

ORIGIN ID:BXA (877) 930-1674

ACRISURE NATIONAL LENDER SERVICES
123 COURT STREET

BAY ST. LOUIS, MS 39620
UNITED STATES US

SHIP DATE: 10JUN25
ACTWGT: 1.00 LB
CAD: 253992844/MSX12150

BILL SENDER

TO

FEDEX - ACRISURE
59 LINCOLN AVENUE

58GJ5/0E74/59F2

FAIR LAWN NJ 07410

(877) 930-1676

REF: LSC24207120

INV:

PO:

DEPT:



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PRIORITY OVERNIGHT

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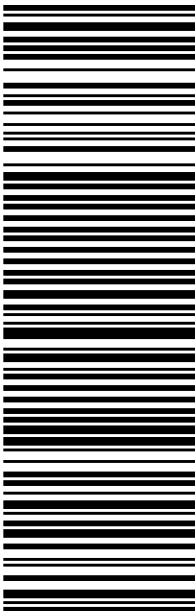
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GENERAL CLOSING INSTRUCTIONS

TO THE NOTARY

Review documents for page size and check printer settings before printing package to ensure document size requirements and no information is cut off or illegible.

Spouse to sign homestead/spousal docs if either vested on title or if the property they are refinancing, is located in a homestead/spousal state. Please call the Acrisure National Lender Services, LLC closer listed on the notary checklist if you are unsure if spouse is required to sign or not.

If needed, please correct the Notice of Right to Cancel dates **ONLY** if they are not correct for the signing date and rescission date. Please have the borrower initial by the correction. Also, if any additional corrections are made, the borrower(s) must initial by each correction.

Photo ID required. *Some lenders require two forms of ID.* Please read the PATRIOT ACT identification form that may be included in with the closing docs to see what is required. **(PLEASE COLLECT A LEGIBLE COPY OF IDS TO SEND BACK WITH DOCS)**

Borrower funds collected under \$1,500 may be in the form of a personal check. **Funds between \$1,500 - \$5,000 must be in the form of a Certified Check** unless otherwise noted in the instructions. Please make checks payable to Acrisure National Lender Services, LLC. Anything over \$5,000 must be sent via wire. Any time funds are due for ANY amount, please be sure to leave of a copy of our wire instructions with the borrower. **Always make sure a copy of the wire instructions are left with the borrower in their unsigned loan package and advise the borrower of the above.**

IMPORTANT: Acrisure National Lender Services, LLC CANNOT ACCEPT ACH TRANSFERS, ACCOUNT TRANSFERS OR BILL PAY. TO ENSURE YOUR TRANSACTION IS NOT DELAYED YOU MUST WIRE YOUR FUNDS.

Please review documents to make sure all applicable boxes are checked and all documents are properly completed (PARTICULARLY APPLIES TO VA DISCLOSURES)

ALWAYS bring two sets of documents to the signing and provide borrower with an unsigned copy of documents before leaving the signing.

Documents must be signed exactly as the borrower name appears. Please use **BLUE INK** for all signatures unless otherwise specified by the lender on the closing instructions. If you have a check to send back, simply paperclip to the top of the package or place in an envelope and then paperclip to package.

Package must be **DROPPED WITHIN 24 HOURS OF CLOSING** with FedEx label provided.

Thank you



Privacy Policy

Effective: June 1, 2022
Last Updated: June 1, 2022

This Privacy Policy (this "Policy") describes how Acrisure Title Holdings, LLC and its affiliates, including the Acrisure Title Agencies with whom you are doing business (collectively, "Acrisure," "we," "us" or "our"), collect, use, share, and safeguard personal information of consumers. This Policy also tells you about your rights and choices with respect to your personal information as a consumer, and how you can reach us to get answers to your questions. We may process your personal information through your online and offline interactions with us (collectively, the "Services").

Please read this Privacy Policy carefully. Using the Services and providing the related personal information is voluntary, and by accessing or using the Services, you: (i) acknowledge that you have read and understood this Privacy Policy; and (ii) agree that your access to and use of the Services are subject to the Privacy Policy and related Terms of Use.

Types of Information We May Collect

The following table provides examples of the types of information that we may collect from you and how we may use that information.

Context	Types of Information	Primary Purpose for Collection and Use of Information
Account Registration	We may collect your name and contact information if you create an account to manage your policy. We may also collect information relating to the actions that you perform while logged into your account.	We have a legitimate interest in providing account related functionalities to our users. Accounts can be used for easy checkout, policy administration, and to save your preferences and transaction history.
Consumer Information	We may collect your name, phone number, postal address, email address, driver's license number, date of birth, Social Security Number, marital status, payment information, and policy information (e.g., policy number, policy type, coverage(s) and limit(s)) and underwriting, exposure or claims-related data, to the extent available.	We have a legitimate interest in collecting this information from consumers in order to accurately provide them with insurance products and services and to communicate with them concerning normal business administration such as policy servicing and billing.
Cookies and First Party Tracking	We may use cookies and clear GIFs. "Cookies" are small pieces of information that a website sends to a computer's hard drive while a website is viewed, and clear GIFs are a type of picture file that can be used to store or send data.	We have a legitimate interest in making our websites operate efficiently.
Cookies and Third Party Tracking	We may participate in behavior-based advertising, which means that a third party uses technology (e.g., a cookie) to collect information about your use of our websites so that they can provide advertising about products and services tailored to your interests on our websites, or on other websites.	We have a legitimate interest in engaging in behavior-based advertising and capturing websites' analytics.
Email Interconnectivity	If you receive email from us, we may use certain tools to capture data related to when you open our message, click on any links or banners it contains and make purchases.	We have a legitimate interest in understanding how you interact with our communications to you.
Feedback/Support	If you provide us feedback or contact us for support, we will collect your name and email address or postal address, as well as any other content that you send to us, in order to reply.	We have a legitimate interest in receiving, and acting upon, your feedback or requests for support.
Joint Ventures	We may collect Consumer Information (described above) and other relevant or related information from parties with whom we have a joint venture(s) in order to deliver you products or services that may be applicable or of interest to you.	We have a legitimate interest in providing consumers with products or services that they are seeking to purchase or may have an interest in purchasing.
Mailing List	When you sign up for one of our mailing lists we collect your email address or postal address.	We share information about our products and services with individuals that consent to receive such information. We also have a legitimate interest in sharing information about our products or services.
Mobile Devices	We may collect information from your mobile device such as unique identifying information broadcast from your device when visiting our websites or when visiting one of our locations.	We have a legitimate interest in identifying unique visitors, and in understanding how users interact with us on their mobile devices.
Surveys	When you participate in a survey, we collect information that you provide through the survey. If the survey is provided by a third party service provider, the third party's privacy policy applies to the collection, use, and disclosure of your information.	We have a legitimate interest in understanding your opinions, and collecting information relevant to our organization.

Sweepstakes or Contests	When you participate in a sweepstakes or contest we collect information about you, including contact information, to notify you if you are selected.	We have a legitimate interest in operating the sweepstakes. In some contexts we are also required by law to collect information about those that enter into our sweepstakes, and we have a legitimate interest in complying with those laws.
Website Interactions	We may use technology to monitor how you interact with our websites. This may include which links you click on, or information that you type into our online forms. This may also include information about your device or browser.	We have a legitimate interest in understanding how you interact with our websites to better improve them, and to understand your preferences and interests in order to select offerings that you might find most useful. We also have a legitimate interest in detecting and preventing fraud.
Web Logs	We may collect information, including your browser type, operating system, Internet Protocol (IP) address (a number that is automatically assigned to a computer when the Internet is used), domain name, click activity, referring website(s), and/or a date/time stamp for visitors.	We have a legitimate interest in monitoring our networks and the visitors to our websites. Among other things, it helps us understand which of our services is the most popular.

In addition to the information that we may collect from you directly, we may also receive information about you from other sources, including third parties, business partners, our affiliates, or publicly available sources.

Use and Processing of Information

In addition to the purposes and uses described above, we may use information in the following ways (among others):

- To identify you when you visit our websites.
- For everyday business purposes, such as account management, contract management, website administration, corporate governance and reporting obligations.
- To provide you insurance products or services.
- To provide you non-insurance products or services that may be of interest.
- To improve our services and product offerings.
- To process payments.
- To conduct analytics.
- To respond to inquiries related to support or other requests.
- To send marketing and promotional materials, including information relating to our products, services, sales, or promotions or those of a third party.
- To comply with laws and regulations and legal processes.

Although the sections above describe our primary purpose in collecting your information, in many situations we have more than one purpose. For example, if you obtain a title insurance policy through us, we may collect your information to provide our title agency services to you, but we may also collect your information as we have a legitimate interest in maintaining your information after your transaction is complete so that we can quickly and easily respond to any questions about your policy. Alternatively, if you receive Services from us, we may collect your information so that we may provide such Services, but we may also collect your information as we have a legitimate interest in maintaining your information after your transaction is complete so that we can quickly and easily respond to any questions about these Services. As a result, our collection and processing of your information is based on different contexts, our need to perform a contract, our obligations under law, and/or our legitimate interest in conducting our business. We do not use your information to seek, obtain or furnish consumer reporting data or consumer reports, and we do not consider personal information provided to us to be a consumer report if the exclusions from the definition of consumer report in section 603(d)(2)(A) of the Fair Credit Reporting Act did not apply.

Sharing of Information

In addition to the specific situations discussed elsewhere in this Policy, we may disclose information in the following situations:

1. **Affiliates and Acquisitions.** We may share information with our corporate affiliates (e.g., parent company, sister companies or subsidiaries, and other companies under common control) or joint ventures to which we are a party. If another company acquires, or plans to acquire, all or a portion of our company, business, or assets, we may also share information with that company, including at the negotiation stage.
2. **Other Disclosures with Your Consent.** We may ask if you would like us to share your information with other unaffiliated third parties who are not described elsewhere in this Policy.
3. **Other Disclosures without Your Consent.** We may disclose information in response to subpoenas, warrants, or court orders, or in connection with any legal process, or to comply with relevant laws. We may also share your information in order to establish or exercise our rights; to defend against or bring a legal claim; to investigate, prevent, or take action regarding possible illegal activities, suspected fraud, safety of person or property, or a violation of our policies; or to comply with your request for the shipment of products to or the provision of services by a third party.
4. **Partner Promotion.** We may offer contests, sweepstakes, or other promotions with third party partners. If you decide to enter a contest, sweepstakes, or promotion that is sponsored by a third-party partner, the information that you provide will be shared with us and with them. Their use of your information is not governed by this Policy.
5. **Service Providers.** We may share your information with service providers. Among other things, service providers may help us to administer our websites, conduct surveys, provide technical support, process payments, and assist in the fulfillment of orders.
6. **Sharing with Affiliates and Non-Affiliates for Marketing and Other Purposes.** We may share your information with affiliates and non-affiliates for marketing and other purposes. Under certain circumstances, you may opt-out of such sharing with respect to certain data you have provided to us. Please refer to the individual Privacy Notice(s) received from us for information relating to the sharing of your personal information. In addition, California residents may opt-out of the sharing of certain information with affiliates of Acrisure by using one of the methods listed below under "Contact Information."

Your Choices and Rights

Depending on where you live, you may have certain rights with respect to your personal information. You may be able to make the following choices regarding your personal information:

1. **Access to Your Personal Information.** You may request access to your personal information by contacting us at the address described below. If required by law, upon request, we will grant you reasonable access to the personal information that we have about you. Note that if you are a California resident, you have the right to request access to your personal information and may be entitled to ask us for a notice describing what categories of personal information (if any) we share with third parties or affiliates for direct marketing.
2. **Changes to Your Personal Information.** We rely on you to update and correct your personal information. You may be able to modify or delete your account profile on our website(s). If our website(s) do not permit you to update or correct certain information, you can contact us at the address described below in order to request that your information be modified. Note that we may keep historical information in our backup files as permitted by law.
3. **Deletion of Your Personal Information.** Typically, we retain your personal information for the period necessary to fulfill the purposes outlined in this Policy, unless a longer retention period is required or permitted by law. In certain jurisdictions, you may have the right to request the deletion of your personal information. If required by law, we will grant a request to delete information, but you should note that in many situations we must keep your personal information to comply with our legal obligations, resolve disputes, enforce our agreements, or for another one of our business purposes. Note that if you are a California resident, you have the right to request deletion of your personal information, though we do not guarantee that such request will be granted in every instance.
4. **Online Tracking.** We may recognize automated browser signals regarding tracking mechanisms, which may include "Do Not Track" instructions.
5. **Promotional Emails.** You may choose to provide us with your email address for the purpose of allowing us to send free newsletters, surveys, offers, and other promotional materials to you, as well as targeted offers from third parties. You can stop receiving promotional emails by following the unsubscribe instructions in emails that you receive. If you decide not to receive promotional emails, we may still send you service related communications.
6. **Promotional Mailings.** If at any time you do not want to receive offers and/or circulars from us, you can remove yourself from our mailing lists by emailing us (our contact information is below) with "NO SNAIL MAIL" in the subject line, along with your name, address and zip code. Please note that our mailings are prepared in advance of their being sent. Although we will remove your name from our mailing list after receiving your request, you may still receive mailings from us that had been initiated prior to your name being removed.
7. **Promotional Text Messages.** If you receive a text message from us that contains promotional information you can opt-out of receiving future text messages by replying "STOP."
8. **Revocation of Consent.** If you revoke your consent for the processing of personal information, then we may no longer be able to provide you services. In some cases, we may limit or deny your request to revoke consent if the law permits or requires us to do so, or if we are unable to adequately verify your identity. You may revoke consent to processing (where such processing is based upon consent) by contacting us at the address described below.

How to Submit a Request

To submit a request to access, or delete your personal information, please contact us by one of the methods listed below under "Contact Information." Please note that we must be able to verify your identity to make sure you are the person about whom we have collected personal information or an authorized representative. Depending on the type of request, we may conduct the verification process by email or phone using information that matches our records. The information you must provide as part of the verification process may include: name, contact information (such as email address or phone number), relationship with us, and residency. We may also ask for additional information as needed based on your relationship with us. You may also designate an authorized agent to submit a request on your behalf to access or delete your personal information. To do so, you must (1) provide that authorized agent written and signed permission to submit such request, and (2) verify your own identity directly with us. Please note, we may deny a request from an authorized agent that does not submit proof that they have been authorized to submit such request.

In some cases we may limit or deny your requests to access, or delete your information. This may occur because the law permits or requires us to do so, or if we are unable to adequately verify your identity. Please note, if you elect to exercise one of your choices listed above, you will not receive discriminatory treatment by us for exercising your privacy rights that are conferred upon you by law.

How We Protect Personal Information

No method of transmission over the Internet, or method of electronic storage, is fully secure. While we use reasonable efforts to protect your personal information from unauthorized access, use, or disclosure, we cannot guarantee the security of your personal information. In the event that we are required by law to inform you of a breach to your personal information we may notify you electronically, in writing, or by telephone, if permitted to do so by law.

Some of our websites may permit you to create an account. When you do you will be prompted to create a password. You are responsible for maintaining the confidentiality of your password, and you are responsible for any access to or use of your account by someone else that has obtained your password, whether or not such access or use has been authorized by you. You should notify us of any unauthorized use of your password or account by using one of the methods listed below under "Contact Information."

Other Important Information

The following additional information relates to our privacy practices:

- **Transmission of Information to Other Countries.** As an international company, we transmit information between and among our affiliates. As a result, your information may be processed in a foreign country where privacy laws may be less stringent than the laws in your country. Nonetheless, where possible, we take steps to treat personal information using the same privacy principles that apply pursuant to the law of the country in which we first received your information. By submitting your personal information to us, you agree to the transfer, storage and processing of your information in a country other than your country of residence. If you would like more information concerning our attempts to apply the privacy principles applicable in one jurisdiction to data when it goes to another jurisdiction, you can contact us using the contact information below.
- **Children's Privacy.** We do not knowingly collect any personal information from children under the age of 13 years. Our websites are directed to persons who are at least 13 years of age. If a parent or guardian is made aware that a child under the age of 13 has provided us with personal information through any point of contact, we ask to be contacted at the below email address, and we will delete the information about the child referenced from our files. If we have actual knowledge that personal information about a person under the age of 13 has been collected without appropriate parental consent, then we will

take the appropriate steps to delete such information. We do not sell the personal information of minors less than 16 years of age without affirmative authorization.

- **Third Party Applications/Websites.** We have no control over the privacy practices of websites or applications that we do not own.
- **Changes to This Policy.** We may change our Policy and practices over time. To the extent that our Policy changes in a material way, the policy that was in place at the time that you submitted personal information to us will generally govern that information unless we receive your express or implied consent to the new privacy policy. Our Policy includes an "effective" and "last updated" date. The effective date refers to the date that the current version took effect. The last updated date refers to the date that the current version was last substantively modified.
- **Information for California Residents.** California Civil Code Sections 1798.115(c), 1798.130(a)(5)(c), 1798.130(c), and 1798.140 indicate that organizations should disclose whether certain categories of information are collected, "sold" or transferred for an organization's "business purpose" (as those terms are defined under California law). We do not "sell" information as that term is defined under California Law. You can find a list of the categories of information that we collect and share below. Please note that because this list is comprehensive, it may refer to types of information that we share about people other than yourself. If you would like more information concerning the categories of your personal information (if any) we share with third parties or affiliates for those parties to use for direct marketing, please submit a written request to us using the information in the "Contact Information" section below. California residents may have a right to not be discriminated against for the exercise of certain rights under this policy; we do not discriminate against California residents who exercise any of their rights described in this Policy.

Contact Information

If you have any questions, comments, or complaints concerning our privacy practices, or, where required by law, if you would like to submit a request based on a right listed in this Policy, please contact us at the appropriate address below. We will attempt to respond to your requests and to provide you with additional privacy-related information.

Acrisure, LLC
100 Ottawa Avenue SW
Grand Rapids, MI 49503
Attn: Acrisure Privacy Office
acrisureprivacyoffice@acrisure.com
877-504-9487
www.acrisure.com/privacy-policy/privacy-requests

California Information Sharing Disclosure

California Civil Code Sections 1798.115(c), 1798.130(a)(5)(c), 1798.130(c), and 1798.140 indicate that organizations should disclose whether the following categories of personal information are collected, transferred for “valuable consideration,” or transferred for an organization’s “business purpose” (as those terms are defined under California law). The table below indicates the categories of personal information we collect and transfer in a variety of contexts. Please note that because this list is comprehensive, it may refer to types of information that we collect and share about people other than yourself.

Categories of Personal Information We Collect	To Whom We Disclose Personal Information for a Business Purpose
Identifiers – this may include real name, alias, postal address, unique personal identifier, online identifier, email address, account name, social security number, driver’s license number, or other similar identifiers.	<ul style="list-style-type: none"> • Affiliates • Agency management system vendors • Claims adjusters • Data center/host/cloud-service providers • Electronic signature/consent facilitation vendors • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Internet service providers • Joint marketing partners • Managing general agents • Managing general underwriters • Operating systems and platforms • Other Service Providers • Professional services organizations, this may include auditors and law firms • Program administrations • Third parties who assist with information technology and security programs • Wholesale insurance brokers
Additional categories of personal information described in the California Customer Records statute (Cal. Civ. Code § 1798.80(e)) – this may include signature, physical characteristics or description, state identification card number, insurance policy number, education, bank account number, credit card number, debit card number, and other financial information, medical information, and health insurance information.	<ul style="list-style-type: none"> • Affiliates • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Third parties who assist with information technology and security programs
Characteristics of protected classifications – this may include age, sex, race, ethnicity, physical or mental handicap, etc.	<ul style="list-style-type: none"> • Affiliates • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Third parties who assist with information technology and security programs
Commercial information – this may include information about products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.	<ul style="list-style-type: none"> • Affiliates • Agency management system vendors • Claims adjusters • Managing general agents • Managing general underwriters • Third parties who assist with information technology and security programs • Wholesale insurance brokers
Internet or other electronic network activity information – this may include browsing history, search history, and information regarding an individual’s interaction with an internet website, application, or advertisement.	<ul style="list-style-type: none"> • Affiliates • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Third parties who assist with information technology and security programs
Audio, electronic, visual, thermal, olfactory, or similar information	<ul style="list-style-type: none"> • Affiliates • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Third parties who assist with information technology and security programs
Non-public education information (as defined in the Family Educational Rights and Privacy Act)	<ul style="list-style-type: none"> • Affiliates • Government entities, as may be needed to comply with law or prevent illegal activity • Insurance carriers • Third parties who assist with information technology and security programs
Inferences drawn from any of the information listed above	<ul style="list-style-type: none"> • Affiliates

FACTS

WHAT DOES 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?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and ■ and ■ and
How?	All financial companies need to share personal information to run their everyday business. In the section below, we list the reasons financial companies can share their personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		
For our marketing purposes— to offer our products and services to you		
For joint marketing with other financial companies		
For our affiliates' everyday business purposes— information about your transactions and experiences		
For our affiliates' everyday business purposes— information about your creditworthiness		
For our affiliates to market to you		
For nonaffiliates to market to you		

To limit our sharing	<ul style="list-style-type: none"> ■ Call —our menu will prompt you through your choice(s) or ■ Visit us online: <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 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 or go to

Who we are

Who is providing this notice?

What we do

How does protect my personal information?

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.

How does collect my personal information?

We collect your personal information, for example, when you

- or
- or
-

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes—information about your creditworthiness
- affiliates from using your information to market to you
- sharing for nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

What happens when I limit sharing for an account I hold jointly with someone else?

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

-

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

-

Joint marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

-

Other important information

NOTE

June 11, 2025
(Note Date)

Charleston
(City)

South Carolina
(State)

5 Plainfield Dr
Charleston, SC 29407
(Property Address)

1. BORROWER'S PROMISE TO PAY

In return for a loan in the amount of U.S. **\$100,100.00** (the "Principal") that I have received from **Everest Funding** (the "Lender"), I promise to pay the Principal, plus interest, to the order of the Lender. I will make all payments under this Note in U.S. currency in the form of cash, check, money order, or other payment method accepted by Lender.

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

2. INTEREST

Interest will be charged on unpaid Principal until the full amount of the Principal has been paid. I will pay interest at a yearly rate of **8.750%**.

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

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

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

I will make my Monthly Payments at

Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My Monthly Payment will be in the amount of U.S. **\$787.49**. This payment amount does not include any property taxes, insurance, or other charges that I may be required to pay each month.

4. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "Prepayment." When I make a Prepayment, I will notify the Note Holder in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the Monthly Payments then due under this Note.

I may make a full Prepayment or partial Prepayments without paying a Prepayment charge. The Note Holder will use my Prepayments to reduce the amount of Principal that I owe under this Note. However, the Note Holder may apply my Prepayment to the accrued and unpaid interest on the Prepayment amount, before applying my Prepayment to reduce the Principal amount of the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my Monthly Payment unless the Note Holder agrees in writing to those changes.

5. LOAN CHARGES

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

6. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any Monthly Payment by the end of **fifteen** calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be **5.000%** of my overdue Monthly Payment. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each Monthly Payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of unpaid Principal, all the interest that I owe on that amount, and other charges due under this Note (the "Default Balance"). That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver By Note Holder

If I am in default and the Note Holder does not require me to pay the Default Balance immediately as described above, the Note Holder will still have the right to do so if I continue to be in default or if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

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

7. GIVING OF NOTICES

(A) Notice to Borrower

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it, or by mailing it by first class mail, to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address. I will promptly notify the Note Holder of any change to my physical address and of any change to my mailing address. Unless applicable law requires otherwise, notice may instead be sent by e-mail or other electronic communication if agreed to by me and the Note Holder in writing and if I have provided the Note Holder with my current e-mail address or other electronic address. If I have agreed with the Note Holder that notice may be given by e-mail or other electronic communication, I will promptly notify the Note Holder of any changes to my e-mail address or other electronic address.

(B) Notice to Note Holder

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

8. OBLIGATIONS OF PERSONS UNDER THIS NOTE

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

9. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

10. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument also describes how and under what conditions I may be required to make immediate payment of all amounts I owe under this Note. Some of those conditions are described as follows:

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

Loan Number: **D014621**

MIN: **101323810000154078**

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

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

 (Seal)
Steven Montell Kase -Borrower

 (Seal)
 -Borrower

(Sign Original Only)

Loan originator (Organization): **Everest Funding**; NMLS #: **1120111**

Loan originator (Individual): **Ben Nelson**; NMLS #: **2042259**

Pay to the order of

Without Recourse this _____ day of _____, _____

Everest Funding

By : _____

Ben Nelson
 Its: _____

ALLONGE TO PROMISSORY NOTE

FOR PURPOSES OF FURTHER ENDORSEMENT OF THE FOLLOWING DESCRIBED NOTE, THIS ALLONGE IS AFFIXED AND BECOMES A PERMANENT PART OF SAID NOTE.

Loan Number: **D014621**

Note Date: **June 11, 2025**

Original Loan Amount: **\$100,100.00**

Borrower(s) Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Pay to the order of **Deephaven Mortgage LLC**

Without Recourse

This _____ day of _____, _____

Everest Funding

Signature of Duly Authorized Officer

Typed Name and Title of Signatory

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)

Steven Montell Kase

Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)

STEVE M KASE

Social Security Number 545 – 86 – 9899
(or Individual Taxpayer Identification Number)

Date of Birth
(mm/dd/yyyy)

01 / 03 / 1952

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 0

Ages _____

Contact Information

Home Phone (704) 701 – 5331

Cell Phone (704) 701 – 5331

Work Phone () – Ext. _____

Email email@e-vconcepts.com

Current Address

Street 5 Plainfield Dr

Unit # _____

City Charleston State SC ZIP 29407 Country USA

How Long at Current Address? 13 Years 10 Months **Housing** ☐ No primary housing expense ☒ Own ☐ Rent (\$_____/month)

If at Current Address for LESS than 2 years, list Former Address ☒ **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

How Long at Former Address? _____ Years _____ Months **Housing** ☐ No primary housing expense ☐ Own ☐ Rent (\$_____/month)

Mailing Address – if different from Current Address ☒ **Does not apply**

Street _____ Unit # _____

City _____ State _____ ZIP _____ Country _____

1b. Current Employment/Self-Employment and Income

☐ **Does not apply**

Employer or Business Name electric vehicle concepts

Phone (704) 701 – 5331

Street 5 Plainfield Dr

Unit # _____

City Charleston State SC ZIP 29407 Country USA

Position or Title Owner/ CEO

Start Date 01 / 01 / 1978 (mm/dd/yyyy)

How long in this line of work? 50 Years 0 Months

Check if this statement applies:

☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.

☒ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. **Monthly Income (or Loss)** ☒ I have an ownership share of 25% or more. \$ 2,422.93

Gross Monthly Income

Base \$_____/month

Overtime \$_____/month

Bonus \$_____/month

Commission \$_____/month

Military Entitlements \$_____/month

Other \$_____/month

TOTAL \$_____/month

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

Steve Kase Sole Proprietor/ Engineers
Employer or Business Name Design Phone (704) 701 - 5331
Street 5 Plainfield Drive Unit # _____
City Charleston State SC ZIP 29407 Country USA

Position or Title Owner/ CEO**Start Date** 01 / 03 / 1975 (mm/dd/yyyy)How long in this line of work? 50 Years 0 Months**Check if this statement applies:**☐ I am employed by a family member, property seller, real estate agent, or other party to the transaction.☒ **Check if you are the Business Owner or Self-Employed** ☐ I have an ownership share of less than 25%. ☐ I have an ownership share of 25% or more. **Monthly Income (or Loss)** \$ 2,910.46**Gross Monthly Income**

Base \$ _____ /month

Overtime \$ _____ /month

Bonus \$ _____ /month

Commission \$ _____ /month

Military Entitlements \$ _____ /month

Other \$ _____ /month

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

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

Income Source – use list above	Monthly Income
Social Security	\$ 1,267.60
	\$
	\$
Provide TOTAL Amount Here	\$ 1,267.60

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

Account Type – use list above	Financial Institution	Account Number	Cash or Market Value
			\$
			\$
			\$
			\$
			\$
Provide TOTAL Amount Here			\$

Borrower Name: Steven Montell Kase

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			Credits		
• Proceeds from Real Estate Property to be sold on or before closing	• Proceeds from Sale of Non-Real Estate Asset	• Secured Borrowed Funds	• Earnest Money	• Relocation Funds	• Sweat Equity
		• Unsecured Borrowed Funds	• Employer Assistance	• Rent Credit	• Trade Equity
		• Other	• Lot 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	To be paid off at Unpaid Balance or before closing		Monthly Payment
Revolving	AMEX	-3499932583600453	\$	3,829.00 <input type="checkbox"/>	\$ 76.00
Revolving	JPMCB CARD	426684176349	\$	1,505.00 <input type="checkbox"/>	\$ 77.00
Revolving	CAPITAL ONE	517805821301	\$	555.00 <input type="checkbox"/>	\$ 25.00
Revolving	DISCOVER BANK	601100586816	\$	862.00 <input type="checkbox"/>	\$ 26.00
			\$	<input type="checkbox"/>	\$

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

Monthly Payment

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 5 Plainfield Dr				Unit #
	City	Charleston	State	SC	ZIP 29407 Country USA
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>if not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property	
				Monthly Rental Income	For LENDER to calculate: Net Monthly Rental Income
\$500,000.00	Retained	Primary Residence	\$400.00	\$	\$

Mortgage Loans on this Property ☒ Does not apply**3b. IF APPLICABLE, Complete Information for Additional Property** ☒ Does not apply**3c. IF APPLICABLE, Complete Information for Additional Property** ☒ Does not apply

Borrower Name: Steven Montell Kase

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 \$ 100,100.00 **Loan Purpose** ☐ Purchase ☒ Refinance ☐ Other (specify) _____

Property Address Street 5 Plainfield Dr Unit # _____
City Charleston State SC ZIP 29407 County Charleston
Number of Units 1 **Property Value** \$ 410,000.00

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

Borrower Name: Steven Montell Kase

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

<p>A. Will you occupy the property as your primary residence? If YES, have you had an ownership interest in another property in the last three years? If YES, complete (1) and (2) below: (1) What type of property did you own: primary residence (PR), FHA secondary residence (SR), second home (SH), or investment property (IP)? (2) How did you hold title to the property: by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?</p>	<p><input type="radio"/> NO <input checked="" type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES _____ _____</p>
<p>B. If this is a Purchase Transaction: Do you have a family relationship or business affiliation with the seller of the property?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>C. Are you borrowing any money for this real estate transaction (<i>e.g., money for your closing costs or down payment</i>) or obtaining any money from another party, such as the seller or realtor, that you have not disclosed on this loan application? If YES, what is the amount of this money?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES \$ _____</p>
<p>D. 1. Have you or will you be applying for a mortgage loan on another property (not the property securing this loan) on or before closing this transaction that is not disclosed on this loan application? 2. Have you or will you be applying for any new credit (<i>e.g., installment loan, credit card, etc.</i>) on or before closing this loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES <input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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 (<i>e.g., the Property Assessed Clean Energy Program</i>)?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

5b. About Your Finances

<p>F. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>G. Are there any outstanding judgments against you?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>H. Are you currently delinquent or in default on a Federal debt?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>I. Are you a party to a lawsuit in which you potentially have any personal financial liability?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>J. Have you conveyed title to any property in lieu of foreclosure in the past 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>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?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>L. Have you had property foreclosed upon in the last 7 years?</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>
<p>M. Have you declared bankruptcy within the past 7 years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13</p>	<p><input checked="" type="radio"/> NO <input type="radio"/> YES</p>

Borrower Name: Steven Montell Kase

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.

Borrower Signature _____ Date (mm/dd/yyyy) _____

Borrower Name: Steven Montell Kase

Section 7: Military Service.

This section asks questions about your (or your deceased spouse's) military service.

Military Service of Borrower

Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces? ☒ NO ☐ YES

If YES, check all that apply: ☐ Currently serving on active duty with projected expiration date of service/tour ____ / ____ / ____ (mm/dd/yyyy)

☐ Currently retired, discharged, or separated from service

☐ Only period of service was as a non-activated member of the Reserve or National Guard

☐ Surviving spouse

Section 8: Demographic Information.

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

Demographic Information of Borrower

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

Ethnicity: Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino – Print origin: _____

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

☒ Not Hispanic or Latino

☐ I do not wish to provide this information

Sex

☐ Female

☒ Male

☐ I do not wish to provide this information

Race: Check one or more

☐ American Indian or Alaska Native – Print name of enrolled or principal tribe: _____

☐ Asian

☐ Asian Indian

☐ Chinese

☐ Filipino

☐ Japanese

☐ Korean

☐ Vietnamese

☐ Other Asian – Print race: _____

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian

☐ Guamanian or Chamorro

☐ Samoan

☐ Other Pacific Islander – Print race: _____

For example: Fijian, Tongan, and so on.

☒ White

☐ I do not wish to provide this information

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

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

Was the race of the Borrower collected on the basis of visual observation or surname? ☐ NO ☐ YES

The Demographic Information was provided through:

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

Borrower Name: Steven Montell Kase

Section 9: Loan Originator Information. To be completed by your **Loan Originator**.**Loan Originator Information**Loan Originator Organization Name Everest FundingAddress 2445 5th Ave. Suite 401, San Diego, CA 92101Loan Originator Organization NMLSR ID# 1120111State License ID# MLS-1120111Loan Originator Name Ben NelsonLoan Originator NMLSR ID# 2042259State License ID# MLO-2042259Email ben@griffinfunding.comPhone (855) 394 – 8288

Signature _____

Date (mm/dd/yyyy) 04/17/2025**Borrower Name:** Steven Montell Kase

Uniform Residential Loan Application — Unmarried Addendum

For Borrower Selecting the Unmarried Status

Lenders Instructions for Using the Unmarried Addendum

The Lender may use the Unmarried Addendum only when a Borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how State property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title.

For example, the Lender may use the Unmarried Addendum when the Borrower resides in a State that recognizes civil unions, domestic partnerships, or registered reciprocal beneficiary relationships or when the property is located in such a State. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1, is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☒ NO ☐ YES

If YES, indicate the type of relationship and the State in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the State in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship ☐ Other (*explain*) _____

State: _____

Borrower Name: Steven Montell Kase

Uniform Residential Loan Application — Unmarried Addendum

Freddie Mac Form 65 • Fannie Mae Form 1003

Effective 1/2021

Page 1 of 1

Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

L1. Property and Loan Information**Community Property State**

- ☐ At least one borrower lives in a community property state.
☐ The property is in a community property state.

Transaction Detail

- ☐ Conversion of Contract for Deed or Land Contract
☐ Renovation
☐ Construction-Conversion/Construction-to-Permanent
 ☐ Single-Closing ☐ Two-Closing

Construction/Improvement Costs \$ _____

Lot Acquired Date 01 / 01 / 2011 (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 InformationTitle to the Property **Will** be Held in What Name(s):

Steven Montell Kase

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)

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

Trust Information

- ☐ Title Will be Held by an *Inter Vivos (Living)* Trust
☐ Title Will be Held by a Land Trust

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 8.7500 %
 Loan Term 360 (months)

Mortgage Lien Type

- ☒ First Lien
☐ Subordinate Lien

Amortization Type

- ☒ Fixed Rate ☐ Other (explain): _____
☐ Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment _ (months)

Subsequent Adjustment Period _ (months)

Loan Features

- ☐ Balloon / Balloon Term (months)
☐ Interest Only / Interest Only Term (months)
☐ Negative Amortization
☐ Prepayment Penalty / Prepayment Penalty Term _____ (months)
☐ Temporary Interest Rate Buydown / Initial Buydown Rate _____ %
☐ Other (explain): _____

Proposed Monthly Payment for Property

First Mortgage (P & I)	\$ 787.49
Subordinate Lien(s) (P & I)	\$ 0.00
Homeowner's Insurance	\$ 260.50
Supplemental Property Insurance	\$ 0.00
Property Taxes	\$ 255.70
Mortgage Insurance	\$ 0.00
Association/Project Dues (Condo, Co-Op, PUD)	\$ 0.00
Other	\$ 0.00
TOTAL	\$ 1,303.69

Borrower Name(s): Steven Montell Kase

L4. Qualifying the Borrower – Minimum Required Funds or Cash Back**DUE FROM BORROWER(S)**

A. Sales Contract Price	\$ 0.00
B. Improvements, Renovations, and Repairs	\$ 0.00
C. Land <i>(if acquired separately)</i>	\$ 0.00
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$ 0.00
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$ 0.00
F. Borrower Closing Costs <i>(including Prepaid and Initial Escrow Payments)</i>	\$ 6,601.46
G. Discount Points	\$ 1,467.62
H. TOTAL DUE FROM BORROWER(s) (Total of A thru G)	\$ 8,069.08

TOTAL MORTGAGE LOANS

I. Loan Amount Loan Amount Excluding Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> \$ 100,100.00 Financed Mortgage Insurance <i>(or Mortgage Insurance Equivalent)</i> Amount \$ 0.00	\$ 100,100.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$ 0.00
K. TOTAL MORTGAGE LOANS (Total of I and J)	\$ 100,100.00

TOTAL CREDITS

L. Seller Credits <i>(Enter the amount of Borrower(s) costs paid by the property seller)</i>	\$ 0.00
M. Other Credits <i>(Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other)</i>	\$ 975.00
N. TOTAL CREDITS (Total of L and M)	\$ 975.00

CALCULATION

TOTAL DUE FROM BORROWER(s) <i>(Line H)</i>	\$ 8,069.08
LESS TOTAL MORTGAGE LOANS <i>(Line K)</i> AND TOTAL CREDITS <i>(Line N)</i>	– \$ 101,075.00
Cash From/To the Borrower (Line H minus Line K and Line N) NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	\$ -93,005.92

Borrower Name(s): Steven Montell Kase

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) Steven Montell Kase

Homeownership Education and Housing Counseling

Homeownership education and housing counseling programs are offered by independent third parties to help the Borrower understand the rights and responsibilities of homeownership.

Has the Borrower(s) completed homeownership education (group or web-based classes) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Attended Workshop in Person ☐ Completed Web-Based Workshop

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide the name of the Housing Education Program:

(3) Date of Completion ____/____/____ mm/dd/yyyy

Has the Borrower(s) completed housing counseling (customized counselor-to-client services) within the last 12 months? ☐ NO ☐ YES

If YES: (1) What format was it in: (Check the most recent) ☐ Face-to-Face ☐ Telephone ☐ Internet ☐ Hybrid

(2) Who provided it:

If a HUD-approved agency, provide Housing Counseling Agency ID # _____

For a list of HUD approved agencies go to: https://www.hud.gov/program_offices/housing/sfh/hcc

If not a HUD-approved agency, or unsure of HUD approval, provide name of Housing Counseling Agency:

(3) Date of Completion ____/____/____ mm/dd/yyyy

Language Preference

Language Preference – Your loan transaction is likely to be conducted in English. This question requests information to see if communications are available to assist you in your preferred language. Please be aware that communications may NOT be available in your preferred language.

Optional – Mark the language you would prefer, if available:

☒ English ☐ Chinese ☐ Korean ☐ Spanish ☐ Tagalog ☐ Vietnamese ☐ Other: _____ ☐ I do not wish to respond
(中文) (한국어) (Español) (Tagalog) (Tiếng Việt)

Your answer will NOT negatively affect your mortgage application. Your answer does not mean the Lender or Other Loan Participants agree to communicate or provide documents in your preferred language. However, it may let them assist you or direct you to persons who can assist you.

Language assistance and resources may be available through housing counseling agencies approved by the U.S. Department of Housing and Urban Development. To find a housing counseling agency, contact one of the following Federal government agencies:

- U.S. Department of Housing and Urban Development (HUD) at (800) 569-4287 or https://www.hud.gov/program_offices/housing/sfh/hcc.
- Consumer Financial Protection Bureau (CFPB) at (855) 411-2372 or www.consumerfinance.gov/find-a-housing-counselor.

ACKNOWLEDGMENT of RECEIPT of APPRAISAL

Date: **June 11, 2025**

Borrower Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

You are entitled to receive a copy of all appraisal reports or valuations ("Valuation Report") developed in connection with your application for credit the earlier of our receipt or at least three (3) business days prior to your closing date.

Your signature below acknowledges either:

- (1) Your receipt of each Valuation Report three (3) or more business days prior to your loan closing, or, alternatively,
- (2) That you previously waived your right to receive a copy of any Valuation Report developed in connection with your credit application at least three (3) or more business days prior to the closing date and have received a copy at or before closing.

Steven Montell Kase

Date

Date

Addendum to Loan Application-Homestead

Lender
Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

Owner
Steven Montell Kase
5 Plainfield Dr
Charleston, SC 29407

Date
April 17, 2025

Loan Number
D014621

Property Address: **5 Plainfield Dr**
Charleston, SC 29407

Potential creditors are interested in whether a loan applicant knows of any additional parties who may have a homestead interest in the property that is being used to secure repayment of the loan. The creditor is interested because it needs to have full access to the property. If there are additional parties with a homestead interest in the property, that interest will interfere with the creditor's enforcement of the loan.

For this reason, we are asking you:

Can anyone, other than you, claim a homestead interest in the property that will secure repayment of the loan?

☐ Yes ☐ No

If you answered "Yes," please identify the other parties:

Owner

Steven Montell Kase

Date

Loan originator (Organization): **Everest Funding**; NMLS #: **1120111**

Loan originator (Individual): **Ben Nelson**; NMLS #: **2042259**

AKA STATEMENT

Borrower **Steven Montell Kase**

This is to certify that the undersigned **BORROWER**, whose name appears on documents related to the purchase and/or financing of the referenced property located at **5 Plainfield Dr, Charleston, SC 29407**, is one and the same person as:

STEVE M KASE

June 11, 2025

Date

Steven Montell Kase

STATE OF SOUTH CAROLINA, _____ **County ss:**

The foregoing instrument was acknowledged before me this _____ day of _____ , _____
by **Steven Montell Kase**.

Witness my hand and official seal.

My Commission Expires: _____

(Seal)

Notary Public

PAYMENT AND AMORTIZATION SCHEDULEBorrower Name(s): **Steven Montell Kase**Date: **June 11, 2025**Property Address: **5 Plainfield Dr
Charleston, SC 29407**

#	Date	Rate	Pmt Amt	Principal	Interest	Mtg Ins	Balance	LTV %
1	08/01/25	8.750	787.49	57.59	729.90	0.00	100,042.41	24.401
2	09/01/25	8.750	787.49	58.01	729.48	0.00	99,984.40	24.386
3	10/01/25	8.750	787.49	58.44	729.05	0.00	99,925.96	24.372
4	11/01/25	8.750	787.49	58.86	728.63	0.00	99,867.10	24.358
5	12/01/25	8.750	787.49	59.29	728.20	0.00	99,807.81	24.343
6	01/01/26	8.750	787.49	59.72	727.77	0.00	99,748.09	24.329
7	02/01/26	8.750	787.49	60.16	727.33	0.00	99,687.93	24.314
8	03/01/26	8.750	787.49	60.60	726.89	0.00	99,627.33	24.299
9	04/01/26	8.750	787.49	61.04	726.45	0.00	99,566.29	24.284
10	05/01/26	8.750	787.49	61.49	726.00	0.00	99,504.80	24.269
11	06/01/26	8.750	787.49	61.93	725.56	0.00	99,442.87	24.254
12	07/01/26	8.750	787.49	62.39	725.10	0.00	99,380.48	24.239
13	08/01/26	8.750	787.49	62.84	724.65	0.00	99,317.64	24.224
14	09/01/26	8.750	787.49	63.30	724.19	0.00	99,254.34	24.208
15	10/01/26	8.750	787.49	63.76	723.73	0.00	99,190.58	24.193
16	11/01/26	8.750	787.49	64.23	723.26	0.00	99,126.35	24.177
17	12/01/26	8.750	787.49	64.69	722.80	0.00	99,061.66	24.161
18	01/01/27	8.750	787.49	65.17	722.32	0.00	98,996.49	24.145
19	02/01/27	8.750	787.49	65.64	721.85	0.00	98,930.85	24.129
20	03/01/27	8.750	787.49	66.12	721.37	0.00	98,864.73	24.113
21	04/01/27	8.750	787.49	66.60	720.89	0.00	98,798.13	24.097
22	05/01/27	8.750	787.49	67.09	720.40	0.00	98,731.04	24.081
23	06/01/27	8.750	787.49	67.58	719.91	0.00	98,663.46	24.064
24	07/01/27	8.750	787.49	68.07	719.42	0.00	98,595.39	24.048
25	08/01/27	8.750	787.49	68.57	718.92	0.00	98,526.82	24.031
26	09/01/27	8.750	787.49	69.07	718.42	0.00	98,457.75	24.014
27	10/01/27	8.750	787.49	69.57	717.92	0.00	98,388.18	23.997
28	11/01/27	8.750	787.49	70.08	717.41	0.00	98,318.10	23.980
29	12/01/27	8.750	787.49	70.59	716.90	0.00	98,247.51	23.963
30	01/01/28	8.750	787.49	71.10	716.39	0.00	98,176.41	23.945
31	02/01/28	8.750	787.49	71.62	715.87	0.00	98,104.79	23.928
32	03/01/28	8.750	787.49	72.14	715.35	0.00	98,032.65	23.910
33	04/01/28	8.750	787.49	72.67	714.82	0.00	97,959.98	23.893
34	05/01/28	8.750	787.49	73.20	714.29	0.00	97,886.78	23.875
35	06/01/28	8.750	787.49	73.73	713.76	0.00	97,813.05	23.857
36	07/01/28	8.750	787.49	74.27	713.22	0.00	97,738.78	23.839
37	08/01/28	8.750	787.49	74.81	712.68	0.00	97,663.97	23.820
38	09/01/28	8.750	787.49	75.36	712.13	0.00	97,588.61	23.802
39	10/01/28	8.750	787.49	75.91	711.58	0.00	97,512.70	23.784
40	11/01/28	8.750	787.49	76.46	711.03	0.00	97,436.24	23.765
41	12/01/28	8.750	787.49	77.02	710.47	0.00	97,359.22	23.746
42	01/01/29	8.750	787.49	77.58	709.91	0.00	97,281.64	23.727
43	02/01/29	8.750	787.49	78.14	709.35	0.00	97,203.50	23.708
44	03/01/29	8.750	787.49	78.71	708.78	0.00	97,124.79	23.689
45	04/01/29	8.750	787.49	79.29	708.20	0.00	97,045.50	23.670
46	05/01/29	8.750	787.49	79.87	707.62	0.00	96,965.63	23.650
47	06/01/29	8.750	787.49	80.45	707.04	0.00	96,885.18	23.631
48	07/01/29	8.750	787.49	81.04	706.45	0.00	96,804.14	23.611
49	08/01/29	8.750	787.49	81.63	705.86	0.00	96,722.51	23.591
50	09/01/29	8.750	787.49	82.22	705.27	0.00	96,640.29	23.571
51	10/01/29	8.750	787.49	82.82	704.67	0.00	96,557.47	23.551
52	11/01/29	8.750	787.49	83.43	704.06	0.00	96,474.04	23.530
53	12/01/29	8.750	787.49	84.03	703.46	0.00	96,390.01	23.510

54	01/01/30	8.750	787.49	84.65	702.84	0.00	96,305.36	23.489
55	02/01/30	8.750	787.49	85.26	702.23	0.00	96,220.10	23.468
56	03/01/30	8.750	787.49	85.89	701.60	0.00	96,134.21	23.447
57	04/01/30	8.750	787.49	86.51	700.98	0.00	96,047.70	23.426
58	05/01/30	8.750	787.49	87.14	700.35	0.00	95,960.56	23.405
59	06/01/30	8.750	787.49	87.78	699.71	0.00	95,872.78	23.384
60	07/01/30	8.750	787.49	88.42	699.07	0.00	95,784.36	23.362
61	08/01/30	8.750	787.49	89.06	698.43	0.00	95,695.30	23.340
62	09/01/30	8.750	787.49	89.71	697.78	0.00	95,605.59	23.318
63	10/01/30	8.750	787.49	90.37	697.12	0.00	95,515.22	23.296
64	11/01/30	8.750	787.49	91.02	696.47	0.00	95,424.20	23.274
65	12/01/30	8.750	787.49	91.69	695.80	0.00	95,332.51	23.252
66	01/01/31	8.750	787.49	92.36	695.13	0.00	95,240.15	23.229
67	02/01/31	8.750	787.49	93.03	694.46	0.00	95,147.12	23.207
68	03/01/31	8.750	787.49	93.71	693.78	0.00	95,053.41	23.184
69	04/01/31	8.750	787.49	94.39	693.10	0.00	94,959.02	23.161
70	05/01/31	8.750	787.49	95.08	692.41	0.00	94,863.94	23.138
71	06/01/31	8.750	787.49	95.77	691.72	0.00	94,768.17	23.114
72	07/01/31	8.750	787.49	96.47	691.02	0.00	94,671.70	23.091
73	08/01/31	8.750	787.49	97.18	690.31	0.00	94,574.52	23.067
74	09/01/31	8.750	787.49	97.88	689.61	0.00	94,476.64	23.043
75	10/01/31	8.750	787.49	98.60	688.89	0.00	94,378.04	23.019
76	11/01/31	8.750	787.49	99.32	688.17	0.00	94,278.72	22.995
77	12/01/31	8.750	787.49	100.04	687.45	0.00	94,178.68	22.970
78	01/01/32	8.750	787.49	100.77	686.72	0.00	94,077.91	22.946
79	02/01/32	8.750	787.49	101.51	685.98	0.00	93,976.40	22.921
80	03/01/32	8.750	787.49	102.25	685.24	0.00	93,874.15	22.896
81	04/01/32	8.750	787.49	102.99	684.50	0.00	93,771.16	22.871
82	05/01/32	8.750	787.49	103.74	683.75	0.00	93,667.42	22.846
83	06/01/32	8.750	787.49	104.50	682.99	0.00	93,562.92	22.820
84	07/01/32	8.750	787.49	105.26	682.23	0.00	93,457.66	22.795
85	08/01/32	8.750	787.49	106.03	681.46	0.00	93,351.63	22.769
86	09/01/32	8.750	787.49	106.80	680.69	0.00	93,244.83	22.743
87	10/01/32	8.750	787.49	107.58	679.91	0.00	93,137.25	22.716
88	11/01/32	8.750	787.49	108.36	679.13	0.00	93,028.89	22.690
89	12/01/32	8.750	787.49	109.15	678.34	0.00	92,919.74	22.663
90	01/01/33	8.750	787.49	109.95	677.54	0.00	92,809.79	22.637
91	02/01/33	8.750	787.49	110.75	676.74	0.00	92,699.04	22.610
92	03/01/33	8.750	787.49	111.56	675.93	0.00	92,587.48	22.582
93	04/01/33	8.750	787.49	112.37	675.12	0.00	92,475.11	22.555
94	05/01/33	8.750	787.49	113.19	674.30	0.00	92,361.92	22.527
95	06/01/33	8.750	787.49	114.02	673.47	0.00	92,247.90	22.499
96	07/01/33	8.750	787.49	114.85	672.64	0.00	92,133.05	22.471
97	08/01/33	8.750	787.49	115.69	671.80	0.00	92,017.36	22.443
98	09/01/33	8.750	787.49	116.53	670.96	0.00	91,900.83	22.415
99	10/01/33	8.750	787.49	117.38	670.11	0.00	91,783.45	22.386
100	11/01/33	8.750	787.49	118.24	669.25	0.00	91,665.21	22.357
101	12/01/33	8.750	787.49	119.10	668.39	0.00	91,546.11	22.328
102	01/01/34	8.750	787.49	119.97	667.52	0.00	91,426.14	22.299
103	02/01/34	8.750	787.49	120.84	666.65	0.00	91,305.30	22.270
104	03/01/34	8.750	787.49	121.72	665.77	0.00	91,183.58	22.240
105	04/01/34	8.750	787.49	122.61	664.88	0.00	91,060.97	22.210
106	05/01/34	8.750	787.49	123.50	663.99	0.00	90,937.47	22.180
107	06/01/34	8.750	787.49	124.40	663.09	0.00	90,813.07	22.150
108	07/01/34	8.750	787.49	125.31	662.18	0.00	90,687.76	22.119
109	08/01/34	8.750	787.49	126.23	661.26	0.00	90,561.53	22.088
110	09/01/34	8.750	787.49	127.15	660.34	0.00	90,434.38	22.057
111	10/01/34	8.750	787.49	128.07	659.42	0.00	90,306.31	22.026
112	11/01/34	8.750	787.49	129.01	658.48	0.00	90,177.30	21.994
113	12/01/34	8.750	787.49	129.95	657.54	0.00	90,047.35	21.963
114	01/01/35	8.750	787.49	130.89	656.60	0.00	89,916.46	21.931
115	02/01/35	8.750	787.49	131.85	655.64	0.00	89,784.61	21.899
116	03/01/35	8.750	787.49	132.81	654.68	0.00	89,651.80	21.866
117	04/01/35	8.750	787.49	133.78	653.71	0.00	89,518.02	21.834

118	05/01/35	8.750	787.49	134.75	652.74	0.00	89,383.27	21.801
119	06/01/35	8.750	787.49	135.74	651.75	0.00	89,247.53	21.768
120	07/01/35	8.750	787.49	136.73	650.76	0.00	89,110.80	21.734
121	08/01/35	8.750	787.49	137.72	649.77	0.00	88,973.08	21.701
122	09/01/35	8.750	787.49	138.73	648.76	0.00	88,834.35	21.667
123	10/01/35	8.750	787.49	139.74	647.75	0.00	88,694.61	21.633
124	11/01/35	8.750	787.49	140.76	646.73	0.00	88,553.85	21.599
125	12/01/35	8.750	787.49	141.78	645.71	0.00	88,412.07	21.564
126	01/01/36	8.750	787.49	142.82	644.67	0.00	88,269.25	21.529
127	02/01/36	8.750	787.49	143.86	643.63	0.00	88,125.39	21.494
128	03/01/36	8.750	787.49	144.91	642.58	0.00	87,980.48	21.459
129	04/01/36	8.750	787.49	145.97	641.52	0.00	87,834.51	21.423
130	05/01/36	8.750	787.49	147.03	640.46	0.00	87,687.48	21.387
131	06/01/36	8.750	787.49	148.10	639.39	0.00	87,539.38	21.351
132	07/01/36	8.750	787.49	149.18	638.31	0.00	87,390.20	21.315
133	08/01/36	8.750	787.49	150.27	637.22	0.00	87,239.93	21.278
134	09/01/36	8.750	787.49	151.37	636.12	0.00	87,088.56	21.241
135	10/01/36	8.750	787.49	152.47	635.02	0.00	86,936.09	21.204
136	11/01/36	8.750	787.49	153.58	633.91	0.00	86,782.51	21.166
137	12/01/36	8.750	787.49	154.70	632.79	0.00	86,627.81	21.129
138	01/01/37	8.750	787.49	155.83	631.66	0.00	86,471.98	21.091
139	02/01/37	8.750	787.49	156.97	630.52	0.00	86,315.01	21.052
140	03/01/37	8.750	787.49	158.11	629.38	0.00	86,156.90	21.014
141	04/01/37	8.750	787.49	159.26	628.23	0.00	85,997.64	20.975
142	05/01/37	8.750	787.49	160.42	627.07	0.00	85,837.22	20.936
143	06/01/37	8.750	787.49	161.59	625.90	0.00	85,675.63	20.896
144	07/01/37	8.750	787.49	162.77	624.72	0.00	85,512.86	20.857
145	08/01/37	8.750	787.49	163.96	623.53	0.00	85,348.90	20.817
146	09/01/37	8.750	787.49	165.15	622.34	0.00	85,183.75	20.777
147	10/01/37	8.750	787.49	166.36	621.13	0.00	85,017.39	20.736
148	11/01/37	8.750	787.49	167.57	619.92	0.00	84,849.82	20.695
149	12/01/37	8.750	787.49	168.79	618.70	0.00	84,681.03	20.654
150	01/01/38	8.750	787.49	170.02	617.47	0.00	84,511.01	20.612
151	02/01/38	8.750	787.49	171.26	616.23	0.00	84,339.75	20.571
152	03/01/38	8.750	787.49	172.51	614.98	0.00	84,167.24	20.529
153	04/01/38	8.750	787.49	173.77	613.72	0.00	83,993.47	20.486
154	05/01/38	8.750	787.49	175.04	612.45	0.00	83,818.43	20.444
155	06/01/38	8.750	787.49	176.31	611.18	0.00	83,642.12	20.401
156	07/01/38	8.750	787.49	177.60	609.89	0.00	83,464.52	20.357
157	08/01/38	8.750	787.49	178.89	608.60	0.00	83,285.63	20.314
158	09/01/38	8.750	787.49	180.20	607.29	0.00	83,105.43	20.270
159	10/01/38	8.750	787.49	181.51	605.98	0.00	82,923.92	20.225
160	11/01/38	8.750	787.49	182.84	604.65	0.00	82,741.08	20.181
161	12/01/38	8.750	787.49	184.17	603.32	0.00	82,556.91	20.136
162	01/01/39	8.750	787.49	185.51	601.98	0.00	82,371.40	20.091
163	02/01/39	8.750	787.49	186.87	600.62	0.00	82,184.53	20.045
164	03/01/39	8.750	787.49	188.23	599.26	0.00	81,996.30	19.999
165	04/01/39	8.750	787.49	189.60	597.89	0.00	81,806.70	19.953
166	05/01/39	8.750	787.49	190.98	596.51	0.00	81,615.72	19.906
167	06/01/39	8.750	787.49	192.38	595.11	0.00	81,423.34	19.859
168	07/01/39	8.750	787.49	193.78	593.71	0.00	81,229.56	19.812
169	08/01/39	8.750	787.49	195.19	592.30	0.00	81,034.37	19.764
170	09/01/39	8.750	787.49	196.61	590.88	0.00	80,837.76	19.717
171	10/01/39	8.750	787.49	198.05	589.44	0.00	80,639.71	19.668
172	11/01/39	8.750	787.49	199.49	588.00	0.00	80,440.22	19.620
173	12/01/39	8.750	787.49	200.95	586.54	0.00	80,239.27	19.571
174	01/01/40	8.750	787.49	202.41	585.08	0.00	80,036.86	19.521
175	02/01/40	8.750	787.49	203.89	583.60	0.00	79,832.97	19.471
176	03/01/40	8.750	787.49	205.37	582.12	0.00	79,627.60	19.421
177	04/01/40	8.750	787.49	206.87	580.62	0.00	79,420.73	19.371
178	05/01/40	8.750	787.49	208.38	579.11	0.00	79,212.35	19.320
179	06/01/40	8.750	787.49	209.90	577.59	0.00	79,002.45	19.269
180	07/01/40	8.750	787.49	211.43	576.06	0.00	78,791.02	19.217

181	08/01/40	8.750	787.49	212.97	574.52	0.00	78,578.05	19.165
182	09/01/40	8.750	787.49	214.53	572.96	0.00	78,363.52	19.113
183	10/01/40	8.750	787.49	216.09	571.40	0.00	78,147.43	19.060
184	11/01/40	8.750	787.49	217.66	569.83	0.00	77,929.77	19.007
185	12/01/40	8.750	787.49	219.25	568.24	0.00	77,710.52	18.954
186	01/01/41	8.750	787.49	220.85	566.64	0.00	77,489.67	18.900
187	02/01/41	8.750	787.49	222.46	565.03	0.00	77,267.21	18.846
188	03/01/41	8.750	787.49	224.08	563.41	0.00	77,043.13	18.791
189	04/01/41	8.750	787.49	225.72	561.77	0.00	76,817.41	18.736
190	05/01/41	8.750	787.49	227.36	560.13	0.00	76,590.05	18.681
191	06/01/41	8.750	787.49	229.02	558.47	0.00	76,361.03	18.625
192	07/01/41	8.750	787.49	230.69	556.80	0.00	76,130.34	18.568
193	08/01/41	8.750	787.49	232.37	555.12	0.00	75,897.97	18.512
194	09/01/41	8.750	787.49	234.07	553.42	0.00	75,663.90	18.455
195	10/01/41	8.750	787.49	235.77	551.72	0.00	75,428.13	18.397
196	11/01/41	8.750	787.49	237.49	550.00	0.00	75,190.64	18.339
197	12/01/41	8.750	787.49	239.22	548.27	0.00	74,951.42	18.281
198	01/01/42	8.750	787.49	240.97	546.52	0.00	74,710.45	18.222
199	02/01/42	8.750	787.49	242.73	544.76	0.00	74,467.72	18.163
200	03/01/42	8.750	787.49	244.50	542.99	0.00	74,223.22	18.103
201	04/01/42	8.750	787.49	246.28	541.21	0.00	73,976.94	18.043
202	05/01/42	8.750	787.49	248.07	539.42	0.00	73,728.87	17.983
203	06/01/42	8.750	787.49	249.88	537.61	0.00	73,478.99	17.922
204	07/01/42	8.750	787.49	251.71	535.78	0.00	73,227.28	17.860
205	08/01/42	8.750	787.49	253.54	533.95	0.00	72,973.74	17.798
206	09/01/42	8.750	787.49	255.39	532.10	0.00	72,718.35	17.736
207	10/01/42	8.750	787.49	257.25	530.24	0.00	72,461.10	17.673
208	11/01/42	8.750	787.49	259.13	528.36	0.00	72,201.97	17.610
209	12/01/42	8.750	787.49	261.02	526.47	0.00	71,940.95	17.547
210	01/01/43	8.750	787.49	262.92	524.57	0.00	71,678.03	17.482
211	02/01/43	8.750	787.49	264.84	522.65	0.00	71,413.19	17.418
212	03/01/43	8.750	787.49	266.77	520.72	0.00	71,146.42	17.353
213	04/01/43	8.750	787.49	268.71	518.78	0.00	70,877.71	17.287
214	05/01/43	8.750	787.49	270.67	516.82	0.00	70,607.04	17.221
215	06/01/43	8.750	787.49	272.65	514.84	0.00	70,334.39	17.155
216	07/01/43	8.750	787.49	274.64	512.85	0.00	70,059.75	17.088
217	08/01/43	8.750	787.49	276.64	510.85	0.00	69,783.11	17.020
218	09/01/43	8.750	787.49	278.65	508.84	0.00	69,504.46	16.952
219	10/01/43	8.750	787.49	280.69	506.80	0.00	69,223.77	16.884
220	11/01/43	8.750	787.49	282.73	504.76	0.00	68,941.04	16.815
221	12/01/43	8.750	787.49	284.79	502.70	0.00	68,656.25	16.745
222	01/01/44	8.750	787.49	286.87	500.62	0.00	68,369.38	16.675
223	02/01/44	8.750	787.49	288.96	498.53	0.00	68,080.42	16.605
224	03/01/44	8.750	787.49	291.07	496.42	0.00	67,789.35	16.534
225	04/01/44	8.750	787.49	293.19	494.30	0.00	67,496.16	16.462
226	05/01/44	8.750	787.49	295.33	492.16	0.00	67,200.83	16.390
227	06/01/44	8.750	787.49	297.48	490.01	0.00	66,903.35	16.318
228	07/01/44	8.750	787.49	299.65	487.84	0.00	66,603.70	16.245
229	08/01/44	8.750	787.49	301.84	485.65	0.00	66,301.86	16.171
230	09/01/44	8.750	787.49	304.04	483.45	0.00	65,997.82	16.097
231	10/01/44	8.750	787.49	306.26	481.23	0.00	65,691.56	16.022
232	11/01/44	8.750	787.49	308.49	479.00	0.00	65,383.07	15.947
233	12/01/44	8.750	787.49	310.74	476.75	0.00	65,072.33	15.871
234	01/01/45	8.750	787.49	313.00	474.49	0.00	64,759.33	15.795
235	02/01/45	8.750	787.49	315.29	472.20	0.00	64,444.04	15.718
236	03/01/45	8.750	787.49	317.59	469.90	0.00	64,126.45	15.641
237	04/01/45	8.750	787.49	319.90	467.59	0.00	63,806.55	15.563
238	05/01/45	8.750	787.49	322.23	465.26	0.00	63,484.32	15.484
239	06/01/45	8.750	787.49	324.58	462.91	0.00	63,159.74	15.405
240	07/01/45	8.750	787.49	326.95	460.54	0.00	62,832.79	15.325
241	08/01/45	8.750	787.49	329.33	458.16	0.00	62,503.46	15.245
242	09/01/45	8.750	787.49	331.74	455.75	0.00	62,171.72	15.164
243	10/01/45	8.750	787.49	334.15	453.34	0.00	61,837.57	15.082
244	11/01/45	8.750	787.49	336.59	450.90	0.00	61,500.98	15.000

245	12/01/45	8.750	787.49	339.05	448.44	0.00	61,161.93	14.918
246	01/01/46	8.750	787.49	341.52	445.97	0.00	60,820.41	14.834
247	02/01/46	8.750	787.49	344.01	443.48	0.00	60,476.40	14.750
248	03/01/46	8.750	787.49	346.52	440.97	0.00	60,129.88	14.666
249	04/01/46	8.750	787.49	349.04	438.45	0.00	59,780.84	14.581
250	05/01/46	8.750	787.49	351.59	435.90	0.00	59,429.25	14.495
251	06/01/46	8.750	787.49	354.15	433.34	0.00	59,075.10	14.409
252	07/01/46	8.750	787.49	356.73	430.76	0.00	58,718.37	14.322
253	08/01/46	8.750	787.49	359.34	428.15	0.00	58,359.03	14.234
254	09/01/46	8.750	787.49	361.96	425.53	0.00	57,997.07	14.146
255	10/01/46	8.750	787.49	364.59	422.90	0.00	57,632.48	14.057
256	11/01/46	8.750	787.49	367.25	420.24	0.00	57,265.23	13.967
257	12/01/46	8.750	787.49	369.93	417.56	0.00	56,895.30	13.877
258	01/01/47	8.750	787.49	372.63	414.86	0.00	56,522.67	13.786
259	02/01/47	8.750	787.49	375.35	412.14	0.00	56,147.32	13.694
260	03/01/47	8.750	787.49	378.08	409.41	0.00	55,769.24	13.602
261	04/01/47	8.750	787.49	380.84	406.65	0.00	55,388.40	13.509
262	05/01/47	8.750	787.49	383.62	403.87	0.00	55,004.78	13.416
263	06/01/47	8.750	787.49	386.41	401.08	0.00	54,618.37	13.322
264	07/01/47	8.750	787.49	389.23	398.26	0.00	54,229.14	13.227
265	08/01/47	8.750	787.49	392.07	395.42	0.00	53,837.07	13.131
266	09/01/47	8.750	787.49	394.93	392.56	0.00	53,442.14	13.035
267	10/01/47	8.750	787.49	397.81	389.68	0.00	53,044.33	12.938
268	11/01/47	8.750	787.49	400.71	386.78	0.00	52,643.62	12.840
269	12/01/47	8.750	787.49	403.63	383.86	0.00	52,239.99	12.741
270	01/01/48	8.750	787.49	406.57	380.92	0.00	51,833.42	12.642
271	02/01/48	8.750	787.49	409.54	377.95	0.00	51,423.88	12.542
272	03/01/48	8.750	787.49	412.52	374.97	0.00	51,011.36	12.442
273	04/01/48	8.750	787.49	415.53	371.96	0.00	50,595.83	12.340
274	05/01/48	8.750	787.49	418.56	368.93	0.00	50,177.27	12.238
275	06/01/48	8.750	787.49	421.61	365.88	0.00	49,755.66	12.136
276	07/01/48	8.750	787.49	424.69	362.80	0.00	49,330.97	12.032
277	08/01/48	8.750	787.49	427.79	359.70	0.00	48,903.18	11.928
278	09/01/48	8.750	787.49	430.90	356.59	0.00	48,472.28	11.823
279	10/01/48	8.750	787.49	434.05	353.44	0.00	48,038.23	11.717
280	11/01/48	8.750	787.49	437.21	350.28	0.00	47,601.02	11.610
281	12/01/48	8.750	787.49	440.40	347.09	0.00	47,160.62	11.503
282	01/01/49	8.750	787.49	443.61	343.88	0.00	46,717.01	11.394
283	02/01/49	8.750	787.49	446.85	340.64	0.00	46,270.16	11.285
284	03/01/49	8.750	787.49	450.10	337.39	0.00	45,820.06	11.176
285	04/01/49	8.750	787.49	453.39	334.10	0.00	45,366.67	11.065
286	05/01/49	8.750	787.49	456.69	330.80	0.00	44,909.98	10.954
287	06/01/49	8.750	787.49	460.02	327.47	0.00	44,449.96	10.841
288	07/01/49	8.750	787.49	463.38	324.11	0.00	43,986.58	10.728
289	08/01/49	8.750	787.49	466.75	320.74	0.00	43,519.83	10.615
290	09/01/49	8.750	787.49	470.16	317.33	0.00	43,049.67	10.500
291	10/01/49	8.750	787.49	473.59	313.90	0.00	42,576.08	10.384
292	11/01/49	8.750	787.49	477.04	310.45	0.00	42,099.04	10.268
293	12/01/49	8.750	787.49	480.52	306.97	0.00	41,618.52	10.151
294	01/01/50	8.750	787.49	484.02	303.47	0.00	41,134.50	10.033
295	02/01/50	8.750	787.49	487.55	299.94	0.00	40,646.95	9.914
296	03/01/50	8.750	787.49	491.11	296.38	0.00	40,155.84	9.794
297	04/01/50	8.750	787.49	494.69	292.80	0.00	39,661.15	9.673
298	05/01/50	8.750	787.49	498.29	289.20	0.00	39,162.86	9.552
299	06/01/50	8.750	787.49	501.93	285.56	0.00	38,660.93	9.429
300	07/01/50	8.750	787.49	505.59	281.90	0.00	38,155.34	9.306
301	08/01/50	8.750	787.49	509.27	278.22	0.00	37,646.07	9.182
302	09/01/50	8.750	787.49	512.99	274.50	0.00	37,133.08	9.057
303	10/01/50	8.750	787.49	516.73	270.76	0.00	36,616.35	8.931
304	11/01/50	8.750	787.49	520.50	266.99	0.00	36,095.85	8.804
305	12/01/50	8.750	787.49	524.29	263.20	0.00	35,571.56	8.676
306	01/01/51	8.750	787.49	528.11	259.38	0.00	35,043.45	8.547
307	02/01/51	8.750	787.49	531.96	255.53	0.00	34,511.49	8.417
308	03/01/51	8.750	787.49	535.84	251.65	0.00	33,975.65	8.287

309	04/01/51	8.750	787.49	539.75	247.74	0.00	33,435.90	8.155
310	05/01/51	8.750	787.49	543.69	243.80	0.00	32,892.21	8.022
311	06/01/51	8.750	787.49	547.65	239.84	0.00	32,344.56	7.889
312	07/01/51	8.750	787.49	551.64	235.85	0.00	31,792.92	7.754
313	08/01/51	8.750	787.49	555.67	231.82	0.00	31,237.25	7.619
314	09/01/51	8.750	787.49	559.72	227.77	0.00	30,677.53	7.482
315	10/01/51	8.750	787.49	563.80	223.69	0.00	30,113.73	7.345
316	11/01/51	8.750	787.49	567.91	219.58	0.00	29,545.82	7.206
317	12/01/51	8.750	787.49	572.05	215.44	0.00	28,973.77	7.067
318	01/01/52	8.750	787.49	576.22	211.27	0.00	28,397.55	6.926
319	02/01/52	8.750	787.49	580.42	207.07	0.00	27,817.13	6.785
320	03/01/52	8.750	787.49	584.66	202.83	0.00	27,232.47	6.642
321	04/01/52	8.750	787.49	588.92	198.57	0.00	26,643.55	6.498
322	05/01/52	8.750	787.49	593.21	194.28	0.00	26,050.34	6.354
323	06/01/52	8.750	787.49	597.54	189.95	0.00	25,452.80	6.208
324	07/01/52	8.750	787.49	601.90	185.59	0.00	24,850.90	6.061
325	08/01/52	8.750	787.49	606.29	181.20	0.00	24,244.61	5.913
326	09/01/52	8.750	787.49	610.71	176.78	0.00	23,633.90	5.764
327	10/01/52	8.750	787.49	615.16	172.33	0.00	23,018.74	5.614
328	11/01/52	8.750	787.49	619.65	167.84	0.00	22,399.09	5.463
329	12/01/52	8.750	787.49	624.16	163.33	0.00	21,774.93	5.311
330	01/01/53	8.750	787.49	628.71	158.78	0.00	21,146.22	5.158
331	02/01/53	8.750	787.49	633.30	154.19	0.00	20,512.92	5.003
332	03/01/53	8.750	787.49	637.92	149.57	0.00	19,875.00	4.848
333	04/01/53	8.750	787.49	642.57	144.92	0.00	19,232.43	4.691
334	05/01/53	8.750	787.49	647.25	140.24	0.00	18,585.18	4.533
335	06/01/53	8.750	787.49	651.97	135.52	0.00	17,933.21	4.374
336	07/01/53	8.750	787.49	656.73	130.76	0.00	17,276.48	4.214
337	08/01/53	8.750	787.49	661.52	125.97	0.00	16,614.96	4.052
338	09/01/53	8.750	787.49	666.34	121.15	0.00	15,948.62	3.890
339	10/01/53	8.750	787.49	671.20	116.29	0.00	15,277.42	3.726
340	11/01/53	8.750	787.49	676.09	111.40	0.00	14,601.33	3.561
341	12/01/53	8.750	787.49	681.02	106.47	0.00	13,920.31	3.395
342	01/01/54	8.750	787.49	685.99	101.50	0.00	13,234.32	3.228
343	02/01/54	8.750	787.49	690.99	96.50	0.00	12,543.33	3.059
344	03/01/54	8.750	787.49	696.03	91.46	0.00	11,847.30	2.890
345	04/01/54	8.750	787.49	701.10	86.39	0.00	11,146.20	2.719
346	05/01/54	8.750	787.49	706.22	81.27	0.00	10,439.98	2.546
347	06/01/54	8.750	787.49	711.37	76.12	0.00	9,728.61	2.373
348	07/01/54	8.750	787.49	716.55	70.94	0.00	9,012.06	2.198
349	08/01/54	8.750	787.49	721.78	65.71	0.00	8,290.28	2.022
350	09/01/54	8.750	787.49	727.04	60.45	0.00	7,563.24	1.845
351	10/01/54	8.750	787.49	732.34	55.15	0.00	6,830.90	1.666
352	11/01/54	8.750	787.49	737.68	49.81	0.00	6,093.22	1.486
353	12/01/54	8.750	787.49	743.06	44.43	0.00	5,350.16	1.305
354	01/01/55	8.750	787.49	748.48	39.01	0.00	4,601.68	1.122
355	02/01/55	8.750	787.49	753.94	33.55	0.00	3,847.74	0.938
356	03/01/55	8.750	787.49	759.43	28.06	0.00	3,088.31	0.753
357	04/01/55	8.750	787.49	764.97	22.52	0.00	2,323.34	0.567
358	05/01/55	8.750	787.49	770.55	16.94	0.00	1,552.79	0.379
359	06/01/55	8.750	787.49	776.17	11.32	0.00	776.62	0.189
360	07/01/55	8.750	782.28	776.62	5.66	0.00	0.00	0.000

BORROWER CONTACT CONSENT FORM

To ensure we have the correct contact information for servicing your loan, please provide the following information.

By signing I authorize my mortgage servicer, its transfers and/or assigns, to contact me regarding the servicing of my loan using the following contact information.

Mailing address for your mortgage statements and other correspondence:

- ☒ Same as the subject property.
☐ Please use this mailing address instead:

Address Line 1 **5 Plainfield Dr**

Address Line 2

City/State/Zip **Charleston, SC 29407** Country

Cell phone number:

I understand that by providing a cell phone number and by signing this form, I am giving the holder of my mortgage Note and its billing servicer permission to use the cell phone number to contact me regarding my loan.

	<u>Within the United States</u>	<u>If you reside outside the United States</u>
Borrower	704-701-5331	()
Co-Borrower	() -	()
	(area code) phone number	(country code) phone number

Email address:

I understand that by providing an email address, I am giving the holder of my mortgage Note and its billing servicer permission to use this email to contact me regarding my loan.

Borrower	email@e-vconcepts.com
Co-Borrower	@

Steven Montell Kase	Date	Date
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BORROWER'S CERTIFICATION & AUTHORIZATION

Certification

The undersigned certify the following:

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

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from **Everest Funding**. As part of the application process, **Everest Funding**, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to **Everest Funding**, and to any investor to whom **Everest Funding** may sell my/our 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.
3. **Everest Funding** 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.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to **Everest Funding** or the investor that purchased the mortgage, is appreciated.

Steven Montell Kase

Date

Date

Closing Instructions

Everest Funding
2445 5th Ave. Suite 401, San Diego, CA 92101 PHONE: 855-394-8288

Date: June 11, 2025
Settlement Agent: Elevated Title
3660 Cedarcrest Road STE 200
Acworth, GA 30101
Attn: Gabby Laux
- Phone: 877-930-1674
Mortgagor(s): Steven Montell Kase
Property: 5 Plainfield Dr
Charleston, SC 29407
Mailing Address: 5 Plainfield Dr
Charleston, SC 29407

Loan No.: D014621
Title Order #: LSC24207120
Escrow Order #: LSC24207120
Case No.:
Loan Officer: Ben Nelson
Loan Amount: \$100,100.00
Interest Rate: 8.750%
Loan Type: Conventional
P & I: \$787.49
First Payment: August 1, 2025
Last Payment: July 1, 2055
Term: 360
Disbursing Date: June 16, 2025
Rescission Date: June 14, 2025
Closing Date: June 11, 2025
Wire Amount: \$100,100.00

Documents for the above referenced borrowers are attached. All other items enclosed are to be properly executed (and notarized where required) and copies conformed and returned to this office with a signed copy of these instructions. DO NOT CHANGE any documents without our specific approval. Borrowers must sign exactly as their names are shown. Return all executed original documents and provide copies to borrowers.

Loan Fees:

Line #	Paid To/Other Comments	At Closing	Before Closing
A01	Loan Total Amount Discount Points: Everest Funding - 1.47%	Borrower: \$1,467.62 Seller: Lender: Third Party:	
A02	Processing Fee: Everest Funding - 0.79%	Borrower: \$795.00 Seller: Lender: Third Party:	
A03	Underwriting Fee: - 1.19%	Borrower: \$1,195.00 Seller: Lender: Third Party:	
B01	Appraisal Fee: Appraisal Nation	Borrower: Seller: Lender: Third Party:	\$525.00
B02	Appraisal Management Fee: Appraisal Nation	Borrower: Seller: Lender: Third Party:	\$15.00
B03	Appraisal Recert: Appraisal Nation	Borrower: Seller: Lender: Third Party:	\$250.00

B04	Credit Report Fee: Everest Funding FBO Settlement One Credit Corp	Borrower:	\$102.00	Seller:		Lender:		Third Party:	
B05	Final Inspection Fee: Appraisal Nation	Borrower:	\$185.00	Seller:		Lender:		Third Party:	
B06	Flood Certification: Everest Funding FBO ServiceLink	Borrower:	\$8.00	Seller:		Lender:		Third Party:	
B07	Title - Attorney Cert: Elevated Title	Borrower:	\$40.00	Seller:		Lender:		Third Party:	
B08	Title - Attorney Review Fee: Elevated Title	Borrower:	\$60.00	Seller:		Lender:		Third Party:	
B09	Title - Courier Fee: Elevated Title	Borrower:	\$18.00	Seller:		Lender:		Third Party:	
B10	Title - CPL - Lender: Elevated Title	Borrower:	\$25.00	Seller:		Lender:		Third Party:	
B11	Title - Examination Fee:	Borrower:	\$185.00	Seller:		Lender:		Third Party:	
B12	Title - Lender's Coverage: Elevated Title	Borrower:	\$380.00	Seller:		Lender:		Third Party:	
B13	Title - Recording Processing: Elevated Title	Borrower:	\$50.00	Seller:		Lender:		Third Party:	
B14	Title - Search and Exam Fee: Elevated Title	Borrower:	\$650.00	Seller:		Lender:		Third Party:	
B15	Title - Settlement Fee: Elevated Title	Borrower:	\$185.00	Seller:		Lender:		Third Party:	
E01	Recording Fee Mortgage:	Borrower:	\$25.00	Seller:		Lender:		Third Party:	
F03	Prepaid Interest: 15 days at \$23.9966 / day	Borrower:	\$359.95	Seller:		Lender:		Third Party:	

G. Initial Escrow Payment at Closing				Borrower	Seller	Lender	Third Party
01	Hazard Insurance	3 months @	\$260.50 / month	781.50			
02	Mortgage Insurance	0 months @	\$0.00 / month				
03	Property Tax	0 months @	\$0.00 / month				
04	County Property Tax	9 months @	\$255.70 / month	2,301.30			

08	Aggregate Adjustment	0 months @	\$0.00 / month	-1,534.29
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The CLOSED LOAN FILE must be received by our office following the closing for review prior to us authorizing recording of the documents. You are authorized to record and disburse funds when you are in a position to issue your extended coverage ALTA Lenders policy of title insurance in the amount of the loan, insuring the enclosed Deed of Trust/Mortgage to be a First Lien or charge upon the real property described therein, subject only to the following exceptions numbered:

The Title Policy must contain endorsements

This loan must record on or before June 16, 2025. Lender is to be at no expense in this transaction.

Everest Funding reserves the right to cancel or amend the terms of this loan and/or instructions at any time prior to recordation of our Mortgage/Deed of Trust.

Other Conditions:

Please ship the original note to one of the five addresses below. Please confirm with the closer which address to send the ORIGINAL note to:

**NexBank Mortgage Purchase Division
Attn: Warehouse Lending
2515 McKinney Ave Suite 1700
Dallas, TX 75201**

Or

**Warehouse Lending Division
Banc of California NA
3 MacArthur Place
Santa Ana, CA 92707**

Or

**P&P Services
Attn: Custodian/Investor Delivery/FirstFunding
13750 Omega Rd
Dallas, TX 75244**

Or

**Origin Bank
Attn: Warehouse Lending
3201 Dallas Parkway, Suite 630
Frisco, TX 75034**

Or

**First Bank - c/o Warehouse Lending
1800 Preston Park Blvd, Suite #114,
Plano, TX 75093**

Please ship rest of signed loan docs to :

**Griffin Funding, Inc.
2445 5th Ave Suite 401
San Diego, CA 92101**

I hereby certify I/we have closed this transaction in accordance with your general and specific closing instructions and the addendum (if applicable) hereto. I/we hereby certify that the closed loan meets all of your requirements as specified in your loan closing instructions. I/we also certify that this loan was closed in accordance with the general Title Requirements and is in compliance with our insured closing letter with your company.

Date: June 11, 2025

Everest Funding

By: _____

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	6/10/2025	Borrower Steven Montell Kase 5 Plainfield Dr Charleston, SC 29407	Loan Term 30 years
Closing Date	6/11/2025		Purpose Refinance
Disbursement Date	6/16/2025	Lender Everest Funding	Product Fixed
Settlement Agent	Elevated Title		Loan Type <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> FHA
File #	LSC24207120		<input type="checkbox"/> VA <input type="checkbox"/>
Property	5 Plainfield Dr Charleston, SC 29407		Loan ID # D014621
Estimated Prop. Value	\$410,000		MIC #

Loan Terms		Can this amount increase after closing?
Loan Amount	\$100,100	NO
Interest Rate	8.75%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$787.49	NO
		Does the loan have these features?
Prepayment Penalty		NO
Balloon Payment		NO

Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$787.49	
Mortgage Insurance	+	0.00
Estimated Escrow <i>Amount can increase over time</i>	+	516.20
Estimated Total Monthly Payment	\$1,303.69	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$516.20 a month	<div>This estimate includes <input checked="" type="checkbox"/> Property Taxes <input checked="" type="checkbox"/> Homeowner's Insurance <input type="checkbox"/> Other: <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i></div> <div>In escrow? YES YES</div>

Costs at Closing		
Closing Costs	\$7,554.08	Includes \$6,135.62 in Loan Costs + \$1,933.46 in Other Costs – \$515.00 in Lender Credits. See page 2 for details.
Cash to Close	\$93,520.92	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs				Borrower-Paid		Paid by Others
				At Closing	Before Closing	
A. Origination Charges				\$3,457.62		
01	1.466% of Loan Amount (Points)			\$1,467.62		
02	Processing Fee			\$795.00		
03	Underwriting Fee			\$1,195.00		
04						
05						
06						
07						
08						
B. Services Borrower Did Not Shop For				\$2,678.00		
01	Appraisal Fee to Appraisal Nation				\$525.00	
02	Appraisal Management Fee to Appraisal Nation				\$15.00	
03	Appraisal Recert to Appraisal Nation				\$250.00	
04	Credit Report Fee to Everest Funding FBO Settlement One Credit Corp			\$102.00		
05	Final Inspection Fee to Appraisal Nation				\$185.00	
06	Flood Certification to Everest Funding FBO ServiceLink			\$8.00		
07	Title - Attorney Cert to Elevated Title			\$40.00		
08	Title - Attorney Review Fee to Elevated Title			\$60.00		
09	Title - Courier Fee to Elevated Title			\$18.00		
10	Title - CPL - Lender to Elevated Title			\$25.00		
11	Title - Examination Fee			\$185.00		
12	Title - Lender's Coverage to Elevated Title			\$380.00		
13	Title - Recording Processing to Elevated Title			\$50.00		
14	Title - Search and Exam Fee to Elevated Title			\$650.00		
15	Title - Settlement Fee to Elevated Title			\$185.00		
C. Services Borrower Did Shop For						
01						
02						
03						
04						
05						
06						
D. TOTAL LOAN COSTS (Borrower-Paid)				\$6,135.62		
Loan Costs Subtotals (A + B + C)				\$5,160.62	\$975.00	
Other Costs						
E. Taxes and Other Government Fees				\$25.00		
01	Recording Fees	Deed:	Mortgage: \$25.00	\$25.00		
02						
F. Prepays				\$359.95		
01	Homeowner's Insurance Premium (mo.)					
02	Mortgage Insurance Premium (mo.)					
03	Prepaid Interest (\$23.9966 per day from 6/16/2025 to 7/1/2025)			\$359.95		
04	Property Taxes (mo.)					
05						
G. Initial Escrow Payment at Closing				\$1,548.51		
01	Homeowner's Insurance	\$260.50	per month for 3 mo.	\$781.50		
02	Mortgage Insurance		per month for mo.			
03	Property Taxes		per month for mo.			
04	County Property Tax	\$255.70	per month for 9 mo.	\$2,301.30		
05						
06						
07						
08	Aggregate Adjustment			– \$1,534.29		
H. Other						
01						
02						
03						
04						
05						
I. TOTAL OTHER COSTS (Borrower-Paid)				\$1,933.46		
Other Costs Subtotals (E + F + G + H)				\$1,933.46		
J. TOTAL CLOSING COSTS (Borrower-Paid)				\$7,554.08		
Closing Costs Subtotals (D + I)				\$7,094.08	\$975.00	
Lender Credits (Includes \$515 credit for increase in Closing Costs above legal limit)				– \$515.00		

Payoffs and Payments

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

TO	AMOUNT
01	
02	
03	
04	
05	
06	
07	
08	
09	
10	
11	
12	
13	
14	
15	
K. TOTAL PAYOFFS AND PAYMENTS	\$0.00

Calculating Cash to Close

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

	Loan Estimate	Final	Did this change?
Loan Amount	\$100,100	\$100,100.00	NO
Total Closing Costs (J)	– \$9,355	– \$7,554.08	YES <ul style="list-style-type: none"> • See Total Loan Costs (D) and Total Other Costs (I) • Increase exceeds legal limits by \$515. See Lender Credits on page 2 for credit of excess amount.
Closing Costs Paid Before Closing	\$0	\$975.00	YES <ul style="list-style-type: none"> • You paid these Closing Costs before closing
Total Payoffs and Payments (K)	\$0	\$0	
Cash to Close	\$90,745	\$93,520.92	
	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	<input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	Closing Costs Financed (Paid from your Loan Amount) \$6,579.08

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 15 days late, your lender will charge a late fee of 5% of the overdue 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 a security interest in

5 Plainfield Dr, Charleston, SC 29407

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	\$6,194.40	Estimated total amount over year 1 for your escrowed property costs: <i>Property Taxes</i> <i>Homeowner's Insurance</i>
Non-Escrowed Property Costs over Year 1		Estimated total amount over year 1 for your non-escrowed property costs: You may have other property costs.
Initial Escrow Payment	\$1,548.51	A cushion for the escrow account you pay at closing. See Section G on page 2.
Monthly Escrow Payment	\$516.20	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

Total of Payments. Total you will have paid after you make all payments of principal, interest, mortgage insurance, and loan costs, as scheduled.	\$289,986.76
Finance Charge. The dollar amount the loan will cost you.	\$188,444.76
Amount Financed. The loan amount available after paying your upfront finance charge.	\$95,046.43
Annual Percentage Rate (APR). Your costs over the loan term expressed as a rate. This is not your interest rate.	9.287%
Total Interest Percentage (TIP). The total amount of interest that you will pay over the loan term as a percentage of your loan amount.	183.568%



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

Other Disclosures

Appraisal

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

Contract Details

See your note and security instrument for information about

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

Liability after Foreclosure

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

Refinance

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

Tax Deductions

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

Contact Information

	Lender	Mortgage Broker	Settlement Agent
Name	Everest Funding		Elevated Title
Address	2445 5th Ave. Suite 401 San Diego, CA 92101		3660 Cedarcrest Road STE 200 Acworth, GA 30101
NMLS ID	1120111		
SC License ID	MLS-1120111		
Contact	Ben Nelson		Gabby Laux
Contact NMLS ID	2042259		
Contact SC License ID	MLO-2042259		
Email	ben@everestfunding.com		ateam-e@elevatedtitle.com
Phone	855-394-8288		877-930-1674

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.

Steven Montell Kase

Date

Date

Everest Funding
COMPLIANCE AGREEMENT / ERROR AND OMISSIONS

Lender: **Everest Funding**
2445 5th Ave. Suite 401
San Diego, CA 92101

Borrower(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr**
Charleston, SC 29407

The undersigned borrower(s) for and in consideration of the above referenced Lender this date agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and sign any additional or corrective documents if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Federal Housing Authority or the Veterans Administration, or any Municipal Bonding Authority.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that the loan documentation executed this date will conform and be acceptable in the market place in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation.

The undersigned borrower(s) agree(s) that the failure of borrower(s) to cooperate, adjust, and/or replace any such loan documentation as provided herein, upon the reasonable request of Lender, will constitute a default under the loan documentation.

Dated effective: **June 11, 2025**

Steven Montell Kase

Date

Date

STATE OF SOUTH CAROLINA, _____ **County ss:**

The foregoing instrument was acknowledged before me this _____ day of _____, _____
by **Steven Montell Kase**.

Witness my hand and official seal.

My Commission Expires: _____

(Seal)

Notary Public

COVID-19 ATTESTATION

Borrower Name(s): **Steven Montell Kase**

We recognize COVID-19 pandemic has impacted all our daily lives and is having far-reaching personal and economic consequences. It is important to ensure all borrowers will be able to have sustainable homeownership, therefore we are requesting the following attestation prior to closing:

1. That the income documentation submitted by you for qualification purposes is unchanged and not affected by COVID-19.
2. You are not aware of any future changes in your employment status and or income that will affect your ability to repay.

Ensuring you have the ability to repay your mortgage is critical as you may not qualify for a forbearance.

The recently passed CARES Act provides for a forbearance on certain mortgages for up to 180 days upon request to borrowers directly or indirectly affected by COVID-19. A forbearance is only provided on federally backed mortgages, which are:

- purchased or securitized by Fannie Mae or Freddie Mac;
- insured by the Federal Housing Administration (FHA);
- guaranteed or insured by the Department of Veterans Affairs (VA);
- guaranteed or insured by the Department of Agriculture (USDA); or
- guaranteed under HUD's Native American or Native Hawaiian Home Loan Guarantee programs.

Please keep in mind that your new loan may not be a federally backed residential mortgage. In that instance, your loan will not qualify for the forbearance mentioned above. If the loan you are seeking is a program provided by an entity above, your loan will not be purchased or insured/guaranteed immediately after closing. Therefore, your loan will not be eligible for a forbearance for at least a couple months after closing.

The undersigned below attest to #1 and #2 above.

Steven Montell Kase

Date

Date

EARLY PAYOFF DISCLOSURE

Date: **June 11, 2025**
Borrower Name(s): **Steven Montell Kase**
Property Address: **5 Plainfield Dr
Charleston, SC 29407**
Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

Dear Customer,

The loan we are arranging for you **DOES NOT** HAVE A PREPAYMENT PENALTY. However, if you pay off the loan within 6 months, there is a significant financial consequence to our company. Our contract with the investor requires that we return all the money we make on the transaction IF you pay off the loan within 4-6 months (each investor is slightly different).

Although not legally binding, we ask that you make payments on the loan through 6 months before refinancing or selling the property. Of course, you are free to make small or significant principal reductions at any time during the loan.

If you desire to refinance or pay off the loan between 4 and 6 months, we ask that you contact your Loan Officer. The Loan Officer will contact the lender to see what options are available to them. Depending upon who the loan is ultimately sold to, we may be able to avoid financial penalty earlier than 6 months.

Acknowledgement of Mortgage Loan Applicant

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. We understand that this acknowledgement is a required part of the mortgage loan application.

Steven Montell Kase

Date

Date

Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
E C O A NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income is derived from a public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this creditor is: Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580.

Steven Montell Kase

Date

Date

OCCUPANCY STATEMENT

Borrower's Name: **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

The Property is/will be Borrower's Principal Residence. This means at least one of the Borrowers who executes the Note and Deed of Trust/Mortgage 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 sixty (60) days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later. Borrower shall continue to occupy the Property as Borrower's principal residence for at least one 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 Borrower's control. From time to time the Lender may require, and I shall furnish promptly, evidence satisfactory to Lender of my continuing occupancy of the Property as my permanent, full time residence.

Steven Montell Kase

Date

Date

MAILING ADDRESS CERTIFICATION

 X Our mailing address will be the property address designated above.

 Our mailing address will be as follows:

Steven Montell Kase

Date

Date

Everest Funding

LIEN LETTER

DATE: **June 11, 2025**

TITLE COMMITMENT NUMBER: **LSC24207120**

BORROWER: **Steven Montell Kase**

PROPERTY ADDRESS: **5 Plainfield Dr
Charleston, SC 29407**

In connection with property covered by the captioned title insurance commitment, we wish to advise that we have closed and completely disbursed the **FIRST** mortgage in the amount of **\$100,100.00**, on **June 16, 2025**.

This mortgage will be insured as a valid first lien on the property, subject only to those encumbrances shown in Schedule B of the captioned commitment. All taxes and special assessments which presently constitute a valid lien on the subject property have been paid in full.

Closing Agent

First Payment Notification

Borrower (s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Dear Homeowner:

We would like to take this opportunity to thank you for closing your mortgage loan with our company and to provide you with the following information regarding your loan:

Your loan number is **D014621**. Please include this number on all inquiries and correspondence to **Everest Funding**.

Your loan will be serviced by: **Everest Funding**

Upon receipt of the documents, the servicer will assign you a loan number and advise you of that number. All inquiries and correspondence to **Everest Funding** must have your loan number.

At present and until further notice, your monthly mortgage payment is as follows:

Principal and Interest	\$	787.49
IMPOUNDS/ESCROW:		
Hazard Insurance		260.50
Mortgage Insurance		
City Taxes		
County Taxes (based on present information)		255.70

TOTAL MONTHLY MORTGAGE PAYMENT:	\$	1,303.69
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Your payment is due on the **1st** day of each month beginning **August 1, 2025**, and is to be mailed to:

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
619-625-5271**

Once again, all checks, letters, etc. **MUST** have your loan number on them or they will be returned.

If your payment is more than **15** days late, you will be charged a late charge of **5% of the overdue monthly principal and interest payment**.

I understand that my mortgage payments are due on the **1st** day of each month and would like to request that my payment coupons and all correspondence be mailed to:

**5 Plainfield Dr
Charleston, SC 29407**

Steven Montell Kase

Date

Date

FLOOD INSURANCE COVERAGE SUBJECT TO CHANGE DISCLOSURE

Date: **June 11, 2025**

Borrower Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101**

We may assign, sell, or transfer the servicing of your mortgage loan. Your new lender/servicer may require more flood insurance coverage than the minimum amount that has been identified in your Notice of Special Flood Hazards (NSFH).

The new lender/servicer may require coverage in an amount greater than the minimum, and has the right to require flood coverage at least equal to 100% of the insurable value (also known as replacement cost value) of the building(s) used as collateral to secure the loan or the maximum available under the National Flood Insurance Program (NFIP) for the particular type of building.

You should review your exposure to flood damage with your insurance provider, as you may wish to increase your coverage above the minimum amount required at the time of closing your loan versus what subsequently the new lender/servicer may require.

By signing below, you acknowledge you have read the above disclosure.

Steven Montell Kase

Date

Date

HOLD HARMLESS SEPTIC, WELL & WATER

Date: **June 11, 2025**

To: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

We are aware that the above captioned property has a well and/or septic system and we are satisfied with the conditions of these items and, therefore, **waive the need for an inspection.**

We, also, hold your institution or any assignee of the mortgage, or any other assignee and any of your individual personnel harmless and without further liability which might arise from the condition of the septic system, well, or quality of the water.

This statement is made free of any duress.

Steven Montell Kase

Date

Date

HOMEOWNER'S REAL ESTATE TAX AUTHORIZATION

Date: **June 11, 2025**

Homeowner Name: **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

County: **Charleston**

Lot: _____

Block: _____

Tax Parcel #: _____

Subdivision: _____

Dear Tax Collector:

Please accept this letter as authorization to mail all future real estate tax bills on the above property to

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101**

We further authorize that, in the event the mortgage is assigned or another paying agent is established for the payment of property taxes, the tax bills be forwarded to the assignee or paying agent immediately upon receipt of such notification.

Sincerely,

Homeowner Signature(s)

Steven Montell Kase

Date

Date

HIGHER-PRICED MORTGAGE LOAN (HPML) CHECKLIST

Borrower's Last Name: **Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Application Date: **April 17, 2025**

1. HPML ESCROW REQUIREMENT

Rule Summary: In general, a creditor may not extend a first lien higher-priced mortgage loan unless an escrow account is established for a five (5) year minimum. The escrow account will be for payment of property taxes and premiums for mortgage-related insurance.

i. Complete Escrow Exemption

a. Credit Extension Exemptions

An escrow account for a first lien, principle dwelling HPML need NOT be established by a creditor who can check ANY of the following:

- ☐ Transactions secured by shares in a cooperative;
- ☐ Transactions to finance the initial construction of a dwelling;
- ☐ Temporary or "bridge" loan with a loan term of 12 months or less; or
- ☐ Reverse mortgage transactions as defined in Regulation Z.

If no boxes were checked, continue with b. Rural or Underserved Communities Exemption. If ANY of the boxes above were checked, you're exempt from the escrow requirement and may proceed to section 2. HPML APPRAISAL REQUIREMENT.

b. Rural or Underserved Communities Exemption

An escrow account for a first lien, principle dwelling HPML need NOT be established by a creditor who can check ALL the following boxes:

- ☐ During any of the three preceding calendar years over half a creditor's covered transactions were in counties that are either "rural" or "underserved," as published by the [CFPB](#);
- ☐ During the preceding calendar year the creditor and its affiliates together originated 500 or fewer covered transactions;
- ☐ At the end of the preceding calendar year, the creditor had less than \$2 Billion in total assets, adjusted annually, please refer to [CFPB](#) for most current asset amount;
- ☐ Creditor and affiliates do not maintain escrow accounts for any extensions of consumer credit they currently service, unless the escrow accounts were established between April 1, 2010 and June 1, 2013, or established for distressed consumers to avoid default or foreclosure; and

- ☐ Creditor does not have a commitment to sell the loan to another company that does not meet the same criteria.

If NOT ALL boxes were checked, continue with ii. Limited Escrow Exemption. If ALL the boxes were checked, you're exempt from the escrow requirement and may proceed to section 2. HPML APPRAISAL REQUIREMENT.

ii. Limited Escrow Exemption

a. Common Interest Communities

A "property taxes only" escrow account can be established by a creditor who can check the box in the following limited situation:

- ☐ When the governing association of the borrower's condominium, planned unit development, or other common interest community already mandates and pays for a community-wide master insurance policy.

If the above box was checked, an escrow account must be created, but it is exempt from having to collect the insurance portion of the HPML Escrow rule, making it a "property taxes only" escrow account. Proceed to 2. HPML APPRAISAL REQUIREMENT.

2. HPML APPRAISAL REQUIREMENT

Rule Summary: In general, a creditor is NOT ALLOWED to extend an HPML without first obtaining a written appraisal of the property to be mortgaged. The appraisal must be performed by a state-certified or licensed appraiser who conducts a physical visit of the interior of the property.

i. Appraisal Exemptions

No appraisal is needed when a creditor can check that it is originating ANY of the following types of loan:

- ☐ A Qualified Mortgage as defined in Regulation Z;
- ☐ A loan where the amount of credit extended is \leq the threshold amount:
 - Below are threshold amounts for only two years. See comment 35(c)(2)(ii)-3.xi to Supplement I of 12 CFR part 1026 for a complete history of the threshold amount.
 - From January 1, 2024, through December 31, 2024, the threshold amount is \$32,400.
 - From January 1, 2025, through December 31, 2025, the threshold amount is \$33,500.
- ☐ A transaction secured by a mobile home, boat, or trailer;
- ☐ A transaction to finance the initial construction of a dwelling;
- ☐ A 12 month or less "bridge" loan for acquisition of a dwelling intended to become the consumer's principal dwelling;
- ☐ A reverse mortgage transaction subject to Regulation Z.
- ☐ A refinancing secured by a first lien, provided that the refinancing meets all of the following criteria:
 - The credit risk of the refinancing is retained by the person that held the credit risk of the existing obligation and there is no commitment, at consummation, to transfer the credit risk to another person; or the refinancing is insured or guaranteed by the same Federal government agency that insured or guaranteed the existing obligation;
 - The regular periodic payments under the refinance loan do not: cause the principal balance to increase; allow the consumer to defer repayment of principal; or result in a balloon payment, as defined in § 1026.18(s)(5)(i).
 - The proceeds from the refinancing are used solely to satisfy the existing obligation and amounts attributed solely to the costs of the refinancing.

A transaction secured by:

- ☐ A new manufactured home and land (but only as to the requirement to conduct a physical visit of the interior of the property); **OR**

A manufactured home and not land, for which the creditor obtains one of the following, and provides a copy to the consumer not later than **THREE** business days prior to consummation of the transaction:

- ☐ For a new manufactured home, the manufacturer's invoice for the manufactured home securing the transaction – provided that the date of the manufacture is no earlier than 18 months prior to the creditor's receipt of the consumer's application for credit.
- ☐ A cost estimate of the value of the manufactured home securing the transaction obtained from an independent cost service provider; or
- ☐ A valuation (which means an estimate of the value of the consumer's principal dwelling in written or electronic form, other than one produced solely by an automated model or system) of the manufactured home performed by a person who has no direct or indirect interest, financial or otherwise, in the property or transaction for which the valuation is performed and has training in valuing manufactured homes.

If no boxes were checked, continue with ii. Safe Harbor. If ANY of the boxes were checked, you're exempt from the appraisal requirement and are **DONE**, but you may continue through checklist as a precautionary measure in the event that the relied upon exemption is not met.

ii. Safe Harbor

A creditor who does not meet any of the appraisal exemptions may obtain a "Safe Harbor" status for the requirement by being able to check **ALL** of the following boxes:

- ☐ Order an appraisal in conformity with the USPAP and title XI of FIRREA; and
- ☐ Verifies that the Appraiser is certified through the National Registry; and
- ☐ Confirming that the written appraisal contains the elements listed in Appendix N of Regulation Z; and
- ☐ Has no actual knowledge contrary to the facts or certifications contained in the written appraisal.

After completing the Safe Harbor checklist proceed to 3. **SECOND APPRAISAL FOR CERTAIN HPMLs**.

3. **SECOND APPRAISAL FOR CERTAIN HPMLs**

Rule Summary: A creditor is required to obtain a second written appraisal at the cost of the creditor before extending an HPML loan in either of the following two instances:

- (1) *The seller acquired the property 90 or fewer days prior to the date of the consumer's agreement to acquire the property and the price exceeds the seller's acquisition price by more than 10% ☐ "90/10" ☐; or*
- (2) *The seller acquired the property 91-180 days prior to the date of the consumer's agreement to acquire the property and the price exceeds the seller's acquisition price by more than 20% ☐ "180/20" ☐.*

i. Second Appraisal Exemptions

A creditor does not need to order a second appraisal when able to check that the consumer is buying property from ANY of the following:

- ☐ A local, State or Federal government agency;
- ☐ A person who acquired title to the property through foreclosure or other similar procedure;
- ☐ A non-profit entity permitted to acquire single-family properties for resale from a person who acquired title through foreclosure;
- ☐ A person who acquired title to the property by inheritance or by court order as a result of dissolution of marriage;
- ☐ An employer or relocation agency in connection with the relocation of an employee; and
- ☐ A service member who received a deployment or permanent change of station order after purchasing the property.

The second appraisal requirement also does NOT apply when the consumer is buying property located in ANY of the following:

- ☐ A federal disaster area if and for as long as the requirements of title [XI of FIRREA](#) have been waived by the federal financial institutions regulatory agencies; or
- ☐ A rural county, as published by the [CFPB](#).

If no boxes were checked, continue with ii. Reasonable Diligence Approach: Determination of Prior Sale Date and Price. If ANY of the boxes were checked, you're exempt from the second appraisal and may proceed to 4. HPML APPRAISAL DISCLOSURES.

ii. Reasonable Diligence Approach: Determination of Prior Sale Date and Price

UNLESS the creditor can demonstrate by proving a greater than 90/10 or 180/20 property "flip" period and price, respectively, a second appraisal must be obtained. A creditor can use copies of a combination of ANY of the following documents, as necessary, to obtain proof of the prior sale date and price:

- ☐ Seller's recorded deed;
- ☐ Property tax bill;
- ☐ Seller's title insurance policy;
- ☐ RESPA settlement statement (i.e., the HUD-1 or any successor form);
- ☐ Property sales history report or title report from a third-party reporting service;
- ☐ Sales price data recorded in multiple listing services;
- ☐ Tax assessment records or transfer tax records obtained from local governments;
- ☐ A written appraisal performed in compliance with the HPML Appraisal Requirement;
- ☐ A copy of a title commitment report detailing the seller's ownership of the property, date acquired, or price paid;
- ☐ A property abstract.

If you were unable to prove that a second appraisal is not necessary by checking off the needed documents above continue with iii. Second Appraisal Checklist. If you were able to prove that a second appraisal is not necessary you're not required to obtain and pay for a second appraisal and may proceed to section 4. HPML APPRAISAL DISCLOSURES.

iii. Second Appraisal Checklist

Check off ALL the following to comply with the second appraisal requirement:

- ☐ Obtain a second appraisal from a different certified or licensed appraiser;
- ☐ Verify that only one of the two appraisals was charged to the consumer;

- ☐ Verify that the appraisal includes an analysis of the difference between the price at which the seller obtained the property and the price the consumer agreed to pay to acquire the property;
- ☐ Verify that the appraisal includes an analysis of changes in market conditions between when the seller acquired the property and when the consumer agreed to purchase the property; and
- ☐ Verify that the appraisal includes review of any improvements made to the property between the date the seller acquired the property and the date of the consumer's agreement to acquire the property.

After completing the checklist for iii. Second Appraisal Checklist, proceed to 4. HPML APPRAISAL DISCLOSURES.

4. HPML APPRAISAL DISCLOSURES

Rule Summary: In general, a creditor must provide an applicant with a disclosure making the applicant aware of the right to receive a copy of the appraisal. Regulation B, [1002.14\(a\)\(2\)](#) has a similar requirement that can satisfy this rule.

i. Disclosure Requirements

A creditor must do ALL of the following to put the loan applicant on notice of the right to receive a copy of appraisals:

- ☐ Provide a disclosure to the customer within 3 business days of receiving an HPML application.
- ☐ Include the following statement:
We may order an appraisal to determine the property's value and charge you for this appraisal. We will give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.

After completing the checklist for i. Disclosure Requirements, proceed to 5. COPY OF APPRAISALS.

5. COPY OF APPRAISALS

Rule Summary: A creditor needs to provide consumers with a copy of each written appraisal considered in conjunction with a loan application.

i. Delivery Requirements

For each written appraisal considered a Creditor must be able to check ALL of the following:

- ☐ At no cost to the consumer, provide a copy of each written appraisal either on paper or electronically;
- ☐ Provide the appraisals NO later than three business days prior to consummation (**this may not be waived**); or
- ☐ Provide the appraisals NO later than 30 days after determining that the loan will NOT be consummated.

After completing the checklist for i. Delivery Requirements, you're DONE. You can sign, date, and keep a copy of this for your records.

Reviewer Signature: _____

Date: _____

INITIAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: **D014621**

Escrow Number: **LSC24207120**

Borrower(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made from your account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
			Initial Deposit	\$1,548.51
August	516.20	0.00		2,064.71
September	516.20	0.00		2,580.91
October	516.20	0.00		3,097.11
November	516.20	0.00		3,613.31
December	516.20	3,068.31	County Property Tax	1,061.20
January	516.20	0.00		1,577.40
February	516.20	0.00		2,093.60
March	516.20	0.00		2,609.80
April	516.20	0.00		3,126.00
May	516.20	0.00		3,642.20
June	516.20	3,126.00	Hazard Insurance	1,032.40
July	516.20	0.00		1,548.60

(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 this servicer: **\$1,032.40**.

Your monthly mortgage payment for the coming year will be **\$1,303.69** of which **\$787.49** will be for principal and interest and **\$516.20** will go into your escrow account.

I/We acknowledge receipt of a completed copy of this statement.

Steven Montell Kase

Date

Date

Everest Funding

2445 5th Ave. Suite 401, San Diego, CA 92101

HOLD HARMLESS FOR INSULATION

Date: **June 11, 2025**

Borrower Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

We, the undersigned, are aware of the fact that the appraiser was unable to determine the type or condition of the insulation of the above captioned property. It is further understood that **Everest Funding** has no knowledge of the status of the insulation.

We hold your institutions, or any assignee of the mortgage, or any other assignee, and any of your individual personnel harmless and without further liability which might arise resulting from the condition or type of the insulation. This statement is made free of any duress.

Steven Montell Kase

Date

Date

BORROWER CONSENT TO THE USE OF TAX RETURN INFORMATION

By signing below, 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.

Steven Montell Kase

Date

Request for Transcript of Tax Return Cover Sheet 4506-C

Do not sign this form unless all applicable lines have been completed.

Request may be rejected if the form is incomplete or illegible.

For more information about Form 4506-C, visit www.irs.gov and search IVES.

1a. Current name			2a. Spouse's current name (if joint return and transcripts are requested for both taxpayers)		
i. First name Steven	ii. Middle initial M	iii. Last name/BMF company name Kase	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name
1b. First taxpayer identification number (see instructions) 545-86-9899			2b. Spouse's taxpayer identification number (if joint return and transcripts are requested for both taxpayers)		
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a		
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name
3. Current address (including apt., room, or suite no.), city, state, and ZIP code (see instructions)					
a. Street address (including apt., room, or suite no.) 5 Plainfield Dr			b. City Charleston	c. State SC	d. ZIP code 29407
4. Previous address shown on the last return filed if different from line 3 (see instructions)					
a. Street address (including apt., room, or suite no.)			b. City	c. State	d. ZIP code
5a. IVES participant name, ID number, SOR mailbox ID, and address					
i. IVES participant name Griffin Funding DBA Everest Funding			ii. IVES participant ID number		iii. SOR mailbox ID
iv. Street address (including apt., room, or suite no.) 2445 5th Ave Suite 401			v. City San Diego	vi. State CA	vii. ZIP code 92101
5b. Customer file number (if applicable) (see instructions)			5c. Unique identifier (if applicable) (see instructions)		
5d. Client name, telephone number, and address (this field cannot be blank or not applicable (NA))					
i. Client name Griffin Funding DBA Everest Funding					ii. Telephone number 855-547-0133
iii. Street address (including apt., room, or suite no.) 2445 5th Ave Suite 401			iv. City San Diego	v. State CA	vi. ZIP code 92101
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. (see instructions)					
6. Transcripts requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts <div style="text-align: center;">1040</div>					
a. Return Transcript <input checked="" type="checkbox"/>		b. Account Transcript <input type="checkbox"/>		c. Record of Account <input type="checkbox"/>	
7. Wage and income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>					
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.					
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers					
Line 1a <input type="checkbox"/>		Line 2a <input type="checkbox"/>			
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format (see instructions) <div style="display: flex; justify-content: space-between;"><div>12 / 31 / 2022</div><div>12 / 31 / 2023</div><div>12 / 31 / 2024</div><div>/</div><div>/</div></div>					
Caution: Do not sign this form unless all applicable lines have been completed.					
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.					
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.					
Sign Here	Signature for Line 1a (see instructions)		Date		Phone number of taxpayer on line 1a or 2a 704-701-5331
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name Steven Montell Kase				
	Title (if line 1a above is a corporation, partnership, estate, or trust)				
	Spouse's signature (required if listed on Line 2a)				Date
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative		<input type="checkbox"/> Signatory confirms document was electronically signed		
Print/Type name					

Instructions for Form 4506-C IVES Request for Transcript of Tax Return

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

Future Developments

For the latest information about Form 4506-C and its instructions, go to www.irs.gov and search IVES. Information about any recent developments affecting Form 4506-C (such as legislation enacted after we released it) will be posted on that page.

What's New. Form 4506-C includes the Client company requesting transcripts and increased the number of Wage and Income transcripts requests.

General Instructions

Caution: Do not sign this form unless all applicable lines have been completed.

Designated Recipient Notification. Section 6103(c) limits disclosure and use of return information received pursuant to the taxpayer's consent and holds the recipient subject to penalties for any unauthorized access, other use, or redisclosure without the taxpayer's express permission or request.

Taxpayer Notification. Section 6103(c), limits disclosure and use of return information provided pursuant to your consent and holds the recipient subject to penalties, brought by private right of action, for any unauthorized access, other use, or redisclosure without your express permission or request.

Purpose of form. Use Form 4506-C to request tax return information through an authorized IVES participant. You will designate an IVES participant to receive the information on line 5a.

Note: If you are unsure of which type of transcript you need, check with the party requesting your tax information.

Where to file. The IVES participant will fax Form 4506-C with the approved IVES cover sheet to their assigned Service Center.

Chart for ordering transcripts

If your assigned Service Center is:	Fax the requests with the approved coversheet to:
Austin Submission Processing Center	Austin IVES Team 844-249-6238
Kansas City Submission Processing Center	Kansas City IVES Team 844-249-8128
Ogden Submission Processing Center	Ogden IVES Team 844-249-8129

Specific Instructions

Line 1a/2a (if spouse is also requested). For IMF Requests: Enter the First, Middle Initial, and Last Name in the indicated fields. If all characters will not fit, please enter up to 12 for First name and 22 for the 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 field. 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 of 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 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 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.

Form **W-9**
(Rev. March 2024)
Department of the Treasury
Internal Revenue Service

Request for Taxpayer
Identification Number and Certification
Go to **www.irs.gov/FormW9** for instructions and the latest information.

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

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

Print or type.
See Specific Instructions on page 3.

1 Name of entity/individual. An entry is required. (For a sole proprietor or disregarded entity, enter the owner's name on line 1, and enter the business/disregarded entity's name on line 2.) Steven Montell Kase	
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 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. 5 Plainfield Dr	Requester's name and address (optional) Everest Funding 2445 5th Ave. Suite 401 San Diego, CA 92101
6 City, state, and ZIP code Charleston, SC 29407	
7 List account number(s) here (optional)	

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
545-86-9899

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:

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.

What's New

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

New line 3b has been added to this form. A flow-through entity is required to complete this line to indicate that it has direct or indirect foreign partners, owners, or beneficiaries when it provides the Form W-9 to another flow-through entity in which it has an ownership interest. This change is intended to provide

a flow-through entity with information regarding the status of its indirect foreign partners, owners, or beneficiaries, so that it can satisfy any applicable reporting requirements. For example, a partnership that has any indirect foreign partners may be required to complete Schedules K-2 and K-3 See the Partnership Instructions for Schedules K-2 and K-3 (Form 1065).

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid).

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

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

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

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

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

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

• **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For example, if a foreign LLC that is treated as a disregarded entity for U.S. federal tax purposes has a single owner that is a U.S. person, the U.S. owner's name is required to be provided on line 1. If the direct owner of the entity is also a disregarded entity, enter the first owner that is not disregarded for federal tax purposes. Enter the disregarded entity's name on line 2. If the owner of the disregarded entity is a foreign person, the owner must complete an appropriate Form W-8 instead of a Form W-9. This is the case even if the foreign person has a U.S. TIN.

Line 2

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

Line 3a

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

IF the entity/individual on line 1 is a(n) . . .	THEN check the box for . . .
<ul style="list-style-type: none"> Corporation 	Corporation.
<ul style="list-style-type: none"> Individual or Sole proprietorship 	Individual/sole proprietor.
<ul style="list-style-type: none"> 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.
<ul style="list-style-type: none"> Partnership 	Partnership.
<ul style="list-style-type: none"> Trust/estate 	Trust/estate.

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

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

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

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

2 – The United States or any of its agencies or instrumentalities.

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

4 – A foreign government or any of its political subdivisions, agencies, or instrumentalities.

5 – A corporation.

6 – A dealer in securities or commodities required to register in the United States, the District of Columbia, or a U.S. commonwealth or territory.

7 – A futures commission merchant registered with the Commodity Futures Trading Commission.

8 – A real estate investment trust.

9 – An entity registered at all times during the tax year under the Investment Company Act of 1940.

10 – A common trust fund operated by a bank under section 584(a).

11 – A financial institution as defined under section 581.

12 – A middleman known in the investment community as a nominee or custodian.

13 – A trust exempt from tax under section 664 or described in section 4947.

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

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

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

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

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

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

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

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

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

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

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

G – A real estate investment trust.

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

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

J – A bank as defined in section 581.

K – A broker.

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

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

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

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

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

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

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

Secure Your Tax Records From Identity Theft

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

To reduce your risk:

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

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

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

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

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

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

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

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

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

Privacy Act Notice

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

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

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

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

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

LE/CD Good Faith Analysis

Date: **June 11, 2025**

Borrower Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

Costs That Cannot Increase

LE Section/CD Section: Name	Paid To	Did Shop	Compare Amount	CD Amount
A/A: Loan Total Amount Discount Points	Everest Funding (Lender)		2,642.00	1,467.62
A/A: Processing Fee	Everest Funding (Lender)		795.00	795.00
A/A: Underwriting Fee	(Lender)		1,195.00	1,195.00
B/B: Appraisal Fee	Appraisal Nation (Other)		1,000.00	525.00
B/B: Appraisal Management Fee	Appraisal Nation (Other)		350.00	15.00
B/B: Appraisal Recert	Appraisal Nation (Other)		0.00	250.00
B/B: Credit Report Fee	Everest Funding FBO Settlement One Credit Corp (Other)		120.00	102.00
B/B: Final Inspection Fee	Appraisal Nation (Other)		400.00	185.00
B/B: Flood Certification	Everest Funding FBO ServiceLink (Other)		8.00	8.00
Required Cure				250.00

Costs That in Total Cannot Increase More Than 10%

LE Section/CD Section: Name	Paid To	Did Shop	Compare Amount	CD Amount
C/B: Title - Attorney Cert	Elevated Title (Other)		40.00	40.00
C/B: Title - Attorney Review Fee	Elevated Title (Other)		60.00	60.00
C/B: Title - Courier Fee	Elevated Title (Other)		0.00	18.00
C/B: Title - CPL - Lender	Elevated Title (Other)		25.00	25.00
C/B: Title - Examination Fee	(Other)		0.00	185.00
C/B: Title - Lender's Coverage	Elevated Title (Other)		380.00	380.00
C/B: Title - Recording Processing	Elevated Title (Other)		50.00	50.00
C/B: Title - Search and Exam Fee	Elevated Title (Other)		650.00	650.00
C/B: Title - Settlement Fee	Elevated Title (Other)		0.00	185.00
E/E: Recording Fee Mortgage	(Other)		25.00	25.00
Total			1,230.00	1,618.00
Increase between Compare Amount Total and CD Amount Total			388.00	or 31.545%
Required Cure				265.00

Cost That Can Increase				
LE Section/CD Section: Name	Paid To	Did Shop	Compare Amount	CD Amount
F/F: Prepaid Interest	(Lender)		0.00	359.95
G/G: Hazard Insurance	(Other)		0.00	781.50
G/G: County Property Tax	(Other)		0.00	2,301.30
G/G: Aggregate Adjustment			0.00	-1,534.29

Total Required Cure and Total Lender Cure	
Total Required Cure	515.00
Total Lender Cure	515.00
Is It Enough?	YES

LOSS-PAYEE CLAUSE
HAZARD INSURANCE

CLOSING AGENT: PLEASE COMPLETE #1 WITH THE INSURANCE AGENTS NAME AND MAILING ADDRESS.
RETURN TO:

Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

#1 TO: _____

POLICY NO. _____

RE: Borrower(s): **Steven Montell Kase**

Address: **5 Plainfield Dr**
Charleston, SC 29407

Loan Number: **D014621**

PLEASE AMEND YOUR POLICY TO SHOW THE FOLLOWING AS MORTGAGEE:

Selene Finance LP , Its Successors and/or Assigns
P.O. Box 660369
Dallas, TX 75266-0369
877-735-3637

PLEASE SEND A COPY OF THE POLICY ALONG WITH ANY FUTURE BILLINGS OR NOTICES TO THE NEW MORTGAGEE SHOWN ABOVE.

THANK YOU VERY MUCH FOR YOUR PROMPT ATTENTION TO THIS MATTER.

SINCERELY,
Everest Funding

NOTICE REGARDING FURNISHING OF NEGATIVE INFORMATION

Date: **June 11, 2025**

Borrower Name(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr
Charleston, SC 29407**

Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

**WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO
CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR
OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN
YOUR CREDIT REPORT.**

Steven Montell Kase

Date

Date

OCCUPANCY STATEMENT

Lender: **Everest Funding**
2445 5th Ave. Suite 401
San Diego, CA 92101

RE: Borrower(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr**
Charleston, SC 29407

The undersigned Borrower(s) as an inducement to the Lender to make the Loan secured by a first mortgage or deed of trust on the above referenced property do hereby declare and affirm that the occupancy status of said property is as follows:

Occupancy Status.

☒ **The Property is/will be Borrower's Principal Residence.** This means at least one of the Borrowers who executes the Note and Deed of Trust 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 sixty (60) days after the Property shall first become ready for occupancy as a habitable dwelling, whichever is later. Borrower shall continue to occupy the Property as Borrower's principal residence for at least one 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 Borrower's control. From time to time the Lender may require, and I shall furnish promptly, evidence satisfactory to Lender of my continuing occupancy of the Property as my permanent, full time 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 of the undersigned Borrowers in addition to his/her/their Principal Residence. **It will not be income producing.**

☐ **The Property is/will be Investment Property.** The Property will not be occupied or claimed as a Principal or Secondary Residence by any of the Borrowers, and may produce revenue. Each Borrower now owns, resides, uses and claims another property or properties as Borrower's residential homestead.

Furthermore, the undersigned Borrower(s) also understand that any false statements, misrepresentations or material omissions may result in civil or criminal penalties in addition to the remedies described in the mortgage or deed of trust.

Steven Montell Kase

Date

Date

SWORN TO AND SUBSCRIBED before me on this _____ day of _____, _____, by _____.

(Notary Seal)

Notary Public

My Commission Expires:

Patriot Act Disclosure Borrower Identification

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. Please provide the following information. **We require two forms of identification for each borrower to comply with Section 326 of the Act.**

Steven Montell Kase

Borrower's Name

D014621

Loan Number

5 Plainfield Dr

Address

1/3/1952

Date of Birth

Charleston, SC 29407

City, State Zip

545-86-9899

Social Security #/Tax ID #

**IMPORTANT - Information listed below must be exactly as indicated on the document.
If the item is not applicable to the document enter N/A.**

Primary Forms of Identification - must display Borrower's name

Document	Country/State of Origin	ID Number	Date of Birth	Expiration Date
<input type="checkbox"/> State Issued Driver License Issue Date: _____				
<input type="checkbox"/> State Issued ID Card Issue Date: _____				
<input type="checkbox"/> Military ID Card Issue Date: _____				
<input type="checkbox"/> Passport Issue Date: _____				
<input type="checkbox"/> US Alien Registration Card Issue Date: _____				
<input type="checkbox"/> Canadian Driver License Issue Date: _____				

Secondary Forms of Identification-must display Borrower's name

Document	Name of Issuer on Form	ID Number	Issuance Date	Expiration Date
<input type="checkbox"/> Social Security Card	U.S. Govt.			
<input type="checkbox"/> Government Issued Visa				
<input type="checkbox"/> Birth Certificate				
<input type="checkbox"/> Non-US/Canadian Driver License				
<input type="checkbox"/> Most Recent Signed Tax Returns	<input type="checkbox"/> Fed <input type="checkbox"/> State	TIN:		
<input type="checkbox"/> Property Tax Bill		APN:		
<input type="checkbox"/> Voter Registration Card				
<input type="checkbox"/> Organizational Membership Card				
<input type="checkbox"/> Bank/Investment/Loan Statements				
<input type="checkbox"/> Paycheck stub with name				
<input type="checkbox"/> Most Recent W-2				
<input type="checkbox"/> Home/car/renter insurance papers				
<input type="checkbox"/> Recent utility bill				

Comments:

I certify that I have personally viewed and accurately recorded the information from the documents identified above, and have reasonably confirmed the identity of the applicant.

Signature

Title

Printed Name

Date

* For persons without a SSN/TIN, the ID number must be from one of the following: passport, alien ID card, or any other government issued document evidencing nationality or residence and bearing a photograph or similar safeguard.

PREPAID FINANCE CHARGE BREAKDOWN

Everest Funding

Borrower(s): **Steven Montell Kase**

Property Address: **5 Plainfield Dr**
Charleston, SC 29407

Date: **June 11, 2025**

Loan No.: **D014621**

PBL = Paid by Lender PBS = Paid by Seller PB3 = Paid by 3rd Party

PREPAID FINANCE CHARGES

Name	Payee	P.O.C.	Total Charge
Loan Total Amount Discount Points	Everest Funding		\$1,467.62
Processing Fee	Everest Funding		\$795.00
Underwriting Fee			\$1,195.00
Appraisal Management Fee	Appraisal Nation	\$15.00	\$15.00
Flood Certification	Everest Funding FBO ServiceLink		\$8.00
Title - Attorney Cert	Elevated Title		\$40.00
Title - Attorney Review Fee	Elevated Title		\$60.00
Title - Courier Fee	Elevated Title		\$18.00
Title - CPL - Lender	Elevated Title		\$25.00
Title - Examination Fee			\$185.00
Title - Recording Processing	Elevated Title		\$50.00
Title - Search and Exam Fee	Elevated Title		\$650.00
Title - Settlement Fee	Elevated Title		\$185.00
Prepaid Interest	15 days at \$23.9966 / day		\$359.95
TOTAL PREPAID FINANCE CHARGE			\$5,053.57

AMOUNTS PAID BY 3RD PARTY ON YOUR BEHALF

AMOUNTS PAID ON YOUR ACCOUNT / PAID TO OTHERS ON YOUR BEHALF

Appraisal Fee	Appraisal Nation	\$525.00	\$525.00
Appraisal Recert	Appraisal Nation	\$250.00	\$250.00
Credit Report Fee	Everest Funding FBO Settlement One Credit Corp		\$102.00
Final Inspection Fee	Appraisal Nation	\$185.00	\$185.00
Title - Lender's Coverage	Elevated Title		\$380.00
Recording Fee Mortgage			\$25.00

FACTS**WHAT DOES GRIFFIN FUNDING, INC., A MORTGAGE BROKERAGE 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:

- Social Security number and Assets
- Income and Account balances
- Credit scores and Employment information

When you are *no longer* our customer, we continue to share your information as described in this notice.

How?

All financial companies need to share customer's personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customer's personal information; the reasons Everest Funding chooses to share; and whether you can limit this sharing.

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

Questions?

Call 8887210003

Who we are

Who is providing this Notice?

Griffin Funding, Inc., a mortgage brokerage

What we do

How does Everest Funding protect my personal information?

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.

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.

How does Everest Funding collect my personal information?

We collect your personal information, for example, when you

- Apply for a loan or Give us your income information
- Provide employment information or Give us your wage statements
- Apply for financing

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal Law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. [See below for more on your rights under state law.]

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *Our affiliates include nonfinancial companies, such as Lyons Realty DBA Greendoor.*

Non-affiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Everest Funding does not share with nonaffiliates so they can market to you.*

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- *Everest Funding doesn't jointly market.*

Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

REAL ESTATE LOAN TAX & INSURANCE RESERVE AGREEMENT

I have applied to you for a Real Estate Loan which will be secured by a Deed of Trust/Mortgage and repaid as stated in a Promissory Note.

I understand a Tax and Insurance Reserve Account is: ☐ **OPTIONAL** - Not required to get the loan.
☐ **REQUIRED**

I elect to: ☐ **OPEN** a Tax and Insurance Reserve Account.
☐ **NOT OPEN** a Tax and Insurance.

I agree:

At the same time I make the Note payments, I will pay you the amounts you have figured for deposit in the Tax and Insurance Reserve Account. These amounts should be enough to pay, when due, all taxes, assessments, insurance premiums and other expenses relating to the Loan.

If you decide there won't be enough money to pay the expenses, you may require me to increase payments into the Tax and Insurance Reserve Account. There could be a default under the Deed of Trust/Mortgage if any of these expenses described in it are not paid.

If the Tax and Insurance Reserve Account is **required**, I may not cancel it. If the Tax and Insurance Reserve Account is **optional**, I may cancel it at any time as long as it remains **optional**. If I break certain promises in my Deed of Trust/Mortgage, you may change an optional Tax and Insurance Reserve Account to a required Tax and Insurance Reserve Account.

You - or anyone who buys the Loan from you - may change or cancel the Tax and Insurance Reserve Account arrangements as allowed by law.

I understand that if the law of the state in which the property is located requires you to pay interest on money in the Tax and Insurance Reserve account, you will:

Compute and pay interest at a rate no less than the minimum required by such applicable law;

Calculate interest on my daily average Tax and Insurance Reserve Account balance for the calendar quarter; and

Credit the interest at the end of the calendar quarter, or when the Tax and Insurance Reserve Account ends.

You may revise your interest rules, including lowering or stopping interest payments, as allowed by law.

Taxpayer Information

My taxpayer identification number (TIN) for tax information reporting purposes (Social Security number for individuals) is:

Steven Montell Kase: 545-86-9899

(Check one Box below only if its applicable to your situation.)

☐ I have not provided a TIN because no signer to the loan agreement is a citizen, resident nor engaged in business in the United States (if this box is checked, all signers to the loan agreement must sign below.

☐ The signer whose TIN is listed above has received a notice from the Internal Revenue Service that currently subjects him/her to 20% backup withholding.

Under penalties of perjury, each signer listed below certifies that the above taxpayer information is true, correct and complete.

I have kept a copy of this agreement.

Steven Montell Kase

Date

Date

NOTICE OF RIGHT TO CANCEL

Lender: **Everest Funding**

Date: **June 11, 2025**

BORROWERS/OWNERS: **Steven Montell Kase**

Loan Number: **D014621**

PROPERTY ADDRESS: **5 Plainfield Dr
Charleston, SC 29407**

YOUR RIGHT TO CANCEL

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

- (1) The date of the transaction, which is **June 11, 2025**; or
- (2) The date you received your Truth in Lending disclosures; or
- (3) The date you received this notice of your right to cancel.

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

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing at:

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101**

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than **MIDNIGHT of June 14, 2025** (or **MIDNIGHT** of the **THIRD BUSINESS DAY** following the latest of the three events listed above). If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of **NOTICE OF RIGHT TO CANCEL** and one copy of the Closing Disclosure.

Each borrower/owner in this transaction has the right to cancel. The exercise of this right by one borrower/owner shall be effective to all borrowers/owners.

Steven Montell Kase

Date

NOTICE OF RIGHT TO CANCEL

Lender: **Everest Funding**

Date: **June 11, 2025**

BORROWERS/OWNERS: **Steven Montell Kase**

Loan Number: **D014621**

PROPERTY ADDRESS: **5 Plainfield Dr
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Steven Montell Kase

Date

Everest Funding

Your Credit Score and the Price You Pay for Credit

Date:
June 11, 2025
Lender:
Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

Borrower:
Steven Montell Kase
Property Address:
5 Plainfield Dr
Charleston, SC 29407

Your Credit Score	
Your credit score	737
Source: TransUnion Date: April 17, 2025	

Understanding Your Credit Score	
What you should know about credit scores	<p>Your credit score is a number that reflects the information in your credit report.</p> <p>Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors.</p> <p>Your credit score can change, depending on how your credit history changes.</p>
How we use your credit score	<p>Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.</p>
The range of scores	<p>Scores range from a low of 309 to a high of 839.</p> <p>Generally, the higher your score, the more likely you are to be offered better credit terms.</p>
How your score compares to the scores of other consumers	<p>Your Credit Score ranks higher than 49 percent of U.S. consumers.</p>

Understanding Your Credit Score (continued)	
Key factors that adversely affected your credit score	012 - LENGTH OF TIME REVOLVING ACCOUNTS HAVE BEEN ESTABLISHED 005 - TOO MANY ACCOUNTS WITH BALANCES 030 - TIME SINCE MOST RECENT ACCOUNT OPENING IS TOO SHORT 014 - LENGTH OF TIME ACCOUNTS HAVE BEEN ESTABLISHED
Checking Your Credit Report	
What if there are mistakes in your credit report?	<p>You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency.</p> <p>It is a good idea to check your credit report to make sure the information it contains is accurate.</p>
How can you obtain a copy of your credit report?	<p>Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year.</p> <p>To order your free annual credit report –</p> <p><i>By telephone:</i> Call toll-free: 1-877-322-8228</p> <p><i>On the web:</i> Visit www.annualcreditreport.com</p> <p><i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's website at http://www.ftc.gov/bcp/online/include/requestformfinal.pdf) to:</p> <p>Annual Credit Report Request Service P.O. Box 105281 Atlanta, GA 30348-5281</p>
How can you get more information?	<p>For more information about credit reports and your rights under Federal law, visit the Consumer Financial Protection Bureau's website at www.consumerfinance.gov/learnmore.</p>

Notice to the Home Loan Applicant

In connection with your application for a home loan, the lender must disclose to you the score that a consumer reporting agency distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information that a consumer reporting agency or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the consumer reporting agency at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The consumer reporting agency plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

List of Consumer Reporting Agencies:

- ☐ Experian
701 Experian Parkway
P.O. Box 2002
Allen, TX 75013
1-888-397-3742
www.experian.com/reportaccess
- ☐ Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-888-378-4329
www.equifax.com
- ☒ Trans Union
P.O. Box 2000
Chester, PA 19016
1-800-916-8800
www.transunion.com

After Recording Return To:
Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101

This instrument was prepared by:
Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288

Everest Funding, NMLS# 1120111; Originator: Ben Nelson, NMLS# 2042259
Lender/Broker License Number: **MLS-1120111**

(Space Above This Line For Recording Data)

MORTGAGE

MIN: **101323810000154078**
SIS Telephone #: **(888) 679-MERS**

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined under the caption TRANSFER OF RIGHTS IN THE PROPERTY and in Sections 3, 4, 10, 11, 12, 16, 19, 24, and 25. Certain rules regarding the usage of words used in this document are also provided in Section 17.

Parties

(A) "**Borrower**" is **Steven Montell Kase**, currently residing at **5 Plainfield Dr, Charleston, SC 29407**. Borrower is the mortgagor under this Security Instrument.

(B) "**Lender**" is **Everest Funding**. Lender is **corporation** organized and existing under the laws of **California**. Lender's address is **2445 5th Ave. Suite 401, San Diego, CA 92101**. The term "Lender" includes any successors and assigns of Lender.

(C) "**MERS**" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument**. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

Documents

(D) "**Note**" means the promissory note dated **June 11, 2025**, and signed by each Borrower who is legally obligated for the debt under that promissory note, that is in either (i) paper form, using Borrower's written pen and ink signature, or (ii) electronic form, using Borrower's adopted Electronic Signature in accordance with the UETA or E-SIGN, as applicable. The Note evidences the legal obligation of each Borrower who signed the Note to pay Lender **ONE HUNDRED THOUSAND ONE HUNDRED AND NO/100** Dollars (U.S. **\$100,100.00**) plus interest. Each Borrower who signed the Note has promised to pay this debt in regular monthly payments and to pay the debt in full not later than **July 1, 2055**.

(E) "**Riders**" means all Riders to this Security Instrument that are signed by Borrower. All such Riders are incorporated into and deemed to be a part of this Security Instrument. The following Riders are to be signed by Borrower (check box as applicable):

- | | | |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Planned Unit Development Rider | |
| <input type="checkbox"/> Other(s) (specify) | | |

(F) "**Security Instrument**" means this document, which is dated **June 11, 2025**, together with all Riders to this document.

Additional Definitions

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

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

(I) "Default" means: (i) the failure to pay any Periodic Payment or any other amount secured by this Security Instrument on the date it is due; (ii) a breach of any representation, warranty, covenant, obligation, or agreement in this Security Instrument; (iii) any materially false, misleading, or inaccurate information or statement to Lender provided by Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent, or failure to provide Lender with material information in connection with the Loan, as described in Section 8; or (iv) any action or proceeding described in Section 12(e).

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

(K) "Electronic Signature" means an "Electronic Signature" as defined in the UETA or E-SIGN, as applicable.

(L) "E-SIGN" means the Electronic Signatures in Global and National Commerce Act (15 U.S.C. § 7001 et seq.), as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

(M) "Escrow Items" means: (i) taxes and assessments and other items that can attain priority over this Security Instrument as a lien or encumbrance on the Property; (ii) leasehold payments or ground rents on the Property, if any; (iii) premiums for any and all insurance required by Lender under Section 5; (iv) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 11; and (v) Community Association Dues, Fees, and Assessments if Lender requires that they be escrowed beginning at Loan closing or at any time during the Loan term.

(N) "Loan" means the debt obligation evidenced by the Note, plus interest, any prepayment charges, costs, expenses, and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(O) "Loan Servicer" means the entity that has the contractual right to receive Borrower's Periodic Payments and any other payments made by Borrower, and administers the Loan on behalf of Lender. Loan Servicer does not include a sub-servicer, which is an entity that may service the Loan on behalf of the Loan Servicer.

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

(Q) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or Default on, the Loan.

(R) "Partial Payment" means any payment by Borrower, other than a voluntary prepayment permitted under the Note, which is less than a full outstanding Periodic Payment.

(S) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3.

(T) "Property" means the property described below under the heading "TRANSFER OF RIGHTS IN THE PROPERTY."

(U) "Rents" means all amounts received by or due Borrower in connection with the lease, use, and/or occupancy of the Property by a party other than Borrower.

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

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

(X) "UETA" means the Uniform Electronic Transactions Act, as enacted by the jurisdiction in which the Property is located, as it may be amended from time to time, or any applicable additional or successor legislation that governs the same subject matter.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender (i) the repayment of the Loan, and all renewals, extensions, and modifications of the Note, and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower mortgages, grants, and conveys to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County of **Charleston**:

See attached Exhibit A

which currently has the address of **5 Plainfield Dr**
Charleston, SC 29407

("Property Address");

TO HAVE AND TO HOLD this property unto MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, forever, together with all the improvements now or subsequently erected on the property, including replacements and additions to the improvements on such property, all property rights, including, without limitation, all easements, appurtenances, royalties, mineral rights, oil or gas rights or profits, water rights, and fixtures now or subsequently a part of the property. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER REPRESENTS, WARRANTS, COVENANTS, AND AGREES that: (i) Borrower lawfully owns and possesses the Property conveyed in this Security Instrument in fee simple or lawfully has the right to use and occupy the Property under a leasehold estate; (ii) Borrower has the right to mortgage, grant, and convey the Property or Borrower's leasehold interest in the Property; and (iii) the Property is unencumbered, and not subject to any other ownership interest in the Property, except for encumbrances and ownership interests of record. Borrower warrants generally the title to the Property and covenants and agrees to defend the title to the Property against all claims and demands, subject to any encumbrances and ownership interests of record as of Loan closing.

THIS SECURITY INSTRUMENT combines uniform covenants for national use with limited variations and non-uniform covenants that reflect specific South Carolina state requirements to constitute a uniform security instrument covering real property.

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

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

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 16. Lender may accept or return any Partial Payments in its sole discretion pursuant to Section 2.

Any offset or claim that Borrower may have now or in the future against Lender will not relieve Borrower from making the full amount of all payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Acceptance and Application of Payments or Proceeds.

(a) Acceptance and Application of Partial Payments. Lender may accept and either apply or hold in suspense Partial Payments in its sole discretion in accordance with this Section 2. Lender is not obligated to accept any Partial Payments or to apply any Partial

Payments at the time such payments are accepted, and also is not obligated to pay interest on such unapplied funds. Lender may hold such unapplied funds until Borrower makes payment sufficient to cover a full Periodic Payment, at which time the amount of the full Periodic Payment will be applied to the Loan. If Borrower does not make such a payment within a reasonable period of time, Lender will either apply such funds in accordance with this Section 2 or return them to Borrower. If not applied earlier, Partial Payments will be credited against the total amount due under the Loan in calculating the amount due in connection with any foreclosure proceeding, payoff request, loan modification, or reinstatement. Lender may accept any payment insufficient to bring the Loan current without waiver of any rights under this Security Instrument or prejudice to its rights to refuse such payments in the future.

(b) Order of Application of Partial Payments and Periodic Payments. Except as otherwise described in this Section 2, if Lender applies a payment, such payment will be applied to each Periodic Payment in the order in which it became due, beginning with the oldest outstanding Periodic Payment, as follows: first to interest and then to principal due under the Note, and finally to Escrow Items. If all outstanding Periodic Payments then due are paid in full, any payment amounts remaining may be applied to late charges and to any amounts then due under this Security Instrument. If all sums then due under the Note and this Security Instrument are paid in full, any remaining payment amount may be applied, in Lender's sole discretion, to a future Periodic Payment or to reduce the principal balance of the Note.

If Lender receives a payment from Borrower in the amount of one or more Periodic Payments and the amount of any late charge due for a delinquent Periodic Payment, the payment may be applied to the delinquent payment and the late charge.

When applying payments, Lender will apply such payments in accordance with Applicable Law.

(c) Voluntary Prepayments. Voluntary prepayments will be applied as described in the Note.

(d) No Change to Payment Schedule. Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note will not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items.

(a) Escrow Requirement; Escrow Items. Borrower must pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum of money to provide for payment of amounts due for all Escrow Items (the "Funds"). The amount of the Funds required to be paid each month may change during the term of the Loan. Borrower must promptly furnish to Lender all notices or invoices of amounts to be paid under this Section 3.

(b) Payment of Funds; Waiver. Borrower must pay Lender the Funds for Escrow Items unless Lender waives this obligation in writing. Lender may waive this obligation for any Escrow Item at any time. In the event of such waiver, Borrower must pay directly, when and where payable, the amounts due for any Escrow Items subject to the waiver. If Lender has waived the requirement to pay Lender the Funds for any or all Escrow Items, Lender may require Borrower to provide proof of direct payment of those items within such time period as Lender may require. Borrower's obligation to make such timely payments and to provide proof of payment is deemed to be a covenant and agreement of Borrower under this Security Instrument. If Borrower is obligated to pay Escrow Items directly pursuant to a waiver, and Borrower fails to pay timely the amount due for an Escrow Item, Lender may exercise its rights under Section 9 to pay such amount and Borrower will be obligated to repay to Lender any such amount in accordance with Section 9.

Lender may withdraw the waiver as to any or all Escrow Items at any time by giving a notice in accordance with Section 16; upon such withdrawal, Borrower must pay to Lender all Funds for such Escrow Items, and in such amounts, that are then required under this Section 3.

(c) Amount of Funds; Application of Funds. Lender may, at any time, collect and hold Funds in an amount up to, but not in excess of, the maximum amount a lender can require under RESPA. Lender will estimate the amount of Funds due in accordance with Applicable Law.

The Funds will be held in an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender will apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender may not charge Borrower for: (i) holding and applying the Funds; (ii) annually analyzing the escrow account; or (iii) verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on the Funds, Lender will not be required to pay Borrower any interest or earnings on the Funds. Lender will give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

(d) Surplus; Shortage and Deficiency of Funds. In accordance with RESPA, if there is a surplus of Funds held in escrow, Lender will account to Borrower for such surplus. If Borrower's Periodic Payment is delinquent by more than 30 days, Lender may retain the surplus in the escrow account for the payment of the Escrow Items. If there is a shortage or deficiency of Funds held in escrow, Lender will notify Borrower and Borrower will pay to Lender the amount necessary to make up the shortage or deficiency in accordance with RESPA.

Upon payment in full of all sums secured by this Security Instrument, Lender will promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower must pay (a) all taxes, assessments, charges, fines, and impositions attributable to the Property which have priority or may attain priority over this Security Instrument, (b) leasehold payments or ground rents on the Property, if any, and (c) Community Association Dues, Fees, and Assessments, if any. If any of these items are Escrow Items, Borrower will pay them in the manner provided in Section 3.

Borrower must promptly discharge any lien that has priority or may attain priority over this Security Instrument unless Borrower: (aa) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing under such agreement; (bb) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which Lender determines, in its sole discretion, operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (cc) secures from the holder of the lien an agreement satisfactory to Lender that subordinates the lien to this Security Instrument (collectively, the "Required Actions"). If Lender determines that any part of the Property is subject to a lien that has priority or may attain priority over this Security Instrument and Borrower has not taken any of the Required Actions in regard to such lien, Lender may give Borrower a notice identifying the lien. Within 10 days after the date on which that notice is given, Borrower must satisfy the lien or take one or more of the Required Actions.

5. Property Insurance.

(a) Insurance Requirement; Coverages. Borrower must keep the improvements now existing or subsequently erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes, winds, and floods, for which Lender requires insurance. Borrower must maintain the types of insurance Lender requires in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan, and may exceed any minimum coverage required by Applicable Law. Borrower may choose the insurance carrier providing the insurance, subject to Lender's right to disapprove Borrower's choice, which right will not be exercised unreasonably.

(b) Failure to Maintain Insurance. If Lender has a reasonable basis to believe that Borrower has failed to maintain any of the required insurance coverages described above, Lender may obtain insurance coverage, at Lender's option and at Borrower's expense. Unless required by Applicable Law, Lender is under no obligation to advance premiums for, or to seek to reinstate, any prior lapsed coverage obtained by Borrower. Lender is under no obligation to purchase any particular type or amount of coverage and may select the provider of such insurance in its sole discretion. Before purchasing such coverage, Lender will notify Borrower if required to do so under Applicable Law. Any such coverage will insure Lender, but might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard, or liability and might provide greater or lesser coverage than was previously in effect, but not exceeding the coverage required under Section 5(a). Borrower acknowledges that the cost of the insurance coverage so obtained may significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender for costs associated with reinstating Borrower's insurance policy or with placing new insurance under this Section 5 will become additional debt of Borrower secured by this Security Instrument. These amounts will bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(c) Insurance Policies. All insurance policies required by Lender and renewals of such policies: (i) will be subject to Lender's right to disapprove such policies; (ii) must include a standard mortgage clause; and (iii) must name Lender as mortgagee and/or as an additional loss payee. Lender will have the right to hold the policies and renewal certificates. If Lender requires, Borrower will promptly give to Lender proof of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy must include a standard mortgage clause and must name Lender as mortgagee and/or as an additional loss payee.

(d) Proof of Loss; Application of Proceeds. In the event of loss, Borrower must give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Any insurance proceeds, whether or not the underlying insurance was required by Lender, will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and determines that Lender's security will not be lessened by such restoration or repair.

If the Property is to be repaired or restored, Lender will disburse from the insurance proceeds any initial amounts that are necessary to begin the repair or restoration, subject to any restrictions applicable to Lender. During the subsequent repair and restoration period, Lender will have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Lender will not be required to pay Borrower any interest or earnings on such insurance proceeds.

unless Lender and Borrower agree in writing or Applicable Law requires otherwise. Fees for public adjusters, or other third parties, retained by Borrower will not be paid out of the insurance proceeds and will be the sole obligation of Borrower.

If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the insurance proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such insurance proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(e) Insurance Settlements; Assignment of Proceeds. If Borrower abandons the Property, Lender may file, negotiate, and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 26 or otherwise, Borrower is unconditionally assigning to Lender (i) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note and this Security Instrument, and (ii) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, to the extent that such rights are applicable to the coverage of the Property. If Lender files, negotiates, or settles a claim, Borrower agrees that any insurance proceeds may be made payable directly to Lender without the need to include Borrower as an additional loss payee. Lender may use the insurance proceeds either to repair or restore the Property (as provided in Section 5(d)) or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

6. Occupancy. Borrower must occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and must continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent will not be unreasonably withheld, or unless extenuating circumstances exist that are beyond Borrower's control.

7. Preservation, Maintenance, and Protection of the Property; Inspections. Borrower will not destroy, damage, or impair the Property, allow the Property to deteriorate, or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower must maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless Lender determines pursuant to Section 5 that repair or restoration is not economically feasible, Borrower will promptly repair the Property if damaged to avoid further deterioration or damage.

If insurance or condemnation proceeds are paid to Lender in connection with damage to, or the taking of, the Property, Borrower will be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower remains obligated to complete such repair or restoration.

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

8. Borrower's Loan Application. Borrower will be in Default if, during the Loan application process, Borrower or any persons or entities acting at Borrower's direction or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan, including, but not limited to, overstating Borrower's income or assets, understating or failing to provide documentation of Borrower's debt obligations and liabilities, and misrepresenting Borrower's occupancy or intended occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument.

(a) Protection of Lender's Interest. If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or

dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 9, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 9.

(b) Avoiding Foreclosure; Mitigating Losses. If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 9(c), unless prohibited by Applicable Law.

(c) Additional Amounts Secured. Any amounts disbursed by Lender under this Section 9 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

(d) Leasehold Terms. If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

10. Assignment of Rents.

(a) Assignment of Rents. If the Property is leased to, used by, or occupied by a third party ("Tenant"), Borrower is unconditionally assigning and transferring to Lender any Rents, regardless of to whom the Rents are payable. Borrower authorizes Lender to collect the Rents, and agrees that each Tenant will pay the Rents to Lender. However, Borrower will receive the Rents until (i) Lender has given Borrower notice of Default pursuant to Section 26, and (ii) Lender has given notice to the Tenant that the Rents are to be paid to Lender. This Section 10 constitutes an absolute assignment and not an assignment for additional security only.

(b) Notice of Default. If Lender gives notice of Default to Borrower: (i) all Rents received by Borrower must be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender will be entitled to collect and receive all of the Rents; (iii) Borrower agrees to instruct each Tenant that Tenant is to pay all Rents due and unpaid to Lender upon Lender's written demand to the Tenant; (iv) Borrower will ensure that each Tenant pays all Rents due to Lender and will take whatever action is necessary to collect such Rents if not paid to Lender; (v) unless Applicable Law provides otherwise, all Rents collected by Lender will be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, reasonable attorneys' fees and costs, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments, and other charges on the Property, and then to any other sums secured by this Security Instrument; (vi) Lender, or any judicially appointed receiver, will be liable to account for only those Rents actually received; and (vii) Lender will be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

(c) Funds Paid by Lender. If the Rents are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents, any funds paid by Lender for such purposes will become indebtedness of Borrower to Lender secured by this Security Instrument pursuant to Section 9.

(d) Limitation on Collection of Rents. Borrower may not collect any of the Rents more than one month in advance of the time when the Rents become due, except for security or similar deposits.

(e) No Other Assignment of Rents. Borrower represents, warrants, covenants, and agrees that Borrower has not signed any prior assignment of the Rents, will not make any further assignment of the Rents, and has not performed, and will not perform, any act that could prevent Lender from exercising its rights under this Security Instrument.

(f) Control and Maintenance of the Property. Unless required by Applicable Law, Lender, or a receiver appointed under Applicable Law, is not obligated to enter upon, take control of, or maintain the Property before or after giving notice of Default to Borrower. However, Lender, or a receiver appointed under Applicable Law, may do so at any time when Borrower is in Default, subject to Applicable Law.

(g) Additional Provisions. Any application of the Rents will not cure or waive any Default or invalidate any other right or remedy of Lender. This Section 10 does not relieve Borrower of Borrower's obligations under Section 6.

This Section 10 will terminate when all the sums secured by this Security Instrument are paid in full.

11. Mortgage Insurance.

(a) Payment of Premiums; Substitution of Policy; Loss Reserve; Protection of Lender. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower will pay the premiums required to maintain the Mortgage Insurance in effect. If Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, and (i) the Mortgage Insurance coverage required by Lender ceases for any reason to be available from the mortgage insurer that previously provided such insurance, or (ii) Lender determines in its sole discretion that such mortgage insurer is no longer eligible to provide the Mortgage Insurance coverage required by Lender, Borrower will pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance

previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender.

If substantially equivalent Mortgage Insurance coverage is not available, Borrower will continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use, and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve will be non-refundable, even when the Loan is paid in full, and Lender will not be required to pay Borrower any interest or earnings on such loss reserve.

Lender will no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance.

If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower will pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 11 affects Borrower's obligation to pay interest at the Note rate.

(b) Mortgage Insurance Agreements. Mortgage Insurance reimburses Lender for certain losses Lender may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance policy or coverage.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. Any such agreements will not: (i) affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan; (ii) increase the amount Borrower will owe for Mortgage Insurance; (iii) entitle Borrower to any refund; or (iv) affect the rights Borrower has, if any, with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 (12 U.S.C. § 4901 et seq.), as it may be amended from time to time, or any additional or successor federal legislation or regulation that governs the same subject matter ("HPA"). These rights under the HPA may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

12. Assignment and Application of Miscellaneous Proceeds; Forfeiture.

(a) Assignment of Miscellaneous Proceeds. Borrower is unconditionally assigning the right to receive all Miscellaneous Proceeds to Lender and agrees that such amounts will be paid to Lender.

(b) Application of Miscellaneous Proceeds upon Damage to Property. If the Property is damaged, any Miscellaneous Proceeds will be applied to restoration or repair of the Property, if Lender deems the restoration or repair to be economically feasible and Lender's security will not be lessened by such restoration or repair. During such repair and restoration period, Lender will have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect the Property to ensure the work has been completed to Lender's satisfaction (which may include satisfying Lender's minimum eligibility requirements for persons repairing the Property, including, but not limited to, licensing, bond, and insurance requirements) provided that such inspection must be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed, depending on the size of the repair or restoration, the terms of the repair agreement, and whether Borrower is in Default on the Loan. Lender may make such disbursements directly to Borrower, to the person repairing or restoring the Property, or payable jointly to both. Unless Lender and Borrower agree in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender will not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If Lender deems the restoration or repair not to be economically feasible or Lender's security would be lessened by such restoration or repair, the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds will be applied in the order that Partial Payments are applied in Section 2(b).

(c) Application of Miscellaneous Proceeds upon Condemnation, Destruction, or Loss in Value of the Property. In the event of a total taking, destruction, or loss in value of the Property, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property (each, a "Partial Devaluation") where the fair market value of the Property immediately before the Partial Devaluation is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the Partial Devaluation, a percentage of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument unless Borrower and Lender otherwise agree in writing. The amount of the Miscellaneous Proceeds

that will be so applied is determined by multiplying the total amount of the Miscellaneous Proceeds by a percentage calculated by taking (i) the total amount of the sums secured immediately before the Partial Devaluation, and dividing it by (ii) the fair market value of the Property immediately before the Partial Devaluation. Any balance of the Miscellaneous Proceeds will be paid to Borrower.

In the event of a Partial Devaluation where the fair market value of the Property immediately before the Partial Devaluation is less than the amount of the sums secured immediately before the Partial Devaluation, all of the Miscellaneous Proceeds will be applied to the sums secured by this Security Instrument, whether or not the sums are then due, unless Borrower and Lender otherwise agree in writing.

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

(e) Proceeding Affecting Lender's Interest in the Property. Borrower will be in Default if any action or proceeding begins, whether civil or criminal, that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a Default and, if acceleration has occurred, reinstate as provided in Section 20, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower is unconditionally assigning to Lender the proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property, which proceeds will be paid to Lender. All Miscellaneous Proceeds that are not applied to restoration or repair of the Property will be applied in the order that Partial Payments are applied in Section 2(b).

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

14. Joint and Several Liability; Signatories; Successors and Assigns Bound.

Borrower's obligations and liability under this Security Instrument will be joint and several. However, any Borrower who signs this Security Instrument but does not sign the Note: (a) signs this Security Instrument to mortgage, grant, and convey such Borrower's interest in the Property under the terms of this Security Instrument; (b) signs this Security Instrument to waive any applicable inchoate rights such as dower and curtesy and any available homestead exemptions; (c) signs this Security Instrument to assign any Miscellaneous Proceeds, Rents, or other earnings from the Property to Lender; (d) is not personally obligated to pay the sums due under the Note or this Security Instrument; and (e) agrees that Lender and any other Borrower can agree to extend, modify, forbear, or make any accommodations with regard to the terms of the Note or this Security Instrument without such Borrower's consent and without affecting such Borrower's obligations under this Security Instrument.

Subject to the provisions of Section 19, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, will obtain all of Borrower's rights, obligations, and benefits under this Security Instrument. Borrower will not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing.

15. Loan Charges.

(a) Tax and Flood Determination Fees. Lender may require Borrower to pay (i) a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan, and (ii) either (A) a one-time charge for flood zone determination, certification, and tracking services, or (B) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur that reasonably might affect such determination or certification. Borrower will also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency, or any successor agency, at any time during the Loan term, in connection with any flood zone determinations.

(b) Default Charges. If permitted under Applicable Law, Lender may charge Borrower fees for services performed in connection with Borrower's Default to protect Lender's interest in the Property and rights under this Security Instrument, including: (i) reasonable attorneys' fees and costs; (ii) property inspection, valuation, mediation, and loss mitigation fees; and (iii) other related fees.

(c) Permissibility of Fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower should not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

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

16. Notices; Borrower's Physical Address. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing.

(a) Notices to Borrower. Unless Applicable Law requires a different method, any written notice to Borrower in connection with this Security Instrument will be deemed to have been given to Borrower when (i) mailed by first class mail, or (ii) actually delivered to Borrower's Notice Address (as defined in Section 16(c) below) if sent by means other than first class mail or Electronic Communication (as defined in Section 16(b) below). Notice to any one Borrower will constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. If any notice to Borrower required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(b) Electronic Notice to Borrower. Unless another delivery method is required by Applicable Law, Lender may provide notice to Borrower by e-mail or other electronic communication ("Electronic Communication") if: (i) agreed to by Lender and Borrower in writing; (ii) Borrower has provided Lender with Borrower's e-mail or other electronic address ("Electronic Address"); (iii) Lender provides Borrower with the option to receive notices by first class mail or by other non-Electronic Communication instead of by Electronic Communication; and (iv) Lender otherwise complies with Applicable Law. Any notice to Borrower sent by Electronic Communication in connection with this Security Instrument will be deemed to have been given to Borrower when sent unless Lender becomes aware that such notice is not delivered. If Lender becomes aware that any notice sent by Electronic Communication is not delivered, Lender will resend such communication to Borrower by first class mail or by other non-Electronic Communication. Borrower may withdraw the agreement to receive Electronic Communications from Lender at any time by providing written notice to Lender of Borrower's withdrawal of such agreement.

(c) Borrower's Notice Address. The address to which Lender will send Borrower notice ("Notice Address") will be the Property Address unless Borrower has designated a different address by written notice to Lender. If Lender and Borrower have agreed that notice may be given by Electronic Communication, then Borrower may designate an Electronic Address as Notice Address. Borrower will promptly notify Lender of Borrower's change of Notice Address, including any changes to Borrower's Electronic Address if designated as Notice Address. If Lender specifies a procedure for reporting Borrower's change of Notice Address, then Borrower will report a change of Notice Address only through that specified procedure.

(d) Notices to Lender. Any notice to Lender will be given by delivering it or by mailing it by first class mail to Lender's address stated in this Security Instrument unless Lender has designated another address (including an Electronic Address) by notice to Borrower. Any notice in connection with this Security Instrument will be deemed to have been given to Lender only when actually received by Lender at Lender's designated address (which may include an Electronic Address). If any notice to Lender required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

(e) Borrower's Physical Address. In addition to the designated Notice Address, Borrower will provide Lender with the address where Borrower physically resides, if different from the Property Address, and notify Lender whenever this address changes.

17. Governing Law; Severability; Rules of Construction. This Security Instrument is governed by federal law and the law of the State of South Carolina. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. If any provision of this Security Instrument or the Note conflicts with Applicable Law (i) such conflict will not affect other provisions of this Security Instrument or the Note that can be given effect without the conflicting provision, and (ii) such conflicting provision, to the extent possible, will be considered modified to comply with Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence should not be construed as a prohibition against agreement by contract. Any action required under this Security Instrument to be made in accordance with Applicable Law is to be made in accordance with the Applicable Law in effect at the time the action is undertaken.

As used in this Security Instrument: (a) words in the singular will mean and include the plural and vice versa; (b) the word "may" gives sole discretion without any obligation to take any action; (c) any reference to "Section" in this document refers to Sections

contained in this Security Instrument unless otherwise noted; and (d) the headings and captions are inserted for convenience of reference and do not define, limit, or describe the scope or intent of this Security Instrument or any particular Section, paragraph, or provision.

18. Borrower's Copy. One Borrower will be given one copy of the Note and of this Security Instrument.

19. Transfer of the Property or a Beneficial Interest in Borrower. For purposes of this Section 19 only, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract, or escrow agreement, the intent of which is the transfer of title by Borrower to a purchaser at a future date.

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

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with Section 16 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to, or upon, the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's Interest in the Property and/or rights under this Security Instrument.

20. Borrower's Right to Reinstate the Loan after Acceleration. If Borrower meets certain conditions, Borrower will have the right to reinstate the Loan and have enforcement of this Security Instrument discontinued at any time up to the later of (a) five days before any foreclosure sale of the Property, or (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate. This right to reinstate will not apply in the case of acceleration under Section 19.

To reinstate the Loan, Borrower must satisfy all of the following conditions: (aa) pay Lender all sums that then would be due under this Security Instrument and the Note as if no acceleration had occurred; (bb) cure any Default of any other covenants or agreements under this Security Instrument or the Note; (cc) pay all expenses incurred in enforcing this Security Instrument or the Note, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument or the Note; and (dd) take such action as Lender may reasonably require to assure that Lender's interest in the Property and/or rights under this Security Instrument or the Note, and Borrower's obligation to pay the sums secured by this Security Instrument or the Note, will continue unchanged.

Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (aaa) cash; (bbb) money order; (ccc) certified check, bank check, treasurer's check, or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a U.S. federal agency, instrumentality, or entity; or (ddd) Electronic Fund Transfer. Upon Borrower's reinstatement of the Loan, this Security Instrument and obligations secured by this Security Instrument will remain fully effective as if no acceleration had occurred.

21. Sale of Note. The Note or a partial interest in the Note, together with this Security Instrument, may be sold or otherwise transferred one or more times. Upon such a sale or other transfer, all of Lender's rights and obligations under this Security Instrument will convey to Lender's successors and assigns.

22. Loan Servicer. Lender may take any action permitted under this Security Instrument through the Loan Servicer or another authorized representative, such as a sub-servicer. Borrower understands that the Loan Servicer or other authorized representative of Lender has the right and authority to take any such action.

The Loan Servicer may change one or more times during the term of the Note. The Loan Servicer may or may not be the holder of the Note. The Loan Servicer has the right and authority to: (a) collect Periodic Payments and any other amounts due under the Note and this Security Instrument; (b) perform any other mortgage loan servicing obligations; and (c) exercise any rights under the Note, this Security Instrument, and Applicable Law on behalf of Lender. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made, and any other information RESPA requires in connection with a notice of transfer of servicing.

23. Notice of Grievance. Until Borrower or Lender has notified the other party (in accordance with Section 16) of an alleged breach and afforded the other party a reasonable period after the giving of such notice to take corrective action, neither Borrower nor Lender may commence, join, or be joined to any judicial action (either as an individual litigant or a member of a class) that (a) arises from the other party's actions pursuant to this Security Instrument or the Note, or (b) alleges that the other party has breached any provision of this Security Instrument or the Note. If Applicable Law provides a time period that must elapse before certain action can be taken, that

time period will be deemed to be reasonable for purposes of this Section 23. The notice of Default given to Borrower pursuant to Section 26(a) and the notice of acceleration given to Borrower pursuant to Section 19 will be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 23.

24. Hazardous Substances.

(a) Definitions. As used in this Section 24: (i) "Environmental Law" means any Applicable Laws where the Property is located that relate to health, safety, or environmental protection; (ii) "Hazardous Substances" include (A) those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law, and (B) the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, corrosive materials or agents, and radioactive materials; (iii) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (iv) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

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

(c) Notices; Remedial Actions. Borrower will promptly give Lender written notice of: (i) 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; (ii) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release, or threat of release of any Hazardous Substance; and (iii) any condition caused by the presence, use, or release of a Hazardous Substance that adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower will promptly take all necessary remedial actions in accordance with Environmental Law. Nothing in this Security Instrument will create any obligation on Lender for an Environmental Cleanup.

25. Electronic Note Signed with Borrower's Electronic Signature. If the Note evidencing the debt for this Loan is electronic, Borrower acknowledges and represents to Lender that Borrower: (a) expressly consented and intended to sign the electronic Note using an Electronic Signature adopted by Borrower ("Borrower's Electronic Signature") instead of signing a paper Note with Borrower's written pen and ink signature; (b) did not withdraw Borrower's express consent to sign the electronic Note using Borrower's Electronic Signature; (c) understood that by signing the electronic Note using Borrower's Electronic Signature, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms; and (d) signed the electronic Note with Borrower's Electronic Signature with the intent and understanding that by doing so, Borrower promised to pay the debt evidenced by the electronic Note in accordance with its terms.

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

26. Acceleration; Remedies.

(a) Notice of Default. Lender will give a notice of Default to Borrower prior to acceleration following Borrower's Default, except that such notice of Default will not be sent when Lender exercises its right under Section 19 unless Applicable Law provides otherwise. The notice will specify, in addition to any other information required by Applicable Law: (i) the Default; (ii) the action required to cure the Default; (iii) a date, not less than 30 days (or as otherwise specified by Applicable Law) from the date the notice is given to Borrower, by which the Default must be cured; (iv) that failure to cure the Default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument, foreclosure by judicial proceeding and sale of the Property; (v) Borrower's right to reinstate after acceleration; and (vi) Borrower's right to deny in the foreclosure proceeding the existence of a Default or to assert any other defense of Borrower to acceleration and foreclosure.

(b) Acceleration; Foreclosure; Expenses. If the Default is not cured on or before the date specified in the notice, Lender may require immediate payment in full of all sums secured by this Security Instrument without further demand and may foreclose this Security Instrument by judicial proceeding. Lender will be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 26, including, but not limited to: (i) reasonable attorneys' fees and costs; (ii) property inspection and valuation fees; and (iii) other fees incurred to protect Lender's interest in the Property and/or rights under this Security Instrument.

27. Release. Upon payment of all sums secured by this Security Instrument, this Security Instrument will become null and void. Lender will release this Security Instrument. Borrower will pay any recordation costs associated with such release. Lender may charge

Borrower a fee for releasing this Security Instrument, but only if the fee is paid to a third party for services rendered and the charging of the fee is permitted under Applicable Law.

28. Homestead Waiver. Borrower waives all rights of homestead exemption in the Property to the extent allowed by Applicable Law.

29. Future Advances. The lien of this Security Instrument will secure the existing indebtedness under the Note and any future advances made under this Security Instrument up to 150% of the original principal amount of the Note plus interest, attorneys' fees, and court costs. Interest or discount may be deferred, accrued or capitalized.

30. Waiver of Appraisal Rights. The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within 30 days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. TO THE EXTENT PERMITTED BY LAW, THE UNDERSIGNED WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY. This waiver will not apply so long as the Property is used as a dwelling place as defined in Section 12- 37-250 of the South Carolina Code of Laws or to a consumer credit transaction as defined in Section 37-1-301(11) of the South Carolina Code of Laws.

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

Signed, sealed, and delivered in the presence of:

_____	-Witness	_____	-Witness
_____	(Seal)	_____	(Seal)
Steven Montell Kase	-Borrower		-Borrower

ACKNOWLEDGMENT

STATE OF **SOUTH CAROLINA** , _____ County ss:

The foregoing instrument was acknowledged before me this _____ day of _____, _____ by **Steven Montell Kase**.

Witness my hand and official seal.

My Commission Expires: _____ (Seal)

Notary Public

Loan originator (Organization): **Everest Funding**; NMLS #: **1120111**

Loan originator (Individual): **Ben Nelson**; NMLS #: **2042259**

SOUTH CAROLINA ANTI-FLIPPING / TANGIBLE NET BENEFIT WORKSHEET

Date: **June 11, 2025**
Borrower Name(s): **Steven Montell Kase**
Property Address: **5 Plainfield Dr
Charleston, SC 29407**
Lender: **Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288**

If this is a home loan that refinances within 42 months an existing home loan, complete the tangible net benefit analysis and include a copy of this worksheet in the file.

If it is not, please mark the check box below and complete the last line on the worksheet with regards to a "special mortgage" and include a copy of this worksheet in the file.

☐ This is NOT a home loan that refinances within 42 months an existing home loan.

A rebuttable presumption of reasonable, tangible net benefit to the borrower occurs when one or more of the following exists:

- ☒ At the time of consummation, the borrower's total monthly debits, including amounts due under the home loan, do not exceed 50% of the borrower's monthly income as verified by tax returns, payroll receipts, or other third-party income verification.
- ☐ The borrower's monthly payment to pay the new consolidated debt is a minimum of 20% lower than the total of all monthly obligations being financed, taking into account costs and fees.
- ☐ There is a beneficial change for the borrower in the duration of the loan.
- ☒ The borrower receives a reasonable amount of cash in excess of and in relation to the cost and fees as part of the refinancing.
- ☐ The borrower's note rate of interest is reduced by at least 2%.
- ☐ There is a change from an adjustable rate loan to a fixed rate loan, taking into account costs and fees, and the costs can be recouped within 2 years.
- ☐ The borrower is able to recoup the costs of refinancing the loan within 2 years and reduces the interest rate by 2 points or the length of term by a minimum of 5 years.

If none of the above boxes are checked, explain how the loan is a benefit to the borrower:

N/A

Check the box if this a refinance of a "special mortgage" as described below and the borrower is losing one or more of the advantages of the "special mortgage."

- ☐ Yes
- The home loan refinancing transaction is presumed to be a flipping if a home loan refinances an existing home loan that was consummated as a special mortgage originated, subsidized, or guaranteed by or through a state, tribal, or local government or a nonprofit organization, which either bears a below-market interest rate at the time the loan was originated or has nonstandard payment terms beneficial to the borrower, such as payments that vary with income, are limited to a percentage of income, or are not required at all under specified conditions, and if, as a result of the refinancing, the borrower loses one or more of the benefits of the special mortgage.

Name of person completing worksheet: _____ Date: _____

SETTLEMENT AGENT'S TAX INFORMATION SHEET

Date June 11, 2025	Association	Branch Name	Branch Number
Loan Number D014621	Lender Number		Contract Number
Mortgage Amount 100,100.00	Length of Loan 360		Fee
Borrowers: Steven Montell Kase			
Property Address: County: Charleston 5 Plainfield Dr Charleston, SC 29407			
Former Owner:			
SERVICE TYPE:		<input type="checkbox"/> B Non Escrow <input checked="" type="checkbox"/> C Escrow	
Closing Date June 11, 2025	1st Payment Date August 1, 2025		Tax I.D. Number

Legal Description:

See attached Exhibit A

INSTRUCTIONS: In order that the taxes can be properly paid during the life of this loan, it is essential that the Settlement Agent properly supply information necessary for promptly paying the taxes on a continuing basis. This form is for showing each separate tax bill (not each separate tax). For instance, if one tax bill comes from the County and another tax bill comes from the School District, then fill out the appropriate information that will aid us in properly paying each tax bill.

The following is an example of completed tax information from one taxing authority:

SAMPLE ONLY

County	Collection Dist ABC County	Parcel Number 928-714-9780	Mailing Address Of Tax Collector 438 Main Street Anywhere, USA 90000	No. Installments Paid Yearly Semi-Annual
Tax paid through date 6/30/2011		Amount paid \$500.00	Next tax due date November 2012	Estimated annual tax \$1,000.00

Please show the due date as the first date taxes can be paid to obtain the full discount (if applicable). If taxes are presently paid on an unimproved basis, enter the estimated full annual amount that will be due on behalf of the borrower. Any additional information to assist in our understanding of tax payment can be supplied in the comment section or on a separate piece of paper.

Examples of items are as follows:

- Tax bills will be issued late this year
- Special requirements on behalf of the Taxing Authority
- Tax bills are sent to Mortgagor only

Your assistance in properly completing this information is greatly appreciated and will assist in our serving the borrower.

Last quarter installment paid	Disc period each installment	Due date each installment	Delinquent date each installment
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ENTER INFORMATION FOR EACH SEPARATE TAXING AUTHORITY:

County	Collection district Charleston	Parcel number	Mailing address of tax collector Charleston County Treasurer 2 Courthouse Square Charleston, SC 29401	Number of installments paid yearly Annual
Tax paid through date		Amount paid \$	Next tax due date(s) 12/1/2025	Estimated annual tax \$3,068.31

City	Collection district	Parcel number	Mailing address of tax collector		Number of installments paid yearly	
	Tax paid through date	Amount paid	Next tax due date(s)		Estimated annual tax \$0.00	

COMMENTS:

NOTE: This information sheet must be signed by the Closing Attorney, Title Company or Settlement Agent.

DATE

Attorney/Settlement Agent

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

Printed Name: Steven Montell Kase	Date of Birth: 01/03/1952	Social Security Number: 545-86-9899
---	-------------------------------------	---

Reason for authorizing consent: (Please select one)

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

With the following company ("the Company"):

Company Name: **Everest Funding**

Company Address: **2445 5th Ave. Suite 401, San Diego, CA 92101**

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

Agent's Name:

Agent's Address:

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

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

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

Signature

Date Signed

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

Privacy Act Statement Collection and Use of Personal Information

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

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

.....TEAR OFF.....

NOTICE TO NUMBER HOLDER

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

CUSTOMER'S STATEMENT OF NON-RESCISSION

Creditor: **Everest Funding**
2445 5th Ave. Suite 401
San Diego, CA 92101
Property Address: **5 Plainfield Dr**
Charleston, SC 29407
Date of Closing: **June 11, 2025**

In order to induce lender to disburse the proceeds of the loan transaction referenced above, the undersigned represent and warrant that **three (3) business days have elapsed** since the date of such transaction and the undersigned have not exercised their right to cancel the transaction.

Steven Montell Kase

Date

Date

NOTE: All individuals having the Right to Cancel must sign.

TEMPORARY PAYMENT COUPON

(For use prior to receiving payment coupon booklet.)

Everest Funding Service Number: **5250490130**

**Steven Montell Kase
5 Plainfield Dr
Charleston, SOUTH CAROLINA 29407**

Due Date: **August 1, 2025**
Total Due: **\$1,303.69**

PAYMENT MAILING ADDRESS:

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
619-625-5271**

TEMPORARY PAYMENT COUPON

(For use prior to receiving payment coupon booklet.)

Everest Funding Service Number: **5250490130**

**Steven Montell Kase
5 Plainfield Dr
Charleston, SOUTH CAROLINA 29407**

Due Date: **September 1, 2025**
Total Due: **\$1,303.69**

PAYMENT MAILING ADDRESS:

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
619-625-5271**

TEMPORARY PAYMENT COUPON

(For use prior to receiving payment coupon booklet.)

Everest Funding Service Number: **5250490130**

**Steven Montell Kase
5 Plainfield Dr
Charleston, SOUTH CAROLINA 29407**

Due Date: **October 1, 2025**
Total Due: **\$1,303.69**

PAYMENT MAILING ADDRESS:

**Everest Funding
2445 5th Ave. Suite 401
San Diego, CA 92101
619-625-5271**

Everest Funding

2445 5th Ave. Suite 401
San Diego, CA 92101
855-394-8288

TERMITE WAIVER CERTIFICATION

Borrower: **Steven Montell Kase**

Subject Property: **5 Plainfield Dr
Charleston, SC 29407**

I/We **Steven Montell Kase** acknowledge and accept that **Everest Funding** does not require a termite inspection or clearance on the above subject property. I/We will not hold **Everest Funding** liable should there be any active infestation or infection evidence on the subject property.

Steven Montell Kase

Date

Date



TITLE FEE DISCLOSURE

Acrisure National Lender Services, LLC quotes title fees based upon state specific book rates issued by their national underwriter. All fees are quoted and charged based upon the assumption that the borrower is refinancing for the first time. In each and every state book fees are different; possibly regulated and possibly published. Check with the state insurance commissioner to see if fees are published and or registered within borrower's state. Additionally, certain States may offer reissue rates for multiple refinances. To qualify for reissue rates each state has certain requirements that the borrower must meet. Some requirements may include but are not limited to, the number of years the borrower last refinanced, a copy of the Owners insurance policy issued at time of purchase of the home. Each state has different and unique requirements that are all state specific. Moreover, some states do not offer reissue rates and some states require that reissue rate are used. Borrower may qualify for a reissue rate depending on if they meet state requirements and provide proof of such to Acrisure National Lender Services, LLC. Please feel free to check with Acrisure National Lender Services, LLC any to determine if borrower/you qualifies for reissue rates, if reissue rates are available in the state in which borrower/you live and what borrower/you must provide to qualify for such rates. In order to qualify for a reissue rate in this current transaction, if available, borrower/you must provide Acrisure National Lender Services, LLC all state specific requirements before the file is disbursed and or funded.

Sincerely, Acrisure National Lender Services, LLC

I acknowledge I have read and understand the Title Fee Disclosure _____

DISCLOSURE

THE ACRISURE NATIONAL LENDER SERVICES, LLC INFORMATION, INCLUDING WITHOUT LIMITATION ANY DATA, PRICES, AND QUOTATIONS CONTAINED HEREIN, ARE SUBJECT TO CHANGE WITHOUT NOTICE AND THEY DO NOT CONSTITUTE AN OFFER, BUT ARE MERELY INFORMATIONAL AND FOR YOUR CONVENIENCE.

THE ACRISURE NATIONAL LENDER SERVICES, LLC INFORMATION IS PROVIDED TO YOU "AS IS" WITHOUT ANY REPRESENTATION OR WARRANTY OF ANY KIND EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO, THE IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR PARTICULAR PURPOSE, TITLE, NON-INFRINGEMENT, SECURITY, ACCURACY OR OTHERWISE. THESE MATERIALS MAY CONTAIN ERRORS OF PUBLICATION OR TRANSMISSION. ACRISURE NATIONAL LENDER SERVICES, LLC IS NOT LICENSED IN EVERY STATE AND IS ONLY SOLICITING BUSINESS IN THE STATES IN WHICH IT IS LICENSED TO PERFORM TITLE SERVICES. ACRISURE NATIONAL LENDER SERVICES, LLC IS NOT A LAW FIRM AND PERFORMS ONLY SERVICES IN WHICH IT IS LICENSED AS A TITLE COMPANY.



PROPERTY TAX COMPLIANCE AGREEMENT

Borrower Name(s): Steve Montell Kase

File Number: LSC24207120

Property Address: 5 Plainfield Drive

The undersigned for and in consideration of Acrisure National Lender Services, agrees to fully cooperate with adjustments made to the CD/ALTA Settlement Statement as a result of figures relating to the City and/or County Property Taxes. Buyer/Borrower understand that Acrisure National Lender Services, is responsible for obtaining tax figures for all taxes due as of the date of closing. Further Acrisure National Lender Services. is not responsible for tax figures, either verbal or written, which have been obtained in good faith but are incorrect. The Buyer/Borrower agree to indemnify Acrisure National Lender Services for loss as a result of incorrect tax figures. Further, the Buyer/Borrower agree that if additional funds are required by Acrisure National Lender Services. to pay City and or/County Taxes in full through the date of closing, the Buyer/Borrower agree to deliver said funds to Acrisure National Lender Services in certified funds within five (5) business days from the date Acrisure National Lender Services informs the Buyer/Borrower of such a discrepancy.

Steve Montell Kase

Date



CLOSING ATTENDANCE RECORD

11TH DAY OF JUNE, 2025

LSC24207120

June 11, 2025 11:00AM

Print

Sign

Notary

Borrower

Co-Borrower

Loan Officer

Attendee

Attendee

Attendee

Attendee

Attendee

Attendee

Attendee

Attendee

**AFFIDAVIT OF UNDERSTANDING & INDEMNITY AND HOLD HARMLESS AGREEMENT DUE TO COTT
SYSTEMS CYBER ATTACK - FINANCING**

Property: 5 Plainfield Drive, Charleston, SC 29407

Date of Closing: _____

Borrower:): Steve Montell Kase

File No(s): LSC24207120

Commitment: LSC24207120

In response to Cott Systems Cyber Attack, courts and governmental offices have been closed or have had access significantly limited. As a result, the processing and recording of deeds and other title documents in some jurisdictions has been, and will be, impacted. The Fidelity National Financial family of companies (collectively referred to herein as "FNF") will continue to insure title for purchasers and lenders for transactions not including construction loans up to \$_____ through the ultimate recording date of the deed, deed of trust or other insured title document, neither FNF nor its title agents can provide any estimate as to the date of recordation of such title documents in the land records.

NOW THEREFORE, as a result of the aforementioned closures and access restrictions and as an inducement to Elevated Title Company, LLC(hereafter "Title Agent") to conduct settlement and to FNF to issue policy or policies of title insurance, the undersigned agree as follows:

Seller(s) certify:

- (a) There are no unrecorded and/or outstanding leases, contracts, options, agreements, trusts or other inchoate rights, interests affecting the Property which have not been disclosed to FNF or its Title Agent in writing.
- (b) All labor and materials used in construction or improvements, repairs or modifications to the Property have been paid for and there are now no unpaid bills for labor or material against the improvements or Property. The Sellers have received no notice of any mechanics' lien claims.
- (c) There are no unrecorded liens or encumbrances affecting the Property, which are not being paid or adjusted as part of the current transaction.
- (d) Sellers have received no written notice of a proposed or pending special assessment or a pending taking of any portion of the Property by any governmental body. Sellers have no knowledge or notice that work has been or will be performed by any governmental body including but not limited to the installation of water or sewer lines or other utilities or for improvements such as paving or repaving of street or alleys or the installation of curbs and sidewalks.
- (e) Sellers agree to neither allow, nor take any action, following settlement that may result in a lien, encumbrance or other objectionable matter of title being placed against the Property. In the event any lien, encumbrance or objectionable matter of title arises or occurs between

the date of settlement and the date of the recording of the deed or other title document, Sellers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and FNF against all expenses, costs and attorney's fees which may arise out of Sellers failure to so remove, bond, or otherwise dispose of any such liens, encumbrances or objectionable matters of title to the satisfaction of FNF.

Buyer(s) understand and agree:

- (a) Neither Title Agent nor FNF can provide an estimate as to the date of recordation of the deed or other title documents in the Land Records.
- (b) Among other things, Buyers may not be able to refinance or sell the Property, obtain building permits, or demonstrate recorded ownership of and legal title to the Property until the date that the deed or title document is recorded in the Land Records.

The undersigned solemnly affirm under the penalties of perjury and upon personal knowledge that the contents of this Affidavit are true and that this Affidavit is executed in order to induce the Title Agent to make and complete the settlement on the Property and to induce FNF to issue its policy or policies of title insurance, insuring title to the Property.

Borrower:

Signature

Print

SUBSCRIBED, SWORN TO, and acknowledged before me this _____ day of _____, 202__.

NOTARY PUBLIC

MY Commission Expires:

NOTARY IDENTIFICATION STATEMENT

(Please Print)

PROPERTY ADDRESS: _____

NAME OF PERSON SIGNING: _____

Type of Identification Presented: _____
(Driver's License, Passport, Other)

State or Entity Issuing ID _____

Identification Number _____

Birth Date _____

Expiration Date (Must be Valid): _____

I CERTIFY THE IDENTIFICATION AS STATED ABOVE WAS PROVIDED TO ME AT THE TIME THE BORROWER
AND/OR CO BORROWER EXECUTED DOCUMENTS FOR THE STATED ORDER NUMBER.

NOTARY SIGNATURE

DATE

NOTARY SEAL

**IMPROPERLY NOTARIZING A DOCUMENT IS A VIOLATION
OF STATE LAW, ANY OCCURRENCE WILL BE REPORTED TO
THE APPROPRIATE AUTHORITIES**

Notary Errors & Omissions Insurance Information (Or attach current Copy of Policy Declarations
Page)

Insurance Company Name: _____

Policy Number: _____

Expiration Date: _____

For Attorney States - ONLY:

Attorney Name: _____

State Bar Roll: _____



THIS AFFIDAVIT WHEN COMPLETED IS TO BE SIGNED AND NOTARIZED. BEFORE RETURNING, BE SURE TO COMPLETE ALL THE REQUIRED INFORMATION TO ENABLE THIS COMPANY TO PROPERLY PROCESS THE TRANSACTION PRESENTLY PENDING.

AFFIDAVIT OF NO MORTGAGE OR DEED OF TRUST

Each for Himself and or Herself, declare: That to my/our personal knowledge there are NO encumbrances in the form of a Mortgage or Deed of Trust against the property in this transaction.

That this declaration is made for the protection of all parties to this transaction, and particularly for the benefit of Acrisure National Lender Services, LLC which is about to insure the title to said property in reliance thereon, and any other title company which may hereafter insure the title to said property.

That I/We will testify, declare, depose, or certify before any competent tribunal, officer, or person, in any case now pending or which may hereafter be instituted, to the truth of particular facts hereinabove set forth.

TITLE ORDER: LSC24207120

PROPERTY ADDRESS: 5 Plainfield Drive, Charleston, SC 29407

BORROWERS(S): Steve Montell Kase

Name

Name

State of _____

County of _____

On, _____ before me _____
(Shown name and capacity)

Personally appeared _____,
(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 be that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

Signature: _____
(This area for official notarial seal)

