

FIRST PAYMENT LETTER

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

DATE: MAY 28, 2025

LOAN NUMBER: 3000239882

PROPERTY ADDRESS: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

The undersigned understands that any maintenance fee due in connection with the above property will not be collected in the escrow/reserve account. That same will be billed to the undersigned and paid by the undersigned directly to the maintenance association.

The first regular monthly payment on the above mortgage loan is due on **AUGUST 1, 2025**. Based on the preliminary information now available for the amount of taxes and insurance, the undersigned understands that the ESTIMATE of the total monthly payment is as follows:

| | |
|------------------------|-------------|
| Principal and Interest | \$ 1,870.95 |
| Homeowner's Insurance | \$ |
| Property Taxes | \$ |
| | \$ |
| | \$ |
| TOTAL PAYMENT: | \$ 1,870.95 |

The undersigned further acknowledges that monthly statements will be sent to the undersigned, and that the amount of monthly payment may differ from the amount shown above, depending upon the latest estimate of the amount for taxes and insurance.

RECEIVED AND ACKNOWLEDGED:

- BORROWER - LISA FRANCES DOLAN - DATE -

- BORROWER - DAVID KEITH DOLAN - DATE -

PAYMENT MUST BE SENT TO:
Shellpoint Mortgage Servicing
P.O. Box 650840
Dallas, TX 75265-0840
Phone: (800) 365-7107 (toll free)

USA Patriot Act Disclosure
Borrower Identification

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

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.

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

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

Borrower's Name:
DAVID KEITH DOLAN

Address:
3359 CROWELL LN
MOUNT PLEASANT, SC 29466-7618 US

Loan Number: 3000239882

Date of Birth: JANUARY 2, 1969

Social Security # / Tax ID #¹: 032-60-4173

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

| Document | Country/State of Origin | ID Number | Issuance Date | Expiration Date |
|---|-------------------------|-----------|---------------|-----------------|
| <input type="checkbox"/> State Issued Driver License | | | | |
| <input type="checkbox"/> State Issued ID Card | | | | |
| <input type="checkbox"/> Military ID Card | | | | |
| <input type="checkbox"/> Passport | | | | |
| <input type="checkbox"/> U.S. Alien Registration Card | | | | |
| <input type="checkbox"/> Canadian Driver License | | | | |

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 | | 032-60-4173 | | |
| <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 | | 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.

Certifier's SignatureDate

Certifier's Printed Name and Title

USA Patriot Act Disclosure
Borrower Identification

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

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

Borrower's Name:
LISA FRANCES DOLAN

Address:
3359 CROWELL LN
MOUNT PLEASANT, SC 29466-7618 US

Loan Number: 3000239882

Date of Birth: JANUARY 8, 1969

Social Security # / Tax ID #¹: 011-56-9644

IMPORTANT - Information listed below must be exactly as indicated on the document.

Primary Forms of Identification - must display Borrower's name

| Document | Country/State of Origin | ID Number | Issuance Date | Expiration Date |
|---|-------------------------|-----------|---------------|-----------------|
| <input type="checkbox"/> State Issued Driver License | | | | |
| <input type="checkbox"/> State Issued ID Card | | | | |
| <input type="checkbox"/> Military ID Card | | | | |
| <input type="checkbox"/> Passport | | | | |
| <input type="checkbox"/> U.S. Alien Registration Card | | | | |
| <input type="checkbox"/> Canadian Driver License | | | | |

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 | | 011-56-9644 | | |
| <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 | | 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.

Certifier's SignatureDate

Certifier's Printed Name and Title

NOTICE OF RIGHT TO CANCEL

Borrower(s): LISA FRANCES DOLAN
DAVID KEITH DOLAN

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

Property Address: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

YOUR RIGHT TO CANCEL

You are entering into a transaction that will result in a mortgage/lien/security interest on your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE (3) BUSINESS DAYS from whichever of the following events occurs last:

- (1) the date of the transaction, which is MAY 28, 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 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:

SPRING EQ, LLC
1 WEST ELM ST. SUITE 450
CONSHOHOCKEN, PA 19428-4152

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 MAY 31, 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

Date:

RECEIPT OF NOTICE OF RIGHT TO CANCEL

Each of the undersigned have now received two Notice of Right to Cancel forms. The above real estate loan cannot be funded until THREE (3) BUSINESS DAYS* have elapsed since the date of this acknowledgment of receipt of the Notice of Right to Cancel.

*Business days include all days except Sundays, New Year's Day, Martin Luther King Day, Washington's Birthday, Memorial Day, Juneteenth National Independence Day, Independence Day, Labor Day, Columbus Day, Veterans Day, Thanksgiving Day, and Christmas Day.

Date Notice of Right to Cancel form received: MAY 28, 2025.

- BORROWER - DAVID KEITH DOLAN - DATE -

NOTICE OF RIGHT TO CANCEL

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- BORROWER - LISA FRANCES DOLAN - DATE -

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- BORROWER - LISA FRANCES DOLAN - DATE -

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DAVID KEITH DOLAN

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- BORROWER - LISA FRANCES DOLAN - DATE -

OCCUPANCY STATEMENT

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

Date: MAY 28, 2025

Lender: SPRING EQ, LLC

Borrower(s): LISA FRANCES DOLAN
DAVID KEITH DOLAN

Property Address: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

Borrower hereby declares, under penalty of perjury, as follows:

- ☒ **Owner Occupied**
I/We will occupy the subject property as my/our principal residence within 60 days after the date of closing as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property. I/We will continue to occupy the property as my/our principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing or extenuating circumstances exist which are beyond my/our control.
- ☐ **Occupied as a Second Home**
I/We will occupy the subject property as my/our second residence as required by, and in compliance with, the terms of the Deed of Trust/Mortgage/Security Instrument relating to the subject property.
- ☐ **Investment Property - Will Not Occupy**
I/We will not occupy the subject property.

I/We are aware of and understand that if at any time it is determined that the foregoing statement is untrue, I/We will be subject to prosecution for fraud under applicable state laws.

I certify under penalty of Chapter 18, U.S.C. 1010 to 1014 that the statement contained herein is true and correct.

- BORROWER - LISA FRANCES DOLAN - DATE -

- BORROWER - DAVID KEITH DOLAN - DATE -

State of SOUTH CAROLINA

County of CHARLESTON

Sworn and subscribed before me on this _____ day of _____.

Notary Public for South Carolina

My commission expires: _____

SPRING EQ, LLC
1 WEST ELM ST. SUITE 450, CONSHOHOCKEN, PA 19428-4152
BORROWER(S): LISA FRANCES DOLAN
DAVID KEITH DOLAN

Loan No: 3000239882

Initial Amortization Schedule

General Loan Parameters:
Appraised Value: \$575,000.00
Original Principal Balance: \$171,000.00
Amortization Term: 240
Interest Rate: 11.900%

| Payment Number | Payment Date | Payment Amount | Interest Portion | Principal Portion | Interest Paid | Remaining Balance | Resulting LTV |
|----------------|--------------|----------------|------------------|-------------------|---------------|-------------------|---------------|
| 1 | 08/01/2025 | \$1,870.95 | \$1,695.75 | \$175.20 | \$1,695.75 | \$170,824.80 | 29.71 |
| 2 | 09/01/2025 | \$1,870.95 | \$1,694.01 | \$176.94 | \$3,389.76 | \$170,647.86 | 29.68 |
| 3 | 10/01/2025 | \$1,870.95 | \$1,692.26 | \$178.69 | \$5,082.02 | \$170,469.17 | 29.65 |
| 4 | 11/01/2025 | \$1,870.95 | \$1,690.49 | \$180.46 | \$6,772.51 | \$170,288.71 | 29.62 |
| 5 | 12/01/2025 | \$1,870.95 | \$1,688.70 | \$182.25 | \$8,461.21 | \$170,106.46 | 29.58 |
| 6 | 01/01/2026 | \$1,870.95 | \$1,686.89 | \$184.06 | \$10,148.10 | \$169,922.40 | 29.55 |
| 7 | 02/01/2026 | \$1,870.95 | \$1,685.06 | \$185.89 | \$11,833.16 | \$169,736.51 | 29.52 |
| 8 | 03/01/2026 | \$1,870.95 | \$1,683.22 | \$187.73 | \$13,516.38 | \$169,548.78 | 29.49 |
| 9 | 04/01/2026 | \$1,870.95 | \$1,681.36 | \$189.59 | \$15,197.74 | \$169,359.19 | 29.45 |
| 10 | 05/01/2026 | \$1,870.95 | \$1,679.48 | \$191.47 | \$16,877.22 | \$169,167.72 | 29.42 |
| 11 | 06/01/2026 | \$1,870.95 | \$1,677.58 | \$193.37 | \$18,554.80 | \$168,974.35 | 29.39 |
| 12 | 07/01/2026 | \$1,870.95 | \$1,675.66 | \$195.29 | \$20,230.46 | \$168,779.06 | 29.35 |
| 13 | 08/01/2026 | \$1,870.95 | \$1,673.73 | \$197.22 | \$21,904.19 | \$168,581.84 | 29.32 |
| 14 | 09/01/2026 | \$1,870.95 | \$1,671.77 | \$199.18 | \$23,575.96 | \$168,382.66 | 29.28 |
| 15 | 10/01/2026 | \$1,870.95 | \$1,669.79 | \$201.16 | \$25,245.75 | \$168,181.50 | 29.25 |
| 16 | 11/01/2026 | \$1,870.95 | \$1,667.80 | \$203.15 | \$26,913.55 | \$167,978.35 | 29.21 |
| 17 | 12/01/2026 | \$1,870.95 | \$1,665.79 | \$205.16 | \$28,579.34 | \$167,773.19 | 29.18 |
| 18 | 01/01/2027 | \$1,870.95 | \$1,663.75 | \$207.20 | \$30,243.09 | \$167,565.99 | 29.14 |
| 19 | 02/01/2027 | \$1,870.95 | \$1,661.70 | \$209.25 | \$31,904.79 | \$167,356.74 | 29.11 |
| 20 | 03/01/2027 | \$1,870.95 | \$1,659.62 | \$211.33 | \$33,564.41 | \$167,145.41 | 29.07 |
| 21 | 04/01/2027 | \$1,870.95 | \$1,657.53 | \$213.42 | \$35,221.94 | \$166,931.99 | 29.03 |
| 22 | 05/01/2027 | \$1,870.95 | \$1,655.41 | \$215.54 | \$36,877.35 | \$166,716.45 | 28.99 |
| 23 | 06/01/2027 | \$1,870.95 | \$1,653.27 | \$217.68 | \$38,530.62 | \$166,498.77 | 28.96 |
| 24 | 07/01/2027 | \$1,870.95 | \$1,651.11 | \$219.84 | \$40,181.73 | \$166,278.93 | 28.92 |
| 25 | 08/01/2027 | \$1,870.95 | \$1,648.93 | \$222.02 | \$41,830.66 | \$166,056.91 | 28.88 |
| 26 | 09/01/2027 | \$1,870.95 | \$1,646.73 | \$224.22 | \$43,477.39 | \$165,832.69 | 28.84 |
| 27 | 10/01/2027 | \$1,870.95 | \$1,644.51 | \$226.44 | \$45,121.90 | \$165,606.25 | 28.80 |
| 28 | 11/01/2027 | \$1,870.95 | \$1,642.26 | \$228.69 | \$46,764.16 | \$165,377.56 | 28.76 |
| 29 | 12/01/2027 | \$1,870.95 | \$1,639.99 | \$230.96 | \$48,404.15 | \$165,146.60 | 28.72 |
| 30 | 01/01/2028 | \$1,870.95 | \$1,637.70 | \$233.25 | \$50,041.85 | \$164,913.35 | 28.68 |
| 31 | 02/01/2028 | \$1,870.95 | \$1,635.39 | \$235.56 | \$51,677.24 | \$164,677.79 | 28.64 |
| 32 | 03/01/2028 | \$1,870.95 | \$1,633.05 | \$237.90 | \$53,310.29 | \$164,439.89 | 28.60 |
| 33 | 04/01/2028 | \$1,870.95 | \$1,630.70 | \$240.25 | \$54,940.99 | \$164,199.64 | 28.56 |
| 34 | 05/01/2028 | \$1,870.95 | \$1,628.31 | \$242.64 | \$56,569.30 | \$163,957.00 | 28.51 |
| 35 | 06/01/2028 | \$1,870.95 | \$1,625.91 | \$245.04 | \$58,195.21 | \$163,711.96 | 28.47 |
| 36 | 07/01/2028 | \$1,870.95 | \$1,623.48 | \$247.47 | \$59,818.69 | \$163,464.49 | 28.43 |
| 37 | 08/01/2028 | \$1,870.95 | \$1,621.02 | \$249.93 | \$61,439.71 | \$163,214.56 | 28.39 |
| 38 | 09/01/2028 | \$1,870.95 | \$1,618.54 | \$252.41 | \$63,058.25 | \$162,962.15 | 28.34 |
| 39 | 10/01/2028 | \$1,870.95 | \$1,616.04 | \$254.91 | \$64,674.29 | \$162,707.24 | 28.30 |
| 40 | 11/01/2028 | \$1,870.95 | \$1,613.51 | \$257.44 | \$66,287.80 | \$162,449.80 | 28.25 |
| 41 | 12/01/2028 | \$1,870.95 | \$1,610.96 | \$259.99 | \$67,898.76 | \$162,189.81 | 28.21 |
| 42 | 01/01/2029 | \$1,870.95 | \$1,608.38 | \$262.57 | \$69,507.14 | \$161,927.24 | 28.16 |
| 43 | 02/01/2029 | \$1,870.95 | \$1,605.78 | \$265.17 | \$71,112.92 | \$161,662.07 | 28.12 |
| 44 | 03/01/2029 | \$1,870.95 | \$1,603.15 | \$267.80 | \$72,716.07 | \$161,394.27 | 28.07 |
| 45 | 04/01/2029 | \$1,870.95 | \$1,600.49 | \$270.46 | \$74,316.56 | \$161,123.81 | 28.02 |
| 46 | 05/01/2029 | \$1,870.95 | \$1,597.81 | \$273.14 | \$75,914.37 | \$160,850.67 | 27.97 |
| 47 | 06/01/2029 | \$1,870.95 | \$1,595.10 | \$275.85 | \$77,509.47 | \$160,574.82 | 27.93 |
| 48 | 07/01/2029 | \$1,870.95 | \$1,592.37 | \$278.58 | \$79,101.84 | \$160,296.24 | 27.88 |
| 49 | 08/01/2029 | \$1,870.95 | \$1,589.60 | \$281.35 | \$80,691.44 | \$160,014.89 | 27.83 |
| 50 | 09/01/2029 | \$1,870.95 | \$1,586.81 | \$284.14 | \$82,278.25 | \$159,730.75 | 27.78 |
| 51 | 10/01/2029 | \$1,870.95 | \$1,584.00 | \$286.95 | \$83,862.25 | \$159,443.80 | 27.73 |
| 52 | 11/01/2029 | \$1,870.95 | \$1,581.15 | \$289.80 | \$85,443.40 | \$159,154.00 | 27.68 |
| 53 | 12/01/2029 | \$1,870.95 | \$1,578.28 | \$292.67 | \$87,021.68 | \$158,861.33 | 27.63 |
| 54 | 01/01/2030 | \$1,870.95 | \$1,575.37 | \$295.58 | \$88,597.05 | \$158,565.75 | 27.58 |
| 55 | 02/01/2030 | \$1,870.95 | \$1,572.44 | \$298.51 | \$90,169.49 | \$158,267.24 | 27.52 |
| 56 | 03/01/2030 | \$1,870.95 | \$1,569.48 | \$301.47 | \$91,738.97 | \$157,965.77 | 27.47 |
| 57 | 04/01/2030 | \$1,870.95 | \$1,566.49 | \$304.46 | \$93,305.46 | \$157,661.31 | 27.42 |

| Payment Number | Payment Date | Payment Amount | Interest Portion | Principal Portion | Interest Paid | Remaining Balance | Resulting LTV |
|----------------|--------------|----------------|------------------|-------------------|---------------|-------------------|---------------|
| 58 | 05/01/2030 | \$1,870.95 | \$1,563.47 | \$307.48 | \$94,868.93 | \$157,353.83 | 27.37 |
| 59 | 06/01/2030 | \$1,870.95 | \$1,560.43 | \$310.52 | \$96,429.36 | \$157,043.31 | 27.31 |
| 60 | 07/01/2030 | \$1,870.95 | \$1,557.35 | \$313.60 | \$97,986.71 | \$156,729.71 | 27.26 |
| 61 | 08/01/2030 | \$1,870.95 | \$1,554.24 | \$316.71 | \$99,540.95 | \$156,413.00 | 27.20 |
| 62 | 09/01/2030 | \$1,870.95 | \$1,551.10 | \$319.85 | \$101,092.05 | \$156,093.15 | 27.15 |
| 63 | 10/01/2030 | \$1,870.95 | \$1,547.92 | \$323.03 | \$102,639.97 | \$155,770.12 | 27.09 |
| 64 | 11/01/2030 | \$1,870.95 | \$1,544.72 | \$326.23 | \$104,184.69 | \$155,443.89 | 27.03 |
| 65 | 12/01/2030 | \$1,870.95 | \$1,541.49 | \$329.46 | \$105,726.18 | \$155,114.43 | 26.98 |
| 66 | 01/01/2031 | \$1,870.95 | \$1,538.22 | \$332.73 | \$107,264.40 | \$154,781.70 | 26.92 |
| 67 | 02/01/2031 | \$1,870.95 | \$1,534.92 | \$336.03 | \$108,799.32 | \$154,445.67 | 26.86 |
| 68 | 03/01/2031 | \$1,870.95 | \$1,531.59 | \$339.36 | \$110,330.91 | \$154,106.31 | 26.80 |
| 69 | 04/01/2031 | \$1,870.95 | \$1,528.22 | \$342.73 | \$111,859.13 | \$153,763.58 | 26.74 |
| 70 | 05/01/2031 | \$1,870.95 | \$1,524.82 | \$346.13 | \$113,383.95 | \$153,417.45 | 26.68 |
| 71 | 06/01/2031 | \$1,870.95 | \$1,521.39 | \$349.56 | \$114,905.34 | \$153,067.89 | 26.62 |
| 72 | 07/01/2031 | \$1,870.95 | \$1,517.92 | \$353.03 | \$116,423.26 | \$152,714.86 | 26.56 |
| 73 | 08/01/2031 | \$1,870.95 | \$1,514.42 | \$356.53 | \$117,937.68 | \$152,358.33 | 26.50 |
| 74 | 09/01/2031 | \$1,870.95 | \$1,510.89 | \$360.06 | \$119,448.57 | \$151,998.27 | 26.43 |
| 75 | 10/01/2031 | \$1,870.95 | \$1,507.32 | \$363.63 | \$120,955.89 | \$151,634.64 | 26.37 |
| 76 | 11/01/2031 | \$1,870.95 | \$1,503.71 | \$367.24 | \$122,459.60 | \$151,267.40 | 26.31 |
| 77 | 12/01/2031 | \$1,870.95 | \$1,500.07 | \$370.88 | \$123,959.67 | \$150,896.52 | 26.24 |
| 78 | 01/01/2032 | \$1,870.95 | \$1,496.39 | \$374.56 | \$125,456.06 | \$150,521.96 | 26.18 |
| 79 | 02/01/2032 | \$1,870.95 | \$1,492.68 | \$378.27 | \$126,948.74 | \$150,143.69 | 26.11 |
| 80 | 03/01/2032 | \$1,870.95 | \$1,488.92 | \$382.03 | \$128,437.66 | \$149,761.66 | 26.05 |
| 81 | 04/01/2032 | \$1,870.95 | \$1,485.14 | \$385.81 | \$129,922.80 | \$149,375.85 | 25.98 |
| 82 | 05/01/2032 | \$1,870.95 | \$1,481.31 | \$389.64 | \$131,404.11 | \$148,986.21 | 25.91 |
| 83 | 06/01/2032 | \$1,870.95 | \$1,477.45 | \$393.50 | \$132,881.56 | \$148,592.71 | 25.84 |
| 84 | 07/01/2032 | \$1,870.95 | \$1,473.54 | \$397.41 | \$134,355.10 | \$148,195.30 | 25.77 |
| 85 | 08/01/2032 | \$1,870.95 | \$1,469.60 | \$401.35 | \$135,824.70 | \$147,793.95 | 25.70 |
| 86 | 09/01/2032 | \$1,870.95 | \$1,465.62 | \$405.33 | \$137,290.32 | \$147,388.62 | 25.63 |
| 87 | 10/01/2032 | \$1,870.95 | \$1,461.60 | \$409.35 | \$138,751.92 | \$146,979.27 | 25.56 |
| 88 | 11/01/2032 | \$1,870.95 | \$1,457.54 | \$413.41 | \$140,209.46 | \$146,565.86 | 25.49 |
| 89 | 12/01/2032 | \$1,870.95 | \$1,453.44 | \$417.51 | \$141,662.90 | \$146,148.35 | 25.42 |
| 90 | 01/01/2033 | \$1,870.95 | \$1,449.30 | \$421.65 | \$143,112.20 | \$145,726.70 | 25.34 |
| 91 | 02/01/2033 | \$1,870.95 | \$1,445.12 | \$425.83 | \$144,557.32 | \$145,300.87 | 25.27 |
| 92 | 03/01/2033 | \$1,870.95 | \$1,440.90 | \$430.05 | \$145,998.22 | \$144,870.82 | 25.19 |
| 93 | 04/01/2033 | \$1,870.95 | \$1,436.64 | \$434.31 | \$147,434.86 | \$144,436.51 | 25.12 |
| 94 | 05/01/2033 | \$1,870.95 | \$1,432.33 | \$438.62 | \$148,867.19 | \$143,997.89 | 25.04 |
| 95 | 06/01/2033 | \$1,870.95 | \$1,427.98 | \$442.97 | \$150,295.17 | \$143,554.92 | 24.97 |
| 96 | 07/01/2033 | \$1,870.95 | \$1,423.59 | \$447.36 | \$151,718.76 | \$143,107.56 | 24.89 |
| 97 | 08/01/2033 | \$1,870.95 | \$1,419.15 | \$451.80 | \$153,137.91 | \$142,655.76 | 24.81 |
| 98 | 09/01/2033 | \$1,870.95 | \$1,414.67 | \$456.28 | \$154,552.58 | \$142,199.48 | 24.73 |
| 99 | 10/01/2033 | \$1,870.95 | \$1,410.14 | \$460.81 | \$155,962.72 | \$141,738.67 | 24.65 |
| 100 | 11/01/2033 | \$1,870.95 | \$1,405.58 | \$465.37 | \$157,368.30 | \$141,273.30 | 24.57 |
| 101 | 12/01/2033 | \$1,870.95 | \$1,400.96 | \$469.99 | \$158,769.26 | \$140,803.31 | 24.49 |
| 102 | 01/01/2034 | \$1,870.95 | \$1,396.30 | \$474.65 | \$160,165.56 | \$140,328.66 | 24.40 |
| 103 | 02/01/2034 | \$1,870.95 | \$1,391.59 | \$479.36 | \$161,557.15 | \$139,849.30 | 24.32 |
| 104 | 03/01/2034 | \$1,870.95 | \$1,386.84 | \$484.11 | \$162,943.99 | \$139,365.19 | 24.24 |
| 105 | 04/01/2034 | \$1,870.95 | \$1,382.04 | \$488.91 | \$164,326.03 | \$138,876.28 | 24.15 |
| 106 | 05/01/2034 | \$1,870.95 | \$1,377.19 | \$493.76 | \$165,703.22 | \$138,382.52 | 24.07 |
| 107 | 06/01/2034 | \$1,870.95 | \$1,372.29 | \$498.66 | \$167,075.51 | \$137,883.86 | 23.98 |
| 108 | 07/01/2034 | \$1,870.95 | \$1,367.35 | \$503.60 | \$168,442.86 | \$137,380.26 | 23.89 |
| 109 | 08/01/2034 | \$1,870.95 | \$1,362.35 | \$508.60 | \$169,805.21 | \$136,871.66 | 23.80 |
| 110 | 09/01/2034 | \$1,870.95 | \$1,357.31 | \$513.64 | \$171,162.52 | \$136,358.02 | 23.71 |
| 111 | 10/01/2034 | \$1,870.95 | \$1,352.22 | \$518.73 | \$172,514.74 | \$135,839.29 | 23.62 |
| 112 | 11/01/2034 | \$1,870.95 | \$1,347.07 | \$523.88 | \$173,861.81 | \$135,315.41 | 23.53 |
| 113 | 12/01/2034 | \$1,870.95 | \$1,341.88 | \$529.07 | \$175,203.69 | \$134,786.34 | 23.44 |
| 114 | 01/01/2035 | \$1,870.95 | \$1,336.63 | \$534.32 | \$176,540.32 | \$134,252.02 | 23.35 |
| 115 | 02/01/2035 | \$1,870.95 | \$1,331.33 | \$539.62 | \$177,871.65 | \$133,712.40 | 23.25 |
| 116 | 03/01/2035 | \$1,870.95 | \$1,325.98 | \$544.97 | \$179,197.63 | \$133,167.43 | 23.16 |
| 117 | 04/01/2035 | \$1,870.95 | \$1,320.58 | \$550.37 | \$180,518.21 | \$132,617.06 | 23.06 |
| 118 | 05/01/2035 | \$1,870.95 | \$1,315.12 | \$555.83 | \$181,833.33 | \$132,061.23 | 22.97 |
| 119 | 06/01/2035 | \$1,870.95 | \$1,309.61 | \$561.34 | \$183,142.94 | \$131,499.89 | 22.87 |
| 120 | 07/01/2035 | \$1,870.95 | \$1,304.04 | \$566.91 | \$184,446.98 | \$130,932.98 | 22.77 |
| 121 | 08/01/2035 | \$1,870.95 | \$1,298.42 | \$572.53 | \$185,745.40 | \$130,360.45 | 22.67 |
| 122 | 09/01/2035 | \$1,870.95 | \$1,292.74 | \$578.21 | \$187,038.14 | \$129,782.24 | 22.57 |
| 123 | 10/01/2035 | \$1,870.95 | \$1,287.01 | \$583.94 | \$188,325.15 | \$129,198.30 | 22.47 |
| 124 | 11/01/2035 | \$1,870.95 | \$1,281.22 | \$589.73 | \$189,606.37 | \$128,608.57 | 22.37 |
| 125 | 12/01/2035 | \$1,870.95 | \$1,275.37 | \$595.58 | \$190,881.74 | \$128,012.99 | 22.26 |
| 126 | 01/01/2036 | \$1,870.95 | \$1,269.46 | \$601.49 | \$192,151.20 | \$127,411.50 | 22.16 |
| 127 | 02/01/2036 | \$1,870.95 | \$1,263.50 | \$607.45 | \$193,414.70 | \$126,804.05 | 22.05 |

| Payment Number | Payment Date | Payment Amount | Interest Portion | Principal Portion | Interest Paid | Remaining Balance | Resulting LTV |
|----------------|--------------|----------------|------------------|-------------------|---------------|-------------------|---------------|
| 128 | 03/01/2036 | \$1,870.95 | \$1,257.47 | \$613.48 | \$194,672.17 | \$126,190.57 | 21.95 |
| 129 | 04/01/2036 | \$1,870.95 | \$1,251.39 | \$619.56 | \$195,923.56 | \$125,571.01 | 21.84 |
| 130 | 05/01/2036 | \$1,870.95 | \$1,245.25 | \$625.70 | \$197,168.81 | \$124,945.31 | 21.73 |
| 131 | 06/01/2036 | \$1,870.95 | \$1,239.04 | \$631.91 | \$198,407.85 | \$124,313.40 | 21.62 |
| 132 | 07/01/2036 | \$1,870.95 | \$1,232.77 | \$638.18 | \$199,640.62 | \$123,675.22 | 21.51 |
| 133 | 08/01/2036 | \$1,870.95 | \$1,226.45 | \$644.50 | \$200,867.07 | \$123,030.72 | 21.40 |
| 134 | 09/01/2036 | \$1,870.95 | \$1,220.05 | \$650.90 | \$202,087.12 | \$122,379.82 | 21.28 |
| 135 | 10/01/2036 | \$1,870.95 | \$1,213.60 | \$657.35 | \$203,300.72 | \$121,722.47 | 21.17 |
| 136 | 11/01/2036 | \$1,870.95 | \$1,207.08 | \$663.87 | \$204,507.80 | \$121,058.60 | 21.05 |
| 137 | 12/01/2036 | \$1,870.95 | \$1,200.50 | \$670.45 | \$205,708.30 | \$120,388.15 | 20.94 |
| 138 | 01/01/2037 | \$1,870.95 | \$1,193.85 | \$677.10 | \$206,902.15 | \$119,711.05 | 20.82 |
| 139 | 02/01/2037 | \$1,870.95 | \$1,187.13 | \$683.82 | \$208,089.28 | \$119,027.23 | 20.70 |
| 140 | 03/01/2037 | \$1,870.95 | \$1,180.35 | \$690.60 | \$209,269.63 | \$118,336.63 | 20.58 |
| 141 | 04/01/2037 | \$1,870.95 | \$1,173.50 | \$697.45 | \$210,443.13 | \$117,639.18 | 20.46 |
| 142 | 05/01/2037 | \$1,870.95 | \$1,166.59 | \$704.36 | \$211,609.72 | \$116,934.82 | 20.34 |
| 143 | 06/01/2037 | \$1,870.95 | \$1,159.60 | \$711.35 | \$212,769.32 | \$116,223.47 | 20.21 |
| 144 | 07/01/2037 | \$1,870.95 | \$1,152.55 | \$718.40 | \$213,921.87 | \$115,505.07 | 20.09 |
| 145 | 08/01/2037 | \$1,870.95 | \$1,145.43 | \$725.52 | \$215,067.30 | \$114,779.55 | 19.96 |
| 146 | 09/01/2037 | \$1,870.95 | \$1,138.23 | \$732.72 | \$216,205.53 | \$114,046.83 | 19.83 |
| 147 | 10/01/2037 | \$1,870.95 | \$1,130.96 | \$739.99 | \$217,336.49 | \$113,306.84 | 19.71 |
| 148 | 11/01/2037 | \$1,870.95 | \$1,123.63 | \$747.32 | \$218,460.12 | \$112,559.52 | 19.58 |
| 149 | 12/01/2037 | \$1,870.95 | \$1,116.22 | \$754.73 | \$219,576.34 | \$111,804.79 | 19.44 |
| 150 | 01/01/2038 | \$1,870.95 | \$1,108.73 | \$762.22 | \$220,685.07 | \$111,042.57 | 19.31 |
| 151 | 02/01/2038 | \$1,870.95 | \$1,101.17 | \$769.78 | \$221,786.24 | \$110,272.79 | 19.18 |
| 152 | 03/01/2038 | \$1,870.95 | \$1,093.54 | \$777.41 | \$222,879.78 | \$109,495.38 | 19.04 |
| 153 | 04/01/2038 | \$1,870.95 | \$1,085.83 | \$785.12 | \$223,965.61 | \$108,710.26 | 18.91 |
| 154 | 05/01/2038 | \$1,870.95 | \$1,078.04 | \$792.91 | \$225,043.65 | \$107,917.35 | 18.77 |
| 155 | 06/01/2038 | \$1,870.95 | \$1,070.18 | \$800.77 | \$226,113.83 | \$107,116.58 | 18.63 |
| 156 | 07/01/2038 | \$1,870.95 | \$1,062.24 | \$808.71 | \$227,176.07 | \$106,307.87 | 18.49 |
| 157 | 08/01/2038 | \$1,870.95 | \$1,054.22 | \$816.73 | \$228,230.29 | \$105,491.14 | 18.35 |
| 158 | 09/01/2038 | \$1,870.95 | \$1,046.12 | \$824.83 | \$229,276.41 | \$104,666.31 | 18.20 |
| 159 | 10/01/2038 | \$1,870.95 | \$1,037.94 | \$833.01 | \$230,314.35 | \$103,833.30 | 18.06 |
| 160 | 11/01/2038 | \$1,870.95 | \$1,029.68 | \$841.27 | \$231,344.03 | \$102,992.03 | 17.91 |
| 161 | 12/01/2038 | \$1,870.95 | \$1,021.34 | \$849.61 | \$232,365.37 | \$102,142.42 | 17.76 |
| 162 | 01/01/2039 | \$1,870.95 | \$1,012.91 | \$858.04 | \$233,378.28 | \$101,284.38 | 17.61 |
| 163 | 02/01/2039 | \$1,870.95 | \$1,004.40 | \$866.55 | \$234,382.68 | \$100,417.83 | 17.46 |
| 164 | 03/01/2039 | \$1,870.95 | \$995.81 | \$875.14 | \$235,378.49 | \$99,542.69 | 17.31 |
| 165 | 04/01/2039 | \$1,870.95 | \$987.13 | \$883.82 | \$236,365.62 | \$98,658.87 | 17.16 |
| 166 | 05/01/2039 | \$1,870.95 | \$978.37 | \$892.58 | \$237,343.99 | \$97,766.29 | 17.00 |
| 167 | 06/01/2039 | \$1,870.95 | \$969.52 | \$901.43 | \$238,313.51 | \$96,864.86 | 16.85 |
| 168 | 07/01/2039 | \$1,870.95 | \$960.58 | \$910.37 | \$239,274.09 | \$95,954.49 | 16.69 |
| 169 | 08/01/2039 | \$1,870.95 | \$951.55 | \$919.40 | \$240,225.64 | \$95,035.09 | 16.53 |
| 170 | 09/01/2039 | \$1,870.95 | \$942.43 | \$928.52 | \$241,168.07 | \$94,106.57 | 16.37 |
| 171 | 10/01/2039 | \$1,870.95 | \$933.22 | \$937.73 | \$242,101.29 | \$93,168.84 | 16.20 |
| 172 | 11/01/2039 | \$1,870.95 | \$923.92 | \$947.03 | \$243,025.21 | \$92,221.81 | 16.04 |
| 173 | 12/01/2039 | \$1,870.95 | \$914.53 | \$956.42 | \$243,939.74 | \$91,265.39 | 15.87 |
| 174 | 01/01/2040 | \$1,870.95 | \$905.05 | \$965.90 | \$244,844.79 | \$90,299.49 | 15.70 |
| 175 | 02/01/2040 | \$1,870.95 | \$895.47 | \$975.48 | \$245,740.26 | \$89,324.01 | 15.53 |
| 176 | 03/01/2040 | \$1,870.95 | \$885.80 | \$985.15 | \$246,626.06 | \$88,338.86 | 15.36 |
| 177 | 04/01/2040 | \$1,870.95 | \$876.03 | \$994.92 | \$247,502.09 | \$87,343.94 | 15.19 |
| 178 | 05/01/2040 | \$1,870.95 | \$866.16 | \$1,004.79 | \$248,368.25 | \$86,339.15 | 15.02 |
| 179 | 06/01/2040 | \$1,870.95 | \$856.20 | \$1,014.75 | \$249,224.45 | \$85,324.40 | 14.84 |
| 180 | 07/01/2040 | \$1,870.95 | \$846.13 | \$1,024.82 | \$250,070.58 | \$84,299.58 | 14.66 |
| 181 | 08/01/2040 | \$1,870.95 | \$835.97 | \$1,034.98 | \$250,906.55 | \$83,264.60 | 14.48 |
| 182 | 09/01/2040 | \$1,870.95 | \$825.71 | \$1,045.24 | \$251,732.26 | \$82,219.36 | 14.30 |
| 183 | 10/01/2040 | \$1,870.95 | \$815.34 | \$1,055.61 | \$252,547.60 | \$81,163.75 | 14.12 |
| 184 | 11/01/2040 | \$1,870.95 | \$804.87 | \$1,066.08 | \$253,352.47 | \$80,097.67 | 13.93 |
| 185 | 12/01/2040 | \$1,870.95 | \$794.30 | \$1,076.65 | \$254,146.77 | \$79,021.02 | 13.74 |
| 186 | 01/01/2041 | \$1,870.95 | \$783.63 | \$1,087.32 | \$254,930.40 | \$77,933.70 | 13.55 |
| 187 | 02/01/2041 | \$1,870.95 | \$772.84 | \$1,098.11 | \$255,703.24 | \$76,835.59 | 13.36 |
| 188 | 03/01/2041 | \$1,870.95 | \$761.95 | \$1,109.00 | \$256,465.19 | \$75,726.59 | 13.17 |
| 189 | 04/01/2041 | \$1,870.95 | \$750.96 | \$1,119.99 | \$257,216.15 | \$74,606.60 | 12.98 |
| 190 | 05/01/2041 | \$1,870.95 | \$739.85 | \$1,131.10 | \$257,956.00 | \$73,475.50 | 12.78 |
| 191 | 06/01/2041 | \$1,870.95 | \$728.63 | \$1,142.32 | \$258,684.63 | \$72,333.18 | 12.58 |
| 192 | 07/01/2041 | \$1,870.95 | \$717.30 | \$1,153.65 | \$259,401.93 | \$71,179.53 | 12.38 |
| 193 | 08/01/2041 | \$1,870.95 | \$705.86 | \$1,165.09 | \$260,107.79 | \$70,014.44 | 12.18 |
| 194 | 09/01/2041 | \$1,870.95 | \$694.31 | \$1,176.64 | \$260,802.10 | \$68,837.80 | 11.97 |
| 195 | 10/01/2041 | \$1,870.95 | \$682.64 | \$1,188.31 | \$261,484.74 | \$67,649.49 | 11.77 |
| 196 | 11/01/2041 | \$1,870.95 | \$670.86 | \$1,200.09 | \$262,155.60 | \$66,449.40 | 11.56 |
| 197 | 12/01/2041 | \$1,870.95 | \$658.96 | \$1,211.99 | \$262,814.56 | \$65,237.41 | 11.35 |
| 198 | 01/01/2042 | \$1,870.95 | \$646.94 | \$1,224.01 | \$263,461.50 | \$64,013.40 | 11.13 |

| Payment Number | Payment Date | Payment Amount | Interest Portion | Principal Portion | Interest Paid | Remaining Balance | Resulting LTV |
|----------------|--------------|----------------|------------------|-------------------|---------------|-------------------|---------------|
| 199 | 02/01/2042 | \$1,870.95 | \$634.80 | \$1,236.15 | \$264,096.30 | \$62,777.25 | 10.92 |
| 200 | 03/01/2042 | \$1,870.95 | \$622.54 | \$1,248.41 | \$264,718.84 | \$61,528.84 | 10.70 |
| 201 | 04/01/2042 | \$1,870.95 | \$610.16 | \$1,260.79 | \$265,329.00 | \$60,268.05 | 10.48 |
| 202 | 05/01/2042 | \$1,870.95 | \$597.66 | \$1,273.29 | \$265,926.66 | \$58,994.76 | 10.26 |
| 203 | 06/01/2042 | \$1,870.95 | \$585.03 | \$1,285.92 | \$266,511.69 | \$57,708.84 | 10.04 |
| 204 | 07/01/2042 | \$1,870.95 | \$572.28 | \$1,298.67 | \$267,083.97 | \$56,410.17 | 09.81 |
| 205 | 08/01/2042 | \$1,870.95 | \$559.40 | \$1,311.55 | \$267,643.37 | \$55,098.62 | 09.58 |
| 206 | 09/01/2042 | \$1,870.95 | \$546.39 | \$1,324.56 | \$268,189.76 | \$53,774.06 | 09.35 |
| 207 | 10/01/2042 | \$1,870.95 | \$533.26 | \$1,337.69 | \$268,723.02 | \$52,436.37 | 09.12 |
| 208 | 11/01/2042 | \$1,870.95 | \$519.99 | \$1,350.96 | \$269,243.01 | \$51,085.41 | 08.88 |
| 209 | 12/01/2042 | \$1,870.95 | \$506.60 | \$1,364.35 | \$269,749.61 | \$49,721.06 | 08.65 |
| 210 | 01/01/2043 | \$1,870.95 | \$493.07 | \$1,377.88 | \$270,242.68 | \$48,343.18 | 08.41 |
| 211 | 02/01/2043 | \$1,870.95 | \$479.40 | \$1,391.55 | \$270,722.08 | \$46,951.63 | 08.17 |
| 212 | 03/01/2043 | \$1,870.95 | \$465.60 | \$1,405.35 | \$271,187.68 | \$45,546.28 | 07.92 |
| 213 | 04/01/2043 | \$1,870.95 | \$451.67 | \$1,419.28 | \$271,639.35 | \$44,127.00 | 07.67 |
| 214 | 05/01/2043 | \$1,870.95 | \$437.59 | \$1,433.36 | \$272,076.94 | \$42,693.64 | 07.42 |
| 215 | 06/01/2043 | \$1,870.95 | \$423.38 | \$1,447.57 | \$272,500.32 | \$41,246.07 | 07.17 |
| 216 | 07/01/2043 | \$1,870.95 | \$409.02 | \$1,461.93 | \$272,909.34 | \$39,784.14 | 06.92 |
| 217 | 08/01/2043 | \$1,870.95 | \$394.53 | \$1,476.42 | \$273,303.87 | \$38,307.72 | 06.66 |
| 218 | 09/01/2043 | \$1,870.95 | \$379.88 | \$1,491.07 | \$273,683.75 | \$36,816.65 | 06.40 |
| 219 | 10/01/2043 | \$1,870.95 | \$365.10 | \$1,505.85 | \$274,048.85 | \$35,310.80 | 06.14 |
| 220 | 11/01/2043 | \$1,870.95 | \$350.17 | \$1,520.78 | \$274,399.02 | \$33,790.02 | 05.88 |
| 221 | 12/01/2043 | \$1,870.95 | \$335.08 | \$1,535.87 | \$274,734.10 | \$32,254.15 | 05.61 |
| 222 | 01/01/2044 | \$1,870.95 | \$319.85 | \$1,551.10 | \$275,053.95 | \$30,703.05 | 05.34 |
| 223 | 02/01/2044 | \$1,870.95 | \$304.47 | \$1,566.48 | \$275,358.42 | \$29,136.57 | 05.07 |
| 224 | 03/01/2044 | \$1,870.95 | \$288.94 | \$1,582.01 | \$275,647.36 | \$27,554.56 | 04.79 |
| 225 | 04/01/2044 | \$1,870.95 | \$273.25 | \$1,597.70 | \$275,920.61 | \$25,956.86 | 04.51 |
| 226 | 05/01/2044 | \$1,870.95 | \$257.41 | \$1,613.54 | \$276,178.02 | \$24,343.32 | 04.23 |
| 227 | 06/01/2044 | \$1,870.95 | \$241.40 | \$1,629.55 | \$276,419.42 | \$22,713.77 | 03.95 |
| 228 | 07/01/2044 | \$1,870.95 | \$225.24 | \$1,645.71 | \$276,644.66 | \$21,068.06 | 03.66 |
| 229 | 08/01/2044 | \$1,870.95 | \$208.92 | \$1,662.03 | \$276,853.58 | \$19,406.03 | 03.37 |
| 230 | 09/01/2044 | \$1,870.95 | \$192.44 | \$1,678.51 | \$277,046.02 | \$17,727.52 | 03.08 |
| 231 | 10/01/2044 | \$1,870.95 | \$175.80 | \$1,695.15 | \$277,221.82 | \$16,032.37 | 02.79 |
| 232 | 11/01/2044 | \$1,870.95 | \$158.99 | \$1,711.96 | \$277,380.81 | \$14,320.41 | 02.49 |
| 233 | 12/01/2044 | \$1,870.95 | \$142.01 | \$1,728.94 | \$277,522.82 | \$12,591.47 | 02.19 |
| 234 | 01/01/2045 | \$1,870.95 | \$124.87 | \$1,746.08 | \$277,647.69 | \$10,845.39 | 01.89 |
| 235 | 02/01/2045 | \$1,870.95 | \$107.55 | \$1,763.40 | \$277,755.24 | \$9,081.99 | 01.58 |
| 236 | 03/01/2045 | \$1,870.95 | \$90.06 | \$1,780.89 | \$277,845.30 | \$7,301.10 | 01.27 |
| 237 | 04/01/2045 | \$1,870.95 | \$72.40 | \$1,798.55 | \$277,917.70 | \$5,502.55 | 00.96 |
| 238 | 05/01/2045 | \$1,870.95 | \$54.57 | \$1,816.38 | \$277,972.27 | \$3,686.17 | 00.64 |
| 239 | 06/01/2045 | \$1,870.95 | \$36.55 | \$1,834.40 | \$278,008.82 | \$1,851.77 | 00.32 |
| 240 | 07/01/2045 | \$1,870.13 | \$18.36 | \$1,851.77 | \$278,027.18 | \$0.00 | 00.00 |

THIS AMORTIZATION SCHEDULE IS BASED ON THE TERMS SET FORTH ABOVE AND ASSUMES THAT PAYMENTS ARE MADE AS SCHEDULED AND THAT NO PREPAYMENTS OCCUR PRIOR TO THE MATURITY DATE OF THE LOAN. IT IS PROVIDED AS AN EXAMPLE ONLY IF IT IS FOR AN ADJUSTABLE RATE MORTGAGE LOAN, IT ASSUMES HYPOTHETICAL INTEREST RATE AND PAYMENT CHANGES THAT MAY DIFFER FROM ACTUAL CHANGES.

- BORROWER - LISA FRANCES DOLAN - DATE -

- BORROWER - DAVID KEITH DOLAN - DATE -

NOTICE OF REQUIRED FLOOD INSURANCE DETERMINATION
AND RELATED NOTICE INFORMATION

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

Borrower(s): LISA FRANCES DOLAN
DAVID KEITH DOLAN
Property Address: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

We (the Lender) are required by Federal Law and Regulations to make or obtain a determination of whether the home that will secure the loan which you have applied for is or will be located in an area with special flood hazards.

If it is determined that your property is located in a Special Flood Hazard Area (SFHA), either before the closing of your loan or during the term of your loan, you will be notified of the fact and provided with pertinent, related information, including whether the community that your home is located in participates in the National Flood Insurance Program (NFIP).

If flood insurance is required and your home is located in a community that participates in the NFIP:

- You will be required to purchase and maintain flood insurance for the life of the loan either through the NFIP or the company of your choice; (At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP);
- You may be required to pay your flood insurance premiums into an escrow account established for that purpose; and
- If you fail to purchase or renew flood insurance on the property, we are required to purchase flood insurance for you at your expense.

If flood insurance is required and your home is located in a community that does **not** participate in the NFIP:

- Flood insurance coverage under the NFIP is not available; and
- You may not be able to obtain certain types of loans or any loan at all on the property.

You understand and agree that if at any time before the closing of your loan or during the term of your loan it is determined that the above property is located in a Special Flood Hazard Area:

- **You must purchase and maintain flood insurance for the term of the loan;**
- **We may require flood insurance premiums to be escrowed under certain circumstances; and**
- **If you fail to purchase and maintain such insurance, we are required to purchase flood insurance for you at your expense.**

Borrower(s) understand and agree to these terms on the **28TH** day of **MAY, 2025**.

- BORROWER - LISA FRANCES DOLAN - DATE -

- BORROWER - DAVID KEITH DOLAN - DATE -

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.

| | | |
|-----------|--|---|
| 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.) DAVID KEITH DOLAN | |
| 2 | Business name/disregarded entity name, if different from above. | |
| 3a | Check the appropriate box for federal tax classification of the entity/individual whose name is entered on line 1. Check only one of the following seven boxes. <input checked="" type="checkbox"/> Individual/sole proprietor <input type="checkbox"/> C corporation <input type="checkbox"/> S corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate <input type="checkbox"/> LLC. Enter the tax classification (C = C corporation, S = S corporation, P = Partnership) _____ Note: Check the "LLC" box above and, in the entry space, enter the appropriate code (C, S, or P) for the tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner. <input type="checkbox"/> Other (see instructions) _____ | 4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from Foreign Account Tax Compliance Act (FATCA) reporting code (if any) _____ <i>(Applies to accounts maintained outside the United States.)</i> |
| 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. 3359 CROWELL LN | Requester's name and address (optional) SPRING EQ, LLC |
| 6 | City, state, and ZIP code MOUNT PLEASANT, SC 29466-7618 US | 1 WEST ELM ST. SUITE 450 CONSHOCKEN, PA 19428-4152 |
| 7 | List account number(s) here (optional) 3000239882 | |

| | |
|---------------|---|
| Part I | Taxpayer Identification Number (TIN) |
|---------------|---|

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

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

Social security number
032-60-4173
or
Employer identification number

| | |
|----------------|----------------------|
| Part II | Certification |
|----------------|----------------------|

Under penalties of perjury, I certify that:

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

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

| | | |
|--------------|-----------------------------|-------------------|
| Sign Here | Signature of U.S. person | Date MAY 28, 2025 |
| | | |

General Instructions

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

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

What's New

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

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

Purpose of Form

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

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.
- **Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.
- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.
- The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.
 - 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

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

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

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

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

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

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

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).
- B—The United States or any of its agencies or instrumentalities.
- C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.
- G—A real estate investment trust.
- H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.
- I—A common trust fund as defined in section 584(a).
- J—A bank as defined in section 581.
- K—A broker.
- L—A trust exempt from tax under section 664 or described in section 4947(a)(1).
- M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

| For this type of account: | Give name and SSN of: |
|--|---|
| 1. Individual | The individual |
| 2. Two or more individuals (joint account) other than an account maintained by an FFI | The actual owner of the account or, if combined funds, the first individual on the account 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.

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.

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.)
LISA FRANCES DOLAN

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.

☒ Individual/sole proprietor

☐ C corporation

☐ S corporation

☐ Partnership

☐ Trust/estate

☐ 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.

☐ Other (see instructions)

3b

If on line 3a you checked "Partnership" or "Trust/estate," or checked "LLC" and entered "P" as its tax classification, and you are providing this form to a partnership, trust, or estate in which you have an ownership interest, check this box if you have any foreign partners, owners, or beneficiaries. See instructions☐

5

Address (number, street, and apt. or suite no.). See instructions.
3359 CROWELL LN

6

City, state, and ZIP code
MOUNT PLEASANT, SC 29466-7618 US

7

List account number(s) here (optional)
3000239882

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.)

Requester's name and address (optional)
SPRING EQ, LLC
1 WEST ELM ST. SUITE 450
CONSHOHOCKEN, PA 19428-4152

Part I

Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.
Note: If the account is in more than one name, see the instructions for line 1. See also *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number
011-56-9644

or
Employer identification number
-

Part II

Certification

Under penalties of perjury, I certify that:
1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
2. I am not subject to backup withholding because (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person (defined below); and
4. The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.
Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and, generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here

Signature of U.S. person

Date **MAY 28, 2025**

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

SPRING EQ, LLC (NMLS #: 1464945) | GOODLEAP, LLC (NMLS #: 30336) | CASSANDRA NICOLE CHASE (NMLS #: 30336)

22.297

Cat. No. 10231X

Form W-9 (Rev. 3-2024)

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

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

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

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

By signing the filled-out form, you:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Backup Withholding

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

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

Payments you receive will be subject to backup withholding if:

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

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

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

What Is FATCA Reporting?

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

Updating Your Information

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

Penalties

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

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

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

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

Specific Instructions

Line 1

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

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

- **Individual.** Generally, enter the name shown on your tax return. If you have changed your last name without informing the Social Security Administration (SSA) of the name change, enter your first name, the last name as shown on your social security card, and your new last name.
- **Note for ITIN applicant:** Enter your individual name as it was entered on your Form W-7 application, line 1a. This should also be the same as the name you entered on the Form 1040 you filed with your application.
- **Sole proprietor.** Enter your individual name as shown on your Form 1040 on line 1. Enter your business, trade, or "doing business as" (DBA) name on line 2.
- **Partnership, C corporation, S corporation, or LLC, other than a disregarded entity.** Enter the entity's name as shown on the entity's tax return on line 1 and any business, trade, or DBA name on line 2.
- **Other entities.** Enter your name as shown on required U.S. federal tax documents on line 1. This name should match the name shown on the charter or other legal document creating the entity. Enter any business, trade, or DBA name on line 2.
- **Disregarded entity.** In general, a business entity that has a single owner, including an LLC, and is not a corporation, is disregarded as an entity separate from its owner (a disregarded entity). See Regulations section 301.7701-2(c)(2). A disregarded entity should check the appropriate box for the tax classification of its owner. Enter the owner's name on line 1. The name of the owner entered on line 1 should never be a disregarded entity. The name on line 1 should be the name shown on the income tax return on which the income should be reported. For

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

Line 2

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

Line 3a

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

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

Line 3b

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

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

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

Line 4 Exemptions

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

Exempt payee code.

- Generally, individuals (including sole proprietors) are not exempt from backup withholding.
- Except as provided below, corporations are exempt from backup withholding for certain payments, including interest and dividends.
- Corporations are not exempt from backup withholding for payments made in settlement of payment card or third-party network transactions.
- Corporations are not exempt from backup withholding with respect to attorneys' fees or gross proceeds paid to attorneys, and corporations that provide medical or health care services are not exempt with respect to payments reportable on Form 1099-MISC.
- The following codes identify payees that are exempt from backup withholding. Enter the appropriate code in the space on line 4.
 - 1—An organization exempt from tax under section 501(a), any IRA, or a custodial account under section 403(b)(7) if the account satisfies the requirements of section 401(f)(2).

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

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

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

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

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

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

- A—An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).
- B—The United States or any of its agencies or instrumentalities.
- C—A state, the District of Columbia, a U.S. commonwealth or territory, or any of their political subdivisions or instrumentalities.
- D—A corporation the stock of which is regularly traded on one or more established securities markets, as described in Regulations section 1.1472-1(c)(1)(i).
- E—A corporation that is a member of the same expanded affiliated group as a corporation described in Regulations section 1.1472-1(c)(1)(i).

- F—A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.
- G—A real estate investment trust.
- H—A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.
- I—A common trust fund as defined in section 584(a).
- J—A bank as defined in section 581.
- K—A broker.
- L—A trust exempt from tax under section 664 or described in section 4947(a)(1).
- M—A tax-exempt trust under a section 403(b) plan or section 457(g) plan.

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

Line 5

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

Line 6

Enter your city, state, and ZIP code.

Part I. Taxpayer Identification Number (TIN)

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

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

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

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

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

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

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

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

Part II. Certification

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

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

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

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

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

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

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

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

What Name and Number To Give the Requester

| For this type of account: | Give name and SSN of: |
|--|---|
| 1. Individual | The individual |
| 2. Two or more individuals (joint account) other than an account maintained by an FFI | The actual owner of the account or, if combined funds, the first individual on the account 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.

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.

ERRORS AND OMISSIONS / COMPLIANCE AGREEMENT

DOLAN
Loan #: 3000239882
MIN: 101369830002398825

BORROWER(S): LISA FRANCES DOLAN
DAVID KEITH DOLAN

PROPERTY ADDRESS: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

LENDER: SPRING EQ, LLC

The undersigned Borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation 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, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

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

DATED this 28TH day of MAY, 2025.

- BORROWER - LISA FRANCES DOLAN - DATE -

- BORROWER - DAVID KEITH DOLAN - DATE -

State of SOUTH CAROLINA
County of CHARLESTON

The foregoing instrument was acknowledged before me this _____ day of _____ by LISA FRANCES DOLAN and DAVID KEITH DOLAN.

Notary Public

My Commission Expires: _____

Tax and Insurance Information Sheet

CLOSING DATE: MAY 28, 2025

BORROWER(S): LISA FRANCES DOLAN
DAVID KEITH DOLAN

DOLAN
Loan #: 3000239882
PIN: 5830700107
MIN: 101369830002398825

PROPERTY ADDRESS: 3359 CROWELL LN, MOUNT PLEASANT, SC 29466-7618

SHORT LEGAL:

NEW CONSTRUCTION ☐

EXISTING HOUSING ☒

1. TITLE COMPANY NAME: SERVICELINK, LLC D/B/A SERVICELINK TITLE COMPANY, LLC

Attn: VICKY PALMER

Address: 1355 CHERRINGTON PARKWAY, CORAOPOLIS, PA 15108

Phone #: (877) 848-8122

Escrow #: 2003389992
2. COUNTY TAXES:

Address:

Phone #:

How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐

Amount Last Paid:

Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:
3. CITY TAXES:

Address:

Phone #:

How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐

Amount Last Paid:

Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:
4. SCHOOL TAXES:

Address:

Phone #:

How Paid: Annual ☐ Semi-Annual ☐ Quarterly ☐

Amount Last Paid:

Amount Next Due:

Parcel #:

Date Paid:

Next Due Date:

Date Taxes Delinquent:
5. OTHER: PROPERTY TAX ESCROW

Address:

Phone #:

How Paid: Annual ☒ Semi-Annual ☐ Quarterly ☐

Amount Last Paid:

Amount Next Due:

Parcel #: 5830700107

Date Paid:

Next Due Date:

Date Taxes Delinquent:
6. FLOOD INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium:

Policy No:
7. HAZARD INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium:

Policy No:
8. WIND/STORM/HAIL INSURANCE:

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium:

Policy No:
9. OTHER INSURANCE: HOMEOWNER'S INSURANCE

Address:

Phone #:

Coverage Amount:

Renewal Date:

Agent:

Premium: \$2,138.16

Policy No: