentage in effect on such date.

Section 2.3 Appraisal Process.

(a) **Physical Appraisal.** For purposes of this Agreement, a "Physical Appraisal" shall mean a physical inspection and appraisal of the Property that meets the following criteria:

- (i) the appraiser will be selected by us or approved in advance by us;
- (ii) the appraiser must be unaffiliated with either you or us or any other individual, corporation, limited liability company, partnership, joint venture, association, joint-stock company, trust, unincorporated organization or government, or any agency or political subdivision of any of the foregoing (each a "Person") with an interest in the Property, such as a potential third-party buyer;
- (iii) the inspection and appraisal of the Property must be done in compliance with the Uniform Standards of Professional Appraisal Practice; and
- (iv) the Owner shall be responsible for payment of Appraisal costs.

(b) **Second Physical Appraisal.** In any circumstance where the Ending Home Value is being determined by an Appraisal under the terms of this Agreement, either the Owner or Hometap shall have the right to order and complete a second Physical Appraisal. If either party desires to have a second Physical Appraisal, then (a) the second Physical Appraisal must be completed (not just requested or ordered) within thirty (30) days after receiving final results of the first Appraisal, and at least ten (10) Business Days before any scheduled closing or settlement, and (b) the Ending Home Value will then be the average of the value of the two Appraisals. Notwithstanding anything in this Agreement to the contrary, the party requesting a second Physical Appraisal shall bear the costs associated with such second Physical Appraisal. The process of undertaking and completing one or two Appraisals under this Agreement shall be referred to as the "Appraisal Process".

(c) **Alternative Appraisal.** Notwithstanding the requirements of Section 2.3(a) above, Hometap may elect to utilize an alternative method of appraisal (an "Alternative Appraisal") in lieu of a Physical Appraisal, and such Alternative Appraisal shall be deemed binding for all purposes under this Agreement as if such Alternative Appraisal was a Physical Appraisal, subject to the rights of the Owner or Hometap to request a second Physical Appraisal pursuant to Section 2.3(b) above.

(d) **Appraisal**. For purposes of this Agreement, the singular or plural term "Appraisal" shall include, in Hometap's sole discretion, either a Physical Appraisal as defined in Section 2.3(a), or an Alternative Appraisal as defined in Section 2.3(c).

(e) **Cooperation**. Each party agrees to comply with the Appraisal Process and cooperate in good faith with any third-party vendors so that the Physical Appraisal(s) may be completed in a timely and effective manner.

(f) **Notice**. If applicable, Hometap shall deliver to you written notice of the Ending Home Value and the Hometap Share within ten (10) Business Days after completion of the Appraisal Process.

(g) **Cost of Physical Appraisals**. You will pay all reasonable costs and expenses associated with any Physical Appraisal ordered, scheduled, or conducted in accordance with the terms of this Agreement.

Section 2.4 Hometap Right to Exercise Option. Unless and until you elect and complete an Owner Repurchase, Hometap shall have the right to exercise the Option (a "Hometap Option Exercise"), as provided for below in Section 3.1, only upon any of the following events or occurrences during the Effective Period:

- (a) any Permitted Sale (as defined below in Section 2.6(a)), or other sale, exchange, transfer, conveyance, or assignment of all or any part of the Property or any legal or beneficial interest in the Property (any such occurrence being a "Transfer"), as provided below in Section 2.6; *provided, however,* that any Transfer to a surviving Owner or estate of an Owner in the event of the death of an Owner shall not trigger a Hometap Option Exercise;
- (b) on or in anticipation of the Expiration Date, as provided below in Section 2.7;
- (c) upon an Event of Default, as provided below in Section 7;
- (d) upon destruction of the Property as provided below in Section 6.1(d);
- (e) upon condemnation of the Property, as provided below in Section 6.1(h); or
- (f) upon the mutual agreement of Hometap and Owner.

Section 2.5 Owner Repurchase.

(a) **Owner Right to Repurchase**. The Owner shall have the right to repurchase the Option (an "Owner Repurchase") from Hometap in the amount of the Hometap Share in accordance with the terms and conditions of this Agreement.

(b) **Repurchase Notice**. You may elect to complete an Owner Repurchase at any time during the Effective Period, regardless of whether a Transfer is contemplated, by delivering to us written notice (a "Repurchase Notice"). Within fifteen (15) Business Days of our receipt of a Repurchase Notice, we shall have the right to conduct the Appraisal Process, at your cost, and determine the Ending Home Value for purposes of calculating the Hometap Share. Within ten (10) Business Days after completion of the Appraisal Process, Hometap shall deliver to you written notice of the Ending Home Value and the Hometap Share and schedule a settlement of the Owner Repurchase (the "Repurchase Settlement").

(c) **Confirmation of Title.** Upon receipt of your Repurchase Notice, we may request, as evidenced by a completed title report, at your cost, confirmation of good and marketable title in and to the Property in fee simple and free of any Liens and Encumbrances (as defined below in Section 2.6(a)(iii)), subject only to the Permitted Encumbrances (as defined below in Section 2.6(a)(iii)), to be provided in the form of either (i) a policy of title insurance issued to, or for the benefit of, Hometap and insuring our rights under the Investment Documents; or (ii) a written title report, abstract of title, or other title search documentation reflecting, to our satisfaction, confirmation of good and marketable title to the Property (either such form of confirmation being "**Confirmation of Title**").

(d) **Transfer.** In the event of a Transfer (as defined above in Section 2.4(a)), you agree to follow all procedures set forth below in Section 2.6 in addition to those provided herein in Section 2.5. Should any procedures be inconsistent, those procedures in Section 2.6 shall control.

(e) **Expiration.** In the event of the Expiration Date, you agree to follow all procedures set forth below in Section 2.7 in addition to those provided herein in Section 2.5. Should any procedures be inconsistent, those procedures in Section 2.7 shall control.

(f) **Sufficiency of Tender.** Hometap retains the right to reject any tender by you of the Hometap Share payment where we believe your tender is not for the full amount of the Hometap Share, is not actually received by us, is not tendered within the time frame agreed to by you and us, or is subject to any legal limitation.

(g) **Termination of Option.** Upon our receipt of the Hometap Share payment, the Option shall be terminated, and we will have no further right to exercise the Option or have any further interest whatsoever in the Property. After our receipt of the Hometap Share (together with any other amounts owed by Owner to Hometap under the terms of this Agreement), we will terminate and release the Security Instrument and deliver any other documents reasonably required to verify the termination of the Option and release of the Security Instrument. Owner will be responsible for all Transfer Closing Costs as defined and set forth in Section 2.6(d)(iv) below.

Section 2.6 Event of Transfer.

(a) **Permitted Sale.** For purposes of this Agreement, a "**Permitted Sale**" shall mean a Transfer of the Property that meets the following conditions as determined in Hometap's sole reasonable discretion:

(i) the Transfer must be a transaction entered into in good faith without fraud or deceit carried out by unrelated or unaffiliated parties, by a willing buyer and a willing seller, each acting in his or her own self-interest, in which the sale price represents fair market value of the Property (an "**Arm's Length Transaction**"); *provided, however,* that an Arm's Length Transaction does not include any of the following: (A) a transaction between family members or business associates at less than fair market value of the Property, (B) a transaction subject to hidden terms or agreements or special understandings between the parties, whether written or oral (for example, the seller to regain ownership of the Property or the buyer to resell the Property and the seller to receive any proceeds from the resell transaction), or (C) a Transfer in which the sale price of the Property is less than ninety percent (90%) of the fair market value as determined by an Appraisal;

(ii) the terms and conditions of an Arm's Length Transaction will be set forth in a commercially reasonable standard form of Agreement for the Purchase and Sale of Real Property (a "**P&S**") prepared and negotiated by legal counsel with experience in such matters; and

(iii) you must convey title free and clear of any and all (A) licenses, easements, equitable servitudes, public bond obligations, and other conditions, covenants, restrictions and rights to which the Property is subject (collectively, "**Liens and Encumbrances**"), except for those: (1) that are stated as exceptions in the Confirmation of Title, or (2) to which we have expressly agreed in writing that the Property will remain subject (such excepted Liens and Encumbrances being "**Permitted Encumbrances**"), and (B) loans or other obligations, the payment or performance of which is secured by a lien on the Property (such items being "**Senior Liens**"), including any loans or other obligations owed to any creditor or third-party vendor.

(b) Notices and Documentation upon Proposed Transfer. In connection with any Transfer, the Owner agrees as follows:

(i) Permitted Sale: Owner Notice of Binding Offer. In the event of a Permitted Sale, Owner shall provide Hometap written notice (a "**Binding Offer Notice**") of any binding offers to Transfer the Property to any Person who proposes to purchase the Property (a "**Third-Party Buyer**"). Such Binding Offer Notice must be delivered within three (3) Business Days of receiving such binding offer and, in any event, no less than thirty (30) days prior to the proposed closing date for such Permitted Sale. Any binding offers shall be in form and substance that are typical of real property purchases and sales for the state in which the Property is located and shall be required to include terms and conditions evidencing an Arm's Length Transaction. A Binding Offer Notice shall include a full and complete copy of the binding offer, which must include the name of the Third-Party Buyer, the sale price, the proposed closing date for the Permitted Sale, the proposed inspection date, if any, and any and all other material terms and conditions of the proposed Permitted Sale, including, without limitation, any financing or mortgage contingencies. The Binding Offer Notice must also indicate whether the Owner intends to complete an Owner Repurchase prior to, or simultaneous with, the closing of the Permitted Sale.

(ii) All Other Transfers: Owner Notice of Transfer. In the event of any Transfer other than a Permitted Sale, Owner shall provide Hometap written notice (a "**Transfer Notice**") no less than thirty (30) days prior to the closing date for such Transfer. A Transfer Notice shall include a full and complete copy of the documents governing the Transfer, which must include the name of the transferee, the sale price (if any), the proposed closing date for the Transfer, the proposed inspection date (if any), and any and all other material terms and conditions of the proposed Transfer, including, without limitation, any financing or mortgage contingencies. If the Owner intends for the Transfer to be an Exempted Owner Assignment (as defined below in Section 8.9(b)) or an Exempted Owner Property Transfer (as defined below in Section 8.9(c)), the Owner shall provide any additional necessary documentation in the Transfer Notice. The Transfer Notice must also indicate whether the Owner intends to complete an Owner Repurchase prior to, or simultaneous with, the closing of the Transfer.

(iii) Notice of Hometap Option Exercise upon a Transfer. Following receipt of a Binding Offer Notice or a Transfer Notice in which you do not elect to exercise your right to an Owner Repurchase, and prior to the closing of the proposed Transfer contemplated by such Binding Offer Notice or Transfer Notice, Hometap shall have the right to complete a Hometap Option Exercise, as further described in Section 3.1, by delivering to you a written notice (an "**Exercise Notice**") of our intent to do so. Upon receipt of an Exercise Notice, you (A) shall not consummate any closing of the Transfer unless and until Hometap has completed its Hometap Option Exercise and all actions deemed necessary or advisable by Hometap to document its interest in the Property, and (B) shall promptly, and in no event more than two (2) Business Days from receipt thereof, provide Hometap all documents, binding offers, escrow instructions, preliminary title reports, and any other materials and information relating to the proposed Transfer that become available.

Following receipt of such materials, Hometap shall use commercially reasonable efforts to complete its Hometap Option Exercise and all actions deemed necessary or advisable by Hometap to document its interest in the Property prior to any closing of a Transfer.

(c) **Appraisal Process upon Transfer.** Within fifteen (15) Business Days of receiving notice of your election to exercise the Owner Repurchase or our delivering you an Exercise Notice, we may undertake the Appraisal Process and conduct an Appraisal.

(d) **Transfer Closing.** Any Transfer shall be completed through a closing process (the "Transfer Closing") that is commercially reasonable and follows standard practices and procedures for the purchase and sale of real property in the state in which the Property is located, including without limitation using the services of a Settlement Agent. The Owner shall provide written notice (the "Transfer Closing Notice") to Hometap promptly, and in any event, no later than ten (10) Business Days prior to the date of the Transfer Closing. The Transfer Closing Notice shall include the proposed date of the Transfer Closing, and any and all relevant documents related to such Transfer Closing, including written settlement instructions, identification and acknowledgement of an Owner Repurchase or Hometap Option Exercise, and instructions for the payment of the Hometap Share. Hometap shall have the right to (A) review and provide input on any such settlement instructions and (B) have a representative attend the Transfer Closing. The Owner acknowledges and agrees that the completion of an Owner Repurchase or Hometap Option Exercise shall be concurrent with a Transfer Closing.

(i) **Transfer Closing Deliverables.** On or prior to a Transfer Closing where there will be an Owner Repurchase or a Hometap Option Exercise, you agree to deliver to the Settlement Agent the appropriate deeds, affidavits, certificates, notices, and other documents required by law, the Settlement Agent or us, in form satisfactory to us, to effect the Owner Repurchase or the Hometap Option Exercise.

(ii) **Payment Allocations.** At any Transfer Closing where there will be an Owner Repurchase, the Owner shall be responsible for paying Hometap the Hometap Share, as well as any Transfer Closing Costs (as defined below in Section 2.6(d)(iv)).

(iii) **Termination and Release by Hometap at Transfer Closing.** Within ten (10) Business Days of any Transfer Closing, and contingent upon our receipt of the Hometap Share funds, we will submit the documents necessary to terminate and release the Security Instrument.

(iv) **Transfer Closing Costs.** Owner shall pay all costs in connection with a Transfer Closing or Repurchase Settlement including, without limitation, recording fees and costs, reconveyance fees, lien release fees, escrow fees, title insurance fees, federal, state, local and documentary transfer taxes ("Transfer Closing Costs") and all sales commissions ("Sales Commissions"). Transfer Closing Costs and Sales Commissions shall be paid from the amounts that are owed to Owner and not from any amounts that are owed to Hometap; provided, however, that Owner shall pay Hometap directly for any Transfer Closing Costs or Sales Commissions incurred by Hometap and as detailed on the settlement instructions provided by Hometap to Owner.

Section 2.7 Event of Expiration Date.

(a) In the event that the Option remains in effect and has not been, nor is the subject of, a Hometap Option Exercise or Owner Repurchase, then (i) the Owner has the right to complete an Owner Repurchase as of the Expiration Date, and (ii) Hometap shall have the right to complete a Hometap Option Exercise as of the Expiration Date (either an Owner Repurchase as of the Expiration Date or a Hometap Option Exercise as of the Expiration Date being an "Expiration Settlement"), each implemented by

delivering written notice to the other party (either a Repurchase Notice or Exercise Notice, as appropriate) prior to the Expiration Date.

(b) Any Owner Repurchase or Hometap Option Exercise shall follow the procedures, terms, and conditions of Section 2.5 and Section 3.1, respectively. Should any provisions be inconsistent, those provisions of this Section 2.7 shall control.

(c) If we are not satisfied with the Ending Home Value following the Appraisal Process, or with the Confirmation of Title, we may withdraw or reject the Expiration Settlement without any penalty to us, and extend the Effective Period as provided in this Agreement.

SECTION 3 **EXERCISE OF OPTION; OTHER TERMINATION OF OPTION**

Section 3.1 **Exercise of Option.** Only upon the occurrence of any of the events identified in Section 2.4 above, Hometap shall have the right to exercise the Option as described in this Section 3.1. Exercise of the Option shall allow Hometap to acquire a percentage possessory ownership interest in the Property equivalent to the Hometap Percentage at the time of exercise.

(a) **Exercise Notice.** Upon our election to exercise our right to a Hometap Option Exercise, we shall provide you with an Exercise Notice at least thirty (30) days prior to the anticipated date for closing the Hometap Option Exercise ("Exercise Closing"). The Exercise Notice shall specify the Exercise Closing date, the Exercise Payment (as defined below in Section 3.1(e)), written settlement instructions, and instructions for release of the Security Instrument upon completion of the Hometap Option Exercise.

(b) **Hometap Ownership.** In Hometap's sole discretion, we may implement the Hometap Option Exercise by (i) taking joint ownership of the Property with you and (ii) soliciting a Transfer of the entire Property, including your interest, to one or more Third-Party Buyers, and receiving the Hometap Share and the Exercise Payment in connection with such Transfer. Hometap's ownership of the Property shall be a percentage possessory interest in the Property equivalent to the Hometap Percentage at the time of the Hometap Option Exercise. If Hometap takes joint ownership of the Property, the legal form of such joint ownership will be decided by us, which may include a trust with you and us as beneficiaries.

(c) **Owner Repurchase.** After receiving the Exercise Notice, you may exercise your right to elect an Owner Repurchase pursuant to Section 2.5 above; *provided that* (i) you deliver a Repurchase Notice to Hometap at least twenty (20) days before the Exercise Closing date; (ii) the Repurchase Settlement must (A) occur (1) within fifteen (15) days of you providing us with a Repurchase Notice, and (2) prior to any scheduled Exercise Closing, and (B) use an Ending Home Value that is the value of the Property as determined by an Appraisal. If you elect to make an Owner Repurchase but the Repurchase Settlement is not completed within the prescribed periods in this Section 3.1(c), then (1) your right to make an Owner Repurchase may be terminated, and (2) we may elect to immediately exercise a Hometap Option Exercise.

(d) **Exercise Closing.** You agree to take any reasonable actions and sign any documentation deemed necessary or desirable by Hometap to allow Hometap to complete the Hometap Option Exercise, including, without limitation, participating in an Exercise Closing, and to effect our Hometap Percentage possessory interest in the Property.

(e) **Disbursement of Exercise Closing Payment.** In consideration for the Hometap Percentage possessory interest in the Property, Hometap shall issue a payment to you in the amount of one percent (1%) of the Investment Amount ("Exercise Payment"). Hometap shall cause the Exercise Payment to be disbursed by the Settlement Agent in accordance with the Exercise Notice, and the Exercise Payment shall

be delivered and paid to the Owner via wire transfer or check, as instructed by the Owner, as soon as reasonably practicable at or following the Exercise Closing.

(f) Recording of Documents. Hometap shall use commercially reasonable efforts, via the Settlement Agent, to record and file any documents evidencing the Hometap Option Exercise and the Hometap Percentage possessory interest in the Property with the appropriate property recorder's office or other applicable governmental, city, county, or municipal office in which the Property is situated. You agree to take any reasonable actions and sign any additional documentation deemed necessary or desirable by Hometap to allow Hometap to record and file such documents.

(g) Transfer Following Hometap Option Exercise.

(i) Occupancy. Prior to a Transfer, you will retain physical possession and the exclusive right to occupy the Property (except if we determine that the Property is at risk of waste or gross neglect, in which case we will have discretionary rights of entry or possession solely in order to preserve and maintain the Property).

(ii) Initiation of Transfer by Owner. If you intend to initiate a Transfer, such Transfer shall meet the conditions of a Permitted Sale as described above in Section 2.6(a). Furthermore, you agree to comply with the requirements of Section 2.6 in completing the Transfer.

(iii) Initiation of Transfer by Hometap. If we choose to initiate a Transfer, we will provide you with written notice at least ten (10) Business Days prior to soliciting buyers and transferring the Property to one or more third parties in a Transfer. You will cooperate by allowing access to the Property and promptly executing all documents presented to you by us to effect a Transfer of your interest in the Property to the Third-Party Buyer.

(iv) Ending Home Value and Payment of the Hometap Share. In any Transfer following a Hometap Option Exercise, the Ending Home Value will be the sale price of the Property. At the Transfer Closing for such Transfer, the sale proceeds will be allocated and paid in the manner described in this Section 3.1 and above in Section 2.6(d)(ii), and we will be paid (A) any Transfer Closing Costs that we paid as further detailed in Section 2.6(d)(iv) and (B) any other amounts paid by us related to the preparation, marketing, or sale of the Property.

Section 3.2 Non-Exercise; Other Terminations of Option. Subject to the continuing duties, rights, and obligations of the parties in this Agreement, the Option will terminate under the following conditions if there has not been a prior Owner Repurchase or Hometap Option Exercise:

(a) upon a Permitted Sale for which we received a Binding Offer Notice, as provided above in Section 2.6(b)(i), and we affirmatively elected not to exercise the Option and complete a Hometap Option Exercise;

(b) we elect not to complete a Hometap Option Exercise as of the Expiration Date and allow the Option to lapse as of the Expiration Date;

(c) the Property is destroyed and the insurance proceeds and proceeds of any sale of the Property are paid to us in the full amount specified below in Section 6.1(d);

(d) the Property is condemned, in whole and not in part, and the condemnation proceeds are paid to us in the full amount specified below in Section 6.1(h); or

- (e) we voluntarily terminate the Option in a written notice delivered by us to you.

Section 3.3 Effect of Non-Exercise and Termination. If the Option is terminated as provided above in Section 3.2, then:

- (a) the Option and our rights to exercise the Option will immediately terminate;
- (b) the Investment Amount will be retained by you in consideration for the Option;
- (c) subject to any survival provisions, this Agreement and any and all other Investment Documents will terminate and be of no further legal force or effect; and
- (d) we will execute, acknowledge, deliver to you, and record and file with the appropriate property recorder's office or other applicable governmental, city, county, or municipal office in which the Property is situated a release and/or reconveyance of the Security Instrument, and any other documents reasonably required to verify the termination of the Option and the Investment Documents; *provided, however,* that certain obligations and provisions of this Agreement will survive such termination as provided below in Section 8.10.

SECTION 4 OWNER REPRESENTATIONS AND WARRANTIES

Section 4.1 Owner Representations and Warranties. The truth, accuracy, and completeness of the representations and warranties set forth in this Section 4.1 are a condition precedent to any of Hometap's obligations under each of the Investment Documents. The Owner hereby represents and warrants to Hometap as of the Effective Date, and hereby renews and reiterates such representations and warranties upon any consummation of a Hometap Option Exercise or Owner Repurchase as provided for in this Agreement, as follows:

(a) Title to Property. You, as Owner(s) identified in this Agreement, individually and collectively, appear on record title of the Property as holding fee simple title to 100% of the Property. There are no other Persons who have a claim to any title to the Property, and all Owners are identified in this Agreement. Your fee simple title to the Property is marketable and insurable, free of any Liens and Encumbrances, except for any Permitted Encumbrances, and there are no additional existing or pending Liens and Encumbrances, or any other claims, restrictions, or other interests against the title to the Property.

(b) Capacity and Authority. You have the full capacity and the legal power, right, and authority to grant the Option, to enter into this Agreement and the other Investment Documents, and to consummate the transactions contemplated hereby and thereby.

(c) Trust. If you are the Trustee of a Revocable Trust: (a) the trust has been duly formed; (b) the Trustees of the trust have the capacity and authority to enter into this Agreement and the other Investment Documents; and (c) true, accurate, and complete copies of all trust documents (and all amendments and supplements) have been delivered to us. For purposes of this Agreement, a "Revocable Trust" shall mean a revocable trust, revocable living trust, inter vivos trust, revocable family trust or similar trust established in accordance with the laws of any state.

(d) No Lawsuits, Claims, Bankruptcy, or Foreclosures. There is no litigation or arbitration pending, or to your knowledge, threatened against you relating to your ownership of the Property or that might adversely affect your title to the Property, the Property itself, the value of the Property, the Hometap Share, Hometap's rights herein, or your ability to perform your obligations under this Agreement. You have

not received nor are you aware of any: (a) special assessment or other proceedings affecting the Property; (b) default or notice of default with respect to any loan or other obligation secured by the Property; (c) notice of sale with respect to any lien or deed of trust or mortgage (as appropriate) on the Property; or (d) information or notice that the Property is to be sold or foreclosed upon by a Person holding a lien on the Property.

(e) **No Violations.** There are no violations of, or claims of violation of, any laws, regulations, zoning ordinances or other land-use regulations relating to the Property and all operations or activities upon, or use or occupancy of the Property or any portion of the Property, by you or others comply with law, including local laws and zoning ordinances.

(f) **Environmental Matters.** To your knowledge, there are no violations of, or claims of violation of, any state, federal, or local environmental law or regulation relating to the Property, including those concerning hazardous materials ("Environmental Laws"). To your knowledge, no hazardous materials are present on, in, or about the Property or property in the vicinity of the Property. You will not, and will not allow others to, violate any laws, including, without limitation, Environmental Laws, relating to the Property or perform any activities upon, or use or occupy the Property or any portion of the Property, in any manner that violates any laws, including, without limitation, Environmental Laws.

(g) **Documentation and Information Supplied by Owner; Financial Condition of Owner.** Your application to us and all financial and other documentation and other information supplied or made available by you or your spouse or co-owner, if applicable, as part of applying for, or in connection with entering into, this Agreement, the Option, and the Investment Documents is truthful, complete, not misleading, and fairly and accurately reflects your (and, if applicable, your spouse's or co-owner's) financial condition as of (a) the date supplied and (b) the Effective Date. There has been no material change in your financial condition as of the Effective Date since your application to us. To your knowledge, there has not been any change in the condition or value of the Property since the date of any Appraisal conducted prior to the Effective Date.

(h) **New Debt or Obligations.** Since the date on which you initiated discussions with Hometap, you have not incurred (or agreed to incur) any additional obligations with respect to the Property such as additional debt or other investments in the equity or appreciation of the Property, nor have any additional liens been placed (or, to your knowledge, will be placed) on the Property, in each case other than where you have provided written notification to Hometap of such debt, obligations, or liens.

(i) **Not a Loan.** You acknowledge and understand that the payment of the Investment Amount by Hometap is not a loan or any other form of financing transaction, swap, or futures contract. Under no circumstances will the Investment Amount accrue interest, and if the Option expires, then you will not be obligated to return or repay the Investment Amount.

(j) **Conflict; Enforceability.** The execution, delivery, and performance of the Investment Documents will not conflict with, or result in a breach of, any of the terms, conditions, or provisions of, or constitute a default under, any note or other evidence of indebtedness or any contract, indenture, mortgage, deed of trust, loan, agreement, lease, or other agreement or instrument to which you are a party or by which the Property may be bound. The Investment Documents and all other documents required to be executed by you in connection with those documents are and will be valid, legally binding obligations of, and enforceable against, you and any successors or permitted assignees in accordance with their terms.

SECTION 5 **HOMETAP REPRESENTATIONS AND WARRANTIES**

Section 5.1 **Hometap Representations and Warranties.** Hometap hereby represents and warrants to the Owner as of the Effective Date, and hereby renews and reiterates such representations and warranties upon any consummation of a Hometap Option Exercise or Owner Repurchase as provided for in this Agreement, as follows:

(a) **Authority.** Hometap is a duly established and organized Delaware limited liability company, is in good standing in all jurisdictions in which it is qualified to do business, and is duly authorized to execute and deliver this Agreement, to enter into transactions contemplated hereunder, and to perform its obligations hereunder, and has taken all necessary action to authorize such execution, delivery, and performance.

(b) **Enforceability.** Hometap's obligations under this Agreement and any related agreement to which it is a party constitute its legal, valid, and binding obligations, enforceable in accordance with their respective terms (subject to applicable bankruptcy, reorganization, insolvency, moratorium, or similar laws affecting creditors' rights generally and subject, as to enforceability, to equitable principles of general application (regardless of whether enforcement is sought in a proceeding in equity or at law)).

SECTION 6 **COVENANTS**

Section 6.1 **Owner Covenants.** During the Effective Period, the Owner hereby agrees to comply with and satisfy and observe the following covenants:

(a) **Maintain Mortgage, Liens and Encumbrances and Other Secured Obligations.** You shall (i) maintain, pay, keep current, and comply with any and all obligations, maintenance requirements, and covenants under your primary mortgage and any and all other mortgages, loans, and obligations that are senior to the lien established by the Security Instrument, the covenants running with the land under this Agreement, and the Option, of which (A) we have actual written notice under a title report, title search, or title commitment obtained in connection with this Agreement and the transaction related thereto, and (B) that are acknowledged in writing by us before or upon our execution of this Agreement (each an "**Acknowledged Pre-Existing Lien**"), and you shall notify Hometap promptly in writing of any defaults or potential or pending defaults thereunder; and (ii) at all times keep the Property free of any and all Liens and Encumbrances, except for (A) Acknowledged Pre-Existing Liens, (B) Permitted Encumbrances, and (C) Approved Subsequent Loans (as defined below in Section 6.1(i)(ii)).

(b) **Owner Occupied; Right of Occupancy.** During the Effective Period, the Owner (or at least one Owner if there are multiple Owners) shall occupy the Property as Owner's principal place of residence ("**Owner Occupied**") other than during periods of vacancy no longer than ninety (90) days due to renovation. In the event you desire for the Property to no longer be Owner Occupied, you must request such change in writing from Hometap, which shall be approved or denied in Hometap's sole discretion. You will enjoy continuous right of occupancy of the Property as an owner, and not as a tenant or lessee, whether or not we have completed a Hometap Option Exercise, subject to the rights of you and Hometap to Transfer the Property pursuant to the terms of this Agreement. Your sole right of occupancy will be effective only so long as you do not Transfer or attempt to Transfer the Property except as permitted under this Agreement. Your sole right of occupancy is not transferable by you except as part of a Permitted Sale or Exempted Owner Property Transfer, or as otherwise permitted by us.

(c) **Maintain Adequate Insurance Coverage.** You will keep the Property and all buildings or other customarily insured improvements upon the Property insured by a nationally recognized insurer acceptable to us against loss by fire, hazards of extended coverage, other hazards common for similar properties in similar locations, and other hazards we may request, in an amount equal or greater than the full insurable value of the Property, but in no event less than the minimum amount necessary to fully compensate for any damage or loss on a replacement cost basis. All such insurance policies will name us and our successors and assigns as a loss payee (or as we otherwise direct). If the Property is or becomes located in an area identified on a flood hazard map or flood insurance rate map issued by the Federal Emergency Management Agency as having special flood hazards, a flood insurance policy meeting the requirements of the guidelines of the Federal Insurance Administration is and will be in effect, which policy is and will be issued by a nationally recognized insurer acceptable to us and provide coverage in an amount equal to not less than the lesser of the full insurable value of the Property or the maximum amount of insurance available under the National Flood Insurance Act of 1968. All such flood insurance policies will name us and our successors and assigns as a loss payee (or as we otherwise direct). You will timely pay all premiums for all such insurance policies and, if you fail to do so, we are authorized to maintain and/or obtain such policies at your cost and expense, and you will immediately reimburse us for such costs and expenses. Hometap is under no obligation to purchase any particular type or amount of coverage. As such, coverage shall cover Hometap but may not protect Owner, Owner's equity in the Property, or the contents of the Property and might provide greater or lesser coverage than was previously in effect. You shall provide written evidence of your compliance with the above at any and all signings, closings, and settlements conducted under this Agreement, or as Hometap may reasonably request from time to time.

(d) **Destruction or Loss of Property.**

(i) **Repair and Restoration.** If the Property is destroyed or experiences material damage, you will restore or repair the Property to at least the same condition and characteristics as of the time immediately preceding the destruction or damage, subject to all applicable local ordinances. Except to the extent you are required to take other action in connection with any Senior Lien on the Property, you will apply any insurance proceeds to the restoration or repair. If the insurance proceeds are insufficient to complete the restoration or repair, you will be responsible for any shortfall, and we will have no responsibility or obligation to pay any amount whatsoever in connection with the restoration or repair of the Property.

(ii) **Allocation Where Repair Not Feasible.** If any loss occurs in connection with the Property, and restoration or repair is not economically feasible, you will obtain a Physical Appraisal, provided that the appraiser will be instructed to determine the value of the Property as it existed immediately prior to the destruction or damage. Any insurance proceeds, whether or not the underlying insurance was required by us, will be allocated in the following order: (A) to the payment (or reimbursement) of reasonable costs and expenses (including attorneys' fees that have been approved by us) reasonably incurred by you, any lender of a Senior Lien, and/or Hometap in collecting and contesting with the insurers the payments under the insurance policies; (B) to payment of any Senior Lien, provided that, if the insurance proceeds equal or exceed the amount owed under any Senior Lien, such payment will result in the discharge of any related Senior Lien; (C) to us, an amount equal to the Hometap Share; and (D) to you, the balance of the proceeds.

(e) **Physical Appraisals.** In connection with any Physical Appraisal, you will cooperate with the appraiser by granting full access to the Property at reasonable times and by making available any relevant documents in your possession pertaining to conditions that may affect the value of the Property. You will immediately share with us any written Physical Appraisal you receive related to this Agreement.

(f) **Renovation.**

(i) Owner shall be entitled, in your sole discretion to renovate, modify, or otherwise make physical alterations to the Property (a "**Renovation**"), provided that any such Renovation is completed by licensed contractors in accordance with local zoning laws and regulations, properly permitted, and only upon receipt of any approvals from any local, municipal, or state authorities. If the Owner undertakes a single Renovation project with documented aggregate costs in excess of \$25,000, then the Owner may provide written notice (a "**Renovation Notice**") to Hometap within ninety (90) days following the completion of such Renovation. The Renovation Notice will include: (A) a summary describing the Renovation, (B) photographs of the Property prior to and following the Renovation, (C) copies of all contracts, invoices, permits, and other documentation associated with such Renovation, (D) all material terms and information describing the Renovation, and (E) any other information relating thereto that Hometap may reasonably request.

(ii) In connection with an Owner Repurchase, the Owner may request and Hometap may, in its sole discretion, accept an adjustment to the Ending Home Value to account for any appreciation in the value of the Property resulting from the Renovation. In connection with such a potential Renovation adjustment at the time of an Owner Repurchase, Hometap shall complete an Appraisal at Owner's expense, and such Appraisal shall include a determination of the increase in the Ending Home Value attributable exclusively to the Renovation (the "**Renovation Value Increase**"). If accepted by Hometap, in its sole discretion, the amount of the Renovation Value Increase shall be deducted from the Ending Home Value for purposes of calculating the Hometap Share; *provided, however,* that the Renovation Value Increase shall not exceed the actual cost of the Renovation as evidenced and documented in the Renovation Notice; *and further provided* that the Renovation Value Increase shall not exceed the difference between the Ending Home Value and the Beginning Home Value.

(g) **Option Fees.** You will pay any reasonable fees imposed or incurred by us from time to time related to the Option during the Effective Period (such fees being referred to as "**Option Fees**"), which may include, without limitation: (i) fees for processing your requests for subordination; (ii) fees for processing your requests for Property title or ownership changes; (iii) fees for processing any reconveyance or renewal recordings of any Security Instrument or other documentation pertaining to the Option; (iv) fees for processing Hometap Cure Payments (defined below in Section 7.2(b)); (v) fees relating to any Event of Default (defined below in Section 7.1), including any fees, costs, or expenses for our oversight of the default process; (vi) fees incurred in any dispute relating to the Property; and (vii) charges to cover any third-party or other out-of-pocket costs relating to any of the foregoing (including charges imposed by title companies and escrow companies, charges related to recording of documents, and attorneys' fees).

(h) **Condemnation.** If the Property is condemned in whole or in part during the Effective Period, then all condemnation proceeds net of reasonable costs and expenses (including attorneys' fees that have been approved by us) reasonably incurred by you and/or us in collecting and contesting the condemnation proceeds ("**Net Condemnation Proceeds**") will be allocated as provided above in Section 6.1(d)(ii). If the Property is condemned in part, then the Hometap Share shall be calculated using the Net Condemnation Proceeds as the Ending Home Value, and such proceeds will be allocated in the order provided above in Section 6.1(d)(ii). In the case of a partial condemnation, the Option will be retained with respect to any portion of the Property that has not been condemned.

(i) **Allowed Loans and Transactions.**

(i) **Minimum Owner Equity.** Owner may not at any time increase, or permit the increase of, the total balance of loans or other property interests secured by liens on the Property

(including for such purposes the unused portion of any committed line of credit) if such additional debt or property interest would reduce Owner's remaining Owner Equity (as defined below) in the Property below the dollar amount equal to the "**Minimum Owner Equity**", which is twenty percent (20%) of the current appraised value of the Property (the "**Current Property Value**"). "**Owner Equity**" shall be defined as the amount calculated by subtracting from the Current Property Value: (1) all Acknowledged Pre-Existing Liens, (2) all Approved Subsequent Loans (as defined below), (3) the present value of the Hometap Share (assuming the Ending Home Value is higher than the Beginning Home Value); *provided, however,* that for purposes of this calculation the Hometap Cap shall not apply, and (4) any other debt or obligations secured by the Property.

(ii) Approved Subsequent Loans.

- (1) In order for Hometap to consider any request by Owner to incur any additional indebtedness secured by a lien on the Property (an "**Approved Subsequent Loan**"), Owner shall provide Hometap with all documentation relating to such proposed Approved Subsequent Loan that Hometap may reasonably request, including, without limitation, any commitment letter, offer letter, term sheet, proposed note, preliminary title report, appraisal, or inspection report, as well as any similar documentation relating to any Acknowledged Pre-Existing Liens.
- (2) If the proposed Approved Subsequent Loan would result in a lien (or modification or increase of an Acknowledged Pre-Existing Lien) that is senior to the Option, and/or Hometap is being asked to subordinate its Option, any such subordination agreement or consent shall be in a form reasonably acceptable to Hometap.
- (3) In connection with a request for an Approved Subsequent Loan, Hometap, in its sole discretion, will either use the Beginning Home Value for the purpose of calculating the Current Property Value and Minimum Owner Equity or may require, at Owner's expense, a new Appraisal of the Property.
- (4) Following receipt of (i) a request for an Approved Subsequent Loan, (ii) all documentation required in Section 6.1(i)(ii)(1), and (iii) a new Appraisal (if applicable), Hometap will conduct all such other inquiries and reviews as it deems necessary to make a determination regarding whether to consent to such Approved Subsequent Loan; *provided, however,* that so long as such request meets all such requirements, consent to such Approved Subsequent Loan shall not be unreasonably withheld.
- (5) In the event that Hometap consents to an Approved Subsequent Loan, Owner shall provide Hometap with the final executed documentation relating to such Approved Subsequent Loan as soon as reasonably practicable following the closing of such transaction.

(iii) Prohibited Loans and Transactions. Owner will not encumber the Property with, and Hometap will not give consent to, any proposed transaction that could have the effect of impairing Hometap's rights under the Investment Documents, or the Hometap Share, including "reverse" mortgage loans, "shared appreciation" mortgage loans, mortgage loans with negative

amortization features, private or non-institutional loans, investments in the equity or appreciation of the Property, or unrecorded loans secured by the Property.

(iv) Subsequent Loans Used for Owner Repurchase. Owner may incur additional indebtedness secured by a lien on the Property at any time during the Effective Period if Owner is incurring such additional indebtedness in order to execute an Owner Repurchase in full compliance with the terms of this Agreement, including but not limited to Section 2.5. In all such instances, Hometap shall receive a direct payment, via wire transfer or similar means, for the entire Hometap Share concurrently with the closing of this subsequent indebtedness; failure to do so will be considered an Event of Default. Notwithstanding the foregoing, Hometap reserves the right to withhold its approval for the additional indebtedness if Hometap believes, in its sole discretion, that such additional indebtedness will not facilitate a full Owner Repurchase.

(j) Obligation to Provide Information to and Cooperate with Hometap. During the Effective Period, you will cooperate with Hometap to schedule any Appraisal, and you will use commercially reasonable efforts to promptly respond to requests for information that Hometap may reasonably ask from time to time regarding the status of the Property, or information, reports, proof of payment of taxes or assessments, insurance policies, proof of insurance coverage, and any other information available to you concerning the Property and any modifications to the Property. You will immediately provide us with notice of any event that has or may be expected to have a material effect upon the Property, the value of the Property, the Option, or Hometap's rights under the Investment Documents, including, without limitation, (i) the death or divorce of any Owner; (ii) the death or removal of any Trustee or Trustor, as well as the appointment of any substitute or additional Trustee or Trustor; (iii) environmental matters affecting the Property; (iv) the commencement of any legal action involving the Property; or (v) the occurrence of an Event of Default.

(k) Waiver of Right to Partition. Owner agrees to waive and relinquish all rights you may now or later have to seek partition of the Property, whether in kind or by sale.

Section 6.2 Hometap Rights and Covenants.

(a) Hometap Interest. Pursuant to this Agreement, during the Effective Period, Hometap shall have an economic interest in the Property, which is protected by this Agreement and the other Investment Documents.

(b) Waiver of Right to Partition. Hometap waives and relinquishes all rights it may now or later have to seek partition of the Property, whether in kind or by sale; *provided, however,* that we will retain the right to seek a partition (i) in the event of, and as part of any action arising out of an Event of Default, which is not timely cured pursuant to Section 7.2, or (ii) in connection with any claim or action by Owner which asserts that any provision of this Agreement is against the law or unenforceable.

(c) Right to Disclose Certain Information. We may share certain personal and financial information relating to you or the Property with our affiliates, subsidiaries, assignees, contractors, agents, representatives, and persons with whom we intend to conduct business, including the address and general location of the Property, appraisal reports and other valuations of the Property, and the financial terms of this Agreement, to the extent not prohibited by law.

(d) Agreement to Subordination. We may agree to subordinate the priority of our rights under any of the Investment Documents to the lien of any lender that refinances any Acknowledged Pre-Existing Lien or proposes to extend to you any other Approved Subsequent Loan secured by a lien on the Property;

provided that any requested subordination and loan documents contain only reasonable and customary terms common to such agreements, and you pay any amounts we reasonably require.

(e) **No Hometap Liability.** Hometap shall not be liable for any (i) Acknowledged Pre-Existing Liens, Liens and Encumbrances, Approved Subsequent Loans, or any other loans or obligations to any third parties created, established, or obtained by you whether before or after the consummation of the transactions contemplated hereunder, and whether or not consented to, approved by, or subordinated to by us, or (ii) for homeowner association fees, property taxes, homeowner or property insurance, or other liabilities or obligations that might arise in connection with the Property.

SECTION 7 **EVENTS OF DEFAULT**

Section 7.1 **Events of Default.** The occurrence of any of the following will constitute an Event of Default ("Event of Default"):

(a) you breach or fail to perform any obligation or covenant under the Investment Documents, including any action or failure to act resulting in, or which can reasonably be expected to result in, a violation of Hometap's rights herein or a breach of this Agreement or other Investment Document, which breach or failure is not cured (if capable of being cured) within thirty (30) days of the occurrence thereof;

(b) you take any action that does not honor the Option or you omit to state a material fact relating to your obligations in this Agreement, including any misrepresentation or omission related to the amount or kind of consideration given to you in any Transfer which can reasonably be expected to result in a violation of Hometap's rights under the Investment Documents or a breach of this Agreement or other Investment Document, which breach or failure is not cured (if capable of being cured) within thirty (30) days of the occurrence thereof;

(c) you fail to timely provide us any notice required under this Agreement;

(d) any representation or warranty set forth above in Section 4.1, is or becomes false or misleading, and you fail to correct and provide Hometap written notice of such false or misleading representation or warranty within five (5) Business Days of becoming aware of such occurrence;

(e) (i) the voluntary or involuntary commencement of any case or proceeding against an Owner under any bankruptcy, insolvency, reorganization, liquidation, moratorium, dissolution, delinquency, or similar law, or the appointment or election of a receiver, conservator, trustee, custodian, or similar official for an Owner or any substantial part of the Property, or the convening of any meeting of creditors for purposes of commencing any such case or proceeding or seeking such an appointment or election, (ii) the making by an Owner of a general assignment for the benefit of creditors, or (iii) the admission in writing by an Owner of Owner's inability to pay such Owner's debts as they become due or of your or any co-owner's insolvency, and in all cases, where such case, proceeding, assignment, or admission is not dismissed or otherwise reversed within thirty (30) days;

(f) Owner fails to pay in a timely manner any taxes, assessments, liens, amounts due under loans that are secured by liens on the Property, whether recorded or unrecorded, or other obligations relating to or on the Property, which failure is not cured within thirty (30) days of the occurrence thereof;

(g) the Transfer or attempted Transfer of the Property, or any interest in the Property, by you, except in accordance with this Agreement;

(h) a lien attaches to the Property that does not have our prior written approval, or you obtain any loan secured or to be secured by the Property that we have not approved in writing, whether recorded or unrecorded;

(i) you fail to preserve or maintain the Property in good repair and in a condition substantially similar to its condition on the Effective Date, except for normal wear and tear;

(j) insurance on the Property is not maintained as required by this Agreement, including any payment due on the insurance becomes delinquent, which failure, if curable, is not cured within thirty (30) days of the occurrence thereof;

(k) any assignment, attempted assignment, or other transfer of the Option or Investment Documents in violation of this Agreement;

(l) any other action or event occurs within your reasonable control which has, or may reasonably be expected to have, a material adverse effect on the Property, the value of the Property, the Option, or the Hometap Share.

Section 7.2 Remedies Following Event of Default. Following an Event of Default that is capable of being cured, Hometap will provide you with a Notice of Right to Cure Default, which shall state the specific Event(s) of Default and the time in which it must be cured, which shall be no more than thirty (30) days following delivery of the Notice of Right to Cure Default. If Owner fails to cure the default within the time period set forth in the Notice of Right to Cure Default, or if such default is not capable of being cured, Hometap may declare a default by delivering to you a written notice (a "Default Notice") and may exercise any of the rights and remedies set forth below in this Section 7.2.

(a) Hometap Option Exercise. Upon delivery of a Default Notice, we will have the right in our sole discretion to initiate and complete a Hometap Option Exercise in compliance with Section 3.1. We may record the Default Notice in the county where the Property is located.

(b) Hometap Cure. To the extent that you fail to take any actions or make any payments that Hometap determines are necessary to avoid or remedy an actual or impending Event of Default or otherwise protect Hometap's rights under the Investment Documents or the Option, Hometap shall have the right, but not the obligation, to take such actions or complete such payments ("Hometap Cure Payments"). We may make payments to cover any delinquent payments, insurance premiums, accrued interest, late fees, reinstatement fees, property and other taxes, and other penalties, together with any and all amounts which we deem necessary to cure an Event of Default. Hometap shall provide Owner with five (5) Business Days written notice, or the minimum notice period required by applicable law, prior to taking any corrective action or making any Hometap Cure Payments, which may include, without limitation, payment of taxes, placement of insurance or curing of a default with a lender or other third party with an interest in the Property. Beginning on the day a Hometap Cure Payment is made, interest shall accrue at the lesser of eight percent (8%) per annum or the maximum amount permitted by applicable law. Hometap shall have the right to demand repayment of any Hometap Cure Payments (plus applicable interest) on five (5) Business Days' notice, and failure to pay such amounts shall be deemed an Event of Default. Notwithstanding anything in the foregoing to the contrary, any repayment of Hometap Cure Payments will be deemed reimbursement of expenses, and the Hometap Cap shall not apply to such amounts.

(c) Power of Foreclosure and Sale Under State Laws. We will be entitled to exercise our rights under the Security Instrument in accordance with applicable laws and regulations established in the jurisdiction where the Property is located.

(d) Failure to Maintain Adequate Insurance. If you fail to maintain insurance in amounts required by Section 6.1(c), or any insurance claim is denied due to Owner's action or inaction, then the Hometap Share will be increased by the amount of any such denied claim. Any such increase shall be deemed exempt, on a dollar-for-dollar basis, from the Hometap Cap. If this occurs, we may complete a Hometap Option Exercise if we have not already done so and Transfer the Property in its then-current state according to the procedure set forth in Section 3.1. The proceeds of any Transfer pursuant to this Section 7.2(d), together with any available proceeds from any insurance policies (whether or not the underlying insurance was required by us), will be allocated as in the order provided in Section 6.1(d)(ii).

(e) Owner Repurchase After Event of Default. At any time following our delivery of a Default Notice, you may repurchase the Option by paying us the Hometap Share in an Owner Repurchase pursuant to Section 2.5 above; *provided that* the Repurchase Settlement must (i) occur (A) within twenty (20) days of you providing us written notice of your election to make an Owner Repurchase, and (B) prior to any scheduled closing of a Hometap Option Exercise, and (ii) use an Ending Home Value that is the value of the Property as determined by a Physical Appraisal. If you elect to make an Owner Repurchase, but the Repurchase Settlement is not completed within the prescribed periods in this Section 7.2(e) then (1) your right to make an Owner Repurchase may be terminated, and (2) we may elect to immediately exercise a Hometap Option Exercise without regard to any restrictions in Section 3.1.

(f) Breach of Transfer Obligations. For the avoidance of doubt, if Owner has Transferred the Property in violation of this Agreement, Owner shall pay Hometap an amount equal to the Hometap Share upon receipt of a Default Notice.

(g) Specific Performance, Rescission and Injunctive Relief. You and we agree that if we are not allowed to exercise our rights under any of the Investment Documents, or if you fail to comply with your obligations under any of the Investment Documents, the damages to us would be irreparable and extremely difficult to estimate, making money damages, or any remedy at law inadequate. Thus, in addition to any other rights and remedies available to us in law, equity, or otherwise, we will be entitled to seek specific performance of the covenants, agreements, and rights contained in each of the Investment Documents or, as permitted by applicable law, to seek full rescission of this Agreement. You and we further agree and acknowledge that a violation or threatened violation of this Agreement by you is likely to cause irreparable injury to us and that, in addition to any other remedies that may be available, in law, in equity, or otherwise, we are entitled to obtain immediate and other injunctive relief against the threatened breach of this Agreement or the continuation of any such breach by you, without the posting of a bond or the necessity of proving actual damages.

Section 7.3 Repayment in Bankruptcy. If we are required to and do remit or disgorge any amounts paid by you pursuant to this Agreement as a preference claim in a bankruptcy proceeding involving you, then we will be entitled to assert a claim against you for the amount remitted or disgorged and any related costs we incur, and such claim by us will begin to accrue on the date such amount is actually remitted or disgorged and will automatically survive the Effective Period.

Section 7.4 Calculation of Liquidated Damages. To the extent that enforcement of the Security Instrument, and any foreclosure and sale or power of sale granted under the Security Instrument, require specification of an amount in default, or liquidated bid amount, or we elect to exercise the power of sale or otherwise foreclose on the Property, Owner and Hometap agree and acknowledge that the damages that would arise from Owner's (or Owner's executor's) defaults may be uncertain, depend on many factors, and may be extremely difficult to ascertain, and that a reasonable calculation of such damages is the calculation of liquidated damages. The amount in default or liquidated bid amount under any remedy may also include: (a) the sum of all monetary obligations owed to us by you under this Agreement; and (b) any amounts

required to satisfy your loan, tax, and insurance related obligations on the Property, including late fees, reinstatement fees, and other penalties.

Section 7.5 Remedies Concurrent and Not Exclusive. The remedies set forth in Section 7.2 will be concurrent, cumulative, and not exclusive, to the extent not prohibited by law. Every right, power, and remedy granted to us in the Investment Documents will be in addition to all those rights, powers, and remedies available to us at law, equity, or otherwise, and each such right, power, and remedy may be exercised from time to time and as often and in any order we decide to the extent not prohibited by law, and the decision not to exercise of any such right, power, or remedy will not be deemed a waiver of the right to exercise any right, power, or remedy.

SECTION 8 **MISCELLANEOUS**

Section 8.1 Indemnification by Owner and Maximum Liability. You agree to defend, indemnify, and hold us, and our successors or assigns, harmless from and against any claims, causes of action, proceedings, judgments, damages, losses (including amounts due to Hometap upon a Transfer of the Property in violation of this Agreement), liabilities, penalties, fines, reasonable fees (including reasonable attorneys' fees), reasonable costs, reasonable expenses, settlements, and other obligations of every kind arising out of or relating to: (a) a breach of any of your representations, warranties, covenants, or agreement in this Agreement or the other Investment Documents; (b) any act or omission by you or your contractors, agents, or representatives; or (c) any and all damage to any person or property occurring in, on, or about the Property or off the Property arising out of actions on the Property. Notwithstanding your indemnification obligation under this Section 8.1, at our election, we may defend any third-party claim subject to your indemnification obligation with counsel of our own choosing at your reasonable cost and expense and without your participation. You will not, without our prior written consent, which shall not be unreasonably withheld, settle or compromise any claim, action or proceeding or consent to the entry of any judgment regarding which indemnification is owed to us. WITHOUT LIMITING YOUR INDEMNIFICATION OBLIGATION, IN NO EVENT WILL OUR AGGREGATE LIABILITY ARISING OUT OF OR RELATED TO THIS AGREEMENT OR THE PROPERTY EXCEED THE INVESTMENT AMOUNT.

Section 8.2 Asset Administration. From time to time during the Effective Period, Hometap may designate one or more authorized representatives to (a) monitor and effect your compliance with this Agreement and any other Investment Documents, (b) exercise our rights and carry out our obligations under this Agreement or any other Investment Documents, (c) protect and administer the Option, and (d) do anything else we may be permitted to do under this Agreement or any other Investment Documents.

Section 8.3 Covenants to Run with Land. The provisions of this Agreement are covenants running with the land so long as this Agreement remains in effect. We will record the Security Instrument reflecting this fact in the public records.

Section 8.4 Relationship. We are not a partner, joint venturer, trustee, lender, or fiduciary with, or of, Owner. You are not permitted to execute any document or enter into any agreement on our behalf. The Option is intended to be and will be treated for all purposes (including tax purposes) as an economic interest and not as a loan or joint venture.

Section 8.5 Ongoing Credit Checks. By entering into this Agreement, you are providing written instructions, consent, and authorization to Hometap under the Fair Credit Reporting Act authorizing Hometap to obtain information from your personal credit report or other information for the duration of the Effective Period from one or more consumer reporting agencies, such as TransUnion, Experian, or Equifax.

Section 8.6 Multiple Owners. If multiple Persons are Owners, then: (a) the Investment Documents must be signed by each Owner; (b) all rights and powers specified for Owner in the Investment Documents must be approved and exercised unanimously by each Owner; (c) each Owner will be jointly and severally liable for all liabilities and obligations specified for an Owner under this Agreement or any other Investment Documents; (d) any notice required to be given by or to an Owner will be deemed adequately given if given by or to any Owner using the Notice Address, as defined below in Section 8.16; and (e) we may treat any notice received from any one Owner as notice from all Owners.

Section 8.7 Revocable Trusts. If Owner is a Revocable Trust: (a) all Trustors must sign the Investment Documents in their capacities as individuals and as Trustors; (b) all Trustees must sign the Investment Documents in their capacities as Trustees; (c) each Trustee and Trustor who signs this Agreement represents and warrants that all Trustees and Trustors have been disclosed to us; (d) all rights and powers specified for, and all actions required of, Owner in the Investment Documents must be approved and exercised by all Trustees unanimously; (e) all Trustors, in their capacities as individuals, will be jointly and severally liable with Owner for all liabilities and obligations specified for Owner under any of the Investment Documents; (f) all representations and warranties by Owner in the Investment Documents are made by all Trustees on behalf of the Revocable Trust and by all Trustors in their capacities as individuals; (g) notice required to be given by or to an Owner will be deemed adequately given if given by or to any of the Trustees using the Notice Address, as defined below in Section 8.16; and (h) we may treat any notice received from any one Trustee as notice from all Trustees and from Owner.

Section 8.8 Delegation of Duties. We may perform any of our duties under this Agreement or any other Investment Document by or through contractors, agents, employees, or attorneys-in-fact and will be entitled to advice of counsel concerning all matters pertaining to such duties and any actions taken on the basis of such advice from counsel will be deemed to have been taken in good faith. We will not be responsible for the negligence or misconduct of any contractor, agent, employee, or attorney-in-fact that we select as long as our selection was made without gross negligence or willful misconduct.

Section 8.9 Successors and Assignees; Owner's Estate. The Investment Documents will be binding on your and our respective heirs, successors, and permitted assignees. If Owner dies, then the Investment Documents will be binding on Owner's Estate. The death of Owner will not terminate any of the Investment Documents.

(a) **Assignment by Hometap.** We may assign, participate, hypothecate, sell, transfer, or otherwise transact, in whole or in part, our right and title to, and interest in, any of the Investment Documents at any time and to any Person without prior notice to or consent of Owner. In connection with any assignment, participation, hypothecation, sale, transfer, or transaction, we may disclose any documents and information in our possession relating to Owner and the Property. Upon such assignment, sale, or transfer, our assignee, buyer, or transferee will automatically have all the rights and remedies of Hometap under the Investment Documents. You will execute and deliver in recordable form, if requested, at our expense, such other documents we deem appropriate to reflect the assignment, sale, or transfer of the Option and the other Investment Documents. You agree to cooperate with such assignee, buyer, or transferee, including by executing any documents deemed appropriate by assignee, buyer, or transferee to insure or protect such Person's interest in the Investment Documents.

(b) **Assignment of Agreement by Owner.** Absent our prior written consent, which consent may be withheld, Owner may not assign or otherwise transfer any of the Investment Documents. We may grant consent to an assignment to Owner's spouse who acquires an interest in the Property or a Trustee of a Revocable Trust in which Owner is the sole Trustor; *provided that* in each case the assignee: (i) was alive as of the Effective Date; (ii) executes this Agreement; (iii) executes a recordable addendum to the Security Instrument in a form provided by us; (iv) executes an assignment with the assignor in a form satisfactory

to us; and (v) provides any information or other documents requested by us and satisfactory to us ("Exempted Owner Assignment"). In the event of an Exempted Owner Assignment to the Trustee(s) of a Revocable Trust, the original Owner (i.e., the Trustor(s)), jointly and severally, will continue to remain liable under the Investment Documents.

(c) Exempted Owner Property Transfer. If Owner obtains our prior written consent, Owner may Transfer the Property into the name of Owner's spouse or the Trustees of a Revocable Trust in which you are the sole Trustor; *provided that* the requirements for an Exempted Owner Assignment under Section 8.9(b) are met (an "Exempted Owner Property Transfer"). An Exempted Owner Property Transfer shall not trigger a Hometap Option Exercise.

Section 8.10 Survival. The following provisions will survive any termination of this Agreement without limitation: (a) Owner's obligations to reimburse any Hometap Cure Payments and Option Fees; (b) Owner's obligation to remove any liens on the Property and pay any Sales Commissions and Transfer Closing Costs; (c) Section 7.2; (d) any amounts owed to us under this Agreement; (e) any other provisions which entitle us to remedies, fees, costs, and expenses; (f) Section 4; and (g) Section 8.

Section 8.11 Injunction. If we are stayed or enjoined from undertaking a Hometap Option Exercise, commencing or initiating any notice and procedures relating thereto in this Agreement, or enforcing any of our rights under this Agreement, the Option will not expire until ninety (90) days after such stay or injunction is lifted by a final order of the appropriate court. Any deadline or notice period contained in the Investment Documents which we are prevented or prohibited from observing by operation of law, court order, or otherwise, will automatically be stayed for the duration of such stay, injunction, prevention, or prohibition until such stay, injunction, prevention, or prohibition is no longer applicable or is lifted by final order of the appropriate court.

Section 8.12 Governing Law. The Option, this Agreement, and the other Investment Documents will be determined under, governed by, and construed in accordance with laws of the state in which the Property is located, without regard to its conflict of law principles to the furthest extent possible; *provided, however*, to the extent the mandatory provisions of the laws of another jurisdiction relating to (a) the perfection or the effect of perfection or non-perfection of any lien or other right, title, and/or interest in the Property, or (b) the availability of and procedures relating to any remedy hereunder or related to this Agreement are required to be governed by such other jurisdiction's laws, such other laws will be deemed to govern and control.

Section 8.13 DISPUTE RESOLUTION BY BINDING ARBITRATION. PLEASE READ THIS SECTION CAREFULLY AS IT AFFECTS YOUR RIGHTS.

(a) Agreement to Arbitrate. This Dispute Resolution by Binding Arbitration Section 8.13 is referred to in this Agreement as the "**Arbitration Agreement**". You agree that any and all disputes or claims that have arisen or may arise between you and us, whether arising out of or relating to this Agreement or the other Investment Documents, any advertising, or any aspect of the relationship or transactions between us, will be resolved exclusively through final and binding arbitration, rather than a court, in accordance with the terms of this Arbitration Agreement, except that you may assert individual claims in small claims court, if your claims qualify. Further, this Arbitration Agreement does not preclude you from bringing issues to the attention of federal, state, or local agencies, and such agencies can, if the law allows, seek relief against us on your behalf. You agree that, by entering into this Agreement, you and we are each waiving the right to a trial by jury or to participate in a class action. Your rights will be determined by a neutral arbitrator, not a judge or jury. The Federal Arbitration Act governs the interpretation and enforcement of this Arbitration Agreement.

(b) WAIVER OF JURY TRIAL. TO THE FULLEST EXTENT POSSIBLE, HOMETAP AND OWNER VOLUNTARILY, UNCONDITIONALLY, AND IRREVOCABLY WAIVE TRIAL BY JURY UNDER ALL CIRCUMSTANCES WHETHER IN ANY LITIGATION OR PROCEEDING IN A STATE OR FEDERAL COURT RELATED TO, OR ARISING OUT OF, THE INVESTMENT DOCUMENTS OR THE OBLIGATIONS OR TRANSACTIONS CONTEMPLATED BY THE INVESTMENT DOCUMENTS, INCLUDING ALL CLAIMS OR DISPUTES HOWEVER ARISING (INCLUDING TORT CLAIMS AND CLAIMS FOR BREACH OF CONTRACT) BETWEEN HOMETAP AND OWNER.

(c) PROHIBITION OF CLASS AND REPRESENTATIVE ACTIONS AND NON-INDIVIDUALIZED RELIEF. YOU AND WE AGREE THAT EACH OF US MAY BRING CLAIMS AGAINST THE OTHER ONLY ON AN INDIVIDUAL BASIS AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE ACTION OR PROCEEDING. UNLESS BOTH YOU AND WE AGREE OTHERWISE, THE ARBITRATOR MAY NOT CONSOLIDATE OR JOIN MORE THAN ONE PERSON'S OR PARTY'S CLAIMS AND MAY NOT OTHERWISE PRESIDE OVER ANY FORM OF A CONSOLIDATED, REPRESENTATIVE, OR CLASS PROCEEDING. ALSO, THE ARBITRATOR MAY AWARD RELIEF (INCLUDING MONETARY, INJUNCTIVE, AND DECLARATORY RELIEF) ONLY IN FAVOR OF THE INDIVIDUAL PARTY SEEKING RELIEF AND ONLY TO THE EXTENT NECESSARY TO PROVIDE RELIEF NECESSITATED BY THAT PARTY'S INDIVIDUAL CLAIM(S), EXCEPT THAT YOU MAY PURSUE A CLAIM FOR AND THE ARBITRATOR MAY AWARD PUBLIC INJUNCTIVE RELIEF UNDER APPLICABLE LAW TO THE EXTENT REQUIRED FOR THE ENFORCEABILITY OF THIS PROVISION.

(d) Pre-Arbitration Dispute Resolution. We are always interested in resolving disputes amicably and efficiently, and most concerns can be resolved quickly and to your satisfaction by emailing us at legal@hometap.com. If such efforts prove unsuccessful, a party who intends to seek arbitration must first send to the other, by certified mail, a written notice of dispute (a "Notice of Dispute"). The party seeking arbitration must send the Notice of Dispute to the other Party at their Notice Address (as defined in Section 8.16 below) by certified mail, with a copy of any Notice of Dispute directed to Hometap to legal@hometap.com. The Notice of Dispute must (i) describe the nature and basis of the claim or dispute, and (ii) set forth the specific relief sought. If we or you do not resolve the claim within sixty (60) days after the Notice of Dispute is received, we or you may commence an arbitration proceeding. During the arbitration, the amount of any settlement offer made by us or you will not be disclosed to the arbitrator until after the arbitrator determines the amount, if any, to which you or we are entitled.

(e) Arbitration Procedures. Arbitration will be conducted by a neutral arbitrator in accordance with the American Arbitration Association's (the "AAA") rules and procedures, including the AAA's Consumer Arbitration Rules (collectively, the "AAA Rules"), as modified by this Arbitration Agreement. For information on the AAA, please visit its website, <http://www.adr.org>. Information about the AAA Rules and fees for consumer disputes can be found at the AAA's consumer arbitration page, <http://www.adr.org/consumer>. If there is any inconsistency between any term of the AAA Rules and any term of this Arbitration Agreement, the terms of this Arbitration Agreement will control unless the arbitrator determines that the application of the inconsistent Arbitration Agreement terms would not result in a fundamentally fair arbitration. The arbitrator must also follow the provisions of this Agreement as a court would. All issues are for the arbitrator to decide, including issues relating to the scope, enforceability, and arbitrability of this Arbitration Agreement. Although arbitration proceedings are usually simpler and more streamlined than trials and other judicial proceedings, the arbitrator can award the same damages and relief on an individual basis that a court can award to an individual under this Agreement and applicable law. Decisions by the arbitrator are enforceable in court and may be overturned by a court only for very limited reasons.

(f) Unless we and you agree otherwise, any arbitration hearings will take place in a reasonably convenient location for both parties with due consideration of their ability to travel and other pertinent circumstances. If the parties are unable to agree on a location, the determination will be made by AAA. If your claim is for \$10,000 or less, we agree that you may choose whether the arbitration will be conducted solely on the basis of documents submitted to the arbitrator, through a telephonic hearing, or by an in-person hearing as established by the AAA Rules. If your claim exceeds \$10,000, the right to a hearing will be determined by the AAA Rules. Regardless of the manner in which the arbitration is conducted, the arbitrator will issue a reasoned written decision sufficient to explain the essential findings and conclusions on which the award is based.

(g) **Costs of Arbitration.** Payment of all filing, administration, and arbitrator fees (collectively, the "Arbitration Fees") will be governed by the AAA Rules, unless otherwise provided in this Arbitration Agreement. If the value of the relief sought is \$75,000 or less, at your request, we will pay all Arbitration Fees. If the value of relief sought is more than \$75,000 and you are able to demonstrate to the arbitrator that you are economically unable to pay your portion of the Arbitration Fees or if the arbitrator otherwise determines for any reason that you should not be required to pay your portion of the Arbitration Fees, we will pay your portion of such fees. In addition, if you demonstrate to the arbitrator that the costs of arbitration will be prohibitive as compared to the costs of litigation, we will pay as much of the Arbitration Fees as the arbitrator deems necessary to prevent the arbitration from being cost-prohibitive. Any payment of attorneys' fees will be governed by the AAA Rules.

(h) **Confidentiality.** All aspects of the arbitration proceeding, and any ruling, decision, or award by the arbitrator will be strictly confidential for the benefit of all parties.

(i) **Severability.** If a court or the arbitrator decides that any term or provision of this Arbitration Agreement (other than Section 8.13(b)) is invalid or unenforceable, the parties agree to replace such term or provision with a term or provision that is valid and enforceable and that comes closest to expressing the intention of the invalid or unenforceable term or provision, and this Arbitration Agreement will be enforceable as so modified. If a court or the arbitrator decides that any of the provisions of Section 8.13(b) are invalid or unenforceable, then the entirety of this Arbitration Agreement will be null and void, unless such provisions are deemed to be invalid or unenforceable solely with respect to claims for public injunctive relief. The remainder of this Agreement will continue to apply.

(j) **Future Changes to Arbitration Agreement.** Notwithstanding any provision in this Agreement to the contrary, we agree that if we make any future change to this Arbitration Agreement (other than a change to the Notice Address) during the Effective Period, you may reject any such change by sending us written notice within thirty (30) days of the change to the Notice Address. By rejecting any future change, you are agreeing that you will arbitrate any dispute between us in accordance with the language of this Arbitration Agreement as of the date you first accepted this Agreement (or accepted any subsequent changes to this Agreement).

Section 8.14 Further Assurances. Each party agrees, from time to time, as requested by the other party or its successors, assigns, buyers, or transferees, to execute and deliver any instruments and take any action reasonably necessary or desirable in order to implement the provisions and otherwise to effect the intent and purposes of the Investment Documents.

Section 8.15 Severability; Waivers. Each provision of this Agreement and of the other Investment Documents will be severable from every other provision for the purpose of determining the legal enforceability of any provision and will be construed separately and is separately enforceable from every other provision. No waiver by us of any of our rights or remedies in connection with this Agreement or the other Investment Documents will be effective unless the waiver is in writing and signed by both parties,

and then any waiver or consent will be effective only in the specific instance and for the specific purpose for which given. No delay, consent, or waiver by us will be construed as continuing, as a bar to, or as a waiver or release of, any subsequent right, remedy, or recourse. To the extent that enforcement of any provision or exercise of any right under this Agreement or the other Investment Documents is held to be invalid or stayed or enjoined by a court of competent jurisdiction, then the provision will be considered separate and apart from the remaining provisions, and any other remaining provisions will continue to be fully enforceable under law.

Section 8.16 Notice. Each party will deliver all notices, requests, consents, claims, demands, waivers, and other communications under this Agreement (each, a "Notice") in writing to the address of the other party listed below, unless a party has been notified by the other party in writing of a substitute address ("Notice Address"). For purposes of Section 7.2, the written requirement will be deemed satisfied if the notice is sent to an email address provided by the Owner. Each party will deliver all Notices by personal delivery, nationally recognized overnight courier (with all fees prepaid), facsimile or email (with confirmation of transmission), or certified or registered mail (in each case, return receipt requested, postage prepaid). A Notice is effective only upon receipt by the receiving party. If any Notice required by the Security Instrument is also required under applicable law, such requirement of law will satisfy the corresponding requirement under this Agreement.

HOMETAP:

Hometap Equity Partners, LLC
75 Arlington Street, Suite 500
Boston, MA 02116
Attention: Legal Department
Email: homeowners@hometap.com

OWNER:

See signature page

Section 8.17 Entire Agreement; Amendment. Schedule A and the exhibits are incorporated into this Agreement by this reference. This Agreement, the Security Instrument, and the other written agreements made by and between the parties as of the Effective Date together constitute the entire agreement between the parties regarding the subject matter contained in them. All prior agreements, understandings, representations, warranties, statements, and negotiations between the parties, if any, whether oral, electronic or written, relating to the Property, the Option, this Agreement, the other Investment Documents, and the related transaction, including any offer letters, terms sheets, and draft and earlier versions of settlement statements and other documents and agreements, are superseded and merged into this Agreement. No supplement, modification, or amendment of this Agreement will be binding unless in writing and executed by the party against whom enforcement is sought.

Section 8.18 No Third-Party Beneficiaries. This Agreement and the other Investment Documents are entered into for the protection and benefit of us and Owner and their respective successors and permitted assigns. No other Person will have any rights, remedies, or recourse under this Agreement or the other Investment Documents.

Section 8.19 Counterparts; Electronic Signatures. This Agreement and the other Investment Documents may be executed in counterparts, each of which when so executed will be deemed an original, but all such counterparts will constitute one and the same agreement. A signed copy of this Agreement that is transmitted by a party to the other party via facsimile or by electronic means will be binding on the signatory to that copy.

Section 8.20 Registered Domestic Partnerships and Civil Unions. An Owner will have the same rights and obligations with respect to Owner's civil union partner or registered domestic partner as Owner will

have with respect to its spouse for all purposes under the Investment Documents, subject to the same conditions and limitations that would apply to a transfer or assignment to Owner's spouse, a payment by Owner's spouse, or the rights of Owner's spouse not on record title.

Section 8.21 Consent of Spouse/Domestic Partner. If you should marry or remarry or enter into a civil union or registered domestic partnership during the Effective Period, within thirty (30) days after the marriage, civil union, or domestic partnership, as applicable, you and your spouse or domestic partner, as applicable, must notify Hometap and execute any reasonably necessary documents to acknowledge your spouse or domestic partner's interest in the Property, this Agreement, and the Security Instrument, which may include a Consent of Spouse/Domestic Partner and/or joinder to this Agreement.

Section 8.22 RECOMMENDATION TO SEEK LEGAL AND TAX ADVICE. OWNER UNDERSTANDS THAT THE SALE OF THE PROPERTY, OR THE SALE OF AN ECONOMIC INTEREST IN THE PROPERTY, CAN HAVE SIGNIFICANT TAX, FINANCIAL, AND FAMILY CONSEQUENCES. OWNER ACKNOWLEDGES THAT HOMETAP HAS REQUESTED THAT OWNER DISCUSS THIS AGREEMENT WITH TAX, LEGAL, AND FINANCIAL ADVISORS AND WITH FAMILY MEMBERS TO ENSURE AN UNDERSTANDING OF THE RISKS AND BENEFITS OF THIS AGREEMENT, AND OWNER HAS HAD THE OPPORTUNITY TO DO SO.

Section 8.23 NO ADVICE. IN ENTERING INTO THE INVESTMENT DOCUMENTS AND INTO ANY FUTURE PROPERTY SALE, OWNER IS NOT RELYING AND WILL NOT RELY ON ANY INFORMATION OR REPRESENTATION THAT MAY HAVE BEEN PROVIDED BY HOMETAP OR ITS AGENTS OR REPRESENTATIVES, INCLUDING: (a) THE VALUE OF THE PROPERTY OR THAT THE BEGINNING HOME VALUE IS A REPRESENTATION OF THE MARKETABLE, INSURABLE, OR FAIR MARKET VALUE OF THE PROPERTY; (b) THE ADVISABILITY OF ENTERING INTO THE INVESTMENT DOCUMENTS OR A PROPERTY SALE; OR (c) THE TAX IMPLICATIONS AND CONSEQUENCES OF ENTERING INTO THE INVESTMENT DOCUMENTS OR A PROPERTY SALE. OWNER HAS MADE, AND WILL MAKE, HIS, HER OR ITS OWN INVESTIGATION AND JUDGMENTS REGARDING SUCH MATTERS AND HAS BEEN ADVISED BY HOMETAP TO DISCUSS THEM WITH OWNER'S LEGAL, FINANCIAL AND TAX ADVISORS, AS WELL AS WITH FAMILY MEMBERS.

Section 8.24 Subordination of Homestead and Waivers. If you have acquired or acquire in the future an estate of homestead in the Property, you agree, to the greatest extent permitted by applicable law, that such homestead estate is subordinated in all respects to the Security Instrument and any amounts due under this Agreement and to all renewals, extensions, and modifications of the Security Instrument or this Agreement, and that such homestead estate is subject to all of our rights under the Security Instrument and this Agreement and all renewals, extensions and modifications of the Security Instrument and this Agreement, and is subordinate to the lien evidenced by the Security Instrument, and all renewals, extensions and modifications of the Security Instrument. You waive and relinquish all rights of courtesy and dower in the Property.

[REMAINDER OF PAGE INTENTIONALLY LEFT BLANK – SIGNATURE PAGES FOLLOW]

IN WITNESS WHEREOF, intending to be legally bound, the parties hereto have caused this Agreement to be executed as of the Signing Date. This Agreement may be executed in multiple counterparts, each of which when so executed will be deemed an original, but all such counterparts will constitute one and the same agreement.

HOMETAP EQUITY PARTNERS, LLC

By: 

Name: Daniel Amato

Title: Authorized Signatory

Date: 05/19/2025

IN WITNESS WHEREOF, intending to be legally bound, the parties hereto have caused this Agreement to be executed as of the Signing Date. This Agreement may be executed in multiple counterparts, each of which when so executed will be deemed an original, but all such counterparts will constitute one and the same agreement.

OWNER(S)

By: Shenikqua Simmons
Shenikqua Simmons

Date: 5/19/25

Notice Address:
1307 Hermitage Lane, Ladson, SC 29456

Acknowledgment Certificate

Commonwealth of South Carolina

County of Berkeley

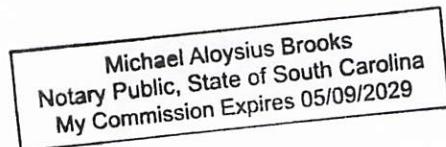
On this 19 day of May, 2025, before me personally appeared Shenikqua Simmons, who provided satisfactory evidence of identification to be the person whose name is subscribed to this instrument and he/she/they acknowledged that he/she/they executed the foregoing instrument by his/her/their signature here.

Shenikqua Simmons
Shenikqua Simmons

Sworn to (or affirmed) and subscribed before me this the 19 day of May, 2025

Michael A. Brooks
Official Signature of Notary

(Official Seal)



Michael A. Brooks, Notary Public
Notary's printed or typed name

Berkeley County, South Carolina
Official Signature of Notary

My commission expires 5/9/29

List of Schedules and Exhibits

Schedule A – Investment Term Sheet

Exhibit A – Property Description

Exhibit B – Security Instrument

Exhibit C – Notice of Right to Cancel

EXHIBIT A

LEGAL DESCRIPTION

Real property described as follows:

All that certain piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being in, Berkeley County, State of South Carolina, known and designated as Lot 608, on that certain plat of SWA Surveying, LLC entitled:" A Final Subdivision Plat of Hunters Bend Phase 6A being a portion of Tract B-1 owned BY Tamsberg Brothers, LLC located in Berkeley County, South Carolina," dated August 9, 2013 and recorded in the Register of Deeds Office for Berkeley County, South Carolina in Plat Cabinet R, Page 62P. Said lot having such size, shape, locations, dimensions, buttings and boundings as will be shown by aforesaid plat of record.

This property is conveyed subject to all applicable restrictions, covenants, conditions, limitations, easements and rights-of-way filed of record in the Office of the Register of Deeds for Berkeley County, South Carolina, and all applicable amendments thereto.

Being the same property conveyed to John Perkins and Teresa Renee Perkins by deed of Dan Ryan Builders South Carolina LLC dated September 18, 2015 and recorded September 22, 2020 in Book 2020 at Page 596 in the ROD Office for Berkeley County, South Carolina.

Parcel ID / APN: 2331509132

Schedule A: Hometap Investment Term Sheet

This document and the Option Purchase Agreement define key terms of the Option and Hometap's investment in the Property ("Investment Terms"). Capitalized terms are further defined in the Option Purchase Agreement.

Homeowner(s): Shenikqua Simmons
Property Address: 1307 Hermitage Lane, Ladson, SC 29456
Option ID: SC616164
Effective Date: 05/23/2025

Section I: Predetermined Investment Terms

Hometap and Owner agree to the Investment Terms defined below. These terms have the value assigned to them as shown below, and such values shall not change during the Option Period.

Predetermined Investment Terms		
Term	Definition	Value
Investment Amount	<i>Gross amount that Hometap will pay you to acquire an Option in the Property</i>	\$33,786.00
Net Investment Amount	<i>Net amount that you will receive after Investment Fees and Costs (see Section II below) have been deducted from the Investment Amount</i>	\$31,143.49
Beginning Home Value	<i>Property's value at the time of Investment Signing, determined by Appraisal</i>	\$362,000.00
Hometap Percentage (if Ending Home Value \geq Beginning Home Value)	<i>Percentage of the Property that Hometap will acquire upon exercise of the Option when the Ending Home Value is equal to or greater than the Beginning Home Value; used to determine Option's value</i>	
<i>Months 1-36, ending 05/23/2028</i>		14%
<i>Months 37-72, ending 05/23/2031</i>		16.594%
<i>Months 73-120, ending 05/23/2035</i>		18.666%
Hometap Percentage (if Ending Home Value < Beginning Home Value)	<i>Percentage of the Property that Hometap will acquire upon exercise of the Option when the Ending Home Value is less than the Beginning Home Value; used to determine Option's value</i>	14%
Acknowledged Pre-Existing Liens	<i>Current sum of debt obligations secured by a lien on the Property</i> <i>Movement Mortgage, \$258,227.32</i>	\$258,227.32

Section II: Investment Fees and Costs

Hometap and Owner agree to the Investment Fees and Costs defined below. The Investment Fees and Costs have the value assigned to them as shown below, which shall be deducted from the Investment Amount to determine the Net Investment Amount. The Net Investment Amount shall be paid to the Owner, as further provided in the Option Purchase Agreement.

Investment Fees and Costs Deducted from Investment Amount		
Term	Definition	Value
Investment Fee	<i>Investment fee charged by Hometap</i>	\$1,182.51
Third-Party Costs	<i>Costs incurred for third-party processing and services related to finalizing the Investment and signing the Investment Documents, or costs for third-party products</i> <i>Appraisal, \$530.00</i> <i>Title Charges, \$895.00</i>	\$1,425.00
Government Taxes and Fees	<i>Taxes and fees assessed by government entities related to finalizing the Investment and signing the Investment Documents</i> <i>Recording Fee, \$25.00</i> <i>Recording Fee Assignment to ClearEdge Title - Filing Fee, \$10.00</i>	\$35.00
Payoffs	<i>Amounts paid at time of Signing to lien holders or creditors, on Owner's behalf, to pay down Owner's total amount of liens or debt</i>	\$0.00
Total Investment Fees and Costs	<i>Total of amounts listed in this table, to be deducted from the Investment Amount to determine the Net Investment Amount</i>	\$2,642.51

Section III: Investment Terms Valued at Time of Option Exercise or Repurchase

Hometap and Owner agree to the Investment Terms defined below. The value of the Investment Terms in this Section III cannot be determined until the Owner repurchases or Hometap exercises the Option. Hometap and Owner agree that the value of the Investment Terms in this Section III shall be determined or calculated as stated herein and as further provided in the Option Purchase Agreement. Sample calculations of the Investment Terms in this Section III have been provided to Owner in the Investment Disclosures.

Investment Terms Valued at Time of Option Exercise or Repurchase	
Term	Definition
Ending Home Value	<i>Property's value at the time of Option exercise or repurchase, determined by Appraisal or Permitted Sale</i>

Hometap Cap	<p><i>Maximum 20% annualized rate of return on the Investment Amount, prorated for a partial year, as applied to the Hometap Share, calculated as:</i></p> $(Investment Amount) * 1.2^{\left(\frac{\text{days since Effective Date}}{365}\right)}$ <p><i>Using the Investment Terms, the calculation is:</i></p> $\$33,786.00 * 1.2^{((\text{days since } 05/23/2025})/365)}$
Hometap Share	<p><i>Value of Hometap's Option, calculated by multiplying the Ending Home Value by the Hometap Percentage; the maximum value of the Hometap Share is the Hometap Cap</i></p>

I acknowledge and agree that the Investment Terms defined in this Schedule A shall apply to the Option, as further described in the Option Purchase Agreement.

Shenikqua Simmons
Shenikqua Simmons

5/19/25
Date

After Recording Return To:
Hometap Equity Partners, LLC
75 Arlington Street
Suite 500
Boston, MA 02116

Recording Prepared and Requested By:
Hometap Equity Partners, LLC
75 Arlington Street
Suite 500
Boston, MA 02116

Investment No.: SC616164

C-SC919335

Parcel ID / APN: 2331509132

[Space Above This Line For Recording Data]

Investment Amount: \$33,786.00

MORTGAGE AND SECURITY AGREEMENT

This MORTGAGE AND SECURITY AGREEMENT, together with any riders (this "Security Instrument"), is made as of 05/19/2025 ("Signing Date"), by and between Shenikqua Simmons (the "Owner/Mortgagor") and Hometap Equity Partners, LLC, a Delaware limited liability company, and its successors and assigns ("Hometap/Mortgagee"). This Mortgage and Security Agreement was prepared by Daniel Amato, with an address of: c/o Hometap, 75 Arlington Street, Suite 500, Boston, MA 02116.

RECITALS

A. This Security Instrument is given in connection with the execution of the Option Purchase Agreement by and between Owner and Hometap (the "Option Agreement") of even date, by which Mortgagor grants and conveys to Mortgagee the option to purchase an undivided percentage interest in that certain real property and improvements thereof located at 1307 Hermitage Lane, Ladson, SC 29456 and further described on Exhibit A attached hereto (the "Property").

B. Mortgagee desires to secure the rights granted to it in the Option Agreement and the performance of the Obligations (as defined below).

C. This Security Instrument is given pursuant to the Option Agreement, and payment fulfillment, and performance of the obligations due under the Option Agreement are secured by this Security Instrument—in accordance with the terms set forth herein.

D. Capitalized terms used in this Security Instrument have the meanings provided in this Security Instrument, or if not defined in this Security Instrument, in the Option Agreement. The Option Agreement and this Security Instrument are collectively referred to as the "**Hometap Homeowner Agreement**."

TERMS

1. **Grant.** OWNER HEREBY IRREVOCABLY grants, transfers, and assigns to Mortgagee, and its successors and assigns, a security interest for the benefit of Mortgagee, and its successors and assigns, in and to the Property, together with all improvements, replacements, and additions now or hereafter erected on the Property, all easements, appurtenances, and fixtures now or hereafter a part of the Property, and all rents, issues, profits, and proceeds, including insurance and condemnation proceeds, from the Property.

OWNER COVENANTS that Owner is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Owner warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

PROVIDED, HOWEVER, these presents are upon the express condition that, if Mortgagor shall well and truly (a) pay to Mortgagee the Hometap Share at the time and in the manner provided in the Option Agreement, this Security Instrument, and the other Investment Documents, (b) perform the Obligations as set forth in the Option Agreement, this Security Instrument, and the other Investment Documents, and (c) abide by and comply with each and every covenant and condition set forth in the Option Agreement, this Security Instrument, and the other Investment Documents, these presents and the estate hereby granted shall cease, terminate, and be void; *provided, however,* that Mortgagor's obligation to indemnify and hold harmless Mortgagee pursuant to the provisions hereof shall survive any such payment and release.

2. **Secured Obligations.** Owner makes the grant, transfer, and assignment set forth in Section 1 to secure the following:

- (a) Owner's performance of each of its obligations in the Option Agreement;
- (b) Mortgagee's rights under the Option Agreement;
- (c) Owner's payment obligations in the Option Agreement, including:
 - (i) Payment of the Hometap Share owed to Mortgagee pursuant to the terms of the Option Agreement;
 - (ii) Payment of all Option Fees owed to Mortgagee pursuant to Section 6.1(g) of the Option Agreement;
 - (iii) Payment of all insurance proceeds owed to Mortgagee pursuant to Section 6.1 of the Option Agreement;
 - (iv) Payment of all Net Condemnation Proceeds owed to Mortgagee pursuant to Section 6.1(h) of the Option Agreement;
 - (v) Payment of the liquidated damages pursuant to Section 7.4 of the Option Agreement;

(vi) Reimbursement of any expenditures made by Mortgagee pursuant to Section 6.1 and Section 7.2 of the Option Agreement; and

(d) Payment of all costs, fees, and expenses (including, as allowed by applicable law, court and other dispute resolution costs, attorneys' and experts' fees and costs, and fees and disbursements of in-house counsel) (collectively, "Legal Fees") incurred by Mortgagee in the enforcement and collection of the obligations listed above and the protection of Hometap's related rights, whether such costs, fees, and expenses are incurred in any state, federal, appellate, or bankruptcy court or otherwise and whether or not litigation or arbitration is commenced. Legal Fees include Legal Fees incurred in any state, federal, appellate, or bankruptcy court and in any bankruptcy case or insolvency proceeding, of any kind in any way related to this Security Instrument, to the interpretation or enforcement of the parties' rights under this Security Instrument, or to the Property.

The foregoing obligations are referred to collectively as the "**Obligations.**"

3. Uniform Commercial Code Security Agreement and Fixture Filing. This Security Instrument also is intended to be and will constitute a fixture filing financing statement and security agreement under the South Carolina Uniform Commercial Code for any items of personal property that constitute fixtures or are specified as part of the Property and that under applicable law may be subject to a security interest under the South Carolina Commercial Code. Owner grants to Mortgagee a security interest in those items to secure the performance and payment of the Obligations.

(a) Owner agrees that Mortgagee may file this Security Instrument, or a copy of it, in the real estate records or other appropriate index and/or in the Office of the Secretary of the Commonwealth of South Carolina, as a financing statement for any of the items specified in the preceding paragraph as part of the Property.

(b) This Security Instrument constitutes a financing statement filed as a fixture filing pursuant to Sections 9-501(a)(1) and 9-502(c) of the South Carolina Uniform Commercial Code, and any similar or successor provisions.

(c) Mortgagee may file such extensions, renewals, amendments, and releases as are appropriate to reflect the status of its security interest.

(d) Owner will pay all costs, fees, and expenses of filing such financing statements and any extensions, renewals, amendments, and releases of such statements, and will pay all costs, fees, and expenses of any record searches for financing statements that Mortgagee may require.

(e) Upon an Event of Default, Mortgagee will have the remedies of a secured party under the South Carolina Uniform Commercial Code and may also take the actions provided in Section 7 of the Option Agreement. In exercising any of these remedies and taking any of these actions, Mortgagee may proceed against the Property's items of real property, fixtures or improvements separately or together and in any order whatsoever without in any way affecting the availability of Mortgagee's remedies under the South Carolina Uniform Commercial Code or the actions available in Section 7 of the Option Agreement.

4. Absolute Assignment of Leases and Rents. Owner absolutely and unconditionally assigns to Mortgagee all of Owner's right, title, and interest in and to all current and future leases, subleases, and licenses relating to the use, occupancy, or enjoyment of all or any part of the Property and all rents, income, revenues, profits, proceeds, and earnings now or hereafter payable with respect to the ownership, use, or

occupancy of the Property (collectively, "Rents"); it being intended by Owner that this assignment constitutes a present, absolute assignment and not an assignment for additional security only.

(a) Owner gives to and confers upon Mortgagee the right, power, and authority, during the continuance of this Security Instrument, to collect the Rents, reserving the right upon an Event of Default, Owner's failure to perform any Obligation timely, or a breach of any agreement of Owner in this Security Instrument, to collect and retain the Rents, as they become due and payable.

(b) Upon an Event of Default, Owner's failure to perform any Obligation timely, or a breach of any agreement of Owner in this Security Instrument, Mortgagee may at any time without notice, either in person, by agent, or by a receiver to be appointed by a court, and without regard to the adequacy of any security for the Obligations, enter upon and take possession of the Property or any part of it, in its own name sue for or otherwise collect the Rents, including those past due and unpaid, and apply the same, less costs and expenses of operation and collection, including Legal Fees, to the Obligations, and in such order as Mortgagee may determine.

(c) The entering upon and taking possession of the Property, the collection of the Rents, issues, and profits and the application of the Rents, issues, and profits pursuant to this Security Instrument, will not cure or waive any breach or notice of default under this Security Instrument or invalidate any act done pursuant to such notice.

(d) Nothing in this Section 4 will permit Owner to lease or rent the Property in contravention of any provision of the Option Agreement; nor will anything in this Section modify any provision in the Option Agreement relating to the use, lease, rent, or occupancy of the Property.

5. Covenants of Owner Regarding the Property. Owner agrees as follows:

(a) To appear in and defend any action, suit, or proceeding purporting to affect the security of this Security Instrument or the rights or powers of Mortgagee; and to pay all costs, fees, and expenses of Mortgagee (including cost of evidence of title and Legal Fees) incurred: (i) in any state, federal, appellate, or bankruptcy court, in any action, suit, or proceeding in which Mortgagee may appear, and in any action, suit, or proceeding brought by Mortgagee to foreclose this Security Instrument or to collect the Obligations or to protect Mortgagee's rights under this Security Instrument or the Hometap Homeowner Agreement; and/or (ii) in connection with the enforcement of any provision of this Security Instrument or in connection with foreclosure upon the collateral granted under this Security Instrument, whether or not an action or suit is filed.

(b) To pay at least ten (10) days before delinquency all taxes and assessments affecting the Property and all encumbrances, charges, and liens, with interest, on the Property (or any part of the Property), which are prior or could obtain priority to the lien or to the rights granted under this Security Instrument, and all costs, fees, and expenses of this Security Instrument.

(i) If Owner fails to make any payment or to do any act as provided in this Security Instrument, Mortgagee may, but will not be obligated to, make the payment or do any such act, and any such payment and related expenses, including Legal Fees, will also be secured by this Security Instrument.

(ii) Such payments made or actions taken by Mortgagee will not require notice to, or demand on, Owner and will not release Owner from any obligation under this Security Instrument.

(iii) Mortgagee will have the following related rights and powers: (A) to enter upon the Property for the foregoing purposes, (B) to appear in and defend any action or proceeding purporting to affect the Property or the rights or powers of Mortgagee under this Security Instrument, (C) to pay, purchase, contest, or compromise any encumbrance, charge, or lien that in the judgment of Mortgagee appears to be prior or superior to this Security Instrument, and (D) to employ counsel and to pay such counsel necessary expenses and costs, including Legal Fees.

(c) To pay immediately upon demand all sums expended by Mortgagee related to this Security Instrument and to pay interest on any of such amounts demanded by Mortgagee at a rate not to exceed the maximum rate allowed by law at the time of such demand.

6. Power of Attorney. Owner irrevocably appoints Mortgagee as Owner's agent and attorney-in-fact (such agency being coupled with an interest). As agent and attorney-in-fact, Mortgagee may, in Mortgagee's name or in the name of Owner, prepare, execute, and file or record financing statements, continuation statements, applications for registration, and similar documents to create, perfect, or preserve any of Mortgagee's security interests and rights in or to any of the Property. Upon an Event of Default, Owner's failure to perform any Obligation timely, or a breach of any agreement of Owner in this Security Instrument, Mortgagee may take any other action that may be required or desired of Owner, including the ability to advertise and solicit the Property for sale, encumber the Property by obtaining loans secured by liens on the Property to raise funds deemed required or advisable to improve, repair, and prepare the Property for sale, and sell and convey the entire interest in, and title to, the Property; *provided, however,* that Mortgagee as agent and attorney-in-fact will be accountable only for such funds as are actually received by Mortgagee.

7. Default and Foreclosure. Upon an Event of Default, Mortgagee may declare all performance and Obligations secured by this Security Instrument immediately due by delivery to Owner of a written declaration of default. If any Event of Default has occurred and is continuing, Mortgagee may take any or all of the following actions, at the same or at different times:

(a) Possession. Mortgagee may enter upon and take possession of the Property; lease, rent and let the Property; and receive all the Rents, income, issues, and profits and apply the same to satisfy any Obligation. Mortgagee is granted full power and authority to do any act or thing which Owner or its successors or assignees who may then own the Property might or could do in connection with the ownership, use, and maintenance of the Property. This covenant becomes effective either with or without any action brought to foreclose upon the Property and without applying for a receiver of the Rents, if any. Should the Rents or any part thereof be assigned without the consent of Mortgagee, then this Security Instrument will, at the option of Mortgagee, become due and payable immediately, anything herein contained to the contrary notwithstanding.

(b) Appointment of Receiver. Mortgagee may have a receiver of the Rents (including an Asset Administrator), income, issues, and profits of the Property appointed without the necessity of proving either the depreciation or the inadequacy of the value of the security or the insolvency of Owner or any other person who may be legally or equitably liable for the Obligations, and Owner and each such person waive such proof and consent to the appointment of a receiver.

(c) Fair Rental Payments. If Owner or any subsequent owner is occupying the Property or any part the Property, it is agreed that the occupants will pay Mortgagee the amount of rent requested by Mortgagee in advance each monthly, and for the use of personal property covered by this Security Instrument.

(d) **Excess Monies.** Mortgagee may apply on account of the unsatisfied Obligations owed to Mortgagee after a foreclosure sale of the Property, whether or not a deficiency action has or will be instituted, any unexpended monies still retained by Mortgagee that were paid by Owner to Mortgagee or from the proceeds of such sale (i) for the payment of, or as security for, the payment of taxes, assessments, municipal or governmental rates, charges, impositions, liens, water or sewer rents, or insurance premiums, if any, or (ii) in order to secure the performance of some act by Owner.

(e) **Remedies at Law or Equity.** Mortgagee may take any of the remedies otherwise available to it as a matter of law, equity or otherwise.

8. **Late Performance.** By accepting performance of any Obligation after its due date, Mortgagee does not waive its right either to require prompt performance when due of all other Obligations or to declare a breach or default for such failure to perform.

9. **Mortgagee's Powers.** At any time and from time to time, without liability and without notice, upon written request of Owner and presentation of this Security Instrument, and without affecting the personal liability of any person for the performance of the Obligations, Mortgagee may: (a) release any part of the Property; (b) consent to the making of any map or plat of the Property; (c) join in granting any easement on the Property; and (d) join in any extension agreement or any agreement subordinating the lien or charge of this Security Instrument.

10. **Successors.** This Security Instrument applies to, inures to the benefit of, and binds all parties to this Security Instrument, their heirs, legatees, devisees, administrators, executors, and permitted successors and assigns. The terms "**Hometap**" and "**Mortgagee**" will include any successor or assign of Hometap's rights in the Option Agreement and in this Security Instrument, whether or not named as Hometap in this Security Instrument. Absent Mortgagee's prior written consent, which consent may be withheld in Mortgagee's sole discretion, Owner may not assign or otherwise transfer this Security Instrument.

11. **Interpretation.** In this Security Instrument, whenever the context so requires, the masculine gender includes the feminine and/or the neuter, and the singular number includes the plural. Also, in this Security Instrument, the term "include" or "including" means without limitation by reason of enumeration.

12. **Joint and Several Liability.** If more than one person signs this Security Instrument as Owner, the obligations of each signatory will be joint and several.

13. **Multiple Owners.** If there are multiple Owners of the Property:

- (a) this Security Instrument must be signed by each Owner;
- (b) all rights and powers specified for Owner in this Security Instrument must be approved and exercised unanimously by each Owner;
- (c) each Owner will be jointly and severally liable for all liabilities and Obligations;
- (d) notice required to be given by, or to, each Owner will be deemed adequately given if given by or to any Owner using the contact information set forth in this Security Instrument; and
- (e) Mortgagee may treat any notice received from any Owner as notice from all Owners.

15. **Revocable Trust.** If any Mortgagor is/are the trustee(s) of a Revocable Trust (as defined in the Option Agreement):

(a) all trustees of the Revocable Trust and all individuals having the power to revoke the Revocable Trust (referred to herein as "owners of the Revocable Trust") must sign this Security Instrument in their respective capacities as trustees and/or owners of the Revocable Trust, and each trustee and owner of the Revocable Trust who signs this Security Instrument hereby represents and warrants that all trustees and owners of the Revocable Trust have been disclosed to Mortgagee;

(b) any trustee of the Revocable Trust who is also an owner of the Revocable Trust need only sign this Security Instrument once for it to be binding on such person both as trustee and as owner of the Revocable Trust;

(c) all rights and powers specified for, and all actions required of, Mortgagee in this Security Instrument must be approved by all trustees of the Revocable Trust;

(d) all trustees and all owners of the Revocable Trust shall be jointly and severally liable for all liabilities and obligations specified for Mortgagor under this Security Instrument;

(e) all representation and warrants by Mortgagor in this Security Instrument are made by all trustees of the Revocable Trust on behalf of the Revocable Trust and by all owners of the Revocable Trust;

(f) notice required to be given by, or to, any Mortgagor will be deemed adequately given if given by, or to, any of the trustees of the Revocable Trust using the contact information set forth in Section 22 of this Security Instrument; and

(g) Mortgagee may treat any notice received from any one trustee of the Revocable Trust as notice from all trustees of the Revocable Trust and from Mortgagor.

16. **Incorporation by Reference.** Exhibit A to this Security Instrument is incorporated by this reference.

17. **Extent of Lien.** The lien granted under this Security Instrument will encumber Owner's entire interest in the Property, notwithstanding the fact that the Option Agreement relates to only a fractional interest in the Property.

18. **No Merger.** So long as any of the Obligations remain outstanding and undischarged, unless Mortgagee otherwise consents in writing, the fee estate of Owner in the Property or any part of the Property (including the estate of Mortgagee after exercising the Option) will not merge, by operation of law or otherwise, with any other estate in the Property or any part of it, but will always remain separate and distinct, notwithstanding the union of the fee estate and such other estate in Mortgagee or in any other person.

19. **Release.** Following satisfaction of all Obligations secured by this Security Instrument, Mortgagee will discharge this Security Instrument. Owner will pay any recordation costs. Mortgagee may charge Owner a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under applicable law.

20. **Subordination of Homestead and Waivers.** If Owner has acquired before the Signing Date or acquires on or after the Signing Date an estate of homestead in the Property, Owner agrees, to the fullest extent permitted by applicable law, that such homestead estate is subordinated in all respects to this Security

Instrument and the amount of any Obligation owed and to all renewals, extensions, and modifications of any Hometap Homeowner Agreement, and that such homestead estate is subject to all of the rights of Mortgagee under the Option Agreement and all renewals, extensions, and modifications of the Option Agreement, and is subordinate to the lien evidenced by this Security Instrument and all renewals, extensions, and modifications of this Security Instrument.

21. Notice of Option Purchase Agreement. Mortgagor hereby provides notice that Mortgagor and Mortgagee have entered into the Option Agreement, as more particularly described in Exhibit B attached hereto and incorporated herein by this reference as if set forth in full. The Option Agreement contains certain covenants and promises to or for the benefit of Mortgagee. The Option Agreement is irrevocable by Mortgagor and expires on 05/23/2035. Every person or entity who now or hereafter owns or acquires any right, title or interest in or to any portion of the Property is and shall be conclusively deemed to have consented and agreed to every restriction, provision, covenant, right and limitation contained in the Option Agreement, whether or not such person or entity expressly assumes such obligations or whether or not any reference to the Option Agreement is contained in the instrument conveying such interest in the Property to such person or entity.

22. Waiver of Appraisal Rights. South Carolina law provides that in any real estate foreclosure proceeding, a defendant against whom a personal judgment is taken or asked may, within 30 days after the sale of the mortgaged property, apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS, WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver shall not apply so long as the Property is used as a dwelling place as defined in § 12-37-250 of the South Carolina Code of Laws.

23. Future Advances. The lien of this Security Instrument will secure the amount of the Hometap Share and any future advances made under this Security Instrument as allowed by law plus interest, attorneys' fees, and court costs. Interest or discount may be deferred accrued, or capitalized.

24. Jury Trial Waiver. Mortgagor hereby waives any right to a trial by jury in any action, proceeding, claim, or counterclaim, whether in contract or tort, at law or in equity, arising out of or in any way related to this Security Instrument or the Option Agreement.

25. Notices. All notices or other written communications hereunder shall be delivered in accordance with the applicable terms and conditions of the Option Agreement. Notices shall be sent to the address of the other party listed below as follows, unless a party has been notified by the other party in writing of a substitute address:

Hometap/Mortgagee:
Hometap Equity Partners, LLC
75 Arlington Street, Suite 500
Boston, MA 02116
Attention: Legal Department

Owner/Mortgagor:
Shenikqua Simmons
1307 Hermitage Lane
Ladson, SC 29456

[Signature Pages Follow]

READ THIS DOCUMENT CAREFULLY BEFORE SIGNING IT. ALL PRIOR ORAL, ELECTRONIC, AND WRITTEN COMMUNICATIONS AND AGREEMENTS FROM OR WITH HOMETAP, INCLUDING ALL CORRESPONDENCE, OFFER LETTERS, PRINTED MATERIALS, AND DISCLOSURES ARE MERGED INTO AND SUPERSEDED AND REPLACED BY THIS SECURITY INSTRUMENT, THE OPTION AGREEMENT, AND THE INVESTMENT DOCUMENTS, AND THE OTHER WRITTEN AGREEMENTS MADE BY AND BETWEEN MORTGAGOR AND MORTGAGEE AS OF THE EFFECTIVE DATE.

OWNER DECLARES THAT OWNER HAS READ THIS MORTGAGE AND SECURITY AGREEMENT, UNDERSTANDS IT, HAS RECEIVED A COMPLETELY FILLED-IN COPY OF IT WITHOUT CHARGE THEREFOR, AND HAS SIGNED IT AS OF THE SIGNING DATE.

The undersigned Owner(s) requests that a copy of any Notice of Default or Notice of Sale under this Security Instrument be mailed to the Owner at the Owner's address set forth in Section 25 above.

IN WITNESS WHEREOF, each undersigned Mortgagor has executed this Mortgage and Security Agreement under seal as of the Signing Date.

MORTGAGORS:

By: Shenikqua Simmons
Shenikqua Simmons
Date: 5/19/25

WITNESSES:

By: Anthony Simmons
Witness Name: Anthony Simmons
By: Michael A. Brooks
Witness Name: Michael A. Brooks

Acknowledgment Certificate

Commonwealth of South Carolina

County of Berkeley

On this 19 day of May, 2025, before me personally appeared Shenikqua Simmons, who provided satisfactory evidence of identification to be the person whose name is subscribed to this instrument and he/she/they acknowledged that he/she/they executed the foregoing instrument by his/her/their signature here.

Shenikqua Simmons
Shenikqua Simmons

Sworn to (or affirmed) and subscribed before me this the 19 day of May, 2025

Michael A. Brooks
Official Signature of Notary

(Official Seal)

Michael Aloysius Brooks
Notary Public, State of South Carolina
My Commission Expires 05/09/2029

Michael A. Brooks, Notary Public
Notary's printed or typed name

Berkeley County, South Carolina
Official Signature of Notary

My commission expires 5/9/29

EXHIBIT A

LEGAL DESCRIPTION

Real property described as follows:

All that certain piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being in, Berkeley County, State of South Carolina, known and designated as Lot 608, on that certain plat of SWA Surveying, LLC entitled:" A Final Subdivision Plat of Hunters Bend Phase 6A being a portion of Tract B-1 owned BY Tamsberg Brothers, LLC located in Berkeley County, South Carolina," dated August 9, 2013 and recorded in the Register of Deeds Office for Berkeley County, South Carolina in Plat Cabinet R, Page 62P. Said lot having such size, shape, locations, dimensions, buttings and boundings as will be shown by aforesaid plat of record.

This property is conveyed subject to all applicable restrictions, covenants, conditions, limitations, easements and rights-of-way filed of record in the Office of the Register of Deeds for Berkeley County, South Carolina, and all applicable amendments thereto.

Being the same property conveyed to John Perkins and Teresa Renee Perkins by deed of Dan Ryan Builders South Carolina LLC dated September 18, 2015 and recorded September 22, 2020 in Book 2020 at Page 596 in the ROD Office for Berkeley County, South Carolina.

Parcel ID / APN: 2331509132

EXHIBIT B

NOTICE OF OPTION

This Notice of Option ("Option Notice") provides notice of the Option Purchase Agreement entered into as of 05/19/2025 ("Signing Date"), by and between Shenikqua Simmons and Hometap ("Option Agreement"), and supplements the Security Instrument of the same date between the parties. Capitalized terms used in this Option Notice shall have the meanings specified herein, or if not defined herein, in the Option Agreement or the Security Instrument.

RECITALS

A. Mortgagor hereby declares that as of the Signing Date, Mortgagor and Mortgagee have entered into that certain unrecorded Option Agreement, which is hereby incorporated into this Option Notice as if set forth in full, pursuant to which Mortgagor grants and conveys to Mortgagee the option to purchase an undivided percentage interest of fee simple title ownership in and to the Property. In consideration for granting and conveying the Option to Mortgagee, Mortgagee paid to Mortgagor the Investment Amount. The Option is irrevocable by Mortgagor and expires on 05/23/2035.

B. In the Option Agreement, Mortgagor has made certain covenants and promises to, or for the benefit of, Mortgagee in connection with the Option and the Property, all as more particularly described in and on the terms and conditions stated in the Option Agreement.

C. Mortgagor has executed this Option Notice to give notice of the Option Agreement and certain rights and responsibilities of Mortgagor as to the Mortgagee, as well as the covenants and promises set forth in the Option Agreement that run with the land and will be binding upon any party who acquires Mortgagor's interest in the Property, so long as the Option Agreement has not expired or been terminated.

TERMS

1. **Notice.** Every person or entity who now or later owns or acquires any right, title, or interest in or to any portion of the Property is and shall be conclusively deemed to have consented and agreed to every restriction, provision, covenant, right, and limitation contained in the Option Agreement and this Option Notice, whether or not such person or entity expressly assumes such restrictions, provisions, covenants, rights, and limitations or whether or not any reference to the Option Agreement or this Option Notice is contained in the instrument conveying such interest in the Property to such person or entity.

2. **Covenants.** The Option Agreement covenants are deemed to be covenants running with the land, so as to give it the broadest possible application, and include, without limitation:

(a) Restrictions on Mortgagor's right to transfer the Property without giving proper written notice to Mortgagee and requirements that Mortgagor comply with specific sale procedures set forth in the Option Agreement;

(b) Requirements that Mortgagor maintain insurance on the Property against certain hazards and risks;

(c) Restrictions on Mortgagor's ability to increase the amount of debt to third parties secured by liens on the Property as specified in the Option Agreement;

(d) Restrictions on the Mortgagor's ability to rent the Property;

- (e) Requirements that Mortgagor keep Property free of liens not approved by Mortgagee; and
- (f) Requirements that Mortgagor protect and maintain the Property.

EXHIBIT C
NOTICE OF RIGHT TO CANCEL

HOMEOWNER(S): Shenikqua Simmons

DATE: 05/19/2025

ADDRESS: 1307 Hermitage Lane, Ladson, SC 29456

INVESTMENT NO.: SC616164

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a security interest in your home. You have a right to cancel this transaction, without cost, within three business days from whichever of the following events occurs last:

- (1) The date of this transaction, which is **05/19/2025**; or
- (2) The date you received your Investment Term Sheet; or
- (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the security interest is also cancelled. Within 20 calendar days after we receive your notice, we must take the steps necessary to reflect the fact that the security interest in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

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 this transaction, you may do so by notifying us in writing, at

Hometap Equity Partners, LLC
75 Arlington Street, Suite 500
Boston, MA 02116

or via email at withdraw@hometap.com.

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 because it contains important information about your rights.

If you send or deliver your written notice to cancel by mail, it must be postmarked no later than 11:59 PM ET of **05/22/2025** to the above address. If you cancel by email, you must send the notice no later than that time.

I WISH TO CANCEL

Shenikqua Simmons

By signing this notice, I acknowledge that I have RECEIVED this Notice of Right to Cancel:

Shenikqua Simmons

Shenikqua Simmons

COMPLIANCE AGREEMENT

INVESTMENT NO.: SC616164

DATE: 05/19/2025

HOMEOWNER(S): Shenikqua Simmons

INVESTOR: Hometap Equity Partners, LLC

PROPERTY ADDRESS: 1307 Hermitage Lane, Ladson, SC 29456

The undersigned Homeowner(s) agree if requested by Investor, or someone acting on behalf of Investor, to fully cooperate and adjust for clerical errors found in/on any documentation prepared and executed in connection with the consummation of your investment if deemed necessary or desirable in the reasonable discretion of the Investor.

The Homeowner(s) agree(s) to comply with any such requests within thirty (30) days from date of such requests. The provisions of this agreement shall survive the execution of the Investment.

Dated effective this 19 day of May 2025.

Shenikqua Simmons
Shenikqua Simmons

SIGNATURE / NAME AFFIDAVIT

INVESTMENT NO.: SC616164

HOMEOWNER(S): Shenikqua Simmons

PROPERTY ADDRESS: 1307 Hermitage Lane, Ladson, SC 29456

I, Shenikqua Simmons (Owner), do certify that this is my true and correct signature.

SHENIKQUA SIMMONS

Owner

Shenikqua Simmons

Sample Signature

AKA STATEMENT

I, Shenikqua Simmons (Owner), further certify that I am one and the same person as the names listed below.

Name Variation (Print)

Sample Signature (Variation / If Applicable)

Name Variation (Print)

Sample Signature (Variation / If Applicable)

Name Variation (Print)

Sample Signature (Variation / If Applicable)



INSURANCE REQUEST & AUTHORIZATION FORM

DATE: 05/19/2025

Investment Number: SC616164	Homeowner/Insured:
Lien Position: 2	Shenikqua Simmons
Investor: Hometap Equity Partners, LLC	Property Address: 1307 Hermitage Lane, Ladson, SC 29456
Investor Contact Information: Hometap Equity Partners, LLC 75 Arlington Street, Suite 500 Boston, MA 02116	Homeowner Insurance Company: Allstate

Update the Mortgagee clause to read:

Hometap Equity Partners, LLC ISAOA/ATIMA
68 Harrison Avenue, Suite 605
PMB 15177
Boston, MA 02111-1929

Please provide a copy of the insurance policy including premium and coverage amounts, deductibles, and collateral information.

Homeowner Authorization

By signing below, I/We hereby authorize and direct Allstate to make the above requested changes to my/our Homeowners Insurance policy and/or to release the requested information to the Investor. Please send the requested information, or evidence of updated mortgagee clause to: **Hometap Equity Partners, LLC, 68 Harrison Avenue, Suite 605, PMB 15177, Boston, MA 02111-1929.**

Shenikqua Simmons
Shenikqua Simmons

***After Recording Return To,
Recording Requested and Prepared By:***

Daniel Amato
Hometap Equity Partners, LLC
75 Arlington Street
Suite 500
Boston, MA 02116

Investment No.: SC616164

C-SC919335

Parcel ID / APN: 2331509132

_____ [Space Above This Line For Recording Data] _____

Investment Amount: \$33,786.00

ASSIGNMENT OF MORTGAGE

In consideration of good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, Hometap Equity Partners, LLC, a Delaware limited liability company, with its principal offices at 75 Arlington Street, Suite 500, Boston, Massachusetts 02116, as secured party ("Assignor"), does hereby assign, without recourse, unto HEI JV Trust I, a statutory trust formed under the laws of the State of Delaware, having an address of 75 Arlington Street, Suite 500, Boston, MA 02116 ("Assignee"), all of the right, title and interest of Assignor in and to:

Mortgage and Security Agreement, dated 05/19/2025, made by Shenikqua Simmons, securing an Option Purchase Agreement with an Investment Amount of \$33,786.00 and recorded concurrently with this document in the Register of Deeds Office for Berkeley County, South Carolina

Which has not been assigned prior hereto.

The Mortgage and Security Agreement cover the premises located at 1307 Hermitage Lane, Ladson, SC 29456 and described in Exhibit A attached hereto and made a part hereof.

TOGETHER with the obligations described in the Mortgage and Security Agreement and the monies due and to become due thereon;

TO HAVE AND TO HOLD the same unto the Assignee and to the successors and assigns of the Assignee forever.

[Signature Page Follows]

IN WITNESS WHEREOF, intending to be legally bound, the Assignor has executed this Assignment of Mortgage as of the date below.

HOMETAP EQUITY PARTNERS, LLC

By: _____

Name:

Title: Authorized Signatory

Date: _____

WITNESSES:

By: _____
Witness Name:

By: _____
Witness Name:

Acknowledgment Certificate

Commonwealth of Massachusetts

County of Suffolk

On this _____ day of _____, 20_____, before me, the undersigned notary public, personally appeared _____, Authorized Signatory, proved to me through satisfactory evidence of identification, which was a driver's license, to be the person whose name is signed on the preceding or attached document in my presence, and acknowledged to me that he signed it voluntarily for its stated purpose, as an authorized signatory for Hometap Equity Partners, LLC, a limited liability company.

Notary Public Signature

My commission expires _____

Exhibit A

Property Description

All that certain piece, parcel or lot of land, with the buildings and improvements thereon, situate, lying and being in, Berkeley County, State of South Carolina, known and designated as Lot 608, on that certain plat of SWA Surveying, LLC entitled:" A Final Subdivision Plat of Hunters Bend Phase 6A being a portion of Tract B-1 owned BY Tamsberg Brothers, LLC located in Berkeley County, South Carolina," dated August 9, 2013 and recorded in the Register of Deeds Office for Berkeley County, South Carolina in Plat Cabinet R, Page 62P. Said lot having such size, shape, locations, dimensions, buttings and boundings as will be shown by aforesaid plat of record.

This property is conveyed subject to all applicable restrictions, covenants, conditions, limitations, easements and rights-of-way filed of record in the Office of the Register of Deeds for Berkeley County, South Carolina, and all applicable amendments thereto.

Being the same property conveyed to John Perkins and Teresa Renee Perkins by deed of Dan Ryan Builders South Carolina LLC dated September 18, 2015 and recorded September 22, 2020 in Book 2020 at Page 596 in the ROD Office for Berkeley County, South Carolina.

Parcel ID / APN: 2331509132

South Carolina Attorney's Authorization to Disburse Funds and to Record Documents

To: ClearEdge Title, Inc
Attention: Customer Service Team

RE: Order No: C-SC919335

Transactees: Shenikqua Simmons

From:
Atty Name:

Address: 1307 Hermitage Lane
City, State, Zip: Ladson, SC 29456

Enclosed please find the completed loan document package for the above referenced order, which closed on . You are now authorized to disburse the settlement proceeds in accordance with the settlement statement upon the expiration of the rescission period. Please provide me a ledger or other documentation confirming the disbursement of the funds in accordance with the settlement statement, so that I may confirm the disbursements have been made correctly. You are now authorized to process the recording of executed mortgage(s) and other recordable documents which may include any Assignments or Subordinations, if applicable, the Deed, if applicable, and any "piggy back" mortgages. Please send such recordable documents with the appropriate recording fees to the record office for county, South Carolina. Please ensure that the applicable deeds are recorded prior to the mortgage, and if there are two mortgages, please ensure that they are recorded in proper order. Please provide me with the clocked-in copies of the recorded documents so I may confirm proper recordation. Please contact my office immediately if you have any questions.



Closing Attorney Name

843-751-2254

Contact #

5-19-25

Date



*****VERY IMPORTANT TO THIS PARTICULAR CLIENT*****

- Please ensure the document titled “INSURANCE REQUEST & AUTHORIZATION FORM” is signed under the Homeowner Authorization section. Failure to sign this document may result in a funding delay.
- Please make sure that all signors sign EXACTLY as their printed name appears, including trustee verbiage if applicable.

Example:

John Doe, as trustee

John Doe, as trustee

John Doe, individually and as trustor

John Doe, individually and as trustor

Please contact us with any questions or concerns regarding these instructions.

*****VERY IMPORTANT TO THIS PARTICULAR CLIENT*****



Homeowner Name(s): Shenikqua Simmons
Property Address: 1307 Hermitage Lane, Ladson, SC 29456
Docket #:

Thank you for handling this signing for ClearEdge Title, Inc and Hometap Equity Partners, LLC

During business hours of 9AM eastern – 8PM eastern Monday through Friday please contact our office at 877-536-3390 with regards to any issues at the closing. Additionally, should an issue arise outside of normal business hours or you are unable to make contact during normal business hours please reach out to the emergency contact number at 727-271-6212. PLEASE LEAVE A VOICEMAIL IF THAT NUMBER IS NOT PICKED UP.

If funds are due at the closing and a check is not available and the customer has not already made arrangements for a wire transfer please also contact us using the above methods.

Please send scans of signed documents to scans@cetitle.com.

Thank you.



2605 Enterprise Rd E, Suite 270 | Clearwater, FL 33759
877.536.3390 Business |
www.cetitle.com

ORIGIN ID:CLWA (727) 288-2065

CLEAREDGE TITLE, INC
2605 ENTERPRISE ROAD E

CLEARWATER, FL 33759
UNITED STATES US

SHIP DATE: 14MAY25
ACTWGT: 1.00 LB
CAD: 104469151/WSXI2150

BILL SENDER

TO

**CLEAREDGE TITLE, INC
2605 ENTERPRISE ROAD E
SUITE 270
CLEARWATER FL 33759**

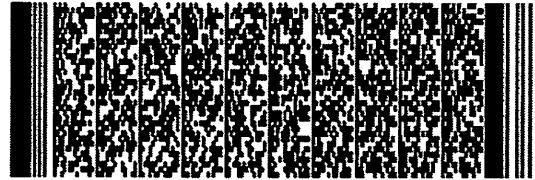
(727) 288-2065

REF: C-SC919335

INV:

PO:

DEPT:



58GJ4/EA3659F2

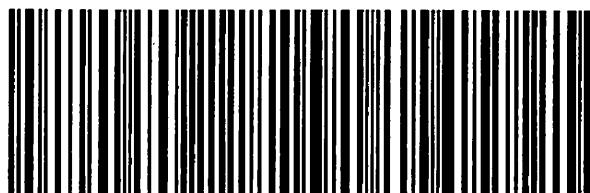
**THU - 15 MAY 5:00P
STANDARD OVERNIGHT**

TRK# 2886 5963 2092
0201

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33759

FL-US TPA





Attention Signing agent, including this page the total page count for this attachment you are printing is 85 pages.

If you have received or are printing less than that amount please contact our office immediately at:

Toll Free: 877-536-3390

Email: scheduling@cetitle.com

******* FULL SCAN BACKS ARE REQUIRED – PLEASE SEND A COPY OF THE SIGNED DOCUMENTS TO SCANS@cETITLE.COM *******

****Please include our file number in the subject line of the email****

If possible please drop documents directly at a FedEx location due to an increase of packages being stolen from FedEx drop boxes

**ClearEdge Title, Inc.**

2605 Enterprise Road E
Suite 270
Clearwater, FL 33759
(877) 536-3390

File Number: C-SC919335
Loan Amount: \$33,786.00
Close Date: 5/19/2025
Disbursement Date: 5/23/2025

BORROWER(S) CLOSING STATEMENT

Type: Property Report
Property: 1307 HERMITAGE LANE
LADSON, SC 29456 (BERKELEY)

Borrower(s): SHENIKQUA SIMMONS
1307 Hermitage Lane
Ladson, SC 29456

Lender: Hometap Equity Partners, LLC
75 Arlington Street, Suite 500, Boston, MA 02116

Description	P.O.C.	Debit	Credit
New Loans			
Loan Amount			\$33,786.00
Appraisal Fee to Hometap Equity Partners, LLC		\$530.00	
Hometap Fee to Hometap Equity Partners, LLC		\$1,182.51	
Title Charges			
Title - Lender's Title Insurance to ClearEdge Title, Inc. \$33,786.00			
Title - Settlement or closing fee to ClearEdge Title, Inc.		\$895.00	
Government Recording and Transfer Charges			
Recording Fees: Mortgage \$25.00		\$25.00	
Recording Fee Assignment to ClearEdge Title - Filing Fee \$10.00		\$10.00	
Totals		\$2,642.51	\$33,786.00

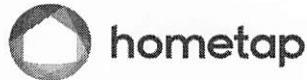
Balance Due TO Borrower: \$31,143.49

APPROVED AND ACCEPTED

BORROWER(S)

Shenikqua Simmons
SHENIKQUA SIMMONS

SETTLEMENT COORDINATOR



Date Prepared: 05/14/2025

Welcome to Hometap! This document has useful information you need to know before signing your Investment Documents.

Please carefully review all 6 sections of this document. If you have any questions about the information in these Investment Disclosures before the signing appointment, please contact your Investment Manager. If you have questions about your Investment after the signing appointment, please contact homeowners@hometap.com.

Section I: Investment Signing – details about your appointment

Section II: Important Information About Your Investment

Section III: Investment Terms –financial terms of the Investment

Section IV: Settlement Scenarios – how settling the Investment works

**Section V: Cash Flow at Signing – calculation of the Net Investment Amount,
or the amount of cash you'll receive by wire or check after signing**

Section VI: FAQs

Section I: Investment Signing

The information on this page contains what you need to know for signing day. Notify your Investment Manager immediately if you have questions so that they can be resolved before your appointment.

A. Signing Information

Signing Appointment Date:	05/19/2025
Cancellation Date:	05/22/2025
Investment Effective Date:	05/23/2025
Settlement Agent:	ClearEdge
Title File No.:	C-SC919335
Signing Appointment Address:	1307 Hermitage Lane, Ladson, SC 29456

B. Transaction Information

Homeowner(s):	Shenikqua Simmons
Property Address:	1307 Hermitage Lane, Ladson, SC 29456
Investor:	Hometap Equity Partners, LLC

C. Investment Information

Occupancy Type:	Primary residence
Option Period:	10 years
Option ID:	SC616164

Section II: Important Information about Your Investment

THE SALE OF THE OPTION TO HOMETAP CAN HAVE SIGNIFICANT FINANCIAL AND TAX CONSEQUENCES. BY ACCEPTING AN INVESTMENT, YOU ACKNOWLEDGE THAT HOMETAP HAS URGED YOU TO SEEK TAX, LEGAL, AND FINANCIAL ADVICE TO ENSURE AN UNDERSTANDING OF THE RISKS AND BENEFITS OF ENTERING INTO THE OPTION PURCHASE AGREEMENT AND THAT YOU HAVE HAD AN OPPORTUNITY TO DO SO.

You are granting Hometap a security interest in the Property. You may lose this Property if you do not satisfy the obligations of the Option Purchase Agreement.

You are required to maintain homeowner's insurance on the Property in accordance with Section 6.1 of the Option Purchase Agreement, including flood insurance if applicable. Your insurance policy must name Hometap Equity Partners, LLC ISAOA/ATIMA as a loss payee / mortgagee.

You are responsible for paying all applicable secured loan payments, property taxes, homeowners association (HOA) fees, maintenance fees, mortgage insurance, and any other payments required in connection with the ownership and maintenance of your Property.

Please refer to your Option Purchase Agreement and Security Agreement for more information about:

- What happens if you fail to repurchase the Option before the end of the Option Period;
- What is an Event of Default under the Option Purchase Agreement;
- Situations in which Hometap can force a sale of your home; and
- Your other obligations under the Option Purchase Agreement.

Section III: Investment Terms

This section explains the terms of your Hometap Investment. The Hometap Percentage is the percentage used to calculate the Hometap Share. At the time of an Owner Repurchase or Hometap Option Exercise ("Settlement"), the Hometap Percentage is multiplied by the Ending Home Value to calculate the Hometap Share. We use the Hometap Percentage from the tables below based on the date of Settlement and whether the Property's value has appreciated or depreciated.

The values in this Section III will not change during the Option Period; they are specific to your Investment.

Beginning Home Value: \$362,000.00

Investment Amount: \$33,786.00

Hometap Percentages:

The Hometap Percentage will change based on when you settle your Investment. The Hometap Percentage for each time period is identified in the table below. If your Ending Home Value is greater than your Beginning Home Value, the Hometap Percentage is:

Time Period	Hometap Percentage
Months 1 – 36	14%
Months 37 – 72	16.594%
Months 73 – 120	18.666%

If your Ending Home Value is less than your Beginning Home Value, the Hometap Percentage is:

Time Period	Hometap Percentage
Months 1 – 120	14%

Hometap Cap

The Hometap Cap is the 20% annualized rate of return on the Investment Amount, calculated as:

$$(\text{Investment Amount}) * 1.2 ^ \left(\frac{(\text{days between settlement \& your Effective Date})}{365} \right)$$

For your Investment, the calculation will be:

$$\$33,786.00 * 1.2 ^ ((\text{days between settlement \& 05/23/2025}) / 365)$$

You'll always pay the lesser of the Hometap Cap and the Hometap Share.

Section IV: Sample Settlement Scenarios

This section contains sample scenarios to help you understand how much it will cost to settle your Investment by repurchasing the Option. The exact amount required to settle your Investment will depend on the value of your Property at the time you settle. Because we can't predict what that will be, these scenarios are only examples to explain how settlement works.

At any time during or at the end of the Option Period, you can settle the Investment by repurchasing the Option. If you do not settle the Investment when selling the Property or the Option Period ends, whichever comes first, Hometap has the right to exercise the Option and force the sale of the Property. The amount required to settle the Investment is the Hometap Share.

Beginning Home Value: \$362,000.00

Hometap uses the current market value of your property as the starting value for calculating appreciation and depreciation. This value will be subtracted from the Ending Home Value (the property's market value at time of settlement) to determine the amount by which your home has appreciated or depreciated.

The following scenarios show examples of how much you may owe Hometap to settle your Investment, based on assumed potential conditions at the time the Option is repurchased or exercised.¹ ***These values are examples only and are not intended to be promises or guarantees of actual conditions at the time the Option is repurchased or exercised.***

Settlement Scenario 1: Appreciation

This scenario shows examples of calculating the amount for settlement at different times when the Property has appreciated and the Ending Home Value is **higher** than the Beginning Home Value. This example assumes an annual appreciation rate of 4.34% for your Property.

The Hometap Share is the amount of money you must pay to Hometap to settle your Investment. It is the **lesser** of (1) the amount calculated using the Hometap Percentage or (2) the Hometap Cap.

The Hometap Cap is the 20% annualized rate of return on the Investment Amount. In the example below, if the Hometap Cap is shown, the Hometap Cap is the amount you would pay to settle your Investment because it is **less** than the Hometap Share using the Hometap Percentage.

¹ The 4.34% annual appreciation rate is based on the Case-Shiller Index 20-year national average. Appreciation rates calculate annual increases in value, while depreciation rates reflect total value decline over time.

Years to Settlement	Ending Home Value	Hometap Percentage	Hometap Share ²	Hometap Cap, if applicable
0.5	\$369,771.97	14%	\$51,768.08	\$37,010.71
1	\$377,710.80	14%	\$52,879.51	\$40,543.20
5	\$447,674.89	16.594%	\$74,287.17	
10	\$553,626.53	18.666%	\$103,339.93	

² The Hometap Share equals the Hometap Percentage multiplied by the Ending Home Value.

Settlement Scenario 2: Depreciation

This scenario shows examples of calculating the amount for settlement at different times when the Property has depreciated and the Ending Home Value is *lower* than the Beginning Home Value. This example assumes a total depreciation rate of 8% for your Property over the 10-year Option Period.

The Hometap Share is the amount of money you must pay to Hometap to settle your Investment. It is the *lesser* of (1) the amount calculated using the Hometap Percentage or (2) the Hometap Cap.

The Hometap Cap is the 20% annualized rate of return on the Investment Amount. In the example below, if the Hometap Cap is shown, then the Hometap Cap is the amount you would pay to settle your Investment because it is less than the Hometap Share using the Hometap Percentage.

Years to Settlement	Ending Home Value	Hometap Percentage	Hometap Share ³	Hometap Cap, if applicable
0.5	\$360,552.00	14%	\$50,477.28	\$37,010.71
1	\$359,104.00	14%	\$50,274.56	\$40,543.20
5	\$347,520.00	14%	\$48,652.80	
10	\$333,040.00	14%	\$46,625.60	

³ The Hometap Share equals the Hometap Percentage multiplied by the Ending Home Value.

Section V: Cash Flow at Signing

This section explains the fees and costs that are deducted from your Investment Amount at the signing appointment and how your Net Investment Amount is calculated. ***The fees and costs below are estimates of the amounts assessed at signing and are for informational purposes only.*** Final numbers will be included in your Option Purchase Agreement. More information about the terms is included in the FAQ section below and in your Option Purchase Agreement. Please review this information carefully and contact your Investment Manager immediately if you have questions.

Investment Amount	<i>The amount Hometap will pay you to acquire the Option</i>	\$33,786.00
Investment Fees and Costs		Amount
A. Investment Fee	<i>Charged by Hometap</i>	\$1,182.51
\$1,182.51	to Hometap Equity Partners, LLC	
B. Third-Party Costs	<i>Costs for third-party processing services to finalize Investment or for third-party products</i>	\$1,425.00
\$530.00	Appraisal	
\$895.00	Title Charges	
C. Taxes and Other Government Fees		\$35.00
\$25.00	Recording Fee	
\$10.00	Recording Fee Assignment to ClearEdge Title - Filing Fee	
D. Payoffs	<i>Amounts paid to lien holders or creditors on your behalf</i>	\$0.00
Total Investment Fees and Costs		
E. Total Investment Fees and Costs (A + B + C + D)		\$2,642.51

Calculating Signing Cash Flow

Investment Amount	\$33,786.00
Total Investment Fees and Costs (E)	\$2,642.51
CASH DUE TO OWNER (NET INVESTMENT AMOUNT)	\$31,143.49

Section VI: Frequently Asked Questions

This section answers questions you may have during the Option Period. If you have any questions about the information in these Investment Disclosures before the signing appointment, please contact your Investment Manager. If you have questions about your Investment after the signing appointment, please contact homeowners@hometap.com.

I'm ready to sell my property. What should I do?

When you're ready to sell your property, let us know at homeowners@hometap.com. We'll work with you to settle your Investment as part of the sale. After you accept a binding offer from a potential buyer, you'll need to let us know within 3 business days and at least 30 days before closing on the sale. All of the information you need to provide is in Section 2.6(b) of the Option Purchase Agreement.

I got married! Does that affect my Investment?

Congratulations! Because Hometap has an interest in the property, we want to make sure your new spouse or partner understands how that may affect any interest they may have in the property. Within 30 days, please contact homeowners@hometap.com so we can take care of some paperwork. More information can be found in Section 8.21 of the Option Purchase Agreement.

How do I settle the Investment?

You can settle the Investment by paying Hometap in the amount of the Hometap Share. The Hometap Share is based on the value of your property at the time of settlement, so we can't give you an exact number today. The sample scenarios in Section IV above show potential scenarios as examples of how settlement may work for you. When you're ready to settle or get an updated estimate of the Hometap Share for your property, contact homeowners@hometap.com or login to your Hometap account.

How do I know which Hometap Percentage to use?

The Hometap Percentage is used at the time you settle your Investment. For example, if you settle in year 4 and your home has appreciated, we'll use the second Hometap Percentage to calculate the Hometap Share. When you're ready to settle or get an updated estimate of the Hometap Share for your property, contact homeowners@hometap.com or login to your Hometap account.

Are there penalties or extra fees for settling my Investment before the end of the Option Period?

No, there are no penalties or fees for settling your Investment at any time. While the amount required to settle the Investment (the Hometap Share) will change over time based on the value of your property, any costs associated with settling (like getting your property appraised or getting a title report) apply whether you settle in the first or the last year of the Option Period.

When I settle, do I need to get a new appraisal? Are there signing costs?

As with the Investment signing, you'll have to pay for third-party costs and fees in order to settle your Investment. These may include a new appraisal, an updated title report, recording fees, and similar fees. Hometap will not charge you any fees to settle the Investment.

Why is there a Hometap Cap? What is it?

The Hometap Cap protects you from extreme increases in the Hometap Share because of unusually high appreciation or early settlement of your Investment. We limit the Hometap Share to an annualized 20% rate of return that's prorated for periods of less than a full year.

Where does the Option Purchase Agreement talk about the prorated annual rate if I settle within the first year?

Section 2.2 of the Option Purchase Agreement talks about the prorated annual rate, which we call the Hometap Cap, as part of calculating the Hometap Share. Schedule A to the Agreement also describes the Hometap Cap.

How will renovating my property affect my Investment?

Section 6.1(f) of the Option Purchase Agreement explains the process for adjusting the Ending Home Value of your property to take into account the value of your renovation. Be sure to let us know within 90 days of the renovation if you want to document your project for an adjustment to the Ending Home Value. You can always reach out to homeowners@hometap.com for more information.



Welcome to Hometap!

Now that you've signed your Investment Documents, here's some important info:

- Expect to receive your Investment funds up to **7 business days after your rescission period ends**.
 - After **7 business days** (excluding Saturday or Sunday, because Hometap does not fund on weekends), if you haven't received your funds, reach out to your Investment Manager.
- If part of your Investment is being used to pay off or pay down a third party, please know that it can take **4-6 weeks** for the other party to process the payment.
 - Check with the third party first to see if the payment has been received.
 - After 6 weeks, reach out to your Investment Manager.
- Have questions about your Investment, like settling, refinancing a mortgage, or transferring ownership of the property? Our Investment Support team is here to help! You can reach them at (617) 604-6985 or homeowners@hometap.com.
- In a few weeks, you may receive a notice that we've assigned your Investment to one of our investor partners. This is a normal part of our Investment funding process - it doesn't change the terms of the Investment Documents or your rights & obligations under them.
- Your fully executed investment documents will be available to you in your Hometap Hub ahead of your investment effective date.

Hometap Equity Partners, LLC ***Investment Signing Instructions***

Homeowner(s) must sign all documents exactly as their name appears on the blank line provided for their signature(s), including any words such as "Trustee" or "Trustor".

The Investment Signing Instructions set forth below are to be used by the applicable settlement agent (the "Settlement Agent") to execute a Hometap Equity Partners, LLC ("Hometap") equity investment (the "Investment") in accordance with all of the instructions contained herein.

If any ambiguities, errors, or questions arrive in connection with the Investment, or any matter contained in the Investment Signing Instructions, the Settlement Agent must contact Hometap prior to the signing appointment to clarify or resolve matters. **If the Settlement Agent determines that an Investment cannot be executed in accordance with the Investment Signing Instructions, the Settlement Agent should not proceed to execution without further instructions from Hometap.**

Hometap shall indemnify, defend and hold harmless the settlement agent, ClearEdge, their affiliates, and their respective directors, officers, employees, contractors and agents, against any third party claim, action or proceeding arising out of an allegation that: (i) the Investment violates applicable law, rule or regulation; or (ii) Hometap has breached the terms of any agreements with the homeowner(s), including any documents contained in the Investment Package, as relating to the Investment. Hometap's indemnification obligations do not cover any third-party claim, action or proceeding arising out of acts or omissions of any indemnified party.

HOMETAP CONTACT

Name	Rachelle Lucas	Phone	(857) 371-2509
Title	Investment Manager	Email	homeowners@hometap.com

HOMEOWNERS AND PROPERTY

Investment #	SC616164	Property Address	1307 Hermitage Lane, Ladson, SC 29456
Investment Amount	\$33,786.00	Signing Date	05/19/2025
Title File #	C-SC919335	Disbursement Date	05/23/2025
Homeowner 1 Name, Address & Phone Number	Shenikqua Simmons 1307 Hermitage Lane Ladson, SC 29456 (843) 298-2462		

REQUIRED DOCUMENTS, SIGNATURES AND RECORDING

The Settlement Agent will be provided an Investment Package, containing the documents listed in the Investment Package section of these instructions, at least 72 hours in advance of the signing appointment. The Investment Package includes Investment Documents, which require signatures from the Homeowner(s), and Supporting Documents that are needed for verification purposes, but do not require signatures.

The Investment Documents will be delivered to the Settlement Agent already signed by Hometap. The Settlement Agent must verify the documents do not have missing Hometap signatures. If the documents are incomplete, the Settlement Agent must reach out to Hometap for clarification and to obtain correctly signed documents.

The Settlement Agent must not allow the Investment Package documents to be signed by the Homeowner(s) earlier than the date agreed upon between Hometap and the Settlement Agent. To consummate the Investment, the Settlement Agent is responsible for verifying that all required Homeowner(s) signature blanks are fulfilled on the Investment Package documents. The Homeowner(s) must execute all documents as their name appears in the documents, including any words such as "Trustee" or "Trustor".

All documents that require recording, as determined in the Investment Package section of these instructions, must be submitted for recording by Settlement Agent after the file disburses. Settlement Agent is required to notify Hometap that documents have been recorded after the signing appointment.

INVESTMENT PACKAGE

<u>Investment Documents</u>	<u>Required Signatures</u>	<u>Recorded</u>
1. Option Purchase Agreement	Hometap, Homeowner(s)	No
A. Investment Term Sheet	Homeowner(s)	No
2. Mortgage and Security Agreement	Homeowner(s), 2 witnesses	Yes
3. Notice of Right to Cancel	Homeowner(s)	No
4. Compliance Agreement & Name Affidavit	Homeowner(s)	No
5. Insurance Request & Authorization Form	Homeowner(s)	No
<u>Supporting Documents</u>	<u>Required Verifications</u>	
6. Property Report	Homeowner ID matches	No

SIGNATURES

The Homeowner(s) must sign all documents exactly as their name appears on the blank line provided for their signature(s), including any words such as "Trustee" or "Trustor". Where a witness is required, you must have the document witnessed. If an acknowledgment is provided, a person authorized to take acknowledgments in the state of signing must execute the acknowledgment and/or witness date must be no earlier than the date of the document being acknowledged.

CHANGES OR CORRECTIONS

Any changes or corrections to Investment Documents must be approved in writing by us in advance.

RIGHT TO CANCEL

The Notice of Right to Cancel must be given at the signing appointment. The Notice of Right to Cancel must be accurately completed, including the population of all dates. The signed originals acknowledging receipt of the completed Notice of Right to Cancel, by each homeowner and/or person given copies of the Notice, must be returned with the executed Investment Documents. Should the transaction be rescinded by any of the Homeowner(s), immediately notify our office.

COMPLIANCE AGREEMENT & NAME AFFIDAVIT

By signing this document, the Homeowner(s) are (i) agreeing to assist Hometap with correcting any errors to documents in the future, and (ii) are notifying Hometap of any other names associated with them currently or in the past (e.g., maiden name; incorrect middle initials; nicknames used on official documents).

WELCOME TO HOMETAP

The Investment Package includes a document titled Welcome to Hometap. This document contains important information for the Homeowner(s). While this document does not require a Homeowner signature(s), the Settlement Agent is to ensure that this document, along with the Notice of Right to Cancel, is provided to the Homeowner(s) to take home.

DISBURSEMENT OF FUNDS AND FEES

Hometap will wire funds to the Settlement Agent pursuant to wire instructions provided by the Settlement Agent. An Investment Term Sheet (the "Investment Term Sheet") has been included in the Investment Package for verification of the funds that will be wired to the Settlement Agent for disbursement, and the funds will be disbursed as described on the Investment Term Sheet.

The Settlement Agent is authorized to disburse proceeds to the Homeowner(s) on the Disbursement Date contained herein, provided neither Hometap nor the Homeowner(s) have notified the Settlement Agent in writing that the Homeowner(s) has elected to cancel the transaction. The Settlement Agent will notify Hometap if the Homeowner(s) contacts the Settlement Agent to rescind the transaction.

IN CASE OF INVESTMENT DOCUMENTS NOT SIGNED

If the Investment Documents are not executed by the Homeowner(s), please contact Hometap at the phone number contained on page 1 to receive further instructions, including any instruction to return funds to Hometap.

COPIES OF INVESTMENT DOCUMENTS

The Settlement Agent will provide unsigned copies of all Investment Documents to the Homeowner(s) at the signing appointment. After the file disburses, the Settlement Agent will return the Homeowner-executed Investment Documents to Hometap and will then submit any recordable documents to the County Recorder's office. Once recorded, the original recorded documents will be returned to Hometap at **75 Arlington Street, Suite 500, Boston, MA 02116**, or to an alternative location designated by Hometap in advance. Shipping charges incurred are the responsibility of the Settlement Agent. The settlement fees should include this charge.

Investment No.: SC616164

THIS IS NOT A LOAN.

THIS IS AN AGREEMENT PURSUANT TO WHICH A HOMEOWNER RECEIVES PAYMENT IN EXCHANGE FOR AN OPTION TO PURCHASE A SPECIFIED PERCENTAGE INTEREST IN THE HOMEOWNER'S HOME THAT MAY BE EXERCISED IN THE FUTURE UPON THE OCCURRENCE OF CERTAIN EVENTS SUCH AS A SALE OF THE HOME.

OPTION PURCHASE AGREEMENT

This Option Purchase Agreement (this "Agreement") is entered into as of the date of last signature (the "Signing Date") by and between Hometap Equity Partners, LLC, a Delaware limited liability company with its principal offices at 75 Arlington Street, Suite 500, Boston, MA 02116 ("we", "our", "us", and/or "Hometap"), and the homeowner(s) set forth on the signature page attached hereto under the heading of "Owner" ("you", "your", and/or the "Owner"). Capitalized terms used in this Agreement but not otherwise defined shall be defined as set forth in the Investment Term Sheet (as defined below).

WHEREAS, Hometap wishes to purchase an exclusive and irrevocable option to acquire, in the future, a percentage possessory interest in Owner's home according to the terms and conditions of this Agreement and to provide the Owner with consideration in exchange for granting such an option;

WHEREAS, the Owner wishes to grant Hometap the requested option according to the terms and conditions of this Agreement in exchange for the Investment Amount and understands that by doing so, Hometap shall immediately have a contractual and economic interest in the Owner's home that may be exercised in the future, at which time Hometap may have a possessory interest in the Owner's home;

WHEREAS, Hometap wishes to protect its economic interest in the Option through the mechanisms identified in this Agreement and the concurrent Security Agreement, and these and other documents shall be recorded in a manner to establish the priority of Hometap's economic interest;

WHEREAS, as of the Signing Date, the Owner and Hometap have conducted and completed the execution of this Agreement (the "Investment Signing") at which the Owner has reviewed, confirmed, executed, and returned to Hometap a full, complete, and accurate Investment Term Sheet (the "Investment Term Sheet"), which together with this Agreement define, among other information, the Beginning Home Value, Investment Amount, Net Investment Amount, Hometap Percentages, Hometap Share, and Investment Fee;

WHEREAS, as of the Signing Date, Hometap has deposited the Investment Amount, as set forth in the Investment Term Sheet, in escrow with the Settlement Agent, which shall be disbursed upon the Effective Date in accordance with the terms and conditions of this Agreement;

WHEREAS, the Investment Term Sheet sets forth certain fees, costs, and expenses that Hometap shall incur and/or charge to the Owner in connection with its purchase of the Option;

WHEREAS, the Investment Term Sheet is attached and made a part of this Agreement as Schedule A; and

Disclosure Change Summary

Loan Terms

#	Loan Term	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change
1	Mortgage Type	Conventional	Conventional	No change
2	Program	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	No change
3	Purpose	Cash-out	Cash-out	No change
4	Amortization Type	Fixed	Fixed	No change
5	Loan Term (Months)	360	360	No change
6	Loan Amount	\$80,779	\$80,779	No change
7	Lien Priority	2nd	2nd	No change
8	Property Use	Primary Residence	Primary Residence	No change
9	Property Type	Single Family	Single Family	No change
10	Credit Score	682	682	No change
11	Interest Rate	9.500%	9.500%	No change
12	APR	10.142%	10.135%	0.007% decrease
13	Decision Value	\$720,000	\$720,000	No change
14	Sale Price	n/a	n/a	n/a
15	Estimated Value	\$720,000	\$720,000	No change
16	Appraised Value	\$0	\$0	No change
17	Loan-to-Value (LTV)	11.219%	11.219%	No change
18	Combined LTV (CLTV)	75.000%	75.000%	No change
19	HELOC CLTV (HCLTV)	n/a	n/a	n/a
20	Mo. Principal & Interest	\$679.23	\$679.23	No change
21	Total Mo. Payment	\$812.88	\$812.88	No change
22	Mortgage Insurance Req	No	No	No change
23	Mo. Mortgage Insurance	n/a	n/a	n/a
24	Lock Status	Confirmed	Confirmed	No change
25	Lock Date/Time	03/26/25 05:31 PM EDT	03/26/25 05:31 PM EDT	No change
26	Lock Expiration Date/Time	05/27/25 11:00 PM EDT	05/27/25 11:00 PM EDT	No change
27	Effective Lock Term (Days)	63	63	No change
28	VA Funding Fee Exempt	n/a	n/a	n/a
29	VA Subsequent Use	n/a	n/a	n/a
30	Veteran Type	n/a	n/a	n/a
31	Debt to be Paid Off	\$0.00	\$0.00	No change
32	Subordinate Financing	\$0.00	\$0.00	No change
33	Grant Amount	\$0.00	\$0.00	No change
34	Property State	South Carolina	South Carolina	No change
35	Property County	Dorchester	Dorchester	No change
36	Property Cooperative	No	No	No change
37	Escrow Account	Hazard Insurance - No County Property Tax - No	Hazard Insurance - No County Property Tax - No	No change

Disclosure Change Summary

38	Prepay Penalty	None	None	No change
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Disclosure Change Summary

Loan Fees

#	Charge	Payer to Payee	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change to Borrower
A. Origination Charges					
1	Charge for Interest Rate	Borrower to Lender	\$1,092.51	\$1,092.51	No change
2	Investor Tax Service Fee	Borrower to Lender	\$90.00	\$90.00	No change
3	Lock Extension Fee	Borrower to Lender	\$484.68	\$484.68	No change
4	Origination Fee	Borrower to Lender	\$995.00	\$995.00	No change
B. Borrower Cannot Shop For					
5	Credit Report Fee	Borrower to Other	\$233.30	\$233.30	No change
6	Flood Certification	Borrower to Other	\$7.00	\$7.00	No change
7	MERS Fee	Borrower to Other	\$24.95	\$24.95	No change
8	Title - Attorney Fee	Borrower to Other	\$1,195.00	\$1,195.00	No change
9	Title - Courier Fee	Borrower to Other	\$75.00	\$75.00	No change
10	Title - Recording Service(s) Fee	Borrower to Other	\$50.00	\$50.00	No change
11	Title - Tax Certification Fee	Borrower to Other	\$50.00	\$50.00	No change
12	Title - Title Search Fee	Borrower to Other	\$395.00	\$395.00	No change
E. Taxes and Other Government Fees					
13	Recording Fee - Security Instrument	Borrower to Other	\$25.00	\$25.00	No change
F. Prepaids					
14	Prepaid Interest	Borrower to Lender	\$231.22	\$189.18	\$42.04 decrease
KLMN. Summaries of Transactions					
15	Tolerance Cure ⁵	Lender to Borrower	-\$170.30	-\$170.30	No change
Adjustments					
16	Subtotal		-\$76,000.64	-\$76,042.68	\$42.04 decrease
17	Paid Outside Closing		\$0.00	\$0.00	No change
18	Cash from Borrower		-\$76,000.64	-\$76,042.68	\$42.04 decrease

⁵The amount paid by lender to offset an excess charge, with funds other than closing funds.

Application of Lender and Seller Credits and Concessions

If your transaction includes Lender or Seller credits or concessions, these monies are applied to the following:

- Amounts that are considered "finance charges" under Regulation Z
- Other amounts that are considered "points and fees" under Regulation Z
- Any other closing costs

Such credits or concessions may be reflected as a Lender or Seller paid charge or as a "Lender Concession" or "Seller Concession" in the Loan Fees table above.

Disclosure Change Summary

Circumstance Changes

A lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired. These are known as circumstance changes. Common examples are you decided to change loan programs or the amount of your down payment, the appraisal came in higher or lower than expected, you did something that changed your credit, or your income could not be documented.

No circumstance changes occurred since your most recent disclosure.

Disclosure Change Summary

Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership NMLS ID: 66247 State Lic: MLS - 66247		Summerville, SC 29483
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		Dorchester County

The tables in this document specify any term or fee changes that may have occurred on your loan since your previous disclosure.

THIS IS NOT A LOAN DISCLOSURE. Refer to the most recent Loan Estimate (Form H-24) or Closing Disclosure (Form H-25) provided to you for your official loan terms, fees and other information.

Disclosure Change Summary

Loan Terms

#	Loan Term	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change
1	Mortgage Type	Conventional	Conventional	No change
2	Program	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	No change
3	Purpose	Cash-out	Cash-out	No change
4	Amortization Type	Fixed	Fixed	No change
5	Loan Term (Months)	360	360	No change
6	Loan Amount	\$80,779	\$80,779	No change
7	Lien Priority	2nd	2nd	No change
8	Property Use	Primary Residence	Primary Residence	No change
9	Property Type	Single Family	Single Family	No change
10	Credit Score	682	682	No change
11	Interest Rate	9.500%	9.500%	No change
12	APR	10.142%	10.135%	0.007% decrease
13	Decision Value	\$720,000	\$720,000	No change
14	Sale Price	n/a	n/a	n/a
15	Estimated Value	\$720,000	\$720,000	No change
16	Appraised Value	\$0	\$0	No change
17	Loan-to-Value (LTV)	11.219%	11.219%	No change
18	Combined LTV (CLTV)	75.000%	75.000%	No change
19	HELOC CLTV (HCLTV)	n/a	n/a	n/a
20	Mo. Principal & Interest	\$679.23	\$679.23	No change
21	Total Mo. Payment	\$812.88	\$812.88	No change
22	Mortgage Insurance Req	No	No	No change
23	Mo. Mortgage Insurance	n/a	n/a	n/a
24	Lock Status	Confirmed	Confirmed	No change
25	Lock Date/Time	03/26/25 05:31 PM EDT	03/26/25 05:31 PM EDT	No change
26	Lock Expiration Date/Time	05/27/25 11:00 PM EDT	05/27/25 11:00 PM EDT	No change
27	Effective Lock Term (Days)	63	63	No change
28	VA Funding Fee Exempt	n/a	n/a	n/a
29	VA Subsequent Use	n/a	n/a	n/a
30	Veteran Type	n/a	n/a	n/a
31	Debt to be Paid Off	\$0.00	\$0.00	No change
32	Subordinate Financing	\$0.00	\$0.00	No change
33	Grant Amount	\$0.00	\$0.00	No change
34	Property State	South Carolina	South Carolina	No change
35	Property County	Dorchester	Dorchester	No change
36	Property Cooperative	No	No	No change
37	Escrow Account	Hazard Insurance - No County Property Tax - No	Hazard Insurance - No County Property Tax - No	No change

Disclosure Change Summary

38	Prepay Penalty	None	None	No change
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Disclosure Change Summary

Loan Fees

#	Charge	Payer to Payee	Previous Closing Disclosure 9 5/15/25	Revision Closing Disclosure 10 5/16/25	Change to Borrower
A. Origination Charges					
1	Charge for Interest Rate	Borrower to Lender	\$1,092.51	\$1,092.51	No change
2	Investor Tax Service Fee	Borrower to Lender	\$90.00	\$90.00	No change
3	Lock Extension Fee	Borrower to Lender	\$484.68	\$484.68	No change
4	Origination Fee	Borrower to Lender	\$995.00	\$995.00	No change
B. Borrower Cannot Shop For					
5	Credit Report Fee	Borrower to Other	\$233.30	\$233.30	No change
6	Flood Certification	Borrower to Other	\$7.00	\$7.00	No change
7	MERS Fee	Borrower to Other	\$24.95	\$24.95	No change
8	Title - Attorney Fee	Borrower to Other	\$1,195.00	\$1,195.00	No change
9	Title - Courier Fee	Borrower to Other	\$75.00	\$75.00	No change
10	Title - Recording Service(s) Fee	Borrower to Other	\$50.00	\$50.00	No change
11	Title - Tax Certification Fee	Borrower to Other	\$50.00	\$50.00	No change
12	Title - Title Search Fee	Borrower to Other	\$395.00	\$395.00	No change
E. Taxes and Other Government Fees					
13	Recording Fee - Security Instrument	Borrower to Other	\$25.00	\$25.00	No change
F. Prepaids					
14	Prepaid Interest	Borrower to Lender	\$231.22	\$189.18	\$42.04 decrease
KLMN. Summaries of Transactions					
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Disclosure Change Summary

Circumstance Changes

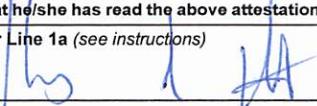
A lender may change the fees it quotes you for its services if the facts on your application were wrong or changed, you asked for a change, your lender found you did not qualify for the original loan offer, or your Loan Estimate expired. These are known as circumstance changes. Common examples are you decided to change loan programs or the amount of your down payment, the appraisal came in higher or lower than expected, you did something that changed your credit, or your income could not be documented.

No circumstance changes occurred since your most recent disclosure.

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 i. First name Hennes ii. Middle initial A iii. Last name/BMF company name Hunt			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers) i. Spouse's first name _____ ii. Middle initial _____ iii. Spouse's last name _____			
1b. First taxpayer identification number (see instructions) 585-23-6994			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.) 112 Tea Farm Road			b. City Summerville	c. State SC	d. ZIP code 29483	
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 CoreLogic Credco			ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T		
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900			v. City Irvine	vi. State CA	vii. ZIP code 92618	
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 Cardinal Financial Company, Limited Partnership					ii. Telephone number (855) 561-4944	
iii. Street address (including apt., room, or suite no.) 3530 Toringdon Way, Suite 200			iv. City Charlotte	v. State NC	vi. ZIP code 28277	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts 1040						
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>				
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) 12/31/2024 12/31/2023 12/31/2022 / /						
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (see instructions) 			Date 5/19/25	Phone number of taxpayer on line 1a or 2a (843) 870-3448	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Hennes A Hunt					
	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.

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

Request may be rejected if the form is incomplete or illegible.

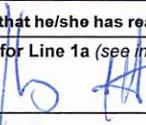
For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Hennes	ii. Middle initial A	iii. Last name/BMF company name Hunt	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 585-23-6994			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.) 112 Tea Farm Road		b. City Summerville	c. State SC	d. ZIP code 29483	
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 CoreLogic Credco		ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T		
iv. Street address (including apt., room, or suite no.) 40 Pacifica #900		v. City Irvine	vi. State CA	vii. ZIP code 92618	
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 Cardinal Financial Company, Limited Partnership				ii. Telephone number (855) 561-4944	
iii. Street address (including apt., room, or suite no.) 3530 Toringdon Way, Suite 200		iv. City Charlotte	v. State NC	vi. ZIP code 28277	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts					
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>			
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. W-2					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>	Line 2a <input type="checkbox"/>				
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions)					
12/31/2024		12/31/2023		/ /	

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 5/19/25	Phone number of taxpayer on line 1a or 2a (843) 870-3448	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Hennes Adrian Hunt				
	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				

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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.

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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:

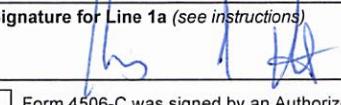
Internal Revenue Service
Tax Forms and Publications Division
1111 Constitution Ave. NW, IR-6526
Washington, DC 20224

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

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 (<i>if joint return and transcripts are requested for both taxpayers</i>)			
i. First name Hennes	ii. Middle initial A	iii. Last name/BMF company name Hunt	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number (<i>see instructions</i>) 585-23-6994			2b. Spouse's taxpayer identification number (<i>if joint return and transcripts are requested for both taxpayers</i>)			
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 (<i>including apt., room, or suite no.</i> , city, state, and ZIP code (<i>see instructions</i>))						
a. Street address (<i>including apt., room, or suite no.</i>) 112 Tea Farm Road	b. City Summerville	c. State SC	d. ZIP code 29483			
4. Previous address shown on the last return filed if different from line 3 (<i>see instructions</i>)						
a. Street address (<i>including apt., room, or suite no.</i>)	b. City	c. State	d. ZIP code			
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name CoreLogic Credco	ii. IVES participant ID number 302617	iii. SOR mailbox ID CLGX4506T				
iv. Street address (<i>including apt., room, or suite no.</i>) 40 Pacifica #900	v. City Irvine	vi. State CA	vii. ZIP code 92618			
5b. Customer file number (<i>if applicable</i>) (<i>see instructions</i>)			5c. Unique identifier (<i>if applicable</i>) (<i>see instructions</i>)			
5d. Client name, telephone number, and address (<i>this field cannot be blank or not applicable (NA)</i>)						
i. Client name Cardinal Financial Company, Limited Partnership	ii. Telephone number (855) 561-4944					
iii. Street address (<i>including apt., room, or suite no.</i>) 3530 Toringdon Way, Suite 200	iv. City Charlotte	v. State NC	vi. ZIP code 28277			
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. (<i>see instructions</i>)						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts						
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input type="checkbox"/>				
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input checked="" type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent. W-2						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (<i>see instructions</i>) 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.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a (<i>see instructions</i>) 		Date 5/19/25	Phone number of taxpayer on line 1a or 2a (843) 870-3448		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name Hennes Adrian Hunt					
	Title (<i>if line 1a above is a corporation, partnership, estate, or trust</i>)					
	Spouse's signature (<i>required if listed on Line 2a</i>)			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.

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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.

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) Hennes Adrian Hunt	Social Security Number <u>585-23-6994</u> (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) HENES HUNT, HENNES S HUNT, HENNES A HUNT, A HUNT HENNES, ADRIAN HENNES, ADRIAN HUNT HENNES, HENNES ADRIAN HUNT, HENNES HUNT, HUNT HENNES, HUNT,HENNES,A	Date of Birth <u>mm/dd/yyyy</u> <u>01/03/1972</u>
Type of Credit <input checked="" type="radio"/> I am applying for individual credit. <input type="radio"/> I am applying for joint credit. Total Number of Borrowers: <u>1</u> Each Borrower intends to apply for joint credit. Your initials: _____	Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien
List Name(s) of Other Borrower(s) Applying for this Loan (First, Middle, Last, Suffix) - Use a separator between names	

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number <u>0</u> Ages _____	Contact Information Home Phone <u>(843) 870-3448</u> Cell Phone <u>(843) 870-3448</u> Work Phone <u>(843) 873-1114</u> Ext. _____ Email <u>henneshunt@yahoo.com</u>
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)		

Current Address Street <u>112 Tea Farm Road</u>	Unit # _____		
City <u>Summerville</u>	State <u>SC</u> ZIP <u>29483</u>	Country <u>US</u>	
How Long at Current Address? <u>3</u> Years <u>1</u> Months Housing	<input type="radio"/> No primary housing expense	<input checked="" type="radio"/> Own	<input type="radio"/> Rent (\$ <u> </u> /month)
If at Current Address for LESS than 2 years, list Former Address <input checked="" type="checkbox"/> Does not apply			
Street _____	Unit # _____		
City _____	State _____ ZIP _____	Country _____	
How Long at Former Address? <u> </u> Years <u> </u> Months Housing	<input type="radio"/> No primary housing expense	<input type="radio"/> Own	<input type="radio"/> Rent (\$ <u> </u> /month)
Mailing Address - if different from Current Address <input checked="" type="checkbox"/> Does not apply			
Street _____	Unit # _____		
City _____	State _____ ZIP _____	Country _____	

1b. Current Employment/Self-Employment and Income

Does not apply

Employer or Business Name <u>McElveen Buick GMC</u>	Phone <u>(843) 968-4169</u>	Gross Monthly Income
Street <u>117 Farmington Road</u>	Unit # _____	Base \$ <u>591.99</u> /month
City <u>Summerville</u>	State <u>SC</u> ZIP <u>29486</u>	Overtime \$ <u>0.00</u> /month
Position or Title <u>F & I</u>	Check if this statement applies:	
Start Date <u>02/05/2024</u> (mm/dd/yyyy)	<input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.	
How long in this line of work? <u>1</u> Years <u>2</u> Months		
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed	<input type="radio"/> I have an ownership share of less than 25%. Monthly Income (or Loss) \$ <u> </u>	
	<input type="radio"/> I have an ownership share of 25% or more. \$ <u> </u>	
TOTAL \$ <u>22,052.50</u> /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.

Employer or Business Name <u>Hoover Automotive, LLC</u>				Previous Gross Monthly Income \$ <u>14,193.01 /month</u>
Street <u>195 Mary Meade Drive</u>	Unit #			
City <u>Summerville</u>	State <u>SC</u>	ZIP <u>29483</u>	Country <u>US</u>	
Position or Title <u>F&I Manager</u>		<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Start Date <u>11/08/2016</u> (mm/dd/yyyy)				
End Date <u>09/14/2023</u> (mm/dd/yyyy)				

1e. 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.

Employer or Business Name <u>Hudson Nissan of Summerville</u>				Previous Gross Monthly Income \$ <u>6,746.44 /month</u>
Street <u>370 Holiday Drive</u>	Unit #			
City <u>Summerville</u>	State <u>SC</u>	ZIP <u>29483</u>	Country <u>US</u>	
Position or Title <u>Sales manager</u>		<input type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Start Date <u>09/15/2023</u> (mm/dd/yyyy)				
End Date <u>02/04/2024</u> (mm/dd/yyyy)				

1f. Income from Other Sources

 Does not apply

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

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

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	To be paid off at Unpaid Balance or before closing		Monthly Payment
Lease	GM FINANCIAL	112085469253	\$ 19,967.00	<input type="checkbox"/>	\$ 644.00
Lease	GM FINANCIAL	112085655171	\$ 18,726.00	<input type="checkbox"/>	\$ 668.00
Revolving	NAVY FEDERAL CR UNION	403216XXXXXX0885	\$ 15,793.00	<input type="checkbox"/>	\$ 363.00
Revolving	BANK OF AMERICA	4400668136918325	\$ 9,531.00	<input type="checkbox"/>	\$ 308.00
Revolving	BANK OF AMERICA	4400666752109286	\$ 9,072.00	<input type="checkbox"/>	\$ 222.00
Revolving	DISCOVER BANK	601120889444	\$ 1,838.00	<input type="checkbox"/>	\$ 59.00
Revolving	SYNCB/BELK	604583155570	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	ALLY FINANCIAL	228134495790	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	ALLY FINANCIAL	228011924965	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	ALLY FINANCIAL	023917375517	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	BEST EGG	35814797	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	NISSAN-INFINITI LT	25011183297	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	SERVICE FINANCE COMPAN	2626137	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	SETOYOTA FIN DBA OF WO	110000003564659	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CAPITAL ONE BANK USA	515599002380	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/BELK DUAL CARD	5243001037054370	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/CARE CREDIT	6019183918000662	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	CHRYSLER CAPITAL CRE	30000225665121000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	BAYER EMPLOYEES FEDE	50763100001	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CAPITAL ONE BANK USA	520101904436	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	CHRYSLER CAPITAL CRE	30000223197971000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	CHRYSLER CAPITAL CRE	30000205347061000	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	CITICBNA	6035251124411799	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB BANK NA	173988301	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	134814748	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	156802602	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Installment	LENDINGCLUB CORPORAT	50003306	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Lease	SETOYOTA FIN DBA OF WO	42040043038	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	SYNCB/LOWES	798192441276	\$ 0.00	<input type="checkbox"/>	\$ 0.00
Revolving	WELLS FARGO CARD SER	5774421932066716	\$ 0.00	<input type="checkbox"/>	\$ 0.00

2d. Other Liabilities and Expenses **Does not apply**

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	112 Tea Farm Road	Unit #		
City	Summerville	State	SC ZIP 29483	Country	US

Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$720,000.00	Retained	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)
SERVICEMAC/CARDINAL	4143514040091	\$ 3,371.00	\$ 459,220.01	<input type="checkbox"/>	Conventional	\$

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 \$ 80,779.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 112 Tea Farm Road	Unit # _____
City Summerville	State SC ZIP 29483
Number of Units 1	Country US
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property	FHA Secondary Residence <input type="checkbox"/>
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) <input checked="" type="radio"/> NO <input type="radio"/> YES	
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> YES	

4b. Other New Mortgage Loans on the Property You are Buying or Refinancing **Does not apply****4c. Rental Income on the Property You Want to Purchase****For Purchase Only** **Does not apply****4d. Gifts or Grants You Have Been Given or Will Receive for this Loan** **Does not apply**

Section 5: Declarations.

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

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

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

5b. About Your Finances

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

Section 6: 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/supplemental real estate sales contract.
- For purchase transactions: The terms and conditions of any real estate sales contract signed by me in connection with this application are true, accurate, and complete to the best of my knowledge and belief. I have not entered into any other agreement, written or oral, in connection with this real estate transaction.
- The Lender and Other Loan Participants may rely on the information contained in the application before and after closing of the Loan.
- Any intentional or negligent misrepresentation of information may result in the imposition of:
 - (a) civil liability on me, including monetary damages, if a person suffers any loss because the person relied on any misrepresentation that I have made on this application, and/or
 - (b) criminal penalties on me including, but not limited to, fine or imprisonment or both under the provisions of Federal law (18 U.S.C. §§ 1001 et seq.).

(2) The Property's Security

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

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

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

(4) Electronic Records and Signatures

- The Lender and Other Loan Participants may keep any paper record and/or electronic record of this application, whether or not the Loan is approved.
- If this application is created as (or converted into) an "electronic application", I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable Federal and/or state electronic transactions laws.
- I intend to sign and have signed this application either using my:
 - (a) electronic signature; or
 - (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.
- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

(5) Delinquency

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

(6) Authorization for Use and Sharing of Information

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

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

Borrower Signature

Date (mm/dd/yyyy)

5/19/25

Additional Borrower Signature

Date (mm/dd/yyyy)

Section 7: Military Service.

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

Military Service of Borrower

Military Service - Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? NO YES
If YES, check all that apply:

Currently serving on active duty with projected expiration date of service/tour _____ (mm/dd/yyyy)
 Currently retired, discharged, or separated from service
 Only period of service was as a non-activated member of the Reserve or National Guard
 Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

- Hispanic or Latino
 Mexican Puerto Rican Cuban
 Other Hispanic or Latino — Print origin:

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

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

Sex

- Female
 Male
 I do not wish to provide this information

Race: Check one or more

- American Indian or Alaska Native — Print name of enrolled or principal tribe:

Asian

- Asian Indian Chinese Filipino
 Japanese Korean Vietnamese
 Other Asian — Print race:

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

- Black or African American

- Native Hawaiian or Other Pacific Islander

- Native Hawaiian Guamanian or Chamorro Samoan
 Other Pacific Islander — Print race:

For example: Fijian, Tongan, and so on.

- White

- I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

NO YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

NO YES

Was the race of the Borrower collected on the basis of visual observation or surname?

NO YES

The Demographic Information was provided through:

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

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

Loan Originator Information

Loan Originator Organization Name Cardinal Financial Company, Limited Partnership

Address 3530 Toringdon Way Suite 200, Charlotte, NC 28277

Loan Originator Organization NMLSR ID# 66247

State License ID# MLS - 66247

Loan Originator Name Adam Kerns

Loan Originator NMLSR ID# 2550683

State License ID# MLO - 2550683

Email adam.kerns@cardinalfinancial.com

Phone (980) 252-2414

Signature _____

Date (mm/dd/yyyy) _____

To be completed by the Lender.

Lender Loan No./Universal Loan Identifier: 1402167064 / 549300VORTB1GZTJL53140216706480

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):

Hennes Adrian Hunt and Jeanette A Hunt

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

Hennes Adrian Hunt and Jeanette A. Hunt, as Joint Tenants with Rights of Survivorship

Estate Will be Held In

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

Trust Information

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

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

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 9.500 %
Loan Term 360 (months)

Mortgage Lien Type

- First Lien
 Subordinate Lien

Amortization Type

- Fixed Rate Other (explain): _____
 Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _____ (months)
Subsequent Adjustment Period _____ (months)

Loan Features

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

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 2,594.87
Subordinate Lien(s) (P & I)	\$ 679.23
Homeowner's Insurance	\$ 467.50
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 406.22
Mortgage Insurance	\$ 133.65
Association/Project Dues (Condo, Co-Op, PUD)	\$ 0.00
Other	\$ 0.00
TOTAL	\$ 4,281.47

Borrower Name(s): Hennes Hunt

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

10

Date Issued: 05/16/25

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

DUE FROM BORROWER(S)

A. Sales Contract Price	\$ 0.00
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land (<i>if acquired separately</i>)	\$ 0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 0.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 0.00
F. Borrower Closing Costs (<i>including Prepaid and Initial Escrow Payments</i>)	\$ 3,814.11
G. Discount Points	\$ 1,092.51
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 4,906.62

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i>) \$ 80,779.00 Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i>) Amount \$ 0.00	\$ 80,779.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$ 0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 80,779.00

TOTAL CREDITS

L. Seller Credits (<i>Enter the amount of Borrower(s) costs paid by the property seller</i>)	\$ 0.00
M. Other Credits (<i>Enter the sum of all other credits - Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other</i>)	\$ 170.30
N. TOTAL CREDITS (Total of L and M)	\$ 170.30

CALCULATION

TOTAL DUE FROM BORROWER(s) (Line H)	\$ 4,906.62
LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)	-\$ 80,949.30
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.	\$ -76,042.68

PAYOFF STATEMENT

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

Important: When a borrower is closing a Home Equity Line of Credit (HELOC) account, it is mandatory for the Agent to send the Line of Credit Close Out Letter authorization to the lien holder along with the payoff. This step is essential for closing the borrower's account and ensuring the filing of the required Satisfaction/Release or Reconveyance instrument with the appropriate governmental office.

PAYOFF STATEMENT

CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

Instructions to the Agent

The following requirements are a part of Cardinal Financial Company, Limited Partnership's closing instructions to you, the Agent, related to loan number 1402167064 and borrower Hennes Adrian Hunt.

If there are documents included after this cover page, a signature and date from each borrower is required. If the document does not have a place for the borrower(s) to sign, please create a signature line and/or date field.

Examples of documents that may be included in this section include but are not limited to the following:

- Termite inspections
- Survey
- Letters of explanation
- Tax returns or tax-related documents

If there are no documents after this cover page, please proceed to the next section of the closing package.

Sincerely,

Closer: Nicole Schooler
Phone: 4692994708 / Fax: 7044694790
Email: nicole.schooler@cardinalfinancial.com

Funding Hotline: (855) 561-4944
Funding Email: Funding@cardinalfinancial.com

CLOSING INSTRUCTIONS - SUPPLEMENTAL DOCUMENTS

INSURANCE DOCUMENTS

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

INSURANCE DOCUMENTS

Universal Property & Casualty (Stock) Insurance Company
 c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
05/27/2024



AMENDED: Swimming Pool

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

Named Insured and Address

HENNES and JEANETTE HUNT
 112 TEA FARM RD
 Summerville, SC 29483
 (843) 870-3448

Agent Name and Address

Cliff Heath Insurance
 1531 Sam Rittenburg Blvd
 Charleston, SC 29407
 (843) 766-6316

Insured Location

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

Premium Summary								
Basic Coverages	Attached Endorsements	Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)			
\$3,997.06		\$946.55	\$0.00	\$156.29	\$5,099.90			

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost			Protective Device Credits:		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y	Y			Burglar None	Fire None	Sprinkler N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$576,888	\$3,997.06	Coverage -E- Personal Liability	\$500,000	\$30.00
Coverage -B- Other Structure	\$57,689		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$288,444				
Coverage -D- Loss of Use	\$115,378				

Section I coverages subject to a minimum 2.0% - \$11,538 hurricane deductible per loss.

Section I coverages subject to \$2,500 all other perils deductible per loss.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM, OR WIND/HAIL LOSSES,
 WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW
 THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.

Secretary

Chief Executive Officer

Universal Property & Casualty (Stock) Insurance Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Declaration Effective
05/27/2024



AMENDED: Swimming Pool

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

Mortgagee/Additional Interest 01
CARDINAL FINANCIAL GROUP
1 CORPORATE DR
STE 360
Lake Zurich, IL 60047
1491381388

Additional Interest
Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$3,997.06
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$144,222	\$145.71
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000 Section II - \$50,000		
HO 03 61 08 21	Hurricane Deductible		
HO 04 90 05 11	Personal Property Replacement Cost	\$288,444	\$662.84
HO 04 95 01 14	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$98.00
UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$292.82
	Personal Liability Increase Endorsement	\$500,000	\$30.00
	MGA Fee		\$25.00
	Fire Department Premium Tax		\$27.19
	2023 South Carolina Guaranty Fund Assessment Recoupment		\$79.10
	Inspection Fee		\$25.00

To report a claim please visit us at www.universalproperty.com or by calling 800-218-3206

GO PAPERLESS! FOR YOUR CONVENIENCE, YOU MAY VIEW AS WELL AS SIGN UP FOR PAPERLESS DELIVERY OF YOUR POLICY FORMS AND ENDORSEMENTS ON UNIVERSAL PROPERTY'S WEBSITE. TO REGISTER OR SIGN IN, ENTER THIS URL INTO YOUR INTERNET BROWSER:

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THIS POLICY DOES NOT INCLUDE COVERAGE FOR SINKHOLE, EARTHQUAKE OR FLOOD LOSSES. THESE COVERAGES ARE NOT PROVIDED BY UNIVERSAL PROPERTY & CASUALTY INSURANCE COMPANY AND ARE NOT PART OF THIS POLICY.

This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

Universal Property & Casualty (Stock) Insurance Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Homeowners
Declaration Effective
05/27/2024



AMENDED: Swimming Pool

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

Named Insured and Address

HENNES and JEANETTE HUNT
112 TEA FARM RD
Summerville, SC 29483
(843) 870-3448

Agent Name and Address

Cliff Heath Insurance
1531 Sam Rittenburg Blvd
Charleston, SC 29407
(843) 766-6316

Insured Location

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

Premium Summary

Basic Coverages Premium	Attached Endorsements Premium	Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)
\$3,997.06	\$946.55	\$0.00	\$156.29	\$5,099.90

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost	Personal Property Replacement Cost			Protective Device Credits: Burglar Fire Sprinkler		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y	Y			None None N		N	N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$576,888	\$3,997.06	Coverage -E- Personal Liability	\$500,000	\$30.00
Coverage -B- Other Structure	\$57,689		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$288,444				
Coverage -D- Loss of Use	\$115,378				

Section I coverages subject to a minimum 2.0% - \$11,538 hurricane deductible per loss.

Section I coverages subject to \$2,500 all other perils deductible per loss.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM, OR WIND/HAIL LOSSES,
WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW
THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.

Secretary

Chief Executive Officer

Universal Property & Casualty (Stock) Insurance Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Declaration Effective
05/27/2024



AMENDED: Swimming Pool

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	5/27/2024		5/27/2025	12:01 AM Standard Time	SC0128

Additional Interest

Mortgagee/Additional Interest 01

CARDINAL FINANCIAL COMPANY, LIMITED
PARTNERSHIP ISAOA, ATIMA
PO Box 29411
Phoenix, AZ 85038-9411
3514040091

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$3,997.06
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$144,222	\$145.71
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000 Section II - \$50,000		
HO 03 61 08 21	Hurricane Deductible		
HO 04 90 05 11	Personal Property Replacement Cost	\$288,444	\$662.84
HO 04 95 01 14	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$96.00
UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$292.82
	Personal Liability Increase Endorsement	\$500,000	\$30.00
	MGA Fee		\$25.00
	Fire Department Premium Tax		\$27.19
	2023 South Carolina Guaranty Fund Assessment Recoupment		\$79.10
	Inspection Fee		\$25.00

To report a claim please visit us at www.universalproperty.com or by calling 800-218-3206

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[HTTPS://UNIVERSALPROPERTY.COM/LOGIN](https://universalproperty.com/login). ONCE YOU HAVE SIGNED IN, YOU WILL HAVE THE ABILITY TO SELECT PAPERLESS DELIVERY, REVIEW YOUR BILL, MAKE PAYMENTS ON-LINE, AND VIEW YOUR POLICY FORMS AND ENDORSEMENTS. IT'S EASY, CONVENIENT, AND GOOD FOR THE PLANET! IF YOU CHOOSE NOT TO SIGN UP FOR PAPERLESS DELIVERY, YOU WILL CONTINUE TO RECEIVE PAPER COPIES OF YOUR FORMS AND ENDORSEMENTS BY MAIL.

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This replaces all previously issued policy declarations, if any and is subject to all forms and endorsements attached to this policy.

**Universal Property & Casualty Insurance Company
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309
FORWARDING SERVICE REQUESTED**

04/07/2025

HENNES and JEANETTE HUNT
112 TEA FARM RD
Summerville, SC 29483

NOTICE OF RENEWAL OFFER

Dear Policyholder:

Universal Property & Casualty Insurance Company (UPCIC) appreciates the opportunity to meet your residential insurance needs. Your current policy is nearing the end of its term and the premium for your renewal policy is due soon. Below we have listed the premium amount for your renewal policy and the date your payment is due.

To assist you in budgeting your premiums, we offer payment plans or you may choose to finance your premiums through a premium finance agreement. You can save money by paying in full because certain fees apply to the payment plans and premium finance option. On the other hand, the payment plans and premium finance option allow you to reduce the amount of your initial payment and spread your payments over time.

Information about your payment options is included with this renewal offer. Please select the payment option that best suits your needs, and send your payment along with the Renewal Premium Remittance below so we receive your payment before the payment due date.

Please contact your insurance agent with any questions about your renewal offer and payment options.

Return Bottom Portion with Payment

RENEWAL PREMIUM REMITTANCE

HENNES and JEANETTE HUNT
112 TEA FARM RD
Summerville, SC 29483

Policy Number: 6701-2400-3516
Statement Date: 4/7/2025
Payment Due Date: 5/27/2025 12:01 AM EST
Payment in Full Amount: \$4,756.87
Minimum Due: 1671.00

I select the following payment option. My payment is enclosed.

- | | |
|---|--|
| <input type="checkbox"/> Payment in Full | (One-time payment of \$ <u>4,756.87</u> required) |
| <input type="checkbox"/> Two-Pay Plan | (First installment of \$ <u>2,860.00</u> required) |
| <input type="checkbox"/> Four-Pay Plan | (First installment of \$ <u>1,671.00</u> required) |
| <input type="checkbox"/> Premium Finance Option | (Down-payment of \$ N/A required) |

Your renewal declaration page is enclosed. This renewal policy will not go into effect, and your coverage will lapse, if UPCIC does not receive your payment as selected above by the payment due date. If your payment is less than the amount required for the payment option you have selected, your payment will be applied to the next shortest payment plan for which you qualify and fees for that payment plan will apply (but you will not be placed on premium finance option without a signed premium finance contract).

PAYMENT OPTIONS

UPCIC welcomes the opportunity to continue providing your residential property insurance coverage. We offer the following options for paying your renewal premium:

Payment in Full:

You may pay your renewal premium in full by sending the payment in full amount so we receive it before your payment due date. Paying in full saves you money when compared to payment plans and premium financing because certain fees apply to the payment plans and premium finance options.

Two-Pay Plan:

Our two-pay plan allows you to divide your renewal premium into two payments. Based on your current payment in full amount, the two-pay plan would require the following payments and fees:

Payments	Amount Due	Due Date
1	\$2,860.00	5/27/2025
2	\$1,908.87	11/23/2025

Four-Pay Plan:

The four-pay plan allows you to divide your premium into four payments. The following schedule identifies the payments and fees that would apply based on your current payment in full amount:

Payments	Amount Due	Due Date
1	\$1,671.00	5/27/2025
2	\$1,195.00	8/25/2025
3	\$1,195.00	11/23/2025
4	\$719.87	2/21/2026

IMPORTANT: Your agent can assist with any questions you may have about your policy and your payment options. Please remember that whichever option you choose, UPCIC must receive your initial payment (or payment in full, if applicable) by the payment due date shown on your Renewal Premium Remittance at the bottom of this page (or on the previous page) to avoid a lapse in your coverage.

Great News! Now you can pay your premium online, via our mobile app, or by phone, 24/7.

Please either:

-  Visit our website at <https://universalproperty.com>
-  Download the UPCIC Mobile App on Android (Play) or iOS Store
-  Call 1-866-926-2217 to use the automated payment service
-  Mail (PAYMENTS ONLY) to PO Box 88763, Chicago, IL 60680-1763
-  General Correspondence and/or Overnight Mail to 1110 W. Commercial Blvd, Fort Lauderdale, FL 33309

Return Bottom Portion with Payment

Make sure these addresses are visible through the window of the return-envelope

HENNES and JEANETTE HUNT
112 TEA FARM RD
Summerville, SC 29483

Policy Number: 6701-2400-3516
Statement Date: 4/7/2025
Due Date: 5/27/2025 12:01 AM EST
Account Balance: \$4,756.87
Minimum Due: 1671.00

US Funds Only

Universal Property & Casualty Insurance Company
P.O. Box 88763
Chicago, IL 60680-1763

Amount Enclosed \$ _____

88763 0000670124003516 00167100 00475687 05272025 9

<p>Universal Property & Casualty (Stock) Insurance Company c/o Evolution Risk Advisors, Inc. 1110 W. Commercial Blvd Fort Lauderdale, FL 33309</p>	<p>Homeowners Declaration Effective 05/27/2025</p>	 UNIVERSAL PROPERTY <small>& CASUALTY INSURANCE COMPANY</small>
Renewal Policy		

THIS IS NOT A BILL

For Policy or Claims Questions Contact Your Agent Listed Below

Policy Number	FROM	Policy Period	TO	MORTGAGEE BILLED	Agent Code
6701-2400-3516	05/27/2025		05/27/2026	12:01 AM Standard Time	SC0128

Named Insured and Address

HENNES and JEANETTE HUNT
112 TEA FARM RD
Summerville, SC 29483
(843) 870-3448

Agent Name and Address

Cliff Heath Insurance
1531 Sam Rittenburg Blvd
Charleston, SC 29407
(843) 766-6316

Insured Location

112 TEA FARM RD SUMMERVILLE, SC 29483 DORCHESTER COUNTY

Premium Summary								
Basic Coverages	Attached Endorsements		Assessments / Surcharges	MGA Fees/Policy Fees	Total Policy Premium (Including Assessments & Surcharges)			
Premium	Premium		(\$522.89)	\$50.88	\$4,756.87			
\$4,234.62	\$994.26							

Rating Information

Form	Construction	Year	Townhouse/ Rowhouse	Number of Families	Occupied	Protection Class	Territory	BCEG
HO3	Masonry Veneer	1972	N	1	Y	1	435	99
County	Dwelling Replacement Cost		Personal Property Replacement Cost		Protective Device Credits:		Windstorm Credit	Wind/Hail Exclusion
Dorchester	Y		Y		Burglar None	Fire None	Sprinkler N	N N

We will provide the insurance described in this policy in return for the premium and compliance with all applicable provisions of this policy. If we elect to continue this insurance, we will renew this policy if you pay the required renewal premium for each successive policy period subject to our premiums, rules and forms then in effect. You must pay us prior to the end of the current policy period or else this policy will expire.

Insurance is provided only with respect to the following coverages for which a limit of liability is specified, subject to all the conditions of this policy.

COVERAGES - SECTION I	LIMITS	PREMIUMS	COVERAGES - SECTION II	LIMITS	PREMIUMS
Coverage -A- Dwelling	\$610,925	\$4,234.62	Coverage -E- Personal Liability	\$500,000	\$30.00
Coverage -B- Other Structure	\$61,094		Coverage -F- Medical Payments	\$1,000	\$0.00
Coverage -C- Personal Property	\$305,463				
Coverage -D- Loss of Use	\$122,185				

Section I coverages subject to a minimum 2.0% - \$12,219 hurricane deductible per loss.

Section I coverages subject to \$2,500 all other perils deductible per loss.

**THIS POLICY CONTAINS A SEPARATE DEDUCTIBLE FOR HURRICANE, NAMED STORM, OR WIND/HAIL LOSSES,
WHICH MAY RESULT IN HIGH OUT-OF-POCKET EXPENSES TO YOU. THE ENCLOSED EXAMPLE ILLUSTRATES HOW
THE DEDUCTIBLE MIGHT AFFECT YOU.**

In Witness Whereof, the Company has executed and attested, and, if required by state law, this policy shall not be valid unless countersigned by the duly authorized representative of this Company.



Secretary



Chief Executive Officer

Universal Property & Casualty (Stock) Insurance Company
c/o Evolution Risk Advisors, Inc.
1110 W. Commercial Blvd
Fort Lauderdale, FL 33309

Declaration Effective
05/27/2025



Renewal Policy

THIS IS NOT A BILL

Policy Number	FROM	Policy Period	TO	MORTGAGEE/BILLED	Agent Code
6701-2400-3516	05/27/2025		05/27/2026	12:01 AM Standard Time	SC0128

Additional Interest

Mortgagee/Additional Interest 01

CARDINAL FINANCIAL COMPANY, LIMITED
 PARTNERSHIP ISAOA, ATIMA
 PO Box 29411
 Phoenix, AZ 85038-9411
 3514040091

Mortgagee/Additional Interest 02

Mortgagee/Additional Interest 03

Policy Forms and Endorsements Applicable to this Policy

NUMBER EDITION	DESCRIPTION	LIMITS	PREMIUMS
HO 00 03 05 11	Homeowners 3 Special Form		\$4,234.62
UPCIC 39 01 08 23	Special Provisions - South Carolina		
UPCIC 39 28 08 23	Animal Liability Exclusion		
HO 04 20 05 11	Specified Additional Amount Of Insurance For Coverage A (25%)	\$152,731	\$154.30
HO 04 27 05 11	Limited Fungi, Wet or Dry Rot, or Bacteria Section I - \$10,000 Section II - \$50,000		
HO 03 61 08 21	Hurricane Deductible		
HO 04 90 05 11	Personal Property Replacement Cost	\$305,463	\$701.95
HO 04 95 01 14	Limited Water Back-Up and Sump Discharge or Overflow Coverage	\$5,000	\$96.00
UPCIC 39 06 10 15	Policy Coverages and Limitation Summary		
UPCIC 39 39 08 23	Personal Injury Coverage		\$12.00
	Year Built Surcharge		\$310.10
	Personal Liability Increase Endorsement	\$500,000	\$30.00
	Loyalty Discount		(\$522.89)
	MGA Fee		\$25.00
	Fire Department Premium Tax		\$25.88

To report a claim please visit us at www.universalproperty.com or by calling 800-218-3206

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IMPORTANT NOTICE OF PREMIUM DISCOUNTS

Site-Built Residential Property Insurance Coverage

Section 38-75-755 requires insurance companies to notify you of the availability and range of each premium discount, credit, other rate differential or reduction in deductibles for properties on which fixtures or construction techniques demonstrate to reduce the amount of loss in windstorm have been installed or implemented. Securing your roof so it safeguard your home and reduce your premium.

Description of Mitigation Measures	Estimated Premium Discount Percent or Range
South Carolina Building Code Compliance <ul style="list-style-type: none"> Homes built in compliance with the International Residential Code (IRC) standard established in 2003 or later. 	0%
Roof Covering (shingles, tiles, etc.) <ul style="list-style-type: none"> Covering attached in compliance with the IRC established 2003 or later as adopted by the South Carolina Building Codes Council. 	0% - 5%
Roof Deck Attachment <ul style="list-style-type: none"> Deck sheathing attached in compliance with the IRC* standards established in 2003 or later or does the roof have Plywood/OSB with 2 1/2 inch nails spaced at 6" from the edge of the plywood and 12" in the field on 24" truss spacing. 	0% - 5%
Roof to Wall Connection <ul style="list-style-type: none"> Toe nails, clips, single straps or double straps installed on or over roofing rafters/trusses in compliance with the IRC* Standards established in 2003 or later. 	0% - 5%
Roof Shape and Pitch <ul style="list-style-type: none"> High Slope (greater than 4:12) Hip / Gable / Gambrel Other 	0% - 10%
Secondary Water Resistance <ul style="list-style-type: none"> Roofing felt or other approved layer of protection between the shingles and the roof sheathing below. No secondary water resistance 	0% - 5%
Opening Protection <ul style="list-style-type: none"> None Windows and doors designed to the impact resistant standards of SSTD 12 or ASTM E 1986 & ASTM E 1996. These standards apply to impact resistant glass/glazing and impact resistant coverings such as shutters which can resist a 9 pound projectile traveling at 50 feet per second. 	0% - 10%
Building Code Effectiveness Grading (BCEGS)	0%-11%

Hurricane Deductible Options			
Deductible Options	Homeowners (HO3 & HO8)	Condominium (HO6)	Renters (HO4)
2% (Base)	0%	0%	0%
3%	4% - 9%	4% - 9%	5% - 9%
3.5%	5% - 11%	6% - 12%	7% - 13%
4%	7% - 16%	7% - 16%	8% - 15%
5%	10% - 20%	10% - 21%	11% - 21%
10%	19% - 39%	20% - 37%	21% - 38%

Your deductible represents your share of the damages in the event of a covered loss. The higher your deductible, the more money you save on your premiums - but the greater your out-of-pocket cost will be in the event of a covered claim.

The deductible(s) available to you depends on your policy type, property location and amount of insurance. Some combinations are not available. See your policy Declarations for your current deductible(s) or contact your insurance agent or the company for more information.

All Other Perils Deductible			
Deductible Options	Homeowners (HO3 & HO8)	Condominium (HO6)	Renters (HO4)
\$500 (Base)	0%	0%	0%
\$1000	10%	10%	10%
\$2500	30%	30%	30%
\$5000	40%	40%	40%

Please do not hesitate to contact your agent if you have questions about the mitigation techniques included in this form or other mitigation techniques that could result in a discount.

Replacement Cost Estimate

Prepared by: Agency SC0128 (sc0128@universalproperty)
 Valuation ID: AU6U-H8NB.4

Owner Information

Name: 6701-2400-3516	Date Entered: 03/07/2024
Street: 112 TEA FARM RD	Date Calculated: 05/08/2025
City, State ZIP: KNIGHTSVILLE, SC 29483	Created By: Agency SC0128 (sc0128@universalproperty)
Country: USA	User: Agency SC0128 (sc0128@universalproperty)

General Information

Most Prevalent Number of Stories: 2 Stories	Sq. Feet: 3470
Use: Single Family Detached	Year Built: 1972
Home Quality Grade: Standard	Cost per Finished Sq. Ft.: \$172.11
Site Access: Average - No Unusual Constraints	

Foundation

Foundation Shape: 8-10 Corners - T,U,Z Shape	Foundation Type: 100% Crawlspace
Foundation Material: 100% Concrete	Property Slope: None (0 - 15 degrees)

Exterior

Roof Shape: Gable	Number of Dormers: 0
Roof Construction: 100% Wood Framed	Roof Cover: 100% Composition - Architectural Shingle
Exterior Wall Construction: 100% Concrete Block	Exterior Wall Finish: 100% Brick Veneer

Interior

Average Wall Height: 8	Interior Wall Material: 100% Drywall
Floor Coverings: 70% Carpet, 20% Sheet Vinyl, 10% Laminate	Interior Wall Finish: 100% Paint
Ceiling Finish: 100% Paint	

Key Rooms

Kitchens: 1 Large - (15'x11')	Attached Structures
Bathrooms: 1 Half Bath, 2 Full Bath	Garage(s) / Carport(s): 1 Car (Up to 280 sq. ft.), Carport
Bedrooms: 4 Medium - (10'x10')	Deck(s) / Balcony(ies): 500 sq. ft. Treated Deck
	Patio(s) / Porch(es): 300 sq. ft. Concrete Porch

Systems

Heating: 1 Heat Pump - Heat/Cool System	Air Conditioning: 1 Central Air Conditioning
Fireplace(s): 1 Zero Clearance Fireplace	

Estimated Replacement Cost

Calculated Value:	\$597,207.07
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Estimated Market Value

Calculated Value:	\$650,000.00
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The estimated replacement costs and other data reflected herein in this "Report" represent approximated costs to rebuild a structure similar to the structure described herein. The estimate is (i) intended to reflect pricing for labor, materials, applicable permits and fees, sales tax, and contractor's overhead and profit and (ii) not intended to reflect costs for major excavation or land value.

This Report is not intended to: (i) serve as the sole source of information, but rather one of several sources, for estimating replacement costs and not guaranteed to represent actual replacement costs; (ii) serve as a statement as to the existence or condition of the structure or property; and (iii) serve as market value appraisals or an assessment of market conditions. This Report has not been adapted to or conformed to any mortgage-lending or real estate-industry regulations, standards or purposes and, without limitation, may not be used or distributed for any real estate-related purpose, including distribution to a mortgage lending institution or use for purposes of a real estate closing. Residential property prefill powered by SmartSource®. The Verisk Logo, 360Value® and SmartSource are registered trademarks of Insurance Services Office, Inc.

INVOICES TO BE PAID

Borrower Hennes Adrian Hunt

Property 112 Tea Farm Road
Summerville, SC 29483
Dorchester County

Lender Cardinal Financial Company, Limited Partnership
NMLS ID: 66247 State License: MLS - 66247

Originator Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683

INVOICES TO BE PAID

Funding Worksheet

Date Issued	05/16/25	Loan No.	1402167064
Borrowers	Hennes Adrian Hunt	Property	112 Tea Farm Road
Lender	Cardinal Financial Company, Limited Partnership		Summerville, SC 29483
	NMLS ID: 66247 State Lic: MLS - 66247		Dorchester County
Originator	Adam Kerns NMLS ID: 2550683 State MLO ID: MLO - 2550683		

Lender

Funder
Phone
Email

Settlement Agent

Reference ID	01-01815781	Contact	Greg O'Neil
Company	Equity Settlement Services, Inc. 444 Route 111 Smithtown, NY 11787	Phone	(631) 715-3462
		Fax	(631) 370-1200
		Email	cardinal@equitysettlement.com
Routing #	065000090	For Credit To	Equity Settlement Services Inc
Account #	7047567194	For Further Credit	Hennes Hunt : 01-01815781

Title

Reference ID	01-01814571	Contact	Greg O'Neil
Company	Equity Settlement Services, Inc. 444 Route 111 Smithtown, NY 11787	Phone	(631) 715-3462
		Fax	(631) 715-3403
		Email	applications@equitysettlement.com

Funding Overview

#	Item	Payer to Payee	Amount
1	Loan Amount		80,779.00
2	Charge for Interest Rate	Borrower to Lender	-1,092.51
3	Credit Report Fee	Borrower to Other	-233.30
4	Flood Certification	Borrower to Other	-7.00
5	Investor Tax Service Fee	Borrower to Lender	-90.00
6	Lock Extension Fee	Borrower to Lender	-484.68
7	MERS Fee	Borrower to Other	-24.95
8	Origination Fee	Borrower to Lender	-995.00
9	Prepaid Interest	Borrower to Lender	-189.18
10	Tolerance Cure	Lender to Borrower	170.30
11	Total Wire Amount	Lender to Title	\$77,832.68

Supplemental Consumer Information Form

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

Borrower Name (First, Middle, Last, Suffix) Hennes Adrian Hunt

Homeownership Education and Housing Counseling

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

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? NO YES

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

(2) **Who provided it:**

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

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

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

(3) **Date of Completion** ____ / ____ / ____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? NO YES

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

(2) **Who provided it:**

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

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

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

(3) **Date of Completion** ____ / ____ / ____ mm/dd/yyyy

Language Preference

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

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

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

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

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

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



Applicant Info

Applicant Name: HUNT, HENNES

Applicant SSN: XXX-XX-6994

Address: 112 TEA FARM ROAD

SUMMERTIME SC 29483

Loan Number(s): 1402167064

Co-Applicant Name:

Co-Applicant SSN:

Reference Number: 117267239590000

Reference Number: 117267239590000

Charge Detail

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117267239590000				Transaction Total:	0.00	
ProScan OFAC - 117267239590000				Transaction Total:	0.00	
CREDIT ASSURE CLOUD - 117267239590000				Transaction Total:	0.00	
Instant Merge - 117267239590000				Transaction Total:	0.00	
Subsequent Re-Access/Re-Use	3/26/2025	0.00	0.00	0.00	N	
CSD Mortgage - 117267239590000				Transaction Total:	0.00	
CREDIT ASSURE CLOUD - 117267239590000				Transaction Total:	0.00	
Instant Merge - 117267239590000				Transaction Total:	0.00	
1st Re-Access/Re-Use or Re-Order of existing data requested.	3/26/2025	0.00	0.00	0.00	N	
Re-Use (different account is used than primary) . Re-Order						

(same account is used as primary)

						Transaction Total:	0.00
CSD Mortgage - 117267239590000						Transaction Total:	0.00
ProScan OFAC - 117267239590000						Transaction Total:	0.00
Instant Merge LOE - 117267239590000						Transaction Total:	0.00
Primary Transaction	3/20/2025	0.00	0.00	0.00	N	Transaction Total:	0.00
CREDIT ASSURE CLOUD - 117267239590000						Transaction Total:	0.00
Instant Merge - 117267239590000						Transaction Total:	0.00
Primary Transaction	3/20/2025	0.00	0.00	0.00	N	Transaction Total:	0.00
Equifax - Individual	3/20/2025	22.75	0.00	22.75	N	Transaction Total:	22.75
Experian - Individual	3/20/2025	18.70	0.00	18.70	N	Transaction Total:	18.70
Trans Union - Individual	3/20/2025	21.55	0.00	21.55	N	Transaction Total:	21.55
						Transaction Total:	63.00

Total Itemized Charge: 63.00

**Applicant Info**

Applicant Name: HUNT, HENNES
Applicant SSN: XXX-XX-6994
Address: 112 TEA FARM ROAD
 SUMMERTOWN SC 29483
Loan Number(s): 1402167064

Co-Applicant Name:
Co-Applicant SSN:

Reference Number: 117296607790000

Charge Detail

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117296607790000				Transaction Total: 0.00		
ProScan OFAC - 117296607790000				Transaction Total: 0.00		
CREDIT ASSURE CLOUD - 117296607790000				Transaction Total: 0.00		
Instant Merge - 117296607790000						
1st Re-Access/Re-Use or Re-Order of existing data requested. Re-Use (different account is used than primary) . Re-Order (same account is used as primary)	4/23/2025	0.00	0.00	0.00	N	
				Transaction Total: 0.00		
CSD Mortgage - 117296607790000				Transaction Total: 0.00		
ProScan OFAC - 117296607790000				Transaction Total: 0.00		
Instant Merge LOE - 117296607790000						
Primary Transaction	4/23/2025	0.00	0.00	0.00	N	

Transaction Total: **0.00**

CREDIT ASSURE CLOUD - 117296607790000

Transaction Total: **0.00**

Instant Merge - 117296607790000

Primary Transaction	4/23/2025	0.00	0.00	0.00	N
Equifax - Individual	4/23/2025	22.75	0.00	22.75	N
Experian - Individual	4/23/2025	18.70	0.00	18.70	N
Trans Union - Individual	4/23/2025	21.55	0.00	21.55	N

Transaction Total: **63.00**

Total Itemized Charge: 63.00

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