

ORIGIN ID:CHSA (843) 670-2528  
ASSUMPTION SIGNED ACTWTG: 100 LB  
KRISTI L. HULL CAD: 103954177/MSX12150  
9710 TACKLE STREET  
LADSON, SC 29456  
UNITED STATES US

SHIP DATE: 28 MAY 25  
ACTWTG: 100 LB  
CAD: 103954177/MSX12150  
BILL SENDER

TO **POST-CLOSING EE TRUST ASSM**  
**EQUITY NATIONAL TITLE & CLOSING SER**

**317 IRON HORSE WAY**

**SUITE 301**

**PROVIDENCE RI 02908**

(800) 237-8489  
INV: \_\_\_\_\_  
PO: \_\_\_\_\_

REF: SCP25-500570; SIGNED DOCS  
DEPT: \_\_\_\_\_

58GJ4/EA36/59F2



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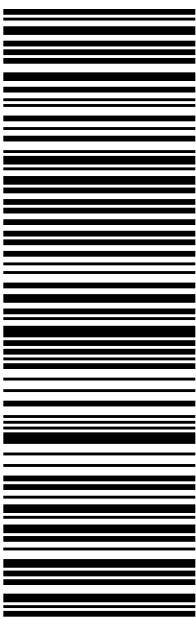
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# SEPARATOR SHEET



LOAN



4008898100



LOAN





# SEPARATOR SHEET



LOAN



3004731646



LOAN



# Closing Disclosure

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

Closing Information		Transaction Information	Loan Information
Date Issued	05/23/2025	Borrower	Kristi Lynne Hull 9710 Tackle St Ladson, SC 29456
Closing Date	05/28/2025	Seller	ALEXANDER SPENCER HULL 9710 TACKLE ST Ladson, SC 29456
Disbursement Date	05/28/2025	Lender	Truist Bank, successor by merger to SunTrust Bank
Settlement Agent	Equity National Title & Closing Services, Inc.		
File #	SCP25-500570		Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
Property	9710 Tackle Street Ladson, SC 29456		<input type="checkbox"/> VA <input type="checkbox"/>
Sale Price	\$189,380.54		Loan ID # 4008898100
			MIC #

Loan Terms	Can this amount increase after closing?
Loan Amount	\$189,380.54 NO
Interest Rate	2.625% NO
Monthly Principal & Interest <small>See Projected Payments below for your Estimated Total Monthly Payment</small>	\$867.57 NO
Prepayment Penalty	Does the loan have these features? NO
Balloon Payment	NO

Projected Payments	Years 1 - 25
Payment Calculation	
Principal & Interest	\$867.57
Mortgage Insurance	+ 0
Estimated Escrow <small>Amount can increase over time</small>	+ 515.91
Estimated Total Monthly Payment	\$1,383.48

Estimated Taxes, Insurance & Assessments <small>Amount can increase over time See page 4 for details</small>	\$540.91 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input checked="" type="checkbox"/> Other: HOA, OV/SH <small>See Escrow Account on page 4 for details. You must pay for other property costs separately</small>	In escrow? YES YES SOME
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Costs at Closing		
Closing Costs	\$1,856.84	Includes \$1,866.84 in Loan Costs + \$40 in Other Costs - \$50 in Lender Credits. See page 2 for details.
Cash to Close	\$1,856.84	Includes Closing Costs. See Calculating Cash to Close on page 3 for details.



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## Closing Cost Details

Loan Costs		Borrower-Paid At Closing	Borrower-Paid Before Closing	Seller-Paid At Closing	Seller-Paid Before Closing	Paid by Others
<b>A. Origination Charges</b>			<b>\$400.00</b>			
01 % of Loan Amount (Points)						
02 Mod/Assumption Fee		\$400.00				
03						
04						
05						
06						
<b>B. Services Borrower Did Not Shop For</b>			<b>\$1,466.84</b>			
01 Appraisal Fee to Mat Surles Appraisal Group LLC		\$175.00				
02 Credit Report Fee to Equifax		\$55.84				
03 LOL Flood Cert to Corelogic		\$4.50				
04 Title - Assumptions Document Prep Fee to P&P Services		\$175.00				
05 Title - Deed Preparation to O'Donnell Law Group PC		\$125.00				
06 Title - Lender's CPL to Equity National Title & Closing Services		\$20.00				
07 Title - Lender's Title to Equity National Title & Closing Services		\$260.00				
08 Title - Recording Services to Equity National Title & Closing Services		\$40.00				
09 Title - Settlement Fee to Equity National Title & Closing Services		\$600.00				
10 Title - UDM Alert Fee to Equifax		\$11.50				
<b>C. Services Borrower Did Shop For</b>						
01						
02						
03						
04						
05						
06						
<b>D. TOTAL LOAN COSTS (Borrower-Paid)</b>			<b>\$1,866.84</b>			
Loan Costs Subtotals (A + B + C)		\$1,866.84				
<b>Other Costs</b>						
<b>E. Taxes and Other Government Fees</b>			<b>\$40.00</b>			
01 Recording Fees Deed: \$15.00 Mortgage: \$25.00		\$40.00				
02						
<b>F. Prepays</b>						
01 Homeowner's Insurance Premium ( mo.)						
02 Mortgage Insurance Premium ( mo.)						
03 Prepaid Interest ( per day from to )			\$0.00			
04 Property Taxes ( mo.)						
05						
<b>G. Initial Escrow Payment at Closing</b>						
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 Aggregate Adjustment		\$0.00				
<b>H. Other</b>						
01						
02						
03						
04						
05						
<b>I. TOTAL OTHER COSTS (Borrower-Paid)</b>			<b>\$40.00</b>			
Other Costs Subtotals (E + F + G + H)		\$40.00				
<b>J. TOTAL CLOSING COSTS (Borrower-Paid)</b>			<b>\$1,856.84</b>			
Closing Costs Subtotals (D+I)		\$1,906.84				
Lender Credits		-\$50.00				



## Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$2,802.00	\$1,856.84	YES • See Total Loan Costs (D) and Total Other Costs (I).
Closing Costs Paid Before Closing	\$0	\$0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$0	\$0	NO
Down Payment/Funds from Borrower	\$0	\$0	NO
Deposit	\$0	\$0	NO
Funds for Borrower	\$0	\$0	NO
Seller Credits	\$0	\$0	NO
Adjustments and Other Credits	\$0	\$0	NO
<b>Cash to Close</b>	<b>\$2,802.00</b>	<b>\$1,856.84</b>	

## Summary of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION		SELLER'S TRANSACTION	
<b>K. Due from Borrower at Closing</b>	<b>\$191,237.38</b>	<b>M. Due to Seller at Closing</b>	<b>\$189,380.54</b>
01 Sale Price of Property	\$189,380.54	01 Sale Price of Property	\$189,380.54
02 Sale Price of Any Personal Property Included in Sale		02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$1,856.84	03	
04		04	
<b>Adjustments</b>		05	
05		06	
06		07	
07		08	
<b>Adjustments for Items Paid by Seller in Advance</b>		<b>Adjustments for Items Paid by Seller in Advance</b>	
08 City/Town Taxes to		09 City/Town Taxes to	
09 County Taxes to		10 County Taxes to	
10 Assessments to		11 Assessments to	
11		12	
12		13	
13		14	
14		15	
15		16	
<b>L. Paid Already by or on Behalf of Borrower at Closing</b>	<b>\$189,380.54</b>	<b>N. Due from Seller at Closing</b>	
01 Deposit \$0.00		01 Excess Deposit	
02 Loan Amount \$189,380.54		02 Closing Costs Paid at Closing (J)	
03 Existing Loan(s) Assumed or Taken Subject to		03 Existing Loan(s) Assumed or Taken Subject to	
04		04 Payoff of First Mortgage Loan	
05 Seller Credit		05 Payoff of Second Mortgage Loan	
<b>Other Credits</b>		06	
06		07	
07		08 Seller Credit	
<b>Adjustments</b>		09	
08		10	
09		11	
10		12	
11		13	
<b>Adjustments for Items Unpaid by Seller</b>		<b>Adjustments for Items Unpaid by Seller</b>	
12 City/Town Taxes to		14 City/Town Taxes to	
13 County Taxes to		15 County Taxes to	
14 Assessments to		16 Assessments to	
15		17	
16		18	
17		19	
<b>CALCULATION</b>		<b>CALCULATION</b>	
Total Due from Borrower at Closing (K)	\$191,237.38	Total Due to Seller at Closing (M)	\$189,380.54
Total Paid Already by or on Behalf of Borrower at Closing (L)	\$189,380.54	Total Due from Seller at Closing (N)	
-		<b>Cash <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>	<b>\$189,380.54</b>
<b>Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower</b>	<b>\$1,856.84</b>	<b>Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller</b>	<b>\$189,380.54</b>



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## 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 monthly principal and interest payment.

#### 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 security interest in  
9710 Tackle Street, Ladson, SC 29456

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	\$6,190.92	Estimated total amount over year 1 for your escrowed property costs: Homeowner's Insurance, Property Taxes, OV/S/H
Non-Escrowed Property Costs over Year 1	\$360.00	Estimated total amount over year 1 for your non-escrowed property costs: HOA
Initial Escrow Payment	\$0.00	You may have other property costs. A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$515.91	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		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.



## Loan Calculations

<b>Total of Payments.</b> Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$259,602.40
<b>Finance Charge.</b> The dollar amount the loan will cost you.	\$70,161.52
<b>Amount Financed.</b> The loan amount available after paying your upfront finance charge.	\$187,574.04
<b>Annual Percentage Rate (APR).</b> Your costs over the loan term expressed as a rate. This is not your interest rate.	2.712%
<b>Total Interest Percentage (TIP).</b> The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	36.094%



**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](http://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

	Lender	Settlement Agent
<b>Name</b>	Truist Bank, successor by merger to SunTrust Bank	Equity National Title and Closing Services, Inc.
<b>Address</b>	1001 Semmes Avenue, Richmond, VA 23224	317 Iron Horse Way, Suite 301, Providence, RI 02908
<b>NMLS ID</b>	399803	
<b>SC License ID</b>		167403
<b>Contact</b>	Katie Bierlein	James K. O'Donnell
<b>Contact NMLS ID</b>	2164901	
<b>Contact SC License ID</b>		438002
<b>Email</b>	katie.a.bierlein@truist.com	equityedge@equitynation.al.com
<b>Phone</b>	(336)218-9809	888-434-5500

## 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.

Kristi Lynne Hull

Date

Date



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Transaction Information Continued

**Seller** KRISTI LYNNE HULL



# INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Disclosure Date: May 28, 2025

BORROWER(S) NAME AND ADDRESS: <b>Kristi Lynne Hull 9710 Tackle Street Ladson, SC 29456</b>		LENDER/SERVICER NAME AND ADDRESS: <b>Truist Bank, successor by merger to SunTrust Bank 1001 Semmes Avenue Richmond, VA 23224 804-319-8904</b>					
LOAN NO.: <b>4008898100</b>		MORTGAGE INSURANCE/CASE NUMBER:					
Your first monthly payment is due <b>June 1, 2025</b> and will be <b>\$1,383.48</b> , of which <b>\$867.57</b> will be for principal and interest, and <b>\$515.91</b> will go into your escrow account.							
<b>This is an estimate</b> of activity in your escrow account during the next 12 months based on payments anticipated to be made from your account.							
MONTH	PAYMENTS TO ESCROW ACCT.	PAYMENTS FROM ESCROW ACCT.	DESCRIPTION	ESCROW ACCT. BALANCE			
Opening Deposit:				<b>\$0.00</b>			
Jun, 25	435.00	0.00		435.00			
Jul, 25	435.00	0.00		870.00			
Aug, 25	435.00	0.00		1,305.00			
Sep, 25	435.00	0.00		1,740.00			
Oct, 25	435.00	2,115.96	Homeowner's Insurance	59.04			
Nov, 25	435.00	0.00		494.04			
Dec, 25	435.00	3,104.04	Property Taxes	-2,175.00			
Jan, 26	435.00	0.00		-1,740.00			
Feb, 26	435.00	0.00		-1,305.00			
Mar, 26	435.00	0.00		-870.00			
Apr, 26	435.00	0.00		-435.00			
May, 26	435.00	0.00		0.00			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Cushion selected by servicer: **\$-2175 or 0 month(s)**



## ACKNOWLEDGMENT OF RECEIPT

I hereby acknowledge receipt of this Initial Escrow Account Disclosure Statement and further acknowledge that I understand its provisions. Words used in this Initial Escrow Account Disclosure Statement mean and include the plural and vice versa.

---

**Kristi Lynne Hull**

(Borrower) (Date)

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(Borrower) (Date)

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(Borrower) (Date)

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(Borrower) (Date)



## BORROWER'S CLOSING AFFIDAVIT

BEFORE ME, the undersigned authority, on this day, personally appeared Borrower, known to me to be the person whose name is subscribed below and after being duly sworn by me did each on his or her oath state the following:

**1. OCCUPANCY STATUS.** [Check applicable box.]

- Primary Residence.** The Property is/will be Borrower's primary residence. This means at least one (1) Borrower who executes the Note and Security Instrument will take title to and occupy the Property. The Property is now occupied as Borrower's primary residence or will be occupied as Borrower's primary residence no later than sixty (60) days after this date or the date the Property shall first become ready for occupancy as a habitable dwelling. That Borrower shall continue to occupy the Property as that Borrower's primary residence for at least one (1) year after the execution of the Loan documentation unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond that Borrower's control. Furthermore, all bills for utilities, water, and/or sewerage are in that Borrower's name.
- Secondary Residence.** The Property is/will be Borrower's secondary residence. A secondary residence is a single-family property that is currently or will be occupied by at least one (1) Borrower in addition to that Borrower's primary residence. **The property will not be income producing.**
- Investment Property.** The Property is/will be investment property. The Property will not be occupied or claimed as a primary or secondary residence by any Borrower, and may produce revenue. Each Borrower now owns, resides, uses, and claims another property or properties as a primary residential or homestead.

**2. FINANCIAL STATUS.** Borrower understands that Lender is granting the Loan based on the representations made in the Loan application given by Borrower to Lender. Borrower hereby certifies that all statements related to the Loan application, including but not limited to, financial, marital, and employment status, have not changed, and to the best of Borrower's knowledge, will not change in the foreseeable future. If the Property is being purchased by Borrower, the funds for down payment and closing costs are being paid from the source stated on the Loan application. There is no secondary financing in this transaction that has not been disclosed to Lender. Borrower certifies that if the Loan application states that other real estate was to be sold, that such transaction has taken place and Borrower no longer has title to that real estate. If the Property is currently owned by Borrower, Borrower certifies that there are no delinquent state, county, city, school, water district, utility district, or other governmental taxes or assessments due or owing against the Property and that no tax suit has been filed by any state, county, municipality, water district, utility district, or other governmental agency for taxes or assessments levied against Borrower which have not been disclosed in writing to Lender. Borrower also certifies that there are no unpaid paving or utility assessments or delinquent owner association dues. There are no suits filed by or pending against Borrower in any federal or state court which have not been disclosed in writing to Lender.

**3. PROPERTY ACCEPTANCE.** Borrower acknowledges that the Property and all of its improvements, fixtures, appliances, and other parts are in good and satisfactory working order and in the conditions contracted for. If the Property is new construction, Borrower finds that the improvements erected on the Property have been completed substantially in accordance with the plans and specifications. If this is the purchase of an existing dwelling, Borrower has accepted the condition thereof, and all terms of the sales contract (including any required



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repairs and inspections) have been met. If the Property is or will be initial construction, Borrower will sign an affidavit of completion once Borrower finds the improvements are completed substantially in accordance with the plans and specifications and to Borrower's satisfaction and that the terms of the contract between Borrower and the contractor have been fully carried out. The matters acknowledged in this paragraph are to the best of Borrower's knowledge and belief, and nothing in this Affidavit is to be construed as a waiver of any claims, damages, causes of action, or rights under any warranty, expressed or implied, against any party other than Lender.

#### 4. SURVEY.

**If a Survey is required then,** Borrower hereby certifies that Borrower has received, reviewed, and approved a copy of the survey which is incorporated herein by reference and has signed or initialed and dated same for identification purposes. Borrower is aware of the indicated encroachments, protrusions, easements, limitations, access, dimensions, and/or other conditions shown on the survey. In consideration of Lender making the Loan to Borrower, Borrower hereby indemnifies and holds Lender harmless from any claims, costs, damages, causes of action, and expenses in any way arising as a result of the Property condition or any matters indicated in the survey.

**If a current Survey is acceptable then,** since the date of the survey provided by Borrower, which survey has been signed or initialed and dated for identification purposes, Borrower certifies and represents that no improvements or structural changes or additions to the Property have been made. Borrower is aware of the indicated encroachments, protrusions, easements, limitations, access, dimensions, and/or other conditions shown on the survey. In consideration of Lender making the Loan to Borrower, Borrower hereby indemnifies and holds Lender harmless from any claims, costs, damages, causes of action, and expenses in any way arising as a result of the Property condition or any matters indicated in the survey.

**If a Survey is not required then,** Borrower understands that a current survey is not required by Lender for this transaction, however, if Borrower desires, Borrower may have a current survey made. Borrower represents to Lender that Borrower understands that a survey would indicate existing encroachments, protrusions, easements, limitations, access, dimensions, or other conditions.

Borrower represents to Lender that Borrower has not received from any third party any notice or claim of any limitation of the use and enjoyment of the Property not indicated by the most recently obtained survey.

#### 5. TITLE INSURANCE.

If Title Insurance is required by Lender, Borrower certifies that Settlement Agent has provided Borrower with a copy of the Commitment for Title Insurance and that Borrower has reviewed and consents to all of the exceptions to title which would appear in an Owner's Title Policy for the Property.

In consideration of Lender making the Loan to Borrower, Borrower hereby indemnifies and holds Lender harmless from any claims, costs, damages, causes of action and expenses in any way arising as a result of the Property condition and performance under any contract of sale between Borrower and any Seller of the property, or any matters indicated as exceptions stated in the Commitment for Title Insurance, and the Owner's and Mortgagee's Title Insurance Policies.



6. **HOLD HARMLESS.** Borrower certifies and agrees that he/she has no objection to and is not relying on any representations or warranties of Lender as to the condition of the title of the Property or the existence of any encroachments, easements, limitations, conditions, or exceptions on or to the title or the Property. Furthermore, Borrower agrees to and does hereby indemnify and hold harmless the Lender, its successors and assigns, from and against any and all claims, causes of action, demands, losses, costs, damages, and expenses (including without limitation expenses of litigation, court costs, and attorney's fees) in any way arising from or connected with the existence of the aforementioned encroachments, easements, limitations, conditions, and/or exceptions and does hereby release Lender, its successors and assigns, from any liabilities arising in any manner therefrom:

#### **ACKNOWLEDGMENT OF RECEIPT**

Borrower acknowledges that this Borrower's Closing Affidavit is given as a material inducement to cause Lender to make the Loan to Borrower. Borrower understands that any false statements, misrepresentations, or material omissions may result in civil and criminal penalties. The agreements and covenants contained herein shall survive the closing of this Loan transaction.

---

**Kristi Lynne Hull**

(Borrower) (Date)

(Borrower) (Date)

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(Borrower) (Date)

(Borrower) (Date)

Subscribed and sworn to before me on

by **Kristi Lynne Hull**.

---

Notary Public in and for the State of

(Seal)

My Commission Expires:



Subscribed and sworn to before me on

by **Kristi Lynne Hull.**

---

Notary Public, State of

(Seal)

My Commission Expires:



## CORRECTION AGREEMENT

Words used in this Agreement are defined below. Words in the singular mean and include the plural and vice versa.

**"Borrower"** is Kristi Lynne Hull.

**"Lender"** is Truist Bank, successor by merger to SunTrust Bank, and its successors or assigns.

**"Loan"** means the debt evidenced by the Note and all sums due under the Security Instrument.

**"Note"** means the promissory note(s) signed by Borrower in favor of Lender.

**"Security Instrument"** means the Deed of Trust/Mortgage/Security Instrument, signed by Borrower in favor of Lender, securing payment of the Note.

**"Settlement Agent"** is Equity National Title & Closing Services, Inc..

**AGREEMENT TO CORRECT OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:** In consideration of Lender disbursing funds for the closing of the Loan, and regardless of the reason for any loss, misplacement, omission, misstatement or inaccuracy in any Loan documentation, Borrower agrees as follows: If any document is lost, misplaced, omitted, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of Lender (including any assignee of Lender), Borrower will comply with Lender's request to execute, acknowledge, initial and/or deliver to Lender any documentation Lender deems necessary to replace and/or correct the lost, misplaced, omitted, misstated or inaccurate document(s). If the original Note is replaced, Lender hereby indemnifies Borrower against any loss associated with a demand on the original Note. All documents Lender requests of Borrower shall be referred to as "Requested Documents." Borrower agrees to deliver the Requested Documents within ten (10) days after receipt by Borrower of a written request for such replacement. Borrower also agrees that upon request Borrower will supply additional amounts and/or pay to Lender any additional sum previously disclosed to Borrower as a cost or fee associated with the Loan, which for whatever reason was not collected at closing. Borrower does hereby agree and covenant in order to assure that the Loan documentation executed this date will enable Lender to seek insurance or guaranty from the Department of Housing and Urban Development (HUD) or Department of Veteran's Affairs (VA), if applicable, or to conform with and be acceptable to the Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), Government National Mortgage Association (GNMA), or any other investor.

**QUALITY CONTROL AUTHORIZATION:** As part of a continuing effort to assure that all mortgage loans are originated in accordance with the highest standards of professional ethics and business practices, a quality control audit is performed on a random sampling of loan closings each month. As a result of this random sampling, an audit may be performed on your Loan after closing. During this review, Lender, or its assigns, may reverify employment, deposit, credit standings, loan verification and appraisal reports. Borrower acknowledges that the Loan may be selected as part of Lender's quality control procedure and authorize the reverification of various information supplied in conjunction with obtaining the mortgage. A photocopy of this form shall be regarded as valid as the original for reverification purposes.

**REQUEST BY LENDER:** Any request under this Agreement may be made by the Lender (including assignees and persons acting on behalf of the Lender) or Settlement Agent and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Requested Documents.



**BORROWER LIABILITY:** If Borrower fails or refuses to execute, acknowledge, initial or deliver the Requested Documents or fees to Lender more than ten (10) days after being requested to do so by Lender, Borrower understands that Lender is relying on the representations contained herein and agrees to be liable for any and all loss or damage which Lender reasonably sustains thereby including, but not limited to, all reasonable attorneys' fees and costs incurred by Lender.

**This Agreement shall survive the closing of the Loan and inure to the benefit of Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower.**

**ACKNOWLEDGMENT OF RECEIPT**

I hereby acknowledge receipt of this Correction Agreement and further acknowledge that I understand its provisions. Words used in this Correction Agreement mean and include the plural and vice versa.

---

Kristi Lynne Hull

(Borrower) (Date)

(Borrower) (Date)

---

(Borrower) (Date)

(Borrower) (Date)



## FIRST PAYMENT LETTER AND MAILING ADDRESS CERTIFICATION

Words used in this Letter and Certification are defined below. Words in the singular mean and include the plural and vice versa.

“Borrower” is **Kristi Lynne Hull**.

“First Payment Due Date” is **June 1, 2025**

“Lender” is **Truist Bank, successor by merger to SunTrust Bank**, and its successors or assigns.

“Note” means the promissory note(s) dated **May 28, 2025**, signed by Borrower in favor of Lender.

“Property” means the property commonly known as **9710 Tackle Street, Ladson, SC 29456**.

“Security Instrument” means the deed of trust/mortgage/security deed/security instrument signed by Borrower in favor of Lender, securing payment of the note.

To assure proper credit on Borrower's account, please include the loan number on all loan payment checks. Unless otherwise indicated in the Note, each loan payment is due on the **1st** day of each month. Each payment should be mailed early enough for it to reach Lender on or before that date. Payments received after that date are delinquent and could affect Borrower's credit rating. Unless otherwise indicated in the Note, payments received **10** days after the due date are subject to late charges. The regular Total Payment is itemized below. This will be the amount of Borrower's first payment unless Lender notifies Borrower otherwise. The payment may change due to changes in any of the components of the Total Payment (including a possible interest rate change if the loan contains a variable rate feature). New payment coupons (including any adjusted amounts) will be mailed to Borrower at Borrower's last known address.

<u>INITIAL AMOUNT</u>		
Initial Payment (as provided in the Note)	\$	<b>867.57</b>
Hazard Insurance Reserve	\$	<b>176.33</b>
Flood Insurance Reserve	\$	
Mortgage Insurance Reserve	\$	
Property Tax Reserve	\$	<b>258.67</b>
Other, if any:	\$	
	\$	
	\$	
OV/SW	\$	<b>80.91</b>
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<b>Total Payment:</b>	<b>\$</b>	<b>1,383.48</b>



\* 4 0 0 8 8 9 8 1 0 0 \*

In order for Lender to provide Borrower with mortgage coupon payment booklets or statements and to correspond with Borrower on matters of importance, **Lender requests Borrower to provide the following information, if different from the Property address:**

**MAILING ADDRESS CERTIFICATION (If Different Than Property Address)**

New Mailing Street Address: 9710 Tackle St

City, State, & Zip Code: Ladson, SC 29456

New Telephone Number (including area code) (if known): \_\_\_\_\_

Borrower certifies the above mailing information to be true and correct and further agrees to notify Lender immediately of any change of address by certified mail, return receipt requested, to the address stipulated in the Note as being the address where loan payments are to be mailed. No other knowledge, whether actual or constructive, by Lender, or any of its agents or employees, will be sufficient to put Lender on notice of any change of Borrower's mailing address and/or telephone number.

If you do not receive your payment coupons or statement before the First Payment Due Date, please mail your check along with a copy of this Letter to:

**Truist Bank, successor by merger to SunTrust Bank  
1001 Semmes Avenue, Richmond, VA 23224**

---

**Kristi Lynne Hull**

(Borrower) (Date)

\_\_\_\_\_ (Borrower) (Date)

---

\_\_\_\_\_ (Borrower) (Date)

\_\_\_\_\_ (Borrower) (Date)



**Borrower(s): Kristi Lynne Hull**

**Address: 9710 Tackle Street, Ladson, SC 29456**

## **TAXPAYER CONSENT LANGUAGE**

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

---

**Kristi Lynne Hull**

(Borrower) (Date)

---

(Borrower) (Date)

---

(Borrower) (Date)

---

(Borrower) (Date)



## BILLING INVOICE

**TO ENSURE PROPER CREDIT, PLEASE RETURN COPY OF INVOICE WITH  
REMITTANCE TO THE ADDRESS BELOW AND PLEASE REFERENCE OUR  
INVOICE NUMBER ON THE CHECK.**

**P&P SERVICES, INC,  
13750 OMEGA ROAD  
DALLAS, TEXAS 75244-4516  
Billing Inquiries call (972) 392-7770**

**SETTLEMENT AGENT:  
Equity National Title & Closing Services, Inc.  
317 Iron Horse Way, Suite 301  
Providence, RI 02908  
ATTN: James K. O'Donnell  
888-434-5500**

Documents Dated: **May 28, 2025**  
Invoice Number: **W4008898100**  
General File Number: **SCP25-500570**  
Lender Loan Number: **4008898100**  
Company Plan: **W3537**

For Professional Services in connection with the Sale or Refinance of Real Property:

**Lender: Truist Bank, successor by merger to SunTrust Bank**

**Property: 9710 Tackle Street, Ladson, SC 29456**

**Borrower: Kristi Lynne Hull**

**Seller(s): ALEXANDER SPENCER HULL and KRISTI LYNNE HULL**

<b>Fee:</b>	<b>Assumptions Document Prep Fee (Paid to P&amp;P Srvices)</b>	<b>Borrower</b>	<b>Seller</b>	<b>Lender / Third Party</b>	<b>Total</b>
		<b>175.00</b>			<b>175.00</b>

**NOTE TO SETTLEMENT AGENT:**

Please make your check payable to P&P Services, Inc. and remit payment to 13750 Omega Road, Dallas, TX 75244-4516, within three (3) days following the closing. If this transaction is cancelled, please notify this office immediately. The Fee on this invoice must be separately itemized on the closing statement and shown as a fee to P&P Services, Inc. If the loan is insured by **HUD**, or guaranteed by the **VA**, the Borrower(s) may not pay a fee in excess of the applicable authorized charges.

Do not staple checks to this invoice.

**THANK YOU FOR YOUR BUSINESS.**



## BILLING INVOICE

**TO ENSURE PROPER CREDIT, PLEASE RETURN COPY OF INVOICE WITH  
REMITTANCE TO THE ADDRESS BELOW AND PLEASE REFERENCE OUR  
INVOICE NUMBER ON THE CHECK.**

**P&P SERVICES, INC,  
13750 OMEGA ROAD  
DALLAS, TEXAS 75244-4516  
Billing Inquiries call (972) 392-7770**

**SETTLEMENT AGENT:  
Equity National Title & Closing Services, Inc.  
317 Iron Horse Way, Suite 301  
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Lender Loan Number: **4008898100**  
Company Plan: **W3537**

For Professional Services in connection with the Sale or Refinance of Real Property:

**Lender: Truist Bank, successor by merger to SunTrust Bank**

**Property: 9710 Tackle Street, Ladson, SC 29456**

**Borrower: Kristi Lynne Hull**

**Seller(s): ALEXANDER SPENCER HULL and KRISTI LYNNE HULL**

<b>Fee:</b>	<b>Assumptions Document Prep Fee (Paid to P&amp;P Srvices)</b>	<b>Borrower</b>	<b>Seller</b>	<b>Lender / Third Party</b>	<b>Total</b>
		<b>175.00</b>			<b>175.00</b>

**NOTE TO SETTLEMENT AGENT:**

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Do not staple checks to this invoice.

**THANK YOU FOR YOUR BUSINESS.**



**EXHIBIT "A"**

ALL that certain piece, parcel or lot of land, situate, lying and being in MCKEWN, City of North Charleston, County of Dorchester, Town of Summerville, State of South Carolina, shown and designated as LOT 203, on a plat entitled: "FINAL SUBDIVISION PLAT OF MCKEWN PHASE 7 (13.831 AC.) TRACT A-6, PROPERTY OF CENTEX HOMES, LOCATED IN THE CITY OF NORTH CHARLESTON, DORCHESTER COUNTY, SOUTH CAROLINA," by Parker Land Surveying, LLC, dated February 21, 2012, and recorded in the RMC Office for Dorchester County in Plat Cabinet L, Slide 182. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

Property conveyed to Kristi L. Hull and Alexander Hull by deed of Centex Homes, dated October 3, 2012 and recorded October 15, 2012, in the RMC Office for Dorchester County in Book 8504 at Page 164.

TMS# 163-01-07-012

TMS: 163-01-07-012

**Loan No.: 4008898100**

**After recording please return to:**  
**Truist Bank, successor by merger to SunTrust  
Bank**

**1001 Semmes Avenue  
Richmond, VA 23224**

**Parcel ID(s): 1630107012000**

*[Space Above This Line For Recording Data]*

**MIN: 101043902010220004**

**MERS Phone: 1-888-679-6377**

## **SOUTH CAROLINA LOAN ASSUMPTION AGREEMENT**

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of **May 28, 2025**, between **ALEXANDER SPENCER HULL AKA ALEXANDER HULL and KRISTI LYNNE HULL AKA KRISTI L. HULL** ("Seller") and **Kristi Lynne Hull AKA Kristi L. Hull** ("Borrower") and **Mortgage Electronic Registration Systems, Inc. ("MERS")**, whose mailing address is **P.O. Box 2026, Flint, MI 48501-2026**, as mortgagee, as nominee for **South Atlantic Bank** ("Lender"), its successors and/or assigns, amends and supplements one certain promissory note ("Note") dated **December 23, 2020**, in the original principal amount of **\$216,000.00** executed by **KRISTI L HULL AND ALEXANDER HULL** ("Borrower") payable to the order of **SOUTH ATLANTIC BANK** in accordance with the terms set forth therein. Seller and Borrower acknowledge that Lender is the holder and the owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **December 23, 2020**, and filed for record on **December 30, 2020**, in the real property records of **Dorchester County, South Carolina** under instrument number **2020036034**.

Said Security Instrument conveys the real and personal property described in such Security Instrument (the "Property") located at:



**9710 Tackle Street, Ladson, SC 29456**  
(Property Address)

and described as:

**See exhibit "A" attached hereto and made a part hereof.**  
(Legal Description)

Tax Map Sequence Number: **1630107012000**

Borrower is purchasing the above-described property from Seller and desires to assume the payment of the Note and the covenants, conditions and obligations of the Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Seller to allow the Borrower's assumption of the balance of the indebtedness evidenced by the Note as part of the consideration for the purchase of the property.

For and in consideration of Ten and No/100 Dollars (\$10.00) and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which are hereby acknowledged and confessed, and in consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. **Acknowledgment and Assumption of Unpaid Principal Balance:** Seller and Borrower acknowledge that as of **May 28, 2025**, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$189,380.54**. Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. **\$189,380.54** (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Seller, any accrued but unpaid interest, and any additional sums advanced by Lender. Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

2. **Release of Liability:** Seller does hereby transfer and convey to Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above-described Promissory Note and Security Instrument securing same. Lender releases Seller from any and all liability on or under the Promissory Note and Security Instrument securing such debt.

3. **Assumption of Original Terms:** The parties hereto agree to accept the following modifications in the terms of the Note:

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Borrower will pay interest at a yearly rate of **2.625%** as set forth below. The Borrower promises to make initial monthly payments of principal and interest of U.S. **\$867.57**, beginning on **June 1, 2025**, and continuing thereafter on the **1st** day of each succeeding month until principal and interest are paid in full. If on **January 1, 2051** ("Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **1001 Semmes Avenue, Richmond, VA 23224**, or at such other place as Lender may require.

4. **Funds for Escrow.**

**Transfer of Escrow Funds to Borrower:** Seller assigns and transfers to Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property and that Seller's policy will not inure to Borrower's benefit.

**New Escrow Account for Borrower:** Borrower will establish a new escrow account to pay the property costs for Homeowners Insurance, Property Taxes due based on County and any municipality taxes



associated with location of subject property and/or required by Lender. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security

Instrument by Borrower, and the modification of the Note (if any), as described above, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Seller to Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Seller hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Seller assigns and transfers to Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Borrower.

6. **Late Charges for Overdue Payments:** If the Lender has not received the full amount of any monthly payment by the end of **10** calendar days after the date it is due, Borrower will pay a late charge to the Lender. The amount of the charge will be **5.000%** of the overdue payment of principal and interest. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy, and will not be charged if such charge would constitute interest in excess of the maximum permitted by state law.

7. **Borrower's Right to Prepay:** Borrower has 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 Borrower makes a prepayment, Borrower will tell the Note Holder in writing that Borrower is doing so.

8. **Renewal and Extension of Maturity:** This Agreement is a "written extension" as provided by the applicable laws of this state. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the Indebtedness evidenced by the Note, as renewed, modified and extended hereby, has been fully paid. The parties acknowledge and agree that such extension, renewal, amendment, modification or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Agreement being simply to provide for the assumption of the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Seller and the Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note. The Seller and the Borrower hereby expressly waives the benefit of any and all statutes of limitation which might otherwise inure to Seller's and the Borrower's benefit, or be in any way applicable to Seller's and the Borrower's obligations under the terms of any and all instruments described herein.

9. **Usury:** No provisions of this Agreement or the Note or any instrument evidencing or securing the Note, or otherwise relating to the indebtedness evidenced by the Note, shall require the payment or permit the demand, collection, application or receipt of interest in excess of the maximum permitted by applicable state or federal law. If any excess of interest in such respect is herein or in any such other instrument provided for, or shall be adjudicated to be so provided for herein or in any such instrument, the provisions of this paragraph shall govern, and neither Seller, Borrower nor any endorser or guarantor of the Note nor their respective heirs, personal representatives, successors or assigns shall be obligated to pay the amount of such interest to the extent it is in excess of the amount permitted by applicable law. It is expressly stipulated and agreed to be the intent of Seller, Borrower and Lender to at all times comply with the usury and other laws relating to the Note and the Security Instrument and any subsequent revisions, repeals or judicial interpretations hereof, to the extent applicable thereto. In the event Lender ever receives, collects or applies as interest any such excess, including but not limited to any "late charges" collected, such amount which would be excessive interest shall be applied to the reduction of the unpaid principal balance of the Note, and, if upon such application the principal balance of the Note is paid in full, any remaining excess shall be forthwith paid to Borrower and the provisions of the Note and the Security Instrument shall immediately be deemed reformed and the amounts thereafter collectible thereunder reduced, without the necessity of execution of any new document, so as to comply with the then applicable law, but so as to permit the



recovery of the fullest amount otherwise called for thereunder. In determining whether or not the interest paid or payable under any specific contingency exceeds the maximum interest allowed to be charged by applicable law, Borrower and Lender shall, to the maximum extent permitted under applicable law, amortize, prorate, allocate and spread the total amount of interest throughout the entire term of the Note so that the amount or rate of interest charged for any and all periods of time during the term of the Note is to the greatest extent possible less than the maximum amount or rate of interest allowed to be charged by law during the relevant period of time.

10. **Loan Documentation:** This Agreement shall govern the liability of the parties as of the effective date. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, the Agreement shall govern for remaining and/or new liable Borrower(s). Nothing in this Agreement shall be understood or construed to be a satisfaction or release of the liable Borrower(s) under the terms of this Agreement in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the liable Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Any default by the liable Borrower(s) in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

11. **Hazardous Substances:** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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. Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, 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. As used in this Paragraph 11, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this Paragraph 11, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

12. **Partial Invalidity:** In the event any portion of the sums intended to be secured by this Agreement cannot be lawfully secured, payments in reduction of such sums shall be applied first to those portions not secured.

13. **Miscellaneous:** Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement, the assumption, renewal and extension and modification of the Note and Security Instrument and any other documents executed in connection herewith. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

14. **No Oral Agreements:** The written Loan Agreements represent the final agreements between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

15. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting as mortgagee, as nominee for Lender and Lender's successors and assigns. 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.

**There are no unwritten oral agreements between the parties.**



EXECUTED as of the day and year first above written.

Witnesses:

Name \_\_\_\_\_

Name \_\_\_\_\_

(Seal)

**KRISTI LYNNE HULL  
AKA ALEXANDER HULL**

- Borrower

BORROWER'S ADDRESS:

**9710 Tackle St  
Ladson, SC 29456**



## ACKNOWLEDGMENT

State of §  
County of §

The foregoing instrument was acknowledged before me on by **Kristi Lynne Hull**  
**AKA Kristi L. Hull.**

---

**Signature of Person Taking Acknowledgment**

---

Printed Name

---

### Title or Rank

Serial Number, if any:

(Seal) My Commission Expires:



Witnesses:

Name

Name

(Seal)  
**ALEXANDER SPENCER HULL**  
**AKA ALEXANDER HULL**  
-Seller

(Seal)  
**KRISTI LYNNE HULL**  
**AKA KRISTI L. HULL**  
-Seller

SELLER'S ADDRESS:  
**9710 TACKLE ST**  
**Ladson, SC 29456**



## ACKNOWLEDGMENT

State of §  
§  
County of §

The foregoing instrument was acknowledged before me this  
**SPENCER HULL AKA ALEXANDER HULL**.

by ALEXANDER

---

**Signature of Person Taking Acknowledgment**

---

Printed Name

---

**Title or Rank**

Serial Number, if any:

(Seal)

### My Commission Expires:



## ACKNOWLEDGMENT

State of §  
§  
County of §

The foregoing instrument was acknowledged before me this  
**HULL AKA KRISTI L. HULL.**

by KRISTI LYNNE

---

**Signature of Person Taking Acknowledgment**

---

Printed Name

---

**Title or Rank**

Serial Number, if any:

(Seal)

### My Commission Expires:



**Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for South Atlantic Bank, its successors and assigns**

By: \_\_\_\_\_

Its: Assistant Secretary \_\_\_\_\_

Witness Signature \_\_\_\_\_ (Date) \_\_\_\_\_ Witness Signature \_\_\_\_\_ (Date)

Printed Name \_\_\_\_\_ Printed Name \_\_\_\_\_

**ACKNOWLEDGMENT**

State of \_\_\_\_\_

§  
§  
§

County of \_\_\_\_\_

The foregoing instrument was acknowledged before me this \_\_\_\_\_ by \_\_\_\_\_  
\_\_\_\_\_, \_\_\_\_\_ of **Mortgage**  
**Electronic Registration Systems, Inc., as Mortgagee, as nominee for South Atlantic Bank, its successors  
and assigns** a corporation, on behalf of the corporation.

\_\_\_\_\_  
Signature of Person Taking Acknowledgment

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title or Rank

\_\_\_\_\_  
Serial Number, if any:

(Seal)

\_\_\_\_\_  
My Commission Expires:



**Loan No.: 4008898100**

**After recording please return to:**  
**Truist Bank, successor by merger to SunTrust  
Bank**

**1001 Semmes Avenue  
Richmond, VA 23224**

**Parcel ID(s): 1630107012000**

*[Space Above This Line For Recording Data]*

**MIN: 101043902010220004**

**MERS Phone: 1-888-679-6377**

## **SOUTH CAROLINA LOAN ASSUMPTION AGREEMENT**

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of **May 28, 2025**, between **ALEXANDER SPENCER HULL AKA ALEXANDER HULL and KRISTI LYNNE HULL AKA KRISTI L. HULL** ("Seller") and **Kristi Lynne Hull AKA Kristi L. Hull** ("Borrower") and **Mortgage Electronic Registration Systems, Inc.** ("MERS"), whose mailing address is **P.O. Box 2026, Flint, MI 48501-2026**, as mortgagee, as nominee for **South Atlantic Bank** ("Lender"), its successors and/or assigns, amends and supplements one certain promissory note ("Note") dated **December 23, 2020**, in the original principal amount of **\$216,000.00** executed by **KRISTI L HULL AND ALEXANDER HULL** ("Borrower") payable to the order of **SOUTH ATLANTIC BANK** in accordance with the terms set forth therein. Seller and Borrower acknowledge that Lender is the holder and the owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated **December 23, 2020**, and filed for record on **December 30, 2020**, in the real property records of **Dorchester County, South Carolina** under instrument number **2020036034**.

Said Security Instrument conveys the real and personal property described in such Security Instrument (the "Property") located at:



**9710 Tackle Street, Ladson, SC 29456**  
(Property Address)

and described as:

**See exhibit "A" attached hereto and made a part hereof.**  
(Legal Description)

Tax Map Sequence Number: **1630107012000**

Borrower is purchasing the above-described property from Seller and desires to assume the payment of the Note and the covenants, conditions and obligations of the Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Seller to allow the Borrower's assumption of the balance of the indebtedness evidenced by the Note as part of the consideration for the purchase of the property.

For and in consideration of Ten and No/100 Dollars (\$10.00) and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which are hereby acknowledged and confessed, and in consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. **Acknowledgment and Assumption of Unpaid Principal Balance:** Seller and Borrower acknowledge that as of **May 28, 2025**, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$189,380.54**. Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. **\$189,380.54** (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Seller, any accrued but unpaid interest, and any additional sums advanced by Lender. Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

2. **Release of Liability:** Seller does hereby transfer and convey to Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above-described Promissory Note and Security Instrument securing same. Lender releases Seller from any and all liability on or under the Promissory Note and Security Instrument securing such debt.

3. **Assumption of Original Terms:** The parties hereto agree to accept the following modifications in the terms of the Note:

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Borrower will pay interest at a yearly rate of **2.625%** as set forth below. The Borrower promises to make initial monthly payments of principal and interest of U.S. **\$867.57**, beginning on **June 1, 2025**, and continuing thereafter on the **1st** day of each succeeding month until principal and interest are paid in full. If on **January 1, 2051** ("Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **1001 Semmes Avenue, Richmond, VA 23224**, or at such other place as Lender may require.

4. **Funds for Escrow.**

**Transfer of Escrow Funds to Borrower:** Seller assigns and transfers to Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property and that Seller's policy will not inure to Borrower's benefit.

**New Escrow Account for Borrower:** Borrower will establish a new escrow account to pay the property costs for Homeowners Insurance, Property Taxes due based on County and any municipality taxes



associated with location of subject property and/or required by Lender. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security

Instrument by Borrower, and the modification of the Note (if any), as described above, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Seller to Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Seller hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Seller assigns and transfers to Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Borrower.

6. **Late Charges for Overdue Payments:** If the Lender has not received the full amount of any monthly payment by the end of **10** calendar days after the date it is due, Borrower will pay a late charge to the Lender. The amount of the charge will be **5.000%** of the overdue payment of principal and interest. Borrower will pay this late charge promptly but only once on each late payment. The late charge is not in lieu of any other remedy of Lender, including any default remedy, and will not be charged if such charge would constitute interest in excess of the maximum permitted by state law.

7. **Borrower's Right to Prepay:** Borrower has 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 Borrower makes a prepayment, Borrower will tell the Note Holder in writing that Borrower is doing so.

8. **Renewal and Extension of Maturity:** This Agreement is a "written extension" as provided by the applicable laws of this state. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the Indebtedness evidenced by the Note, as renewed, modified and extended hereby, has been fully paid. The parties acknowledge and agree that such extension, renewal, amendment, modification or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Agreement being simply to provide for the assumption of the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Seller and the Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note. The Seller and the Borrower hereby expressly waives the benefit of any and all statutes of limitation which might otherwise inure to Seller's and the Borrower's benefit, or be in any way applicable to Seller's and the Borrower's obligations under the terms of any and all instruments described herein.

9. **Usury:** No provisions of this Agreement or the Note or any instrument evidencing or securing the Note, or otherwise relating to the indebtedness evidenced by the Note, shall require the payment or permit the demand, collection, application or receipt of interest in excess of the maximum permitted by applicable state or federal law. If any excess of interest in such respect is herein or in any such other instrument provided for, or shall be adjudicated to be so provided for herein or in any such instrument, the provisions of this paragraph shall govern, and neither Seller, Borrower nor any endorser or guarantor of the Note nor their respective heirs, personal representatives, successors or assigns shall be obligated to pay the amount of such interest to the extent it is in excess of the amount permitted by applicable law. It is expressly stipulated and agreed to be the intent of Seller, Borrower and Lender to at all times comply with the usury and other laws relating to the Note and the Security Instrument and any subsequent revisions, repeals or judicial interpretations hereof, to the extent applicable thereto. In the event Lender ever receives, collects or applies as interest any such excess, including but not limited to any "late charges" collected, such amount which would be excessive interest shall be applied to the reduction of the unpaid principal balance of the Note, and, if upon such application the principal balance of the Note is paid in full, any remaining excess shall be forthwith paid to Borrower and the provisions of the Note and the Security Instrument shall immediately be deemed reformed and the amounts thereafter collectible thereunder reduced, without the necessity of execution of any new document, so as to comply with the then applicable law, but so as to permit the



recovery of the fullest amount otherwise called for thereunder. In determining whether or not the interest paid or payable under any specific contingency exceeds the maximum interest allowed to be charged by applicable law, Borrower and Lender shall, to the maximum extent permitted under applicable law, amortize, prorate, allocate and spread the total amount of interest throughout the entire term of the Note so that the amount or rate of interest charged for any and all periods of time during the term of the Note is to the greatest extent possible less than the maximum amount or rate of interest allowed to be charged by law during the relevant period of time.

10. **Loan Documentation:** This Agreement shall govern the liability of the parties as of the effective date. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instrument, the Agreement shall govern for remaining and/or new liable Borrower(s). Nothing in this Agreement shall be understood or construed to be a satisfaction or release of the liable Borrower(s) under the terms of this Agreement in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the liable Borrower(s) and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Any default by the liable Borrower(s) in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

11. **Hazardous Substances:** Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. 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. Borrower shall promptly give Lender written notice of 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. If Borrower learns, or is notified by any governmental or regulatory authority, 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. As used in this Paragraph 11, "Hazardous Substances" are those substances defined as toxic or hazardous substances 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. As used in this Paragraph 11, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

12. **Partial Invalidity:** In the event any portion of the sums intended to be secured by this Agreement cannot be lawfully secured, payments in reduction of such sums shall be applied first to those portions not secured.

13. **Miscellaneous:** Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement, the assumption, renewal and extension and modification of the Note and Security Instrument and any other documents executed in connection herewith. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

14. **No Oral Agreements:** The written Loan Agreements represent the final agreements between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

15. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting as mortgagee, as nominee for Lender and Lender's successors and assigns. 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.

**There are no unwritten oral agreements between the parties.**



EXECUTED as of the day and year first above written.

Witnesses:

Name \_\_\_\_\_

Name \_\_\_\_\_

(Seal)

**KRISTI LYNNE HULL  
AKA ALEXANDER HULL**

- Borrower

BORROWER'S ADDRESS:

**9710 Tackle St  
Ladson, SC 29456**



## ACKNOWLEDGMENT

State of §  
County of §

The foregoing instrument was acknowledged before me on by **Kristi Lynne Hull**  
**AKA Kristi L. Hull.**

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### Signature of Person Taking Acknowledgment

---

Printed Name

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### Title or Rank

Serial Number, if any:

(Seal) My Commission Expires:



Witnesses:

Name

Name

(Seal)  
**ALEXANDER SPENCER HULL**  
**AKA ALEXANDER HULL**  
-Seller

(Seal)  
**KRISTI LYNNE HULL**  
**AKA KRISTI L. HULL**  
-Seller

SELLER'S ADDRESS:  
**9710 TACKLE ST**  
**Ladson, SC 29456**



## ACKNOWLEDGMENT

State of §  
§  
County of §

The foregoing instrument was acknowledged before me this  
**SPENCER HULL AKA ALEXANDER HULL**.

by ALEXANDER

---

**Signature of Person Taking Acknowledgment**

---

Printed Name

---

**Title or Rank**

Serial Number, if any:

(Seal)

## My Commission Expires:



## ACKNOWLEDGMENT

State of §  
§  
County of §

The foregoing instrument was acknowledged before me this  
**HULL AKA KRISTI L. HULL.**

by KRISTI LYNNE

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### Signature of Person Taking Acknowledgment

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Printed Name

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**Title or Rank**

Serial Number, if any:

(Seal)

My Commission Expires:



**Mortgage Electronic Registration Systems, Inc., as mortgagee, as nominee for South Atlantic Bank, its successors and assigns**

By: \_\_\_\_\_

Its: Assistant Secretary \_\_\_\_\_

Witness Signature \_\_\_\_\_ (Date) \_\_\_\_\_ Witness Signature \_\_\_\_\_ (Date)

Printed Name \_\_\_\_\_ Printed Name \_\_\_\_\_

**ACKNOWLEDGMENT**

State of \_\_\_\_\_

§

County of \_\_\_\_\_

§

The foregoing instrument was acknowledged before me this \_\_\_\_\_ by  
\_\_\_\_\_, \_\_\_\_\_ of **Mortgage**  
**Electronic Registration Systems, Inc., as Mortgagee, as nominee for South Atlantic Bank, its successors and assigns** a corporation, on behalf of the corporation.

\_\_\_\_\_  
Signature of Person Taking Acknowledgment

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Title or Rank

\_\_\_\_\_  
Serial Number, if any:

(Seal)

\_\_\_\_\_  
My Commission Expires:



# Signature/Name Affidavit

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**Date:** May 28, 2025

**Loan Number:** 4008898100

**Party:** Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.

(This signature must exactly match signatures on the Note and Mortgage, Deed of Trust, Security Agreement, or other Security Instrument.)

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**Kristi Lynne Hull**

I also certify that Kristi Lynne Hull; HULL, KRISTI L; KRISTI LORD; LORD,KRISTI,L; KRISTI HULL; LORD KRISTI; KRISTI LORD and Kristi Lynne Hull are one and the same person.

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

---

(Print or Type Name)

---

Signature

---

(Print or Type Name)

---

Signature



State of South Carolina

County of Dorchester

Sworn and subscribed before me on \_\_\_\_\_ by

Kristi Lynne Hull

Notary Public

Notary Public Name

Serial Number (if any):  
\_\_\_\_\_  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic

Truist Bank NMLS ID: 399803



# Borrower Certification and Authorization

## Mortgage Loan Originator

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224  
Lender #: 399803

**Date:** May 27, 2025

## Borrower

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

**Loan Number:** 4008898100

## Certification

The undersigned certify the following:

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

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

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

## Authorization to Release Information

To Whom It May Concern:

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

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

I authorize Mortgage Loan Originator to provide information, as Mortgage Loan Originator deems reasonably necessary, regarding my loan application, any information set forth therein, and any information obtained by Mortgage Loan Originator stemming from my loan application, with third parties, included, but not limited to, real estate agents, settlement service providers, holders of an existing lien on my real property that Mortgage Loan Originator requires to be subordinated, and any third parties that are providing me down payment assistance, concurrent financing or any funds necessary to close the mortgage loan.

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

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

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



## **Signatures**

### **Borrower**

**Kristi Lynne Hull**

**Date**



# Affidavit of Occupancy

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State of South Carolina

County of Dorchester

BEFORE ME, the undersigned authority, this day personally appeared Kristi Lynne Hull ("Affiant") who, being duly sworn or affirmed, deposes and says that the following statements are true:

1. Affiant makes this affidavit on personal knowledge.
2. Lender is ("Lender"): Truist Bank
3. The Property is subject to a Note and Deed of Trust or Mortgage or Security Deed dated May 28, 2025, with a loan number of 4008898100.
4. Property Address ("Property"):  
(A) 9710 Tackle St, Ladson, SC 29456
  - (i) The Property is or will be Affiant's primary residence and is occupied or will be occupied no later than 60 days after this date or 60 days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later.
  - (ii) Affiant has no present intent to sell, lease, rent, or otherwise dispose of said Property.
  - (iii) Upon occupancy of the Property, Affiant will not have any other permanent and primary residence.
  - (iv) The Property is not to be used for investment purposes.
  - (v) Affiant agrees to furnish the Lender, upon Lender's request, evidence satisfactory to Lender of their continuing occupancy of the Property as their permanent full-time residence.
5. Affiant acknowledges and understands that the Lender has originated this loan in reliance with the occupancy status as stated, and in consideration of making the loan, the Affiant hereby agrees to indemnify the Lender and hold the Lender harmless from and against any and all loss, damage, liability, or expense, including costs and reasonable attorneys' fees the Lender may incur in connection with the Affiant's misrepresentation of their occupancy of the Property.
6. Affiant acknowledges and understands that in the event they have misrepresented their occupancy status, the Lender may be entitled to receive, from the Affiant, an amount sufficient to reduce the principal amount of the loan to the maximum amount allowed for non-occupant owners under applicable regulations or industry guidelines.
7. Affiant acknowledges and understands that it is a crime to knowingly make false statements to any federal agency of the United States on this and any other similar form. Penalties upon conviction can include a fine and imprisonment. For details, see Title 18 U.S. Code sections 1001, 1010, and 1014.

---

Kristi Lynne Hull

Date



Sworn and subscribed before me on \_\_\_\_\_ by  
Kristi Lynne Hull \_\_\_\_\_.

Notary Public

Notary Public Name

Serial Number (if any):  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic



# Important Applicant Information

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**Mortgage Loan Originator**

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224  
Lender #: 399803

**Date:** April 21, 2025

**Borrower**

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

**Loan Number:** 4008898100

## IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT OR REQUESTING A LOAN

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 each person who opens an account or requests a loan.

**What this means for you:** When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Signatures**

Each person signing below acknowledges receiving a copy of this notice.

**Borrower**

Kristi Lynne Hull

Date



# Acknowledgment of Receipt of Copy of Appraisals

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**Lender**

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224  
Lender #: 399803

“We” means Lender.

**Date:** May 27, 2025

**Property Address:** 9710 Tackle St, Ladson, SC 29456

**Borrower**

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

“You” means Borrower.

**Loan Number:** 4008898100

**Acknowledgment of Receipt**

You acknowledge that you have promptly received a copy of the following *Appraisal Report* and other written valuations (“Appraisals”) that we used to determine the property's value:

**Acknowledgment**

By signing below, you acknowledge that you have received this *Acknowledgment of Receipt*.

**Borrower**

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**Kristi Lynne Hull**

**Date**



# Errors and Omissions Agreement

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**Lender**

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224  
Lender #: 399803

**Date:** May 28, 2025

**Borrower**

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

**Loan Number:** 4008898100

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

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

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

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

**Borrower**

---

Kristi Lynne Hull

Date



State of South Carolina

County of Dorchester

Sworn and subscribed before me on \_\_\_\_\_ by

Kristi Lynne Hull

Notary Public

Notary Public Name

Serial Number (if any):  
\_\_\_\_\_  
\_\_\_\_\_

Commission Expires:  
\_\_\_\_\_  
\_\_\_\_\_

This notarial act was completed:

- In Person
- In Person Electronic



# Consent to the Use of Tax Return Information

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**Lender**

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224

**Date:** May 27, 2025

**Borrower**

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

**Loan Number:** 4008898100

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

**Borrower**

---

Kristi Lynne Hull

Date



## IVES Request for Transcript of Tax Return

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](http://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 <b>Kristi</b>	ii. Middle initial <b>L</b>	iii. Last name/BMF company name <b>Hull</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number ( <i>see instructions</i> )  <b>251-81-4543</b>			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> ) <b>9710 Tackle St,</b>			b. City <b>Ladson</b>	c. State <b>SC</b>	d. ZIP code <b>29456</b>	
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 <b>Equifax Workforce Solutions LLC</b>			ii. IVES participant ID number <b>300501</b>	iii. SOR mailbox ID <b>Equifax01</b>		
iv. Street address ( <i>including apt., room, or suite no.</i> ) <b>11432 Lackland Road</b>			v. City <b>St. Louis</b>	vi. State <b>MO</b>	vii. ZIP code <b>63146</b>	
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 <b>Truist Bank</b>			ii. Telephone number <b>(336)218-9809</b>			
iii. Street address ( <i>including apt., room, or suite no.</i> ) <b>1001 Semmes Ave.</b>			iv. City <b>Richmond</b>	v. State <b>VA</b>	vi. ZIP code <b>23224</b>	
<b>Caution:</b> 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> )						
<b>6. Transcript requested.</b> 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						
<b>1040</b>						
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> )						
<b>12 / 31 / 2024</b>		<b>12 / 31 / 2023</b>		/ /	/ /	
<b>Caution:</b> Do not sign this form unless all applicable lines have been completed.						
<b>Signature of taxpayer(s).</b> 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. <b>Note:</b> 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.						
<b>Sign Here</b>	Signature for Line 1a ( <i>see instructions</i> )		Date	Phone number of taxpayer on line 1a or 2a <b>(843)670-2528</b>		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed			
	Print/Type name <b>Kristi Lynne Hull</b>					
	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](http://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.

Truist Bank  
1001 Semmes Ave., Richmond, VA 23224  
Lender #: 399803

## MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



**Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.**

*Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:*

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

*Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.*



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 4008898100

Agency Case No. \_\_\_\_\_

## Uniform Residential Loan Application

Verify and complete the information on this application. If you are applying for this loan with others, each additional Borrower must provide information as directed by your Lender.

### Section 1: Borrower Information.

This section asks about your personal information and your income from employment and other sources, such as retirement, that you want considered to qualify for this loan.

#### 1a. Personal Information

Name (First, Middle, Last, Suffix)

Kristi Lynne Hull

Social Security Number 251-81-4543

(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)

HULL, KRISTI L; KRISTI LORD; LORD,KRISTI,L; KRISTI HULL; LORD KRISTI; KRISTI LORD; Kristi Lynne Hull

Citizenship

U.S. Citizen

Permanent Resident Alien

Non-Permanent Resident Alien

Type of Credit

I am applying for individual credit.

I am applying for joint credit. Total Number of Borrowers: \_\_\_\_\_

Each Borrower intends to apply for joint credit. Your initials: \_\_\_\_\_

List Name(s) of Other Borrower(s) Applying for this Loan

(First, Middle, Last, Suffix) - Use a separator between names

Marital Status

Married

Separated

Unmarried

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

Dependents

(not listed by another Borrower)

Number 4

Ages 16,12,10,6

Contact Information

Home phone (843)670-2528

Cell phone (843)670-2528

Work phone \_\_\_\_\_ Ext. \_\_\_\_\_

Email lord.kristi@yahoo.com

Current Address

Street 9710 Tackle St

Unit # \_\_\_\_\_

City Ladson

State SC ZIP 29456

Country \_\_\_\_\_

How long at Current Address 12 Years 6 Months Housing  No primary housing expense  Own  Rent (\$) \_\_\_\_\_ /month)

Mailing Address - if different from Current Address  Does not apply



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

Employer or Business Name <u>TRI-COUNTY THERAPY</u> Phone <u>(888)510-6369</u>				<b>Gross Monthly Income</b>					
Street <u>3851 Commercial Center Dr</u> Unit # <u></u>				Base	\$ <u>5,952.67</u>	/month			
City <u>Ladson</u>		State <u>SC</u>	ZIP <u>29456</u>	Bonus	\$ <u></u>	/month			
Country <u>UNITED STATES</u>				Commission	\$ <u></u>	/month			
<b>Position or Title</b> <u>Payroll and Accounts Manager</u>				<b>Check if this statement applies:</b>			Military Entitlements	\$ <u></u>	/month
<b>Start Date</b> <u>09/28/2015</u> (mm/dd/yyyy)				<input checked="" type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.			Other	\$ <u></u>	/month
How long in this line of work? <u>10</u> Years <u>  </u> Months							<b>TOTAL</b>	\$ <u>5,952.67</u>	/month
<input type="checkbox"/> <b>Check if you are the Business Owner or Self-Employed</b>				<input type="checkbox"/> I have an ownership share of less than 25%. <b>Monthly Income (or Loss)</b>					
				<input type="checkbox"/> I have an ownership share of 25% or more. \$ <u></u>					

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

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

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

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

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

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

## Section 2: Financial Information - Assets and Liabilities.

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

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

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

- Checking
- Savings
- Money Market
- Certificate of Deposit
- Mutual Fund
- Stocks
- Bonds
- Retirement (e.g. 401k, IRA)
- Stock Options
- Individual Development Account
- Bridge Loan Proceeds
- Trust Account
- Cash Value of Life Insurance (used for the transaction)

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Checking	South Carolina FCU	*8718	\$ 3,418.32
Savings	South Carolina FCU	*6800	\$ 3,006.29
<b>Provide TOTAL Amount Here</b>			<b>\$ 6,424.61</b>

**Borrower Name:** Kristi Lynne Hull

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

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

## Assets

- Proceeds from Real Estate Property to be sold on or before closing
- Proceeds from Sale of Non-Real Estate Asset
- Secured Borrowed Funds
- Unsecured Borrowed Funds
- Other

## Credits

- Earnest Money
- Employer Assistance
- Lot Equity
- Relocation Funds
- Rent Credit
- Sweat Equity
- Trade Equity

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

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

- Revolving (e.g., credit cards)
- Installment (e.g., car, student, personal loans)
- Open 30-Day (balance paid monthly)
- Lease (not real estate)
- Other

Account Type - use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before Closing	Monthly Payment
Revolving	JPMCB CARD SERVICES	426684XXXXXX9380	\$ 332.00	<input type="checkbox"/>	\$ 40.00
Installment	Private auto loan with David Lord	1234	\$ 8,850.00	<input type="checkbox"/>	\$ 300.00

**2d. Other Liabilities and Expenses** **Does not apply**

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

- Alimony
- Child Support
- Separate Maintenance
- Job Related Expenses
- Other

**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	9710 Tackle St	Unit #	
City	Ladson		State	SC ZIP 29456
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. if not Included in Monthly Mortgage Payment	<b>For 2-4 Unit Primary or Investment Property</b>
\$ 189,380.54	Retain	Primary Residence	\$ 0.00	<b>Monthly Rental Income</b> <b>For LENDER to calculate: Net Monthly Rental Income</b>

**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)
TRUIST MORTGAGE	9423004731646	\$ 1,383.00	\$ 189,380.54	<input type="checkbox"/>		\$

**3b. IF APPLICABLE, Complete Information for Additional Property** **Does not apply****Borrower Name:** Kristi Lynne Hull

## 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 \$ 189,380.54    Loan Purpose  Purchase  Refinance  Other (specify) \_\_\_\_\_

Property Address Street 9710 Tackle St Unit # \_\_\_\_\_  
City Ladson State SC ZIP 29456 County Dorchester

Number of Units 1    Property Value \$ 189,380.54

Occupancy  Primary Residence  Second Home  Investment Property  FHA Secondary Residence

1. **Mixed-Use Property.** If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop)  NO  YES
2. **Manufactured Home.** Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis)  NO  YES

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

Does not apply

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

For Purchase Only  Does not apply

### 4d. Gifts or Grants You Have Been Given or Will Receive for This Loan

Does not apply

Include all gifts and grants below. Under Source, choose from the sources listed here:

- |                       |                  |                       |                     |          |
|-----------------------|------------------|-----------------------|---------------------|----------|
| • Community Nonprofit | • Federal Agency | • Relative            | • State Agency      | • Lender |
| • Employer            | • Local Agency   | • Religious Nonprofit | • Unmarried Partner | • Other  |

**Borrower Name:** Kristi Lynne Hull



## 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?	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES
If YES, have you had an ownership interest in another property in the last three years?	<input type="checkbox"/> NO <input checked="" type="checkbox"/> YES
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)?	PR _____
(2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	SP _____
B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> 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?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
If YES, what is the amount of this money?	\$ _____
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?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES
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="checkbox"/> NO <input type="checkbox"/> YES
E. Will this property be subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid through your property taxes (e.g., <i>the Property Assessed Clean Energy Program</i> )?	<input checked="" type="checkbox"/> NO <input type="checkbox"/> YES

### 5b. About Your Finances

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

**Borrower Name:** Kristi Lynne Hull



## Section 6: Acknowledgments and Agreements.

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

### Acknowledgments and Agreements

#### Definitions:

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

#### I agree to, acknowledge, and represent the following:

##### (1) The Complete Information for this Application

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

##### (2) The Property's Security

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

##### (3) The Property's Appraisal, Value, and Condition

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

##### (4) Electronic Records and Signatures

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

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

- I agree that the application, if delivered or transmitted to the Lender or Other Loan Participants as an electronic record with my electronic signature, will be as effective and enforceable as a paper application signed by me in writing.

##### (5) Delinquency

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

##### (6) Authorization for Use and Sharing of Information

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

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

Application Date/Revision Date: 04/21/2025

Kristi Lynne Hull

Date (mm/dd/yyyy)

Borrower Name: Kristi Lynne Hull

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

2025052725.2.0.6178-J20240923Y

4008898100

Freddie Mac Form 65/Fannie Mae Form 1003

Effective 1/2021

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## 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

**Borrower Name:** Kristi Lynne Hull

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

2025052725.2.0.6178-J20240923Y

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## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

#### Ethnicity: Check one or more

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

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

Not Hispanic or Latino

I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native - Print name of enrolled or principal tribe: \_\_\_\_\_  
 Asian  
     Asian Indian    Chinese    Filipino  
     Japanese    Korean    Vietnamese  
     Other Asian - Print Race:  
        For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
     Native Hawaiian    Guamanian or Chamorro    Samoan  
     Other Pacific Islander - Print race:  
        For example: Fijian, Tongan, and so on.  
 White  
 I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?

NO    YES

Was the sex of the Borrower collected on the basis of visual observation or surname?

NO    YES

Was the race of the Borrower collected on the basis of visual observation or surname?

NO    YES

### The Demographic Information was provided through:

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

**Borrower Name:** Kristi Lynne Hull

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

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## Section 9: Loan Originator Information. To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name Truist Bank  
Address 1001 Semmes Ave., Richmond, VA 23224  
Loan Originator Organization NMLSR ID# 399803 State License ID#                   
Loan Originator Name Katie Bierlein  
Loan Originator NMLSR ID# 2164901 State License ID#                   
Email katie.a.bierlein@truist.com Phone (336)218-9809

Katie Bierlein Date (mm/dd/yyyy)

**Loan Origination Company's Branch Address** 1001 Semmes Ave., Richmond, VA 23224

**Borrower Name:** Kristi Lynne Hull

Uniform Residential Loan Application

Wolters Kluwer Financial Services, Inc.

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To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 4008898100

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 \$ 0.00

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):  
Kristi Lynne Hull

**For Refinance:** Title to the Property is **Currently** Held in What Name(s):

#### 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 2.625 %  
Loan Term 298 (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)

#### Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 865.66
Subordinate Lien(s) (P & I)	\$ _____
Homeowner's Insurance	\$ 176.33
Supplemental Property Insurance	\$ _____
Property Taxes	\$ 258.67
Mortgage Insurance	\$ _____
Association/Project Dues (Condo, Co-Op, PUD)	\$ 25.00
Other	\$ 80.91
<b>TOTAL</b>	<b>\$ 1,406.57</b>

Borrower Name(s): Kristi Lynne Hull



Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): \_\_\_\_\_

#### L4. Qualifying the Borrower – Minimum Required Funds or Cash Back

##### DUE FROM BORROWER(S)

A. Sales Contract Price	\$ 189,380.54
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land ( <i>if acquired separately</i> )	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction (See Table 3a. <i>Property You Own</i> )	\$ 0.00
E. Credit Cards and Other Debts Paid Off (See Table 2c. <i>Liabilities - Credit Cards, Other Debts, and Leases that You Owe</i> )	\$
F. Borrower Closing Costs ( <i>including Prepaid and Initial Escrow Payments</i> )	\$ 1,906.84
G. Discount Points	\$
<b>H. TOTAL DUE FROM BORROWER(s) (<i>Total of A thru G</i>)</b>	<b>\$ 191,287.38</b>

##### TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i> ) \$ 189,380.54 Financed Mortgage Insurance (or <i>Mortgage Insurance Equivalent</i> ) Amount \$	\$ 189,380.54
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing (See Table 4b. <i>Other New Mortgage Loans on the Property You are Buying or Refinancing</i> )	\$ 0.00
<b>K. TOTAL MORTGAGE LOANS (<i>Total of I and J</i>)</b>	<b>\$ 189,380.54</b>

##### TOTAL CREDITS

L. Seller Credits ( <i>Enter the amount of Borrower(s) costs paid by the property seller</i> )	\$
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> )	\$ 50.00
<b>N. TOTAL CREDITS (<i>Total of L and M</i>)</b>	<b>\$ 50.00</b>

##### CALCULATION

TOTAL DUE FROM BORROWER(s) ( <i>Line H</i> )	\$ 191,287.38
LESS TOTAL MORTGAGE LOANS ( <i>Line K</i> ) AND TOTAL CREDITS ( <i>Line N</i> )	- \$ 189,430.54
<b>Cash From/To the Borrower (<i>Line H minus Line K and Line N</i>)</b>	
<b>NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.</b>	<b>\$ 1,856.84</b>

**Borrower Name(s):** Kristi Lynne Hull



To be completed by the **Lender**:

Lender Loan No./Universal Loan Identifier 4008898100 \_\_\_\_\_

Agency Case No. \_\_\_\_\_

## 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) Kristi Lynne Hull \_\_\_\_\_

### 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](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](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](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](http://www.consumerfinance.gov/find-a-housing-counselor).





FACTS	WHAT DOES TRUIST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>■ Social Security number and investment experience</li> <li>■ account balances and transaction history</li> <li>■ payment history and credit history</li> </ul>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Truist chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Truist share?	Can you limit this sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus; or, as permitted by law	<b>Yes</b>	<b>No</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>Yes</b>	<b>No</b>
<b>For joint marketing with other financial companies</b>	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>Yes</b>	<b>No</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>Yes</b>	<b>Yes</b>
<b>For our affiliates to market to you</b>	<b>Yes</b>	<b>Yes</b>
<b>For nonaffiliates to market to you</b>	<b>No</b>	<b>We don't share</b>

To limit our sharing	<ul style="list-style-type: none"> <li>■ Call <b>1-888-800-3420</b> - our menu will prompt you through your choices. Visit the Privacy Center at <a href="https://privacycenter.truist.com">https://privacycenter.truist.com</a>. Go to Information sharing and use preferences to limit Affiliate Sharing.</li> </ul> <p><b>Please Note:</b></p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 1-888-800-3420

## Who we are

<b>Who is providing this notice?</b>	This notice is provided by Truist Bank; Regional Acceptance Corporation; Sheffield Financial; Truist Advisory Services, Inc.
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## What we do

<b>How does Truist protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.  Our employees are bound by our Code of Ethics and policies to access consumer information only for legitimate business purposes and to keep information about you confidential.
<b>How does Truist collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>■ open an account or provide account information</li> <li>■ apply for a loan or seek advice about your investments</li> <li>■ give us your employment history</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]
<b>What happens when I limit sharing for an account I hold jointly with someone else?</b>	Your choices will apply to everyone on your account.

## Definitions

<b>Affiliates</b>	Companies related in common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Our affiliates include companies with a Truist name; financial companies such as GenSpring Holdings, Inc., Boston Service Company, Inc., and GFO Advisory Services, LLC.</i></li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>■ <i>Truist does not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include financial institutions such as insurance companies and financial product or service marketing companies.</i></li> </ul>

## Other important information

**Do Not Call Policy:** This is notice of Truist Bank's Do Not Call Policy under the Telephone Consumer Protection Act. Truist abides by all federal and state regulations on telephone usage, including the maintenance of an internal Do Not Call List for consumers to request to no longer receive telephone solicitations and marketing from Truist Bank. Consumers who ask to be included on Truist's internal Do Not Call List will be removed from future Truist Bank campaigns. This opt out will remain in effect unless the consumer opts back in.

**California Residents:** Under California law, we will not share information we collect about CA residents with companies outside Truist unless we have your consent or the law allows. We will limit sharing among Truist entities to the extent required by California law. For information on our compliance with consumer rights laws, including the California Consumer Privacy Act (CCPA), please visit [truist.com/privacy](http://truist.com/privacy).

**Nevada Residents:** We are providing this notice under Nevada state law. If you prefer not to receive marketing calls from Truist, you may be placed on our internal Do Not Call List using the options above (see the "To limit our sharing" section, pg. 1). For more information on this Nevada law, contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 100 N. Carson Street Carson City, NV 89703; Phone: 702.486.3132; Email: [aginfo@ag.nv.gov](mailto:aginfo@ag.nv.gov).

**Vermont Residents:**

- We will not disclose information about your creditworthiness to our affiliates and will not disclose your personal information, financial information, credit report, or health information to nonaffiliated third parties to market to you, other than as permitted by Vermont law, unless you authorize us to make those disclosures.
- Additional information concerning our privacy policies can be found at <https://www.truist.com/privacy>.

**W-9**

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](http://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.

<b>Print or type. See Specific Instructions on page 3.</b>	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.) <b>Kristi Lynne Hull</b>	
	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: <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) . . . . . <b>Note:</b> 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) . . . . .	4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): <input type="checkbox"/> Exempt payee code (if any) . . . . .
	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 . . . . .	Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) <b>'N/A'</b> <i>(Applies to accounts maintained outside the United States.)</i>
	5 Address (number, street, and apt. or suite no.) See instructions. <b>9710 Tackle St</b>	Requester's name and address (optional) <b>Truist Bank</b> 1001 Semmes Ave. Richmond, VA 23224
	6 City, state, and ZIP code <b>Ladson, SC 29456</b>	
	7 List account number(s) here (optional) <b>4008898100</b>	

## 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  
**251-81-4543**

or

Employer 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

## 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](http://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 in 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 ● Sole proprietorship	Individual/sole proprietor
● LLC classified as a partnership for U.S. federal tax purposes or ● LLC that has filed Form 8832 or 2553 electing to be taxed as a corporation	Limited liability company and enter the appropriate tax classification: P = Partnership, C = C corporation, or S = S 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 <sup>1</sup>	Generally, exempt payees 1 through 5 <sup>2</sup>
● Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

<sup>1</sup> See Form 1099-MISC, Miscellaneous Information, and its instructions.

<sup>2</sup> 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](http://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](http://www.irs.gov/EIN). Go to [www.irs.gov/Forms](http://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](http://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 <sup>1</sup>
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 <sup>2</sup>
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 <sup>1</sup> The actual owner <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The owner <sup>3</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The grantor*
8. Disregarded entity not owned by an individual	The owner
9. A valid trust, estate, or pension trust	Legal entity <sup>4</sup>
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

<sup>1</sup> 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.

<sup>2</sup> Circle the minor's name and furnish the minor's SSN.

<sup>3</sup> 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.

<sup>4</sup> 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](mailto: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](mailto:spam@uce.gov) or report them at [www.ftc.gov/complaint](http://www.ftc.gov/complaint). You can contact the FTC at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or 877-IDTHEFT (877-438-4338). If you have been the victim of identity theft, see [www.IdentityTheft.gov](http://www.IdentityTheft.gov) and Pub. 5027.

Go to [www.irs.gov/IdentityTheft](http://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.



## Truist Mortgage values your feedback

### We want to hear from you

After you close on your home, you may receive a survey request via email within the next few days.

At Truist we stand for better, that's why we strive for service excellence and our client's satisfaction.

- The email will come from tellus@feedback.truist.com
- The subject line will read: *Truist Mortgage values your feedback*

**It was a pleasure to serve you in your  
homeownership journey**

Katie Bierlein, Loan Originator  
Office: (336)218-9809  
Email Address: katie.a.bierlein@truist.com  
NMLS#: 2164901

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## Current Mailing Address Confirmation

Dear: **Kristi Lynne Hull**

We are pleased that you chose **Truist Bank** as your Mortgage Lender. We would like to verify the mailing address to which you would like interest statements sent:

**9710 Tackle St  
Ladson, SC 29456**

### ADDRESS CORRECTION

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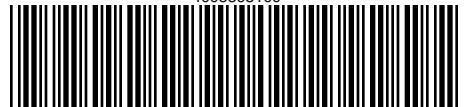
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Signature: \_\_\_\_\_

Please let us know as soon as possible if you change mailing addresses during the construction phase.



# HAZARD INSURANCE BINDER ACKNOWLEDGEMENT

Loan Number: 4008898100

**Lender**

Truist Bank  
1001 Semmes Ave.  
Richmond, VA 23224  
Lender #: 399803

**Name**

Kristi Lynne Hull  
9710 Tackle St  
Ladson, SC 29456

**Property Address:** 9710 Tackle St, Ladson, SC 29456

I hereby agree to the following terms and conditions, should my hazard insurance be evidenced by a binder instead of a policy at the time of loan settlement.

1. My binder will comply with all state mandated term requirements.
2. My insurance agent must forward my hazard insurance policy to Truist Bank ("Lender"), within 45 days of my settlement date, or expiration of the binder, whichever is sooner.
3. Forced insurance coverage will be placed by Lender on my property, at my expense, if a hazard insurance policy has not been received by Lender by the expiration of my binder.

**Borrower**

---

Kristi Lynne Hull

Date



**Recordation Requested By/Return to:**

EQUITY NATIONAL TITLE  
317 IRON HORSE WAY  
PROVIDENCE, RI 02908  
File No. SCP25-500570

**QUITCLAIM DEED**

STATE OF SOUTH CAROLINA  
COUNTY OF DORCHESTER

Executed this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

KNOW ALL MEN BY THESE PRESENTS THAT I/WE, **ALEXANDER HULL AND KRISTI L. HULL** hereinafter referred to as Grantor, in the State aforesaid, in consideration of the sum of \$10.00 dollars, love and affection, to me in hand paid by Grantee, below name, of DORCHESTER County, State of South Carolina, the receipt of which is hereby acknowledged, have remised, released and forever quit-claimed, and by these presents do remise, release and forever quit-claim unto **KRISTI L. HULL**, hereinafter referred to as Grantee, the following described land:

All that certain piece, parcel or lot of land, situate, lying and being in McKewn, City of North Charleston, County of Dorchester, Town of Summerville, State of South Carolina, shown and designated as Lot 203, on a plat entitled: "Final Subdivision Plat of McKewn Phase 7 (13.831 Ac.) Tract A-6, Property of Centex Homes, located in the City of North Charleston, Dorchester County, South Carolina," by Parker Land Surveying, LLC, dated February 21, 2012, and recorded in the RMC Office for Dorchester County in Plat Cabinet L, Slide 182. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

Being the same premises conveyed to **ALEXANDER HULL AND KRISTI L. HULL** from **CENTEX HOMES, A NEVADA GENERAL PARTNERSHIP** by Deed dated 10/03/2012, and recorded on 10/15/2012, as Instrument No., 199, in Book 8504, Page 164, in the official records of DORCHESTER, County, State of South Carolina.

**TAX MAP NO.** 1630107012000

Property Address: 9710 TACKLE STREET, LADSON, SC 29456

This instrument was prepared without the benefit of a title examination.

Grantee's Address 9710 TACKLE STREET, LADSON, SC 29456

Grantor's Address 9710 TACKLE STREET, LADSON, SC 29456

This conveyance is made subject to easements and restrictions of record otherwise affecting the property.

This Deed is also made subject to all zoning and other government regulations of the County of DORCHESTER and any other government agency (local, state, or federal).

TOGETHER with all and Singular the Rights, Members, Hereditaments and Appurtenances to the said premises belonging, or to anywise incident or appertaining.

TO HAVE AND TO HOLD all and singular the premises before mentioned unto said Grantee(s), their heirs, and assigns, forever.

And I do hereby bind myself, my heirs, executors, and administrators, to warrant and forever defend all and singular said premises unto said Grantee(s), their heirs, and assigns, against myself and my heirs and against every person whomsoever lawfully claiming or to claim the same, or any part thereof.

Witness my hand and seal this \_\_\_\_\_ day of \_\_\_\_\_ in the year of our Lord \_\_\_\_\_.

---

Signature of Witness

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**ALEXANDER HULL**

---

Print name of Witness

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**KRISTI L. HULL**

---

Signature of Witness

---

Print name of Witness

STATE OF \_\_\_\_\_ )  
                    ) SS.  
COUNTY OF \_\_\_\_\_ )

I, \_\_\_\_\_, a Notary Public do hereby certify that the within  
**ALEXANDER HULL AND KRISTI L. HULL** named Grantor(s) personally appeared before me this day and  
acknowledge the due execution of the foregoing instrument.

WITNESS my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_ year of \_\_\_\_\_.

---

Notary Public for South Carolina  
My Commission Expires: \_\_\_\_\_

**This Instrument Prepared By:**

THOMAS ALLGOOD SC Bar No. 106141  
o/b/o BC LAW FIRM, P.A.  
1521 CONCORD PIKE SUITE 301  
WILMINGTON, DE 19803

**Send Tax Notices to:**

KRISTI L. HULL  
9710 TACKLE STREET  
LADSON, SC 29456

STATE OF SOUTH CAROLINA }  
COUNTY OF \_\_\_\_\_ } AFFIDAVIT FOR TAXABLE OR EXEMPT TRANSFERS

PERSONALLY appeared before me the undersigned, who being duly sworn, deposes and says:

1. I have read the information on this affidavit and I understand such information.
2. The property was transferred by \_\_\_\_\_  
to \_\_\_\_\_ on \_\_\_\_\_.

3. Check one of the following: The deed is
  - (A) \_\_\_\_\_ subject to the deed recording fee as a transfer for consideration paid or to be paid in money or money's worth.
  - (B) \_\_\_\_\_ subject to the deed recording fee as a transfer between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity , or is a transfer to a trust or as distribution to a trust beneficiary.
  - (C) \_\_\_\_\_ exempt from the deed recording fee because (See Information section of affidavit): \_\_\_\_\_ (Explanation required)  
(If exempt, please skip items 4-7, and go to item 8 of this affidavit.)

If exempt under exemption #14 as described in the Information section of this affidavit, did the agent and principal relationship exist at the time of the original sale and was the purpose of this relationship to purchase the realty?  
Check Yes \_\_\_\_\_ or No \_\_\_\_\_

4. Check one of the following if either item 3(a) or item 3(b) above has been checked. (See Information section of this affidavit):
  - (A) \_\_\_\_\_ The fee is computed on the consideration paid or to be paid in money or money's worth in the amount of \_\_\_\_\_.
  - (B) \_\_\_\_\_ The fee is computed on the fair market value of the realty which is \_\_\_\_\_.
  - (C) \_\_\_\_\_ The fee is computed on the fair market value of the realty as established for property tax purposes which is \_\_\_\_\_.

5. Check YES \_\_\_\_\_ or NO \_\_\_\_\_ to the following: A lien or encumbrance existed on the land, tenement, or realty before the transfer and remained on the land, tenement, or realty after the transfer. If "YES," the amount of the outstanding balance of this lien or encumbrance is \_\_\_\_\_.

6. The deed recording fee is computed as follows:
  - (A) Place the amount listed in item 4 above here: \_\_\_\_\_
  - (B) Place the amount listed in item 5 above here: \_\_\_\_\_  
(If no amount is listed, place zero here.)
  - (C) Subtract Line 6(b) from Line 6(a) and place the result here: \_\_\_\_\_

7. The deed recording fee is based on the amount listed on Line 6(c) above and the deed recording fee due is:  
\_\_\_\_\_ .

8. As required by Code Section '12-24-70, I state that I am a responsible person who was connected with the transaction as:  
\_\_\_\_\_ .

9. I understand that a person required to furnish this affidavit who wilfully furnishes a false or fraudulent affidavit is guilty of a misdemeanor and, upon conviction, must be fined not more than one thousand dollars or imprisoned not more than one year, or both.

\_\_\_\_\_  
Responsible Person Connected with the Transaction

\_\_\_\_\_  
Print or Type Name Here

Sworn this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_\_

\_\_\_\_\_  
Notary Public for \_\_\_\_\_  
My Commission Expires: \_\_\_\_\_, 20\_\_\_\_\_

## **INFORMATION**

Except as provided in this paragraph, the term “value” means “the consideration paid or to be paid in money or money’s worth for the realty.” Consideration paid or to be paid in money’s worth includes, but is not limited to, other realty, personal property, stocks, bonds, partnership, interest and other intangible property, the forgiveness or cancellation of a debt, the assumption of a debt, and the surrendering of any right. The fair market value of the consideration must be used in calculating the consideration paid in money’s worth. Taxpayers may elect to use the fair market value of the realty being transferred in determining fair market value of the consideration. In the case of realty transferred between a corporation, a partnership, or other entity and a stockholder, partner, or owner of the entity, and in the case of realty transferred to a trust or as a distribution to a trust beneficiary, “value” means the realty’s fair market value. A deduction from value is allowed for the amount of any lien or encumbrance existing on the land, tenement, or realty before the transfer and remaining on the land, tenement, or realty after the transfer. Taxpayers may elect to use the fair market value for property tax purposes in determining fair market value under the provisions of the law.

Exempted from the fee are deeds:

- (1) transferring realty in which the value of the realty, as defined in Code Section 12-24-30, is equal to or less than one hundred dollars;
- (2) transferring realty to the federal government or to a state, its agencies and departments, and its political subdivisions, including school districts;
- (3) that are otherwise exempted under the laws and Constitution of this State or of the United States;
- (4) transferring realty in which no gain or loss is recognized by reason of Section 1041 of the Internal Revenue Code as defined in Section 12-6-40(A);
- (5) transferring realty in order to partition realty as long as no consideration is paid for the transfer other than the interests in the realty that are being exchanged in order to partition the realty;
- (6) transferring an individual grave space at a cemetery owned by a cemetery company licensed under Chapter 55 of Title 39;
- (7) that constitute a contract for the sale of timber to be cut;
- (8) transferring realty to a corporation, a partnership, or a trust in order to become, or as, a stockholder, partner, or trust beneficiary of the entity provided no consideration is paid for the transfer other than stock in the corporation, interest in the partnership, beneficiary interest in the trust, or the increase in value in such stock or interest held by the grantor. However, the transfer of realty from a corporation, a partnership, or a trust to a stockholder, partner, or trust beneficiary of the entity is subject to the fee even if the realty is transferred to another corporation, a partnership, or trust;
- (9) transferring realty from a family partnership to a partner or from a family trust to a beneficiary, provided no consideration is paid for the transfer other than a reduction in the grantee’s interest in the partnership or trust. A “family partnership” is a partnership whose partners are all members of the same family. A “family trust” is a trust, in which the beneficiaries are all members of the same family. The beneficiaries of a family trust may also include charitable entities. “Family” means the grantor and the grantor’s spouse, parents, grandparents, sisters, brothers, children, stepchildren, grandchildren, and the spouses and lineal descendants of any of the above. A “charitable entity” means an entity which may receive deductible contributions under section 170 of the Internal Revenue Code as defined in Section 12-6-40(A);
- (10) transferring realty in a statutory merger or consolidation from a constituent corporation to the continuing or new corporation;
- (11) transferring realty in a merger or consolidation from a constituent partnership to the continuing or new partnership; and
- (12) that constitute a corrective deed or a quitclaim deed used to confirm title already vested in the grantee, provided that no consideration of any kind is paid or is to be paid under the corrective or quitclaim deed;
- (13) transferring realty subject to a mortgage to the mortgagor whether by a deed in lieu of foreclosure executed by the mortgagor or deed executed pursuant to foreclosure proceedings;
- (14) transferring realty from an agent to the agent’s principal in which the realty was purchased with funds of the principal, provided that a notarized document is also filed with the deed that establishes the fact that the agent and principal relationship existed at the time of the original purchase as well as for the purpose of purchasing the realty;
- (15) transferring title to facilities for transmitting electricity that is transferred, sold, or exchanged by electrical utilities, municipalities, electric cooperatives, or political subdivisions to a limited liability company which is subject to regulation under the Federal Power Act (16 U.S.C. Section 791(a)) and which is formed to operate or to take functional control of electric transmission assets as defined in the Federal Power Act.

**Attention Closing Agent**

**IF FHA OR VA LOAN**

**PLEASE MAKE SURE ALL BOXES ARE CHECKED  
AND QUESTIONED ANSWERED**

**HUD/VA Addendum to Uniform Loan Application**

**FHA-Boxes 22e, 22f and 25(6) NEED TO BE  
ANSWERED VA-Boxes 19, 23, 25 (2) and 25(6) NEED  
TO BE ANSWERED**

**VA 26-1880 Request for a Certificate of Eligibility**

**Boxes 4A, 8A, 9A, 10A, 11A, 12A and 13A NEED TO  
BE ANSWERED**

## VA 26-1820 Report and Certification of Loan

### Disbursement

Boxes 6, 12, 27b and 28A NEED TO BE ANSWERED

#### Loans closing in Trust

The borrowers should ONLY sign their name on all of the documents.

The verbiage under the signature line identifies the capacity in which they are signing.

#### Loans closing utilizing a Power of Attorney

The Attorney In Fact must sign all the documents on the signature line exactly as the verbiage appears under the signature line.

#### All other loans

The documents are prepared using the borrowers name as they hold title and the signature should match exactly- (i.e. - with or without middle initial).

*Errors on execution will cause a delay in funding - so please take extra care when closing loans under these circumstances.*



409063-1117-  
1

# Mortgage

File Number: SCP25-500570

Loan Number: 4008898100

Borrower: Kristi L. Hull

Client: Truist Bank

Property: 9710 Tackle Street, Ladson, SC 29456

Disbursement Date: May 28, 2025

Scanned by: \_\_\_\_\_



# Closing Package Signed

File Number: SCP25-500570

Loan Number: 4008898100

Borrower: Kristi L. Hull

Client: Truist Bank

Property: 9710 Tackle Street, Ladson, SC 29456

Disbursement Date: May 28, 2025

Scanned by: \_\_\_\_\_



# CD Signed

File Number: SCP25-500570

Loan Number: 4008898100

Borrower: Kristi L. Hull

Client: Truist Bank

Property: 9710 Tackle Street, Ladson, SC 29456

Disbursement Date: May 28, 2025

Scanned by: \_\_\_\_\_

# **Equity National Title & Closing Services, Inc.**

## **Privacy Information**

### **We Are Committed to Safeguarding Customer Information**

In order to better serve your needs now and in the future, we may ask you to provide us with certain information. We understand that you may be concerned about what we will do with such information - particularly any personal or financial information. We agree that you have a right to know how we will utilize the personal information you provide to us. Therefore, together with our subsidiaries we have adopted this Privacy Policy to govern the use and handling of your personal information.

### **Applicability**

This Privacy Policy governs our use of the information that you provide to us. It does not govern the manner in which we may use information we have obtained from any other source, such as information obtained from a public record or from another person or entity.

### **Types of Information**

Depending upon which of our services you are utilizing, the types of nonpublic personal information that we may collect include:

- Information we receive from you or authorized representative such as on applications or other forms;
- Information about your transactions we secure from our files, our affiliates or others;
- Information that we receive from others involved in your transaction, such as the real estate agent or lender;
- Information we receive from you through our Internet websites, such as your name, address, email address, Internet Protocol address, the website links you used to get to our website, and your activity while using or reviewing our websites;
- Information we receive from the public records maintained by governmental entities that we either obtained directly from those entities, or from our affiliates, or others; and
- Information we receive from a consumer reporting agency.

### **Disclosure of nonpublic personal information**

We may disclose your nonpublic personal information with our affiliates, such as insurance companies and other real estate settlement service providers. We may also disclose nonpublic personal information to:

- Agents, brokers, representatives, support organization, or others to provide you with services you have requested, and to enable us to detect or prevent criminal activity, fraud, material misrepresentation, or nondisclosure in connection with an insurance transaction;
- Third-party contractors or service providers who provide services or perform marketing or other functions on our behalf;
- Insurance regulatory authority, or a law enforcement or other governmental authority, in a civil action, in connection with a subpoena or governmental investigation;
- Lenders, lien holders, judgment creditors, or other parties claiming an encumbrance or an interest in title whose claim or interest must be determined, settled, paid or released prior to a title or escrow closing; and/or
- Others with whom we enter into joint marketing agreements for products and services that we believe you may find of interest.

In addition, we will disclose your nonpublic personal information when you direct or give us permission, when we are required by law to do so, or when we suspect fraudulent or criminal activities. We also may disclose your nonpublic personal information when otherwise permitted by applicable privacy laws such as, for example, when disclosure is needed to enforce our rights arising out of any agreement, transaction or relationship with you.

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

**Disclosure to Affiliated Companies.** We are permitted by law to share your name, address and facts about your transaction with other Williston Financial Group companies, agents, and other real estate service providers to provide you with services you have requested, for marketing or product development research, or to market products or services to you. We do not, however, disclose information we collect from consumer or credit reporting agencies with our affiliate or others without your consent, in conformity with applicable law, unless such disclosure is otherwise permitted by law.

**Disclosure to Nonaffiliated Third Parties.** We do not disclose personal information about our customers or former customers to nonaffiliated third parties, except as outlined herein or as otherwise permitted by law.

## **Former Customers**

Even if you are no longer our customer, our Privacy Policy will continue to apply to you.

## **Confidentiality and Security**

We will use our best efforts to ensure that no unauthorized parties have access to any of your information. We restrict access to nonpublic personal information about you to those individuals and entities who need to know that information to provide products or services to you. We will use our best efforts to train and oversee our employees and agents to ensure that your information will be handled responsibly and in accordance with this Privacy Policy. We currently maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

**Equity National Title and Closing Services, Inc.**


317 Iron Horse Way  
Suite 301  
Providence, RI 02908

File Number: **SCP25-500570**  
Loan Number: **4008898100**  
Loan Amount: **\$189,380.54**  
Sales Price: **\$189,380.54**  
Close Date: **5/28/2025**

**BORROWER(S) FINAL CLOSING STATEMENT**

Type: **Refinance**  
Property: **9710 TACKLE STREET  
LADSON, SC 29456 (DORCHESTER)  
(1630107012000)**

Borrower(s): **KRISTI L. HULL  
9710 Tackle Street  
Ladson, SC 29456**

Description	Debit	Credit
<b>Deposits, Credits, Debits</b>		
Sale Price of Property		<b>\$189,380.54</b>
<b>New Loans</b>		
Loan Amount		<b>\$189,380.54</b>
Appraisal Fee to Mat Surles Appraisal Group LLC		<b>\$175.00</b>
Credit Report to Equifax		<b>\$55.84</b>
UDM Alert Fee to Equifax		<b>\$11.50</b>
Flood certification to Corelogic		<b>\$4.50</b>
Assumptions Document Prep Fee to PeirsonPatterson, LLP		<b>\$125.00</b>
Mod/Assumption Fee to Truist Bank		<b>\$400.00</b>
<b>Title Charges</b>		
Title - Lender's Title Insurance to Equity National Title & Closing Services, Inc.		<b>\$260.00</b>
Title - ALTA ENDORSEMENT 8.1-06 (Environmental Protection Lien) Endorsement(s) to Equity National Title & Closing Services, Inc.		<b>\$0.00</b>
Title - ALTA ENDORSEMENT 9-06 (Restrictions, Encroachments, Minerals) Endorsement(s) to Equity National Title & Closing Services, Inc.		<b>\$0.00</b>
Title - Closing Protection Letter - Lender Endorsement(s) to Equity National Title & Closing Services, Inc.		<b>\$20.00</b>
Title - ALTA ENDORSEMENT 5-06 (Planned Unit Development) Endorsement(s) to Equity National Title & Closing Services, Inc.		<b>\$0.00</b>
Title - Settlement or closing fee to Equity National Title & Closing Services, Inc.		<b>\$600.00</b>
Title - Recording Service Fee to Equity National Title & Closing Services, Inc.		<b>\$40.00</b>
Deed Prep to O'Donnell Law Group PC		<b>\$125.00</b>
<b>Government Recording and Transfer Charges</b>		
Recording fees: Deed \$15.00		<b>\$15.00</b>
Mortgage \$25.00		<b>\$25.00</b>
<b>Totals</b>	<b>\$191,237.38</b>	<b>\$189,380.54</b>

**Balance Due FROM Borrower:** **\$1,856.84**

**APPROVED AND ACCEPTED**

**BORROWER(S)**

KRISTI L. HULL



## Wiring Instructions

**Equity Loan Number** SCP25-500570

**Borrowers** Kristi L. Hull

**State** SC

<b>Beneficiary Name</b>	Equity National Title & Closing Services, Inc.
<b>Beneficiary Address</b>	317 Iron Horse Way, Suite 301
	Providence, RI 02908 Phone: (888)-434-5500 Fax: 401-438-9009
<b>Official Account Name</b>	Equity National Title & Closing Services, Inc: Loan Clearing Account
<b>Bank</b>	Citibank, N.A. 399 Post Road W. Westport, CT 06880
<b>Bank ABA Number</b>	221172610
<b>Account Number</b>	1255512862

**Please reference Equity loan# and Borrower Name when wiring funds to us to prevent delays.**

**Please note, the above provided information is for wire transfers only. We do not accept ACH transfers. If you attempt to send us an ACH transfer, the funds will be rejected and will cause a delay in funding your real-estate transaction.**



## Proceeds Disbursement Authorization

**Equity National offers two services to deliver proceeds from your closing.  
Please initial the option you wish to utilize.**

Overnight delivery via Federal Express

*Please list below the address you would like your check(s) delivered to:*

*Please note the following restrictions:*

1. Proceeds of \$250.00 or less will be mailed via US Mail.
  2. Fed-Ex will not deliver to a P.O. Box.
  3. All packages are sent "No Signature Required" unless otherwise requested
- 
- 

Wire Transfer to a Checking Account or Brokerage  
Account (signatures required)

*Please attach a voided check, or provide wire information below:*

ABA Routing Number: \_\_\_\_\_

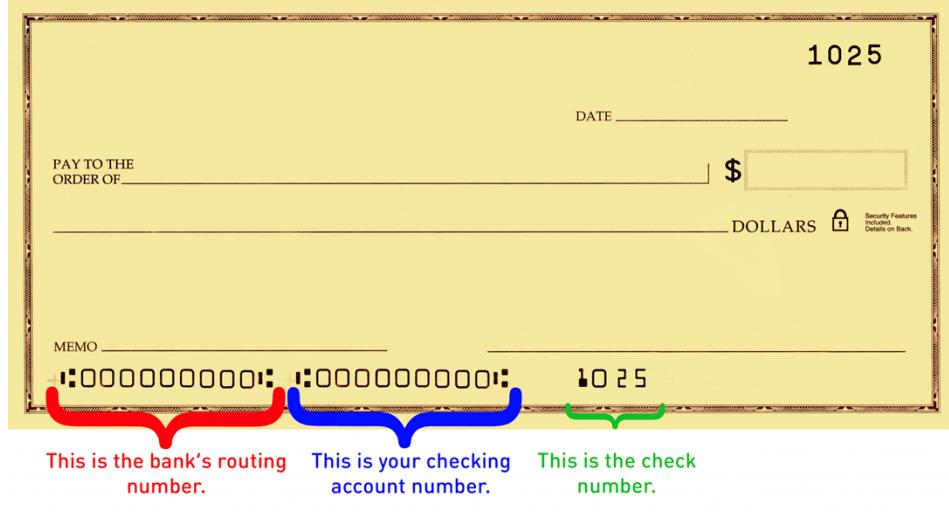
Account Number: \_\_\_\_\_

Name On Account: \_\_\_\_\_

Bank Name: \_\_\_\_\_

*Please note the following restrictions:*

1. Wire Transfer is not offered for proceeds of \$250.00 or less
2. Equity National does not charge any wire transfer fees, however, your bank may charge an incoming wire fee. Please contact your local bank branch for all applicable fees.
3. Wire Transfer could take up to 24 hours to post to your account after Equity National has released funds.
4. It is best to contact your financial institution to confirm information for wire transfers. If missing or incomplete information is provided, it may delay the processing or receipt of your wire.
5. Many brokerage or investment accounts have very specific instructions (i.e. intermediaries) for wires. Please attach a copy of a voided check and a copy of the intermediary instructions to this form and initial. If missing or incomplete information is provided, Equity National reserves the right to overnight a check to the address on file.
6. Wire fraud warning, if a request is made to change the proceeds delivery method to something other than what is outlined on this signed copy of this form. Equity National Title reserves the right to overnight a check to the property address on file.



Kristi L. Hull

## **IMPORTANT: PLEASE READ**

*If you are paying off debts that are not encumbering the property's title as recognized by the local municipality recording offices (such as credit cards, personal loans, car loans, etc.), these payments will be sent via overnight FedEx to the property address unless otherwise specified.*

*Such payments can be found on Page 3 of the Closing Disclosure under "Payoffs and Payments."*

*Please reach out to your lender with any questions pertaining to your creditor checks.*

## Title Insurance Disclosure

Title insurance is being issued to your lender as a part of this real estate transaction. This notice is to inform you that you may be able to reduce your title insurance premium charges.

**You may be eligible for a reduced rate if you are able to provide us with specific documents within two weeks (14 calendar days) of this closing.**

**Qualifications for reduced rates vary by state and policy type.** The Underwriter for this transaction is First American Title Insurance Company. At the time of closing, we may not have been able to determine if you qualify for a discount. By forwarding at least one of the below listed documents, we will be able to determine if you are eligible for a reduced rate on your title insurance premium.

- (a) A copy of your original owner's title insurance policy; and/or
- (b) A signed copy of a HUD-1 Settlement Statement/CD Closing Disclosure from your most recent mortgage transaction where title insurance was issued

These documents will help us determine if a title insurance policy has previously been issued on your property. If you provide us with this documentation within the next two weeks from the day of this closing, and you are eligible, we will issue and mail a title insurance rebate check to you. The rebate will be based on the difference of what you were charged in this transaction and the rate for which you are eligible. If you have any questions, please contact us toll free at 800-237-8489 and ask for a member of our Fee Team.

**Please note that based on the state in which the property is located, and the title insurance company which insured your transaction, a reduced rate may have already been applied to your final title charges.**

Please forward the referenced documents via email, fax or USPS at the following address:  
Equity National Title  
317 Iron Horse Way, Suite 301  
Providence, RI 02908  
Email: [Compliance@equitynational.com](mailto:Compliance@equitynational.com)

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Witness

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Kristi L. Hull



## Proceeds Disbursement Authorization

**Equity National offers two services to deliver proceeds from your closing.  
Please initial the option you wish to utilize.**

### Overnight delivery via Federal Express

*Please list below the address you would like your check(s) delivered to:*

*Please note the following restrictions:*

1. *Proceeds of \$250.00 or less will be mailed via US Mail.*
  2. *Fed-Ex will not deliver to a P.O. Box.*
  3. *All packages are sent "No Signature Required" unless otherwise requested*
- 
- 

### Wire Transfer to a Checking Account or Brokerage Account (signatures required)

*Please attach a voided check, or provide wire information below:*

ABA Routing Number: \_\_\_\_\_

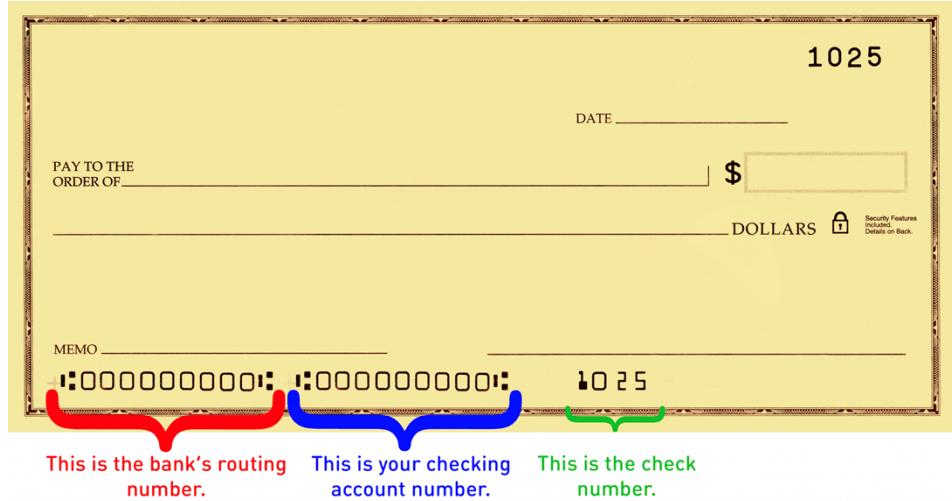
Account Number: \_\_\_\_\_

Name On Account: \_\_\_\_\_

Bank Name: \_\_\_\_\_

*Please note the following restrictions:*

1. *Wire Transfer is not offered for proceeds of \$250.00 or less*
2. *Equity National does not charge any wire transfer fees, however, your bank may charge an incoming wire fee. Please contact your local bank branch for all applicable fees.*
3. *Wire Transfer could take up to 24 hours to post to your account after Equity National has released funds.*
4. *It is best to contact your financial institution to confirm information for wire transfers. If missing or incomplete information is provided, it may delay the processing or receipt of your wire.*
5. *Many brokerage or investment accounts have very specific instructions (i.e. intermediaries) for wires. Please attach a copy of a voided check and a copy of the intermediary instructions to this form and initial. If missing or incomplete information is provided, Equity National reserves the right to overnight a check to the address on file.*
6. *Wire fraud warning, if a request is made to change the proceeds delivery method to something other than what is outlined on this signed copy of this form. Equity National Tite reserves the right to overnight a check to the property address on file.*





## Proceeds Disbursement Authorization

**Equity National offers two services to deliver proceeds from your closing.  
Please initial the option you wish to utilize.**

### Overnight delivery via Federal Express

*Please list below the address you would like your check(s) delivered to:*

*Please note the following restrictions:*

1. *Proceeds of \$250.00 or less will be mailed via US Mail.*
  2. *Fed-Ex will not deliver to a P.O. Box.*
  3. *All packages are sent "No Signature Required" unless otherwise requested*
- 
- 

### Wire Transfer to a Checking Account or Brokerage Account (signatures required)

*Please attach a voided check, or provide wire information below:*

ABA Routing Number: \_\_\_\_\_

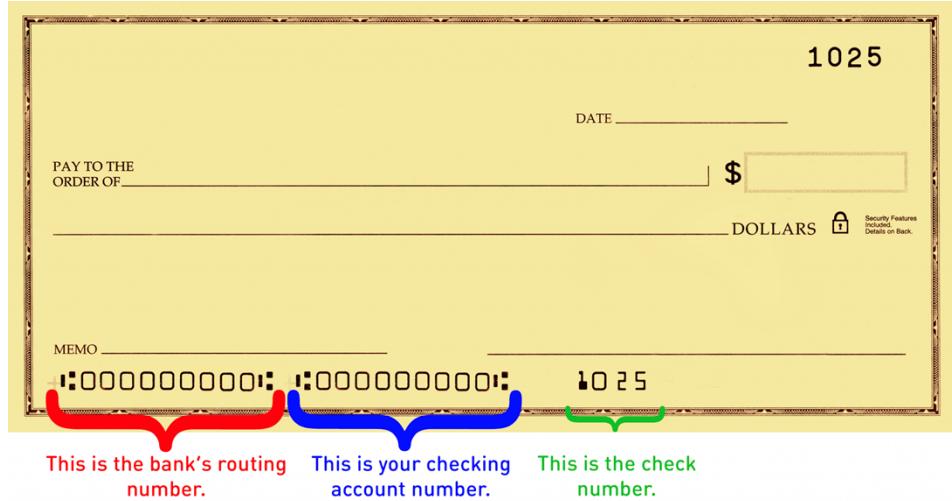
Account Number: \_\_\_\_\_

Name On Account: \_\_\_\_\_

Bank Name: \_\_\_\_\_

*Please note the following restrictions:*

1. *Wire Transfer is not offered for proceeds of \$250.00 or less*
2. *Equity National does not charge any wire transfer fees, however, your bank may charge an incoming wire fee. Please contact your local bank branch for all applicable fees.*
3. *Wire Transfer could take up to 24 hours to post to your account after Equity National has released funds.*
4. *It is best to contact your financial institution to confirm information for wire transfers. If missing or incomplete information is provided, it may delay the processing or receipt of your wire.*
5. *Many brokerage or investment accounts have very specific instructions (i.e. intermediaries) for wires. Please attach a copy of a voided check and a copy of the intermediary instructions to this form and initial. If missing or incomplete information is provided, Equity National reserves the right to overnight a check to the address on file.*
6. *Wire fraud warning, if a request is made to change the proceeds delivery method to something other than what is outlined on this signed copy of this form. Equity National Tite reserves the right to overnight a check to the property address on file.*



SCP25-500570  
9710 Tackle Street  
Ladson, SC 29456  
Kristi L. Hull

## **EXHIBIT A**

### **Legal Description**

All that certain piece, parcel or lot of land, situate, lying and being in McKewn, City of North Charleston, County of Dorchester, Town of Summerville, State of South Carolina, shown and designated as Lot 203, on a plat entitled: "Final Subdivision Plat of McKewn Phase 7 (13.831 Ac.) Tract A-6, Property of Centex Homes, located in the City of North Charleston, Dorchester County, South Carolina," by Parker Land Surveying, LLC, dated February 21, 2012, and recorded in the RMC Office for Dorchester County in Plat Cabinet L, Slide 182. Said lot having such size, shape, dimensions, buttings and boundings as will by reference to said plat more fully and at large appear.

1630107012000

Title to the above described property conveyed to Alexander Hull and Kristi L. Hull, as joint tenants with rights of survivorship, not as tenants in common from Centex Homes, a Nevada General Partnership by Title To Real Estate dated October 3, 2012 and recorded October 15, 2012 in Book 8504, Page 164 or Instrument No. 199.

## **NON DURABLE LIMITED POWER OF ATTORNEY**

**CAUTION:** THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT" OR "ATTORNEY IN FACT" HEREINAFTER CALLED "AGENT/AIF") CERTAIN LIMITED POWERS TO ACT ON YOUR BEHALF FOR A SPECIFIC TRANSACTION DURING A CERTAIN PERIOD OF TIME, WITH RESPECT TO ANY LOSS OF, MISPLACEMENT OF, INACCURACY IN, OR FAILURE TO SIGN THE DOCUMENTS SPECIFIED BELOW. YOUR AGENT/AIF WILL CONTINUE TO HAVE THESE POWERS AFTER THE LOAN CLOSING, FOR THE LIMITED PURPOSE TO REPLACE OR CORRECT SUCH DOCUMENTS IF THE DOCUMENT CORRECTION/COMPLETION IS NECESSARY TO COMPLETE THE EXECUTION OF ANY DOCUMENT PERTAINING TO THE TRANSACTION AS SPECIFIED BELOW. IF THE ATTORNEY IN FACT HAS ACTUAL KNOWLEDGE OF ANY INCOMPETENCE BEFORE, DURING OR AFTER CLOSING, THE POWERS CONTAINED HEREIN WILL CEASE TO EXIST. IF YOU DO NOT UNDERSTAND THE PURPOSE OR EFFECT OF THIS FORM, YOU SHOULD CONSULT AN ATTORNEY

### **TRANSACTION SPECIFICS**

Principal: Kristi L. Hull

Loan Amount: \$189,380.54

Lender: Truist Bank

Property Address: 9710 Tackle Street, Ladson, SC 29456

BE IT KNOWN, that I/We Kristi L. Hull

Whose residence address is: 9710 Tackle Street, Ladson, SC 29456

Make and appoint, as my true and lawful Attorneys in Fact or Agents to act for me in my name, place and stead, the following persons who are duly authorized by Equity National Title and Closing Services, Inc., namely: James K. O'Donnell, Esq., President, Benjamin Pettit, COO/General Counsel, Brian Gagnon, Controller, Joseph Olobri, Director of Risk and Compliance, Ashley LaFerriere Director of Settlement, and Kathleen Jefferson Director of Settlement, whose business address is 317 Iron Horse Way, Suite 301, Providence, Rhode Island 02908. Each of my agents may exercise the powers conferred in this power of attorney separately, without the consent of the other agents. My agents may delegate the powers, tasks and duties to any employee of Equity National Title and Closing Services, Inc. but to no other person. My Agents/AIF's may exercise the powers to accomplish the following specific and limited purposes:

- 1) With respect to any loss of, misplacement of, inaccuracy in, or failure to sign any document pertaining to this transaction, including but not limited to, the documents specified below, to execute, initial or take all necessary actions for correction purposes only, the proper execution of which is necessary or reasonably required by the lender, title insurer, or other parties to this transaction, or to secure the interest of Truist Bank in the property located at 9710 Tackle Street, Ladson, SC 29456
  - A. Security Instrument to Truist Bank in the amount of One Hundred Eighty Nine Thousand Three Hundred Eighty Dollars and Fifty Four Cents which has been executed on 28th day of May, 2025 by Kristi L. Hull;
  - B. Deed conveying the Secured Property from Sellers to Kristi L. Hull and executed

on 28th day of May, 2025. THIS IS ONLY NECESSARY IF A DEED IS BEING USED IN THE TRANSACTION.

- C. Documents required by any governmental or taxing authorities to complete the recording of the Security Instrument and Conveyance Deed as stated in paragraph (1)(A) and (1)(B) above;
- D. Any government document in applying for a duplicate, replacement, or original certificate of title, to register transfer of title, or any document required to complete retirement of title and affix it to the property in the appropriate jurisdiction. THIS IS ONLY NECESSARY IF A MOBILE OR MANUFACTURED HOME IS BEING INSURED AS PART OF THE TRANSACTION

- 2) My Agents/AIF's is not authorized to execute, initial or take any corrective action as to the Truth-in-Lending Disclosure Statement or Notice of Right to Cancel.

Further giving and granting said Agent/AIF, full power and authority to do and perform all and every act and thing whatsoever necessary to be done in and about the specific and limited purposes (setout herein) as fully, to all intents and purposes, as might or could be done if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that said attorney in fact (also called agent) should lawfully do or cause to be done by virtue hereof.

This Power of Attorney is effective immediately and is limited to the specific transaction described above. This Power of Attorney will terminate upon the proper execution of all documents (as stated in Section 1 of this Power of Attorney) necessary or reasonably requested as part of this transaction by the title insurer, lender or other parties to the transaction, except with respect to any loss of, misplacement of, inaccuracy in, or failure to sign the documents listed in Section 1 of this Power of Attorney, these powers will continue to exist for the limited purpose to replace or correct such documentation.

I acknowledge that I have agreed to and assume obligations, terms of conditions of the sale and/or loan transaction as described in the documents executed by me (or my representative) at closing. I understand that my Agent/AIF is exercising his/her power for the sole purpose of resolving clerical matters as described in Section 1.

**Conflict of Interest Disclosure:** I understand that Equity National Title and Closing Services, Inc. receives fees for escrow, title insurance premium, and title services from the closing. I further understand that these fees will be detailed on my Settlement Statement that accompanies my loan documents.

**FOR MARYLAND PROPERTIES ONLY: This Power of Attorney is not subject to the requirements of Chapter 689 Laws of Maryland 2010 (“Loretta’s Law”).**

TO INDUCE ANY THIRD PARTY TO ACT, I AGREE THAT ANY THIRD PARTY RECEIVING AN EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT ON THIS INSTRUMENT. ANY REVOCATION OR TERMINATION OF THIS INSTRUMENT WILL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNTIL SUCH THIRD PARTY HAS ACTUAL OR CONSTRUCTIVE NOTICE OF SUCH REVOCATION OR TERMINATION. I, FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, AGREE TO INDEMNIFY AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH

THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING REASONABLY RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

I/we, Kristi L. Hull, the **principal(s)**, sign my name to this power of attorney this **28th day of May, 2025**, and, being first duly sworn, do declare to the undersigned authority that I/we sign and execute this instrument as my/our power of attorney for a refinance or purchase and that I sign it willingly, or willingly direct another to sign it for me, that I execute it as my/our free and voluntary act for the purposes expressed in the power of attorney and that I am/we are eighteen years of age or older, of sound mind and under no constraint or undue influence.

---

**Kristi L. Hull**

#### **ACKNOWLEDGMENT**

**State of South Carolina**  
**County of Dorchester**

Subscribed, sworn to and/or acknowledged before me by **Kristi L. Hull**, this **28th day of May, 2025** and proved to me on the basis of satisfactory evidence to be the person(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.

Evidence of identification was \_\_\_\_\_. I certify under PENALTY OF PERJURY under the laws of the state where the property is located that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

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NOTARY  
COMMISSION EXPIRES \_\_\_\_\_

## **MULTISTATE OMNIBUS AGREEMENTS/CERTIFICATION FORM FOR REFINANCE**

Borrower(s) Kristi L. Hull

Property: 9710 Tackle Street, Ladson, SC 29456

Lender: Truist Bank

Closing Date: May 28, 2025

### **AFFIRMATION OF NO BANKRUPTCY AND NO DIVORCE**

The Borrower(s) to this transaction warrant that they are not now parties in any bankruptcy or divorce proceedings of any kind or nature, do not have open bankruptcy or divorce proceedings, and are not contemplating commencing any such proceedings as of the date of execution of this Agreement.

Each respective undersigned Borrower(s) hereby agrees to hold harmless, defend and indemnify Equity National Title for any liability resulting from any misrepresentation, inconsistency, error or non-disclosure made herein including all reasonable attorney's fees associated therewith.

### **COMPLIANCE AGREEMENT TO EXECUTE CONFIRMATORY OR CORRECTIVE DOCUMENTS**

The undersigned Borrower(s) agree , if requested by the applicable Lender (if any) and/or Equity National Title, to fully cooperate and adjust, including signing of new documents for clerical errors, any or all loan (if any) or transaction closing documentation if deemed necessary or desirable in the reasonable discretion of Lender (if any) and/or the Equity National Title to enable: (i) Lender (if any) to sell, convey, seek guaranty or market said loan to any entity , including but not limited to any investor , Federal National Mortgage Association , Federal Home Loan Mortgage Corporation , Federal Housing Authority, or the Veteran's Administration; and/or (ii) to perfect the chain of title ; or (iii) to correct any necessary reporting documents such as tax reporting forms; and/or (iv) to comply with any applicable local, state or federal laws; and/or (v) to allow lender (if any) and Buyer(s) to obtain the appropriate title insurance policies associated with this transaction. The undersigned Borrower(s) and Seller(s) do hereby agree and covenant to cooperate and re-execute any documents as may be necessary, in order to assure that the Borrower(s) loan documentation executed this date (if any) will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by the Lender (if any) of its interest in, and to, said loan documentation (if any).

Borrower(s) do hereby agree and covenant to execute all such documents promptly when requested to do so by the Equity National Title, the Lender (if any) or Lender's attorneys (if applicable) or other agents, including but not limited to the Equity National Title.

### **AUTHORITY TO DISBURSE FUNDS**

The undersigned hereby authorize the Equity National Title and the Lender (if any) to disburse the proceeds of the mortgage loan from the Lender in accordance with the Settlement Statement and Closing Disclosure executed simultaneously at closing and to endorse all checks for that purpose.

It is further agreed that this closing and the release of closing proceeds is done in consideration of the Equity National Title reliance on information from the current mortgage holders of the property as to the correct payoff amounts for outstanding mortgages. The Borrower(s) as applicable, agree that if there is any shortage with regard to the payoff amount, they will remit any balance owing promptly to the said

mortgagees, will assist the Equity National Title to obtain discharges of such mortgages and will hold the Equity National Title harmless and indemnified from any claims arising from any such shortage including any and all reasonable attorney's fees that the Equity National Title expend to secure such cooperation, performance and satisfaction of mortgages and other payoffs.

The Borrowers agree that in the event a discharge of mortgage/ release of lien is sent directly to the Borrower(s), all such instruments shall be forwarded forthwith to the Equity National Title to ensure proper recording and perfection of the discharges of any such mortgage(s) and/or lien(s).

If Borrower(s) have requested any applicable funds be sent via wire transfer, the Borrower(s) agree as follows:

- a. The Equity National Title shall have no liability for any erroneous, incomplete, illegible, inaccurate or insufficient information provided with such request; the Borrower(s) shall be responsible for any costs and/or delays associated with such errors;
- b. A written "Wire Request Form" must be completed by the Borrower(s) and provided to the Equity National Title; which request shall require a mandatory call back verification;
- d. The Equity National Title reserve the right to reject wire requests and issue a check(s) in its sole discretion
- e. The Equity National Title shall have no liability nor responsibility for delays, charges, fines and any other costs or losses which are the result of third parties, such as banking institutions, the Federal Reserve wire system and all other security measures, restrictions, protocols, and the like associated with electronic funds transmission(s). The Borrower(s) understand that banking institutions or applicable government agencies may delay, seize or affect the transmission of funds pursuant to relevant and applicable laws, codes, procedures and the like.

Should Borrower(s) elect to accept or request a physical check for any applicable disbursement (either directly or through their attorney, agent, courier, overnight delivery service provider or other representative) such payment may not later be modified to a wire transfer at the sole discretion of the Equity National Title. It being expressly understood that once a physical check leaves the possession of an employee of the Equity National Title, reissuance is subject to a stop payment, reimbursement of any costs associated therewith, and a delayed period before reissuance/repayment to ensure security and integrity of funds. The Equity National Title will have no liability whatsoever in such event and the Borrower(s) assume all risk and liability of delays, lost interest, additional interest/per diem charges for payoffs/debts and the like.

## **CONDOMINIUMS**

If the Property is a Condominium or Co-operative Unit, your execution of this Agreement is confirming your understanding and agreements contained below:

The undersigned hereby warrant and represent that any and all assessments, common area charges, and the like (whether recurring, special or installment) which are due and payable as of the date hereof are paid in full and there exist no delinquencies, collections, lawsuits or the like pending or threatened against the undersigned for any such charges.

## **PAYMENT OF MUNICIPAL TAXES**

Notice is hereby given that you are solely responsible for payment of all real estate taxes, assessments and other municipal charges and should make inquiry with the applicable taxing authority that all tax and other municipal charges are current.

It is understood by the undersigned that Equity National Title has received information relative to municipal taxes and assessments from both the current lender holding escrows, if applicable, and the taxing authority pertaining to the subject property. This information was relied upon in the preparation of the Closing Disclosure and settlement statement where this information is shown. If it later develops that this information was inaccurate or incomplete the undersigned agrees and understands that Equity National Title shall not be responsible or held liable for any incorrect or incomplete information received from any lender or taxing authority. The undersigned specifically agrees to hold Equity National Title harmless from any responsibility in making any payment for taxes other than those shown on the Closing Disclosure and settlement statement and collected for at the closing. Specifically, but without limiting the generality of the foregoing, should the tax information provided by the lender being paid off in your transaction prove to be incorrect, you agree to deal directly with that lender in resolving any issues regarding the same.

**IMPORTANT:** If municipal taxes are collected at closing, how our office handles those funds is dependent upon the due date of the relevant tax bill, as further detailed below. If the due date falls within one month of your closing date:

Our office may hold the funds to pay the tax bill until the mortgage payoff(s) associated with your transaction is processed successfully. This procedure is followed in the event of an escrow disbursement for payment of the same tax bill for which funds were collected at the closing. In the event that the escrow reserves are disbursed to the taxing authority, any excess funds remaining after the mortgage account(s) is paid off will be issued to you by our office. Our office will submit the tax payment as close to the due date as possible. We will include a note to the taxing authority asking for return of the payment if your previous lender has already paid the bill. Most taxing authorities will accommodate this request, but many will disregard it and apply the overpaid funds to your next tax bill. If this occurs, you will need to address it directly with the taxing authority. If the due date falls within two months of your closing date we will submit the money to the taxing authority at the end of the month following your closing.

You should be aware that most of the money we collect in advance of the due date is only an estimated amount, based on prior tax payment information. Consequently, if the amount collected at closing is insufficient to cover the bill, you will need to follow-up with the taxing authority to ensure that the shortage is covered, even if your taxes are escrowed. If you wait to cover the shortage, while your lender may ultimately pay the balance owed, you may be subject to interest and penalties that accrue in the interim.

Finally, based upon the timing of the closing and the availability of the current tax roll information, we often have to proceed to closing based on estimated tax information. In that case, it is Equity National Title's policy to obtain an estimated tax figure from the taxing authority. If Equity National Title is unable to obtain an estimated tax figure, then it is our policy to add an additional 10% to the previous year's tax data in order to mitigate against the possibility of a shortage resulting from a tax increase. In the event the tax payment coming due exceeds the amount estimated it is your responsibility to cover the shortage. You are also strongly encouraged to work with your lender on a tax escrow adjustment to ensure the added tax liability is accounted for in future escrow payments.

## **CERTIFICATION OF MARITAL STATUS**

*CHECK ALL THAT APPLY*

**Borrower:** Kristi L. Hull

- I have never been married
- I am married to the co-borrower signing below
- I am married to \_\_\_\_\_
- I am legally divorced and have not since remarried
- I am widowed
- I am not currently married

**Borrower:** \_\_\_\_\_

- I have never been married
- I am married to the co-borrower signing below
- I am married to \_\_\_\_\_
- I am legally divorced and have not since remarried
- I am widowed
- I am not currently married

## **GAP INDEMNITY**

The Title Insurance Company, has been requested to issue its loan policy of title insuring the validity and priority of the lien of the refinanced mortgage as of the date the disbursement of proceeds and prior to its being recorded.

In consideration of the issuance of said title insurance policy, the undersigned, jointly and severally, for themselves, heirs, personal representatives and assigns, agrees to indemnify the Title Insurance Company against any loss or damage, including attorney's fees and expenses, arising as a result of defects, liens, encumbrances, adverse claims or other matters, if any, ("defects or liens") known or created by the undersigned, first appearing in the public records or attaching subsequent to the effective date of the title commitment issued in conjunction with this transaction but prior to the date the insured lender records the mortgage to be insured.

## **OWNER & SURVEY AFFIDAVIT**

I/We Warrant, represent and affirm that since I/We have owned the property now being mortgaged our/my enjoyment thereof has been peaceable and undisturbed and the title to said property has never been disputed or questioned to my knowledge, nor do I/We know of any facts by reason of which the title

to, or possession of, said property might be disputed or questioned, or by reason of which any claim to any of said property might be asserted adversely to me, and more particularly:

1. No party other than the Owner(s) is in possession of all or any portion of the premises above described under any unrecorded leases, tenancy at will or otherwise.
2. The Owner(s) during the time of ownership of the premises above described has/have conveyed no portion of the premises nor done any act or allowed any act to be done which has changed or could change the boundaries of the premises.
3. The Owner(s) has/have allowed no encroachments on the premises above described by any adjoining land owners nor has/have the undersigned encroached upon any property of adjoining land owners.
4. The Owner(s) has/have allowed no easements, rights of way, continuous driveway usage, drain, sewer, water, gas or oil pipeline or other rights of passage to others over the premises above described and has/have no knowledge of such adverse rights.
5. No persons, firm or corporation has furnished any labor, services or materials in connection with the construction or repair of any buildings or improvements on the herein described premises which could give rise to a mechanics lien.
6. The Owner(s) has/have no knowledge of any old highways, abandoned roads, lanes, cemetery or family burial grounds, springs, streams, rivers, ponds, or lakes bordering or running through said premises.
8. That there are no unrecorded leases or agreements affecting the premises, or other parties in possession.
9. That the owner(s) know of no unrecorded claims against the property, nor any set of facts by reason of which title to the property might be disputed or questioned, and they have been in peaceable and undisputed possession of the premises since their ownership.
11. That to the best of my/our knowledge there has been no violation of any covenants, conditions or restrictions of record affecting the premises and that there are no disputes with any adjoining property owners as to the location of property lines, or the encroachment of any improvements. I/We have not been served by any governmental authority, notice for the removal or abatement of any nuisance, or the violation of any Zoning restriction or concerning the condemnation of any portion of said premises.
12. That there are no liens or encumbrances (mortgages, judgments, tax liens, mechanic's liens, Deeds of Trust, etc.) known to the undersigned which are not being properly provided for in this transaction.

**These Agreements, Certifications and Affidavits are made to induce Equity National Title to complete the settlement of this transaction and to induce the lender in this transaction to make a loan to the undersigned, AND is made for the purpose of aiding Equity National Title and the Title Insurance Company selected by the lender in determining the marketability and/or insurability of the title to the premises, AND to induce said Company to issue its policies to title insurance, AND the affiant(s), under the pains and penalty of perjury, affirm(s) the foregoing statements are true and correct to the best of his/her/their knowledge and belief.**

Executed as a sealed instrument and dated: \_\_\_\_\_

---

Kristi L. Hull

State of: \_\_\_\_\_

County of: \_\_\_\_\_

On this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, before me, the undersigned notary public, personally appeared Kristi L. Hull proved to me through satisfactory evidence of identification, which was/were \_\_\_\_\_ to be the \_\_\_\_\_ person(s) whose name(s) is/are signed on the preceding or attached document, and \_\_\_\_\_ acknowledged to me that they/he/she signed it voluntarily for its stated purpose.

---

Notary Public

My Commission Expires:

# **Identity Verification Affidavit**

**Re: SCP25-500570**

## **Identification Information**

**Borrower's Name: Kristi L. Hull**

<b>U.S. Citizens/Permanent Resident Aliens (Check One):</b>	
<input type="checkbox"/> Driver's License	<input type="checkbox"/> State ID
<input type="checkbox"/> Military ID	<input type="checkbox"/> Passport
<input type="checkbox"/> Other _____	
<b>Date of Birth:</b>	
<b>Number:</b>	
<b>Issue Date:</b>	
<b>Expiration Date:</b>	
<b>County/State Issue Authority:</b>	

**Please sign below and acknowledge viewing the identification indicated above:**

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**Closing Agent / Notary Public**

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**Date**