

CLOSING INSTRUCTIONS

Closing 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 following are Cardinal Financial Company, Limited Partnership’s (“Lender”) closing instructions (the “Closing Instructions”) to the you, the Settlement Agent, (“Agent”) related to loan number 1402167064 and borrower Hennes Adrian Hunt (the “Loan”).

Loan Purpose	Product	Loan Amount	Interest Rate	Closing Date
Cash-out	30 Year Fixed Rate Equity Access Standalone CES - Cardinal Financial	\$80,779	9.500%	05/19/2025

STOP: These documents cannot be signed before 05/19/2025.

Allowing the documents to be signed before 05/19/2025 constitutes breach of the closing instructions by the Agent. Lender reserves all rights to seek damages against Agent for any losses that result from such breach.

1000 INTRODUCTION AND INSTRUCTIONS

Agent must carefully review these Closing Instructions along with the attached Closing Disclosure to verify that the fees and charges have not changed from the Estimated Fee Worksheet (“Closing Disclosure Discrepancy”). If any Closing Disclosure Discrepancy is discovered, Agent shall immediately notify Lender. Agent may not change any fee or charge on the closing disclosure that is attached hereto (“Closing Disclosure”) without obtaining Lender’s prior written approval.

Agent shall comply with all applicable laws, including federal, state, and municipal statutes, regulations and ordinances (“Applicable Law”) relating to this Loan closing (“Closing”). Agent must immediately notify Lender if Agent discovers any possibility that the Loan, the loan documents provided to Agent by Lender (the “Loan Documents”) or the Loan Closing does not (a) conform to any Applicable Law; or (b) is in error in any other manner. Specifically, the Agent must ensure the Loan Documents conform to Applicable Law with respect to the following:

- (1) Witness requirements of mortgage related documents;
- (2) Spousal and community property requirements as applied to mortgage loans;
- (3) Any and all requirements of the presence and use of attorneys in the mortgage loan and closing process;
- (4) Verification of the identity of the Borrower(s), as required under the U.S.A Patriot Act, and the Patriot Act Disclosure attached hereto.
- (5) Closing documents are printed on letter-sized (8.5x11) paper and single-sided.

Authorization to disburse funds is provided on the attached Disbursement Authorization Form (“Disbursement Authorization”). The Disbursement Authorization shall be effective upon execution and expiration of any applicable rescission period. Agent may not authorize disbursements other than those set forth in the Lender’s Closing Disclosure and in accordance with the debts to be paid on the Uniform Residential Loan Application, except as set forth below with respect to the amounts listed in Section E of the Closing Disclosure for “Recording Fees” or “Transfer Tax.”

Due to the varying ways of calculating recording fees at the Register of Deeds office, it is not always possible to accurately determine the amount of the “Recording Fees” and the “Transfer Tax” in advance of recording the closing documents. If the amounts listed in Section E of the Closing Disclosure are less than the actual amount needed to effectuate such recording/transfer, Agent is authorized to and shall advance such additional amounts necessary up to \$150.00 and Lender will reimburse Agent such additional amount promptly upon request. Requests must be submitted to RecordingFeeRequests@cardinalfinancial.com and must be accompanied by evidence showing the actual amount paid.

1001 LENDER’S CONTACT INFORMATION

If Agent has any questions, regarding these Closing Instructions or if the Agent requires Lender’s approval related to the Closing Instructions, Closing Disclosure or Loan Documents, contact the following Lender employee (“Lender Contact”):

Nicole Schooler
Phone: 4692994708
nicole.schooler@cardinalfinancial.com

1002 TITLE CONDITIONS AND ENDORSEMENTS

Agent must ensure that the following title conditions have been fulfilled prior to Loan closing:

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- A. The title policy associated with the Loan was issued on the 2006 American Land Title Association Form (“ALTA”) short form or the state approved equivalent (the “Policy”);
- B. The title policy states and insures that the Loan is in 2nd lien position, and that there is no cloud on title;
- C. Title to Property cannot be vested in a life estate or trust unless written approval is granted by Lender;
- D. The title policy includes a completed section ALTA 8.1 endorsement, or its equivalent, relating to environmental protection liens.
- E. Agent must ensure that the following additional endorsements, or its equivalent, are completed as applicable:
ALTA Endorsement 9 for Survey Conditions
- F. The Policy must not contain any exception to areas, boundaries, encroachments and must set forth restrictions as “none of record” other than those which would not cloud title. Any exception that could cloud title must be deleted and initialed or covered by title insurance. Any exceptions resulting in an encroachment on the secured Property must be discussed with the Lender Contact prior to closing.
- G. With regard to covenants, conditions, restrictions the Policy must affirmatively state that coverage includes such covenants, conditions and restrictions, and that the conditions, restrictions or covenants “have not been violated AND that a future violation will not result in forfeiture or reversion of title.”
- H. The Policy must affirmatively state that easements for public utilities and all other easements (“Easements”) will be covered by the Policy. The Policy must also state that the Easements do not affect the use, occupancy and marketability of the subject Property.
- I. Exceptions contained in the Policy for taxes, water and sewer rents must specifically state that such taxes and rents are “not yet due and payable.”
- J. The effective date of the Policy must state, “On 05/19/2025 or the date of the recording of the Mortgage or Deed of Trust as applicable, whichever is later.”
- K. If an exception appears on schedule B of the short form Policy for any mineral or coal and mining rights, Agent must confirm that a form 1030 has been properly completed.
- L. Agent must ensure that all taxes on the Property within sixty (60) days of Closing have been paid. Agent must remit all transfer taxes, mortgage taxes, document recording and stamp taxes at the time of Closing.
- M. Agent must comply with State and Transaction Specific Closing Instructions attached hereto.

1003 SPECIAL CONDITIONS FOR COMPLETION OF CLOSING DISCLOSURE

A. ITEMS/CONDITIONS

- Agent shall not provide credit or rebates to Borrower(s) unless pre-approved in writing by Lender.
- Borrowers must sign names EXACTLY as they appear on all documents.
- If a person’s name is not on a document, then he/she must not sign the document.
- The names appearing on the Mortgage, Deed of Trust or any other Security Instrument as applicable (the “Mortgage”), Title Commitment/Policy and Deed must appear in the same manner with the same spelling in all such documents.
- The use and form of a Power of Attorney for any Closing Document must be approved by Lender prior to its use.
- Each Borrower must sign a final Uniform Residential Loan Application, Fannie Mae Form 1003.
- See attached state specific closing instructions, and Transaction Specific Closing Instructions - Confirm Actual Names (collectively, “Specific Closing Instructions”) for any outstanding closing conditions. All outstanding conditions contained in the Specific Closing Instructions must be completed prior to closing.
- Ensure the closing documents are executed by all parties on or after the document date. No manual revisions to the document dates can be made, except for on the Right to Cancel. Please contact the Closing Specialist if the document date needs to be updated in the event the signing is occurring prior to the document date.
- Provide a complete itemization of all Section E Recording Fees on the estimated fee worksheet.
- Ensure Closing Disclosure Section E. Taxes and Government Fees row 01 includes specifically itemized recording fee amounts solely for mortgage and deed as applicable. Do not aggregate any additional fees in the amount of the recording fee for the mortgage or deed.
- Ensure Closing Disclosure Section E. Taxes and Government Fees row E total includes the aggregate sum of all Section E fees.
- Electronic Recording Fees payable to third party or settlement agent/title company name should be listed is Section B. or Section C., depending on if the borrower elected to use preferred vendor.
- Loan Signing Agent to ensure that all Social Security SSA-89 forms include the Borrower’s initials when the timeframe has been changed on the form. If no entries are made in this field, the form will remain valid for ninety (90) days. If the time frame has been changed but the Borrower has not initialed in the requisite location, the form will be rejected.

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B. RESCINDABLE TRANSACTIONS (only applicable on rescindable transactions)

Agent must provide two copies of (a) Notice of Right to Cancel; and (b) Certificate of Non-Cancellation to each Borrower as well as anyone with interest in the Property at closing. NOTE: THE CERTIFICATE OF NON-CANCELLATION MUST NOT BE SIGNED UNTIL AFTER THE RESCISSION PERIOD HAS EXPIRED. If Borrower elects to cancel before disbursement, Agent must contact Cardinal immediately. Agent may not release Cardinal’s funds or otherwise disburse until expiration of the Loan’s rescission date as outlined in the Notice of Right to Cancel and Agent is reasonably satisfied that rescission has not occurred. Agent may obtain verification of borrower’s intent to rescind by any one of the following methods:

- (1) Borrower’s in-person delivery to Agent of the executed Right to cancel;
- (2) Agent’s receipt of the executed Right to cancel by facsimile; or
- (3) Borrower contacts the Agent by telephone notifying the Agent of Borrower’s intent to rescind the Loan.

Agent shall immediately notify the Cardinal Contact of the Borrower’s rescission and by written communication describe the means by which Borrower notified the Agent of his decision to rescind.

C. SETTLEMENTS NOT COMPLETED

If the Borrower does not execute the Loan Documents in order to complete Loan Closing on the date scheduled for any reason, the Agent must immediately notify (by telephone or email) the Lender Contact specified in Section 1000 of these Closing Instructions. Any Lender funds and Loan Documents must be returned to Lender within 24 hours of the time that Agent becomes aware that the Closing will not occur as scheduled.

1004 AGENT RESPONSIBILITIES AFTER CLOSING

A. RETURN OF SIGNED LOAN DOCUMENTS

In accordance with the Closing Instructions, within (24) hours after signing, the settlement agent must return to the Lender by a nationally recognized overnight delivery service (such as Federal Express) all original executed documents that will not be recorded in the closing package, including but not limited to the Promissory Note and Seller signed Closing Disclosure to the following address:

Cardinal Financial Company, Limited Partnership
Attn: Document Management
3530 Toringdon Way
Suite 200
Charlotte, NC 28277

B. RETURN OF RECORDED LOAN DOCUMENTS

Agent must submit for recording immediately upon disbursement all recordable executed documents in the closing package, including but not limited to the following:

- Mortgage or Deed of Trust with applicable rider(s)
- Uniform Commercial Code (“UCC”) Financing statements*
- Warranty Deed, Grant Deed, or Quit Claim Deed
- Assignment of Mortgage, if applicable
- Affidavit of Affixation, if applicable
- Power of Attorney, if applicable
- Subordination, if applicable
- Any other security instruments, as applicable

Note: A copy of the Exhibit “A” Legal Description is required to be recorded with each document.

*For loans with the subject property located in Colorado, Mississippi, New Jersey, North Dakota or Vermont require online UCC filings only.

The Agent must return all original recorded documents in the Closing package within 45 days of the signing date to the Lender at the following address:

Cardinal Financial Company, Limited Partnership
Attn: Document Management
3530 Toringdon Way
Suite 200
Charlotte, NC 28277

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C. DISBURSEMENT

Agent may not authorize disbursements other than those set forth in the Lender’s approved Final Closing Disclosure and in accordance with the debts to be paid on the Uniform Residential Loan Application.

Authorization to disburse funds will be provided under separate cover (“Funding Disbursement Authorization Notice”). The Disbursement Authorization shall be effective upon execution and expiration of any applicable rescission period.

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.

Note: Lender may wire funds to the settlement agent prior to receiving the “Funding Disbursement Authorization Notice”. You are authorized to record and disburse once you are in receipt of both lender funds **and** the “Funding Disbursement Authorization Notice”.

D. DISBURSEMENT LEDGER REQUIREMENT

Within twenty-four (24) hours of disbursement, Agent must deliver a disbursement ledger (“Disbursement Ledger”) or Final Alta settlement statement to the Lender. Such Disbursement Ledger is Agent’s confirmation that all disbursements have been made in accordance with the Closing Disclosure and Section 1000 of these Closing Instructions.

CLOSING AGENT CERTIFICATION

By signing the below Certification, Agent attests, certifies and declares that all conditions and requirements have been properly met, and that all documentation in order to close the Loan is accurate and in accordance with Applicable Laws. Any misrepresentation or omission related to an improper Certification, may result in Lender’s recovery from Agent for any damages or losses resulting from or related to such improper Certification.

PLEASE RETURN THIS PAGE ALONG WITH THE CERTIFICATION FORM & CLOSING DISCLOSURE.

Agent attests, certifies and declares each of the following:

- (1) All conditions and requirements have been properly met, and that all documentation in order to close the Loan is accurate and in accordance with Applicable Laws. Any misrepresentation or omission related to an improper Certification, may result in Cardinal’s recovery from Agent for any damages or losses resulting from or related to such improper Certification.
- (2) Agent hereby certifies that it will return a digital copy of the clear 2006 ALTA Short Form Final Title Policy for this transaction, showing Lender in the first lien position within 45 days of the execution date of the promissory note to: finaldocs@cardinalfinancial.com.
- (3) Agent is not aware of any other transactions involved with this Property. If the Agent is aware of other transactions involved with this Property, it MUST notify Lender PRIOR to closing this Loan.
- (4) Agent certifies that it is authorized to disbursement payments under the following loan number.

Loan Number: 1402167064

AGENT

Greg O'Neil

Printed Name

Signature

DISBURSEMENT AUTHORIZATION FORM

Cardinal Financial Company, Limited Partnership hereby authorizes the Settlement Agent, related to loan number 1402167064 and Hennes Adrian Hunt (the “Loan”) to disburse Loan funds in accordance with the Closing Package.



Applicant Information

Applicant Name: HUNT, HENNES
Applicant SSN: XXX-XX-6994
Address: 112 TEA FARM ROAD SUMMERVILLE SC 29483
Loan Number: 1402167064

Co-Applicant Name:
Co-Applicant SSN:

Reference Number: 117304274650000

Reference Number: 117304066910000

Charge Detail

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Details
CSD Mortgage - 117304274650000						
Transaction Total:				0.00		
ProScan OFAC - 117304274650000						
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304274650000						
Transaction Total:				0.00		
Instant Merge - 117304274650000						
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)	5/2/2025	0.00	0.00	0.00	N	
Transaction Total:				0.00		
CSD Mortgage - 117304274650000						
Transaction Total:				0.00		
ProScan OFAC - 117304274650000						
Transaction Total:				0.00		
Instant Merge LOE - 117304274650000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304274650000						
Transaction Total:				0.00		
Instant Merge - 117304274650000						
Equifax Frozen fulfillment Individual	5/2/2025	22.75	0.00	22.75	N	
Trans Union frozen fulfillment Individual	5/2/2025	21.55	0.00	21.55	N	
Transaction Total:				44.30		
CSD Mortgage - 117304066910000						
Transaction Total:				0.00		
ProScan OFAC - 117304066910000						
Transaction Total:				0.00		
Instant Merge LOE - 117304066910000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Transaction Total:				0.00		
CREDIT ASSURE CLOUD - 117304066910000						
Transaction Total:				0.00		
Instant Merge - 117304066910000						
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Equifax - Individual	5/2/2025	22.75	0.00	22.75	N	
Experian - Individual	5/2/2025	18.70	0.00	18.70	N	

Trans Union - Individual	5/2/2025	21.55	0.00	21.55	N
Transaction Total:				63.00	

Total Itemized Charge: 107.30

PrintClose