



May 27, 2025

Enclosed is the signed closing package by Pauline and Peter Berol, Kira Berol needs to sign the same closing package. This is not approved to be signed in counterparts.

We have included some blank notary acknowledgements, please feel free to use one of your preference.

If you have questions, please contact us at 813-444-5685.

Best,

A handwritten signature in blue ink, appearing to read 'Stacey Dixon', is written over the printed name.

Stacey Dixon
Omnia Title Corp

Omnia Title Corp.
2002 N. Lois Ave., Ste. 500
Tampa, FL 33607
(833) 269-2341



Borrower: Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol
Property Address: 1158 Startrail Lane, Johns Island, SC 29455
Settlement Date: May 21, 2025
File No.: SC-25-8101

Comes the affiant(s), after first duly sworn, hereby state and agree as follows:

CORRECTION AGREEMENT - LIMITED POWER OF ATTORNEY

The undersigned Borrower(s), for and in consideration of the closing and funding of their refinance, hereby grant any representative of the Closing Agent, limited Power of Attorney to correct and/or execute or initial all typographic errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

The power of attorney is coupled with an interest and shall be irrevocable and shall survive the disability of the undersigned.

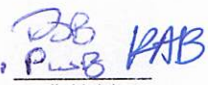
COMPLIANCE AGREEMENT

The undersigned hereby agree to cooperate with any representatives of the Closing Agent regarding any requests made subsequent to closing to correct errors made concerning the transaction or provide any and all additional documentation deemed necessary by the Closing Agent to affect this transaction and make the transaction final and insurable. The undersigned further agree that "to cooperate" as used in this agreement includes, but is not limited to, the agreement by the undersigned to execute or re-execute any documents which the Closing Agent, in the ordinary course of business, deem necessary or desirable to complete this transaction and insure the title to the real property.

The undersigned further agree that in the event that one or all of them refuse to comply with this agreement, they will, jointly and severally, indemnify and hold the Lender or Closing Agent, as applicable, harmless for any loss or damage caused by such refusal, including all costs incurred by either Lender or Closing Agent, as applicable, as a result thereof or enforcing this agreement.

OWNERS AFFIDAVIT

1. **Affiant states** that all of the persons, firms and corporations, including the general contractor and all subcontractors who have furnished services, labor or materials according to the plans and specifications, or extra items, used in the construction or repair of buildings and improvements on the real estate hereinafter described, have been paid in full and that such work has been fully completed and accepted by the owner.


(Initials)

*****PLEASE NOTE ANYONE SIGNING ANY RECORDABLE DOCUMENTS MUST SIGN THIS AFFIDAVIT*****

Omnia Title Corp.
2002 N. Lois Ave., Ste. 500
Tampa, FL 33607
(833) 269-2341

2. **Affiant further** says that no proceedings in bankruptcy or receivership have been instituted by or against her/him/them.
3. **Affiant further** says that no claims have been made to affiant by, nor is any suit now pending on behalf of any contractor, subcontractor, laborer or materialmen, and further that no chattel mortgages, conditional bills of sale, retention of title agreements, security agreements, financing statements, or personal property leases have been given or are outstanding as to any fixtures, appliances, or equipment which are now installed in or upon said real property, or the improvements thereon.
4. **Affiant further** says that there are no outstanding deeds of trust, mortgages, judgment liens, mechanics or materialmen's liens filed of record or unfilled claims or any other liens of encumbrances of any kind except those being paid in full on the Closing Disclosure Form to this transaction.
5. **Affiant on behalf** of said owner of Property and/or General Contractor does for a valuable consideration hereby agree and guarantee to hold (by reason of the fact that it has issued its title insurance policies), harmless against any liens, claims or suit of or by any general contractor, subcontractor, mechanic or materialmen, and against chattel mortgages, conditional bills of sales, retention of title agreements, security agreements, financing statements, or personal property leases in connection with the construction, repair or sale of such building or improvements on said real estate.
6. **That the affiant(s)** are the only legal owner(s) of the property being mortgaged and/or conveyed.
7. **That the undersigned has disclosed** if there are any maintenance or homeowner's association fees applicable to the property herein, and that they are responsible for any fees outstanding prior to the date herein. They further warrant all fees to be current at the time of conveyance or upon acquiring financing.
8. **That the Affiant**, recognizing that funding may occur prior to the Deed, Deed of Trust and/or Mortgage being filed for record in the appropriate Office; agrees that in consideration of Omnia Title Corp., or First American Title Insurance Company, issuing said policy or policies of title insurance, without exception to any matters which may arise between the effective date of the commitment for title insurance and the date the documents creating the interest being insured are filed for record, (which matters may constitute an encumbrance on or affect the title), to promptly defend, remove, bond or otherwise dispose of any encumbrance, lien or objectionable matter to title which may arise or be filed, as the case may be, against said property during the period of time between the effective date of the commitment and the date the documents are filed for record. The Affiant further agrees to hold harmless and indemnify Omnia Title Corp. or Stewart Title Guaranty against all losses, expenses, costs and fees (including but not limited to attorney's fees) which may arise out of the Affiant's failure to so remove, bond or otherwise dispose of any said liens, encumbrances or objectionable matters.

PAYOFF AFFIDAVIT

We, the undersigned, do hereby hold any representatives of the Closing Agent harmless for any addition to the monies due from any shortage in the payoff amounts of any and all liens on the aforementioned property. We also understand that if for any reason the payoff is incorrect, we are fully responsible for making up the difference and will take care of the said shortages within five (5) days from notification by the settlement agent and/or title insurance underwriter, whether by telephone or by mail.

ONE AND THE SAME AFFIDAVIT

BEFORE ME, the undersigned, deposes and says that he/she is known as Kira Alyse Berol and also known as _____ and that they are one and the same person.

BEFORE ME, the undersigned, deposes and says that he/she is known as Pauline Wilson Berol and also known as _____ and that they are one and the same person.

PWB POB AFB
(Initials)

*****PLEASE NOTE ANYONE SIGNING ANY RECORDABLE DOCUMENTS MUST SIGN THIS AFFIDAVIT*****

Omnia Title Corp.
2002 N. Lois Ave., Ste. 500
Tampa, FL 33607
(833) 269-2341

AFFIDAVIT AS TO MARITAL STATUS

The undersigned, upon first duly being sworn, deposes and says;

That the affiant(s) are NOT MARRIED

OR

200 PWB
That the affiant(s) are MARRIED, and that their spouses signed the Mortgage/Deed of Trust, Borrower(s)/Buyer(s) Affidavit. (if applicable)

ESCROW DISCLOSURE FORM

The undersigned hereby acknowledge and have been advised by the title agent that it is the policy of the company to deposit all funds collected at closing immediately into their interest bearing account, and to disburse all funds as soon as practicable following closing, including seller's/borrower's proceeds, mortgage payoffs and services rendered for the property (i.e. termite inspection, survey, insurance, etc.) and any sales commission due (if applicable).

The undersigned hereby acknowledge that they have been advised of the policy of title agent regarding the release of these funds and interest-bearing deposits. Furthermore, the undersigned agree that any interest so earned shall not accrue to the benefit of the undersigned and may be retained by the title agent.

SURVEY AFFIDAVIT

The undersigned, upon first duly being sworn, deposes and says;

1. The improvements (house, garage, outbuildings, fences, etc.) on the subject property are within the boundary lines and setback lines, if any, of said property.
2. There are no encroachments of improvements (house, garage, outbuildings, fences, walkways, driveways, eaves, drains, etc.) of adjoining property onto the subject property.
3. The undersigned knows of no assertions being made by any adjoining property owner, nor by us against any adjoining property owner, as to the location of any boundary lines or disputes as to occupancy of any property to their property.
4. The affiants, their heirs, administrators, executors, successors, assigns, agents, employees or other representatives shall defend, keep harmless and indemnify the settlement agent, title agent and/or title insurance underwriter, it's successors and assigns from any loss, damage, cost, liability or expense which it may sustain under its policy of title insurance by reason of any inaccuracies contained herein.

NOTICE TO PURCHASER-MORTGAGOR

PURSUANT TO RULE 4-21.001 OF THE INSURANCE COMMISSIONER AND TREASURER, NOTICE IS HEREBY GIVEN BY **OMNIA TITLE CORP.** TO THE UNDERSIGNED MORTGAGOR THAT A MORTGAGEE TITLE INSURANCE POLICY IS TO BE ISSUED TO YOUR MORTGAGEE LENDER, AND THAT SUCH POLICY DOES NOT PROVIDE TITLE INSURANCE PROTECTION TO YOU AS THE OWNER OF THE REAL ESTATE YOU ARE REFINANCING.

THE UNDERSIGNED HAS READ THE ABOVE NOTICE AND UNDERSTANDS THAT SUCH MORTGAGE TITLE INSURANCE POLICY TO BE ISSUED TO THE MORTGAGEE LENDER DOES NOT PROVIDE TITLE INSURANCE PROTECTION TO THE UNDERSIGNED AS OWNER.

PWB PJB KAB
(Initials)

PLEASE NOTE ANYONE SIGNING ANY RECORDABLE DOCUMENTS MUST SIGN THIS AFFIDAVIT

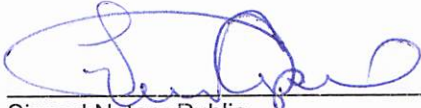
Omnia Title Corp.
2002 N. Lois Ave., Ste. 500
Tampa, FL 33607
(833) 269-2341

STATE OF New York)
COUNTY OF Suffolk)

Before me, a Notary Public in and for the County and State aforesaid, personally appeared ~~Kira Alyse Berol~~,
Pauline Wilson Berol, and Peter John Berol, who acknowledged the execution of the foregoing document, and
who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notary Seal this 21 day of: May, 2025

My Commission Expires: 4/5/2028


Signed Notary Public
Lenor Capria
Printed

LENOR CAPRIA
Notary Public - State of New York
No. 01CA6107478
Qualified in Suffolk County
My Commission Expires 4/5/2028

KWB Pub PJB
(Initials)

PLEASE NOTE ANYONE SIGNING ANY RECORDABLE DOCUMENTS MUST SIGN THIS AFFIDAVIT

ALL-PURPOSE ACKNOWLEDGMENT

State of South Carolina

County of Charleston

On 5/29/25 before me, Michael A. Brooks
DATE NAME OF NOTARY PUBLIC

personally appeared Kira Alyse Berol
NAME(S) OF SIGNER(S)

☐ personally known to me OR ☒ 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.

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

WITNESS my hand and official seal.

Place Notary Seal or Stamp Here

[Signature]
SIGNATURE OF NOTARY
Michael A. Brooks

ATTENTION NOTARY: Although the information requested below is OPTIONAL, it may prove valuable to persons relying on this Acknowledgment and could prevent fraudulent reattachment of this certificate to another document.

DESCRIPTION OF ATTACHED DOCUMENT

THIS CERTIFICATE
MUST BE ATTACHED
TO THE DOCUMENT
DESCRIBED AT RIGHT

Correction Agreement - Limited Power of Attorney
TITLE OR TYPE OF DOCUMENT

5
NUMBER OF PAGES

5/29/25
DATE OF DOCUMENT

N/A
SIGNER(S) OTHER THAN NAMED ABOVE

Omnia Title Corp.
2002 North Lois Avenue
Suite 500
Tampa, FL 33607
(833) 269-2341
(239) 201-2093

File No: SC-25-8101

To: Kira Alyse Berol, Pauline Wilson Berol, and Peter John Berol

Property: 1158 Startrail Lane, Johns Island, SC 29455

Re: Privacy Policy of Omnia Title Corp.

What kinds of information we collect: Omnia Title Corp. (the "Company") may collect information about you, (for instance, your name, address, telephone number), and information about your transaction, including the identity of the real property that you are buying or financing. We obtain a copy of any deeds, notes or mortgages that are involved in the transaction. We may get this information from you or from the lender, attorney, or real estate broker that you have chosen. Our title insurance companies then obtain information from the public records about the property so that we can prepare a title insurance policy. When we provide closing, escrow, or settlement services, mortgage lending, or mortgage loan servicing, we may get your social security number, and we may receive additional information from third parties including appraisals, credit reports, land surveys, escrow account balances, and sometimes bank account numbers to facilitate the transaction. If you are concerned about the information we have collected, please write to us.

How we use this information: The company giving or specifically adopting this notice does not share your information with marketers outside its own family. There is no need to tell us to keep your information to ourselves because we share your information only to provide the service requested by your or your lender, or in other ways permitted by law. The privacy laws permit some sharing without your approval. We may share internally and with non-affiliated third parties in order to carry out and service your transaction, to protect against fraud or unauthorized transactions, for institutional risk control, and to provide information to government and law enforcement agencies. Companies within a family may share certain information among themselves in order to identify and market their own products that they think may be useful to you. Credit information about you is shared only to facilitate your transaction or for some other purpose permitted by law.

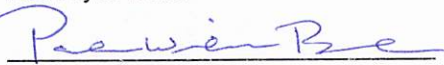
How we protect your information: We restrict access to nonpublic personal information about you to those employees who need the information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with law to guard your nonpublic personal information. We reinforce the company's privacy policy with our employees.

Others that may be covered by this policy: Omnia Title Corp. is a title insurance agent for the title insurance underwriters Stewart Title Guaranty Company. This privacy policy may also apply to those underwriters.


I (we) hereby acknowledge receipt of a copy of this Privacy Policy.


Kira Alyse Berol

Date: 5/29/25


Pauline Wilson Berol

Date: 5/21/2025


Peter John Berol

Date: 5/21/2025

FROM: AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSSE, PENNSYLVANIA 19053
Phone: (844) 242-6656
Fax: (844) 242-6624

TO: Omnia Title Corp
2002 N Lois Ave Ste 500
Tampa, Florida 33607
(813) 444-5685

ATTN: Jocelyn K Orihuela

RE: Borrower(s): Kira Alyse Berol, Pauline Wilson Berol

Property Address: 1158 Startrail Lane
Johns Island, South Carolina 29455

Document Date: May 21, 2025

Closing Date: May 21, 2025

Disbursement: May 28, 2025

Case No.:

Loan No.: 61743

App. No.:

Order No.: SC-25-8101

Escrow No.:

GENERAL CLOSING INSTRUCTIONS

Do not close or fund this loan unless **ALL** conditions in these closing instructions and any supplemental closing instructions have been satisfied. The total consideration in this transaction except for our loan proceeds and approved secondary financing must pass to you in the form of cash. Do not close or fund this loan if you have knowledge of a concurrent or subsequent transaction which would transfer the subject property.

You must follow these instructions exactly. These closing instructions can only be modified with our advance written approval. You shall be deemed to have accepted and to be bound by these closing instructions if you fail to notify us in writing to the contrary within 24 hours of your receipt hereof or if you disburse any funds to or for the account of the Borrower(s).

All documents with the exception of those to be recorded (Security Instrument, Riders, Corporation Assignment(s), Grant Deed, Quit Claim, Power of Attorney, etc.) must be returned to our office within **48 HOURS** of the signing. Please return certified copies of those documents that are to be recorded. Failure to comply with these instructions may delay funding.

EXECUTION OF DOCUMENTS

1. Each Borrower must sign all documents exactly as his or her name appears on the blank line provided for his or her signature. All signatures must be witnessed if required or customary. All signature acknowledgments must be executed by a person authorized to take acknowledgments in the state of closing.
2. Any correction to loan documents must be approved in writing by us in advance. **No white-out permitted.** Approved deletion should be made by marking a single line through the language being deleted. All additions and deletions must be initialed by all borrowers. No corrections or deletions to the Closing Disclosure are permitted.
3. All Powers of Attorney must be provided to and approved by us in advance. If approved, the Power of Attorney must be recorded in the same county(ies) in which the Security Instrument is recorded, a certified copy provided to us.

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

GENERAL CLOSING INSTRUCTIONS
GCI.MSC 10/15/21

Page 1 of 2

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RESCISSION

1. If the transaction is subject to rescission, provide **each** Borrower and **each** person having any ownership interest in the security property with **two (2) copies** of the completed Notice of Right to Cancel. The Notice of Right to Cancel must be properly completed (including all dates) and each borrower and person given a Notice of Right to Cancel must execute an acknowledgment of receipt. Your failure to properly complete and provide the Notice of Right to Cancel to each person entitled to receive it and obtain an acknowledgment of receipt will delay this closing.
2. No Borrower or other person having an ownership interest in the Security Property may modify or waive his or her right to rescind without our prior written consent.
3. If any Borrower or other person having an ownership interest in the security property indicates that he or she wishes to cancel this transaction, contact us immediately for further instructions.
4. Provide to each Borrower and each person having any ownership interest in the security property a Closing Disclosure, and obtain an acknowledgment of receipt executed by each borrower and person. Your failure to properly provide the Closing Disclosure to each person entitled to receive it and obtain an acknowledgement of receipt will delay this closing.

SURVEYS

1. A valid survey dated within 90 days of closing is required in areas where surveys are customary.
2. The survey must contain all relevant and customary information and certifications and the legal description, lot size and street must agree with the appraisal and closing documents.

HAZARD INSURANCE

1. The Borrower(s) must provide satisfactory evidence of hazard insurance coverage and flood insurance coverage if the Property is located in a special flood hazard area.
2. Dwelling coverage must be equal to the lesser of the loan amount or the full replacement value of the property improvements, and must extend for either a term of at least one (1) year after the closing date for purchase transactions or _____ months after the closing date for refinance transactions.
3. Loss payee/mortgagee clause to read: Loan Number: 61743

ACKNOWLEDGED AND AGREED:

Settlement Agent Jocelyn K Orihuela

FROM: AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVOSSE, PENNSYLVANIA 19053
Phone: (844) 242-6656
Fax: (844) 242-6624

TO: Omnia Title Corp
2002 N Lois Ave Ste 500
Tampa, Florida 33607
(813) 444-5685

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SPECIFIC CLOSING INSTRUCTIONS

LOAN DOCUMENTS:

We enclose the following documents necessary to complete the above referenced loan transaction:

- | | |
|--------------------------------------|-----------------------------|
| (X) Note | (X) Affidavit and Agreement |
| (X) Mortgage | (X) Allonge to Note |
| (X) Planned Unit Dev. Rider | (X) Certification |
| (X) Payment Letter | (X) Legal Exhibit 'A' |
| (X) Hazard Ins. Req. | (X) 4506C |
| (X) Initial Escrow Acct. Disc. Stmt. | (X) Notices |
| (X) Buydown Agreement | (X) Loan Application |

Deliver one (1) copy of all loan documents to the Borrower(s); deliver one (1) copy of the Federal Truth-In-Lending Disclosure Statement or Closing Disclosure (as applicable) to each Borrower.

LOAN TERMS:

Loan Amount: 134,072.00

Initial Advance:

Sales Price:

Term (Months): 360

Interest Rate: 6.625

Initial Payment: 858.48

First Payment Date: 07/01/25

Last Payment Date: 06/01/55

ARM Loan: () Yes (X) No

Index:

Margin:

Periodic Rate Cap:

Lifetime Rate Cap:

Lifetime Rate Floor:

Interest Change Date:

Payment Change Date:

Loan Purpose: REFINANCE

PAYOFF REQUIREMENTS:

It is a condition to the funding of this loan that the following payoffs be made through this closing. Indicate payoffs on the HUD-1 Settlement Statement or Closing Disclosure (as applicable) or provide other satisfactory evidence of payoff:
PAYOFF to GUILD MTGE for Mortgage Loan 140,213.54

CONDITIONS TO BE SATISFIED PRIOR TO DISBURSEMENT OF LOAN PROCEEDS:

** SEE ATTACHED ADDENDUM TO CLOSING INSTRUCTIONS **

TITLE INSURANCE REQUIREMENTS:

You are authorized to use funds for the account of the Borrowers and to record all instruments when you comply with the following:

1. THIS LOAN MUST RECORD IN 1ST LIEN POSITION ON OR PRIOR TO THE DISBURSEMENT DATE NOTED ABOVE. PROVIDE DUPLICATE ORIGINALS OF THE ALTA TITLE POLICY.
2. Vesting to read: Peter John Berol, Pauline Wilson Berol and Kira Alyse Berol, as joint tenants with rights of survivorship and not as tenants in common
3. Title Policy must contain the following endorsements (or their equivalents):
4. ALTA Title Policy must be free from liens, encumbrances, easements, encroachments and other title matters except (i) the lien of our loan in the amount of our loan on the property described herein showing the Instrument or Document Number and the date of recording of the Security Instrument; (ii) general, specific, state, county, city, school or other taxes and assessments not yet due or payable: All paid ;
(iii) other items as permitted by us; and (iv) the following items as shown on the preliminary title report, commitment, binder or equivalent dated April 4, 2025

SECONDARY FINANCING:

Secondary financing in the amount of \$ NONE

has been approved.

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704

SPECIFIC CLOSING INSTRUCTIONS
SCI.MSC 05/07/20

Page 1 of 2

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ESTIMATE OF FEES AND COSTS:

| ITEM | AMOUNT | POC | PAID BY |
|--|----------|------|----------|
| Buydown Cost to: AmRes Corporation | 1,040.20 | 0.00 | Lender |
| Title - Closing Protection Letter to: Stewart Title Guaranty Company | 25.00 | 0.00 | Borrower |
| Title - Lenders Title Policy to: Omnia Title Corp | 201.75 | 0.00 | Borrower |
| Title - Notary Fee to: TBD | 250.00 | 0.00 | Borrower |
| Title - Settlement Agent Closing Fee to: Omnia Title Corp | 550.00 | 0.00 | Borrower |
| Recording Fee - Mortgage to: Other | 35.00 | 0.00 | Borrower |

Subtotal of Estimated Fees and Costs: \$ 2,101.95

PER DIEM INTEREST:

From: 05/28/25 To: 06/01/25
(Anticipated Closing Date)

4 days at \$ 24.33 per day Subtotal of Per Diem Interest: \$ 97.32

IMPOUNDS/ESCROWS:

Impound/escrow checks should be made payable to and sent to us together with the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable).

| | | | | | |
|---------------------|---|----------|--------------|-----------|---------------|
| HAZARD INSURANCE | 3 | month(s) | at \$ 139.08 | per Month | = \$ 417.24 |
| COUNTY PROPERTY TAX | 7 | month(s) | at \$ 177.86 | per Month | = \$ 1,245.02 |
| | | month(s) | at \$ | per Month | = \$ |
| | | month(s) | at \$ | per Month | = \$ |
| | | month(s) | at \$ | per Month | = \$ |
| | | month(s) | at \$ | per Month | = \$ |
| | | month(s) | at \$ | per Month | = \$ |

Aggregate Escrow Adjustment: \$ -711.44

Impound Subtotal: \$ 950.82

Mortgage Ins. Premium: \$

TOTAL OF FEES AND COSTS: \$ 3,150.09

HUD-1 SETTLEMENT STATEMENT OR CLOSING DISCLOSURE:

The final HUD-1 Settlement Statement or Closing Disclosure (as applicable) must be completed at settlement and must accurately reflect all receipts and disbursements indicated in these closing instructions and any amended closing instructions subsequent hereto. If any changes to fees occur documents may need to be re-drawn and re-signed. Fax a certified copy of the final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to AMRES CORPORATION @ (844) 242-6624 Attention: Quality Assurance


Send the original final HUD-1 Settlement Statement or Closing Disclosure (as applicable) to us at the following address within 24 hours of settlement: 1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOS, PENNSYLVANIA 19053

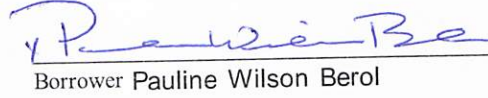
ADDITIONAL INFORMATION: BORROWER MUST SIGN AND DATE THESE CLOSING INSTRUCTIONS.

If for any reason this loan does not close within 48 hours of your receipt of funds, immediately return all documents to Lender and wire all funds only to: AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310, FEASTERVILLE TREVOS, PENNSYLVANIA 19053

If you have any questions regarding any of these instructions, please contact AMRES CORPORATION
at (844) 242-6656

BORROWER ACKNOWLEDGMENT: I/We have read and acknowledged receipt of these Closing Instructions.

 5/29/25 Date
Borrower Kira Alyse Berol

 5/21/2025 Date
Borrower Pauline Wilson Berol

ACKNOWLEDGED AND AGREED:

Settlement Agent
Jocelyn K Orihuela

Date

FROM: AMRES CORPORATION
1 NESHAMINY INTERPLEX DRIVE STE 310
FEASTERVILLE TREVORE, PENNSYLVANIA 19053
Phone: (844) 242-6656
Fax: (844) 242-6624

TO: Omnia Title Corp
2002 N Lois Ave Ste 500
Tampa, Florida 33607
Phone: (813) 444-5685

ATTN: Jocelyn K Orihuela

RE: Borrower(s): Kira Alyse Berol, Pauline Wilson Berol

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South Carolina 29455

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Order No.: SC-25-8101

Escrow No.:

ADDENDUM TO CLOSING INSTRUCTIONS

(Additional conditions to be satisfied prior to disbursement of loan proceeds)

ACKNOWLEDGED AND AGREED:

Settlement Agent
Jocelyn K Orihuela

Date

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704
ADDENDUM TO CLOSING INSTRUCTIONS
ATCI.MSC 08/28/03

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

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

J - A bank as defined in section 581.

K - A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

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

Request for Taxpayer Identification Number and Certification

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

Loan Number: 61743

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

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

| | | |
|---|--|---|
| Print or type See Specific Instructions on page 3. | 1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Pauline Wilson Berol | |
| | 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) Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) | 4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) (Applies to accounts maintained outside the United States) |
| | 3b If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions <input type="checkbox"/> | |
| | 5 Address (number, street, and apt. or suite no.). See instructions. 1158 Startrail Lane | Requester's name and address (optional) AMRES CORPORATION 1 NESHAMINY INTERPLEX DRIVE STE 310 FEASTERVILLE TREVOS, PA 19053 |
| 6 City, state, and ZIP code Johns Island, South Carolina 29455 | | |
| 7 List account number(s) here (optional) 61743 | | |

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.

| |
|---------------------------------------|
| Social security number |
| 208-56-4269 |
| or |
| Employer identification number |
| |

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.

Part II Certification

Under penalties of perjury, I certify that:

- 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
- 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
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

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

| | | |
|------------------|--|-----------------------|
| Sign Here | Signature of U.S. person  | Date 5/21/2025 |
|------------------|--|-----------------------|

Mortgage Lender/Servicer: AmRes Corporation NMLS # 1359704