CLOSING INSTRUCTIONS

Closing Date 05/19/2025 Borrower Hennes Adrian Hunt Loan No. 1402167064 **Property** 112 Tea Farm Road Summerville, SC 29483 **Dorchester County**

Cardinal Financial Company, Limited Partnership Lender

NMLS ID: 66247 State License: MLS - 66247

Adam Kerns, NMLS ID: 2550683 State MLO ID: MLO - 2550683 Originator

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

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

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

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

1000 INTRODUCTION AND INSTRUCTIONS

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

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

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

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

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

1001 LENDER'S CONTACT INFORMATION

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

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

1002 TITLE CONDITIONS AND ENDORSEMENTS

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



ESCROW DISCLOSURE FORM

FILE NO: C-SC919335

DATE: May 19, 2025

PROPERTY ADDRESS: 1307 Hermitage Lane, Ladson, SC 29456

HOMEOWNER NAME: Shenikqua Simmons

The undersigned hereby acknowledge and have been advised by ClearEdge Title, Inc. that it is the policy of the company to deposit all funds collected at closing immediately, and to disburse all funds as soon as practicable following closing, including homeowner proceeds, mortgage payoffs and services rendered for the property (i.e.: termite inspection, survey, insurance etc.) and any sale commission due (if applicable).

The undersigned do hereby acknowledge that they have been advised of the policy of ClearEdge Title, Inc. regarding the release of these funds.

Shenikqua Simmons



SURVEY AFFIDAVIT

File No: C-SC919335 Date: May 19, 2025

The undersigned being first duly sworn, on oath, deposes and say that (they/he/she) are the owners of the real estate situated in the County of Berkeley, State of SC, commonly known as 1307 Hermitage Lane, Ladson, SC 29456 and more particularly described in that certain mortgage dated May 19, 2025 in favor of Hometap Equity Partners, LLC, the company, under investment number.

Affiant makes the following representations in conjunction with the consummation of the pending mortgage of the real estate referenced above (premises).

- 1. Affiants herein, have examined the survey attached hereto as exhibit "A" and made a part hereof or alternatively, a copy of our prior title insurance lenders or owners policy containing no exception for any survey related matter
- 2. There have been no new improvements made to the referenced property since the survey of said property dated which was made and issued

That no easement has been granted by me/us since the effective date of the attached document.

- 4. The improvements (house, garage, outbuildings, fences etc...) on the subject property are within the boundary lines and setback lines, if any, of said property.
- 5. There are no encroachments of improvements (house, garage, outbuildings, fences, walkways, driveways, eaves, drains, etc...) of adjoining property onto the subject property.
- 6. The undersigned know(s) of no assertions being made by any adjoining property owner, nor by us against any adjoining property owner, as to the location of any boundary lines or disputes as to occupancy of any property or their property.
- 7. The affiants, their heirs, administrators, executors, successors, assigns, agents, employees or other representatives shall defend and hold harmless, , its successors and assigns from and against any loss, damage, cost, liability or expense which it may sustain, suffer or be put to under its policy or policies of title insurance by reasons of any inaccuracies contained herein.
- 8. Affiants, each of them, are making and giving this affidavit for the purpose of the completion and consummation of a certain mortgage of the referenced property to Hometap Equity Partners, LLC and to induce, its agents or representatives to issue its mortgagee title insurance policy and delete the standard survey exceptions. Affiants further acknowledge that they/he/she have read the foregoing statement and representations and that the same are true and accurate to the best of the knowledge of the affiants and that such representations are important to the transaction and are being relied upon by the interested parties of this transaction.

FURTHER AFFIANTS SAYETH NAUGHT.

Shenikqua Simmons

STATE OF SC

COUNTY OF Berkeley

The foregoing instrument was acknowledged before me 19th day of May, 2025 by:

Shenikqua Simmons

who is/are personally known to me or who has/have produced a drivers license(s) as identification and who did not take an oath.

(Notary Signature)

(SEAL)



I.D. LETTER



ClearEdge Title, Inc 2605 Enterprise Road E, Suite 270 Clearwater, FL 33759

INFORMATION PRIVACY ACT PURPOSE OF THIS NOTICE

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of the Stewart Title Company and ClearEdge Title, Inc.

We may collect nonpublic personal information about you from the following sources:

- Information we receive from you such as on applications or other forms.
- Information about your transactions we secure from our files, or forms, or from [our affiliates or] others.
- Information we receive from a consumer-reporting agency.
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by the law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform services on our behalf or with whom we have joint marketing agreements;

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

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

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Shenikqua Simmons

Simmons

COMPLIANCE AGREEMENT

Re: Order Number: C-SC919335

In consideration of ClearEdge Title. (hereinafter "title company") closing the transaction under the above order number, the undersigned agree, upon request of the company, to fully cooperate with the company to correct any inaccurate term or provision or mistake in, or omission from any document associated with the closing. He/she/they further agree that, subsequent to closing, he/she/they will execute such documents, or take such action as the company may reasonably deem necessary to properly document the transaction.

The undersigned further agree(s) that in the event an error in charges, costs, or payoff amounts is made, he/she/they will, upon request, immediately remit such sums for which he/she/they had initial responsibility for payment as may be necessary to correct such errors. Nothing herein contained shall be construed to impose liability on the parties for charges incurred as a result of the failure of the company to timely remit payment or take actions which the company has agreed in writing to perform.

The undersigned further authorize the company to correct any clerical errors on his/her/their behalf in order to properly complete the title conveyance and/or provide the company with insurable documentation.

The undersigned further agree to comply with any such requests outlined above and agree that, in the event he/she/they fail to comply with the request, he/she/they will pay, in addition to any amounts owed above, reasonable costs of the company in enforcing this agreement, including but not limited to, reasonable attorney's fees and costs of litigation.

Shenikqua Simmons

o and subscribed, before me, this 19 day of May 2025

Timmere

Notary Public

OWNERS AFFIDAVIT

File No: C-SC919335 Date: May 19, 2025

On this day, personally appeared before me, the undersigned authority, authorized to administer oaths and take acknowledgements: Shenikqua Simmons to me well known upon first duly being sworn, deposes and says:

- 1. They are the legal owner(s) of the property commonly known as:
- 2. 1307 Hermitage Lane, Ladson, SC 29456
- 3. That any and all work, labor, materials and supplies which have been used, applied or furnished upon the said property at any time prior to this date have been paid for and discharged; and that there are no possible liens which may be filed against the said property for work or labor or materials furnished thereon by anyone. No "Notice of Commencement" (if applicable by State) has been executed and/or filed.
- 4. That there is no person, firm, corporation or governmental authority entitled to any claim or lien against said property.
- 4. That there are no liens or encumbrances upon the real and/or personal property conveyed with the property herein, unless hereby stated. None, if blank
- 5. That no person, firm or corporation adversely claims the property and they are in exclusive possession thereof.
- 6. That the undersigned has disclosed if there are any maintenance or homeowner's association fees applicable to the property herein, and that they are responsible for any fees outstanding prior to the date herein. They further warrant all fees to be current at the time of conveyance or upon acquiring financing.
- 7. That there are no matters pending against the Affiant(s) that could rise to a lien that would attach to the property between the disbursing of the funds and the recording of the interest to be insured, and that the Affiant(s) have not and will not execute any instrument that would adversely affect the title or interest to be insured.
- 9. That Affiant(s) and the property are not subject to any proceedings affecting them or the property under any Federal Bankruptcy Laws.
- 10. That Affiant(s) are without knowledge of any claims whatsoever of any kind or description against the furniture, fixtures and equipment located in, on or about the improvements thereon, and that personal property that are to be considered as part of the mortgaged property.
- 11. Affiant(s) further state that they are each familiar with the nature of an oath; and with the penalties as provided by the laws of the State aforesaid for falsely swearing to statements made in an instrument of this nature. Affiant(s) further certify that the have read, or have heard read to them, the full facts of this affidavit, and understand its contents.
- 12. That this affidavit is being made in order to induce Stewart Title Company, to issue a Policy on the above described property, and the said parties rely on the statements made by the affiants herein and that affiants warrant the above statements to be accurate. In the event of the necessity to enforce the terms of this affidavit, affiants shall be responsible personally and/or as a corporation for any losses, including but not limited to attorneys fees and court costs.

AFFIANTS FURTHER SAYETH NAUGHT.

*** SIGNATURE LINES ON NEXT PAGE ***

OWNERS AFFIDAVIT (continued)

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Shenikqua Simmons

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(Signer #1)	Social Security # 349-43-4473	_ Circle One: Never Married / Married / Divorced / Widowed
(Signer #2, if, applicable)	Social Security #	Circle One: Never Married / Married / Divorced / Widowed
(Signer #3, if applicable)	Social Security #	_ Circle One: Never Married / Married / Divorced / Widowed
(Signer #4, if applicable)	Social Security #	Circle One: Never Married / Married / Divorced / Widowed

STATE OF SC

COUNTY OF Berkeley

The foregoing instrument was acknowledged before me 19th day of May, 2025 by:

Shenikqua Simmons & who is/are personally known to me or who has/have produced a driver's license(s) as identification and who did not take an oath.

(seal)

(Notary Signature)

PAYOFF AFFIDAVIT

File No: C-SC919335

Property: 1307 Hermitage Lane, Ladson, SC 29456

WE, the undersigned, do hereby hold ClearEdge Title and Stewart Title Guaranty Company harmless for any addition monies due from any shortages in the payoff amounts of any and all liens on the aforementioned property described above and listed in the title commitment on file number C-SC919335. We also understand that if for any reason the payoff is incorrect, we are fully responsible for making up the difference and will take care of the said shortages within five (5) days from notification by ClearEdge Title whether by telephone or by mail. Should there be a remaining escrow balance we hereby authorize any shortages to be covered thru the escrow balance.

That this affidavit is being made to include Hometap Equity Partners, LLC to grant financing to the homeowner(s) of the above described property, and the said parties rely on the statement(s) made by the affiant(s) herein are aware that ClearEdge Title is insuring the title to the property herein and that affiant(s) warrant the above statements to be accurate. In the event of the necessity to enforce the terms of this affidavit, affiant(s) shall be responsible personally and/or as a corporation for any losses, including but not limited to, attorney's fees and court costs.

Revolving Line of Credit Instructions

If this is a revolving credit/equity line of credit account, I/we, the undersigned homeowner (s), hereby authorize you to close this account. We hereby acknowledge that there are no outstanding draws or checks against this line of credit and understand that we will be held responsible for any draws or checks still outstanding as of the date of payoff.

AFFIANT(S) FURTHER SAYETH NAUGHT.

Shenikqua Simmons

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document

STATE OF SC

COUNTY OF Berkeley

Subscribed and sworn to (or affirmed) before me on 19th day of May, 2025 by, Shenikqua Simmons who proved to me on the basis of satisfactory evidence to be the person(s) who appeared before me.

(Notary Signature)

Marital Affidavit

File No: C-SC919335

Date: May 14, 2025

The undersigned being first duly sworn, on oath, deposes and say that (they/he/she) are the owners of the real estate situated in the County of Berkeley, State of SC, commonly known as 1307 Hermitage Lane, Ladson, SC 29456 and more particularly described in that certain investment dated in favor of Hometap Equity Partners, LLC, the company, under transaction number.

Affiant makes the following representations in conjunction with the consummation of the pending investment of the real estate referenced above (premises).

On May 14, 2025 before me a Notary Public, personally appeared the undersigned

affiant(s), who being duly sworn according to law and intending to be legally bound, depose(s) and say(s):

	\$1	
1.	(YEN)	_ That I am married to and have been continuously married since
2.	(Y-N) 4	That I am a single person and have never been married
3.	(Y-N)_N	That I am married however currently pending divorce proceedings
4.	(Y-N)	That I took title as married and have since been divorced and not remarried
5		That I took title as married and have since been diversed and remarried my new security

FURTHER AFFIANTS SAYETH NAUGHT.

Shenikqua Simmons

STATE OF SC

COUNTY OF Berkeley

The foregoing instrument was acknowledged before me May 19, 2025sett by: Shenikqua Simmons who is/are personally known to me or who has/have produced a drivers license(s) as identification and who did not take an oath.

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ture)

(SEAL)

Limited Power of Attorney

File No: C-SC919335 Date: May 19, 2025

On this date, the undersigned homeowners(s) for and in consideration of the approval, closing and funding of their above referenced mortgage, hereby grant ClearEdge Title, Inc as settlement agent, Limited Power of Attorney to correct and/or execute, date or initial all typographical or clerical errors discovered in any or all of the closing documentation required to be executed by the undersigned at settlement. In the event this Limited Power of Attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf.

THIS LIMITED POWER OF ATTORNEY MAY NOT BE USED TO INCREASE THE INTEREST RATE THE UNDERSIGNED IS PAYING, INCREASE THE TERM OF THE UNDERSIGNED'S OPTION, INCREASE THE UNDERSIGNED'S OUTSTANDING PRINCIPAL BALANCE, OR INCREASE THE UNDERSIGNED'S MONTHLY PRINCIPAL AND INTEREST PAYMENTS. Any of these specified changes must be executed directly by the undersigned.

This Limited Power of Attorney shall automatically terminate 120 days from the closing date of the undersigned's mortgage. IN WITNESS WHEREOF, the undersigned have executed this Limited Power of Attorney as of the date and year first above referenced

Shenikgua Simmons

STATE OF SC

COUNTY OF Berkeley

The foregoing instrument was acknowledged before me 19th day of May, 2025 by:

Theyelopia Simmons

Shenikgua Simmons

who is/are personally known to me or who has/have produced a drivers license(s) as identification and who did not take an oath.

(SEAL)

(Notary Signature)

Michael Aloyeius Erocka Mozey Fribite, State of South Carolina My Commission Expires 05/09/2028

PLEASE TAKE NOTE OF THE FORM IMMEDIATELY FOLLOWING THIS COVER LETTER

PLEASE COMPLETE AND EXECUTE THIS FORM IF YOU WISH TO HAVE YOUR PROCEEDS WIRE DIRECTLY INTO A CHECKING OR SAVINGS ACCOUNT

ClearEdge Title

2605 Enterprise Rd E, Suite 270, Clearwater, FL 33759

Phone (877) 536-3390

****** REFUND CONFIRMATION FORM******

File Number: C-SC919335

Property Address: 1307 Hermitage Lane

Projected Disbursement Date: May 23, 2025	
Transaction Type: Home Equity Investment	
PLEASE SELECT HOW YOU WISH TO RECEIVE THE F	PROCEEDS FROM YOUR TRANSACTION:
□ CHECK	
Does the check need to be sent to the property ac	ddress above? Yes No
If No, please provide the address where you want	t the check sent:
WIRE	
We, the undersigned, have requested that ClearEdge Title	e deliver the following proceeds or disbursement of funds related
to the above property [1307 Hermitage Lane, Ladson, SC	29456] of settlement by wire to the following financial institution:
Receiving Institution Name	
Receiving institution Name	LISAA Jecleral Savings
	y .
Financial Institution Routing Number	314074249
Financial Institution Checking Account Number	DIGTONIA
Name(S) on Account Receiving Funds	0195874351
	Shenikejua Simmons
Are you attaching a voided check	□ Yes ♠No
We as the Payee(s) hereby authorize ClearEdge Title to wabove financial institutions account notwithstanding the diaccount. By acknowledging the below through signature, t	vire the amount listed on the Option Closing Disclosure to the fferences in the payee names and the names on the receiving the payee(s) also hereby hold ClearEdge Title harmless and rising from said delivery of funds to the extent of, but not limited see associated with this request.
pendena Timmons	
Shenikqua Simmons	
onemkqua simmons	
	May 25
Subscribed and sworn to before me this	_ day of, zo
	The last II. Harber
	1 1991 00 11

Notary Public

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

(seal)

5/12/25, 1:36 PM CoreLogic Credco

CoreLogic Credco

Applicant Information

Applicant Name: HUNT, HENNES
Applicant SSN: XXX-XX-6994

Address: 112 TEA FARM ROAD SUMMERVILLE SC 29483

Loan Number: 1402167064

Reference Number: 117304274650000 **Reference Number:** 117304066910000 Co-Applicant Name: Co-Applicant SSN:

Charge Detail

Description of Service	Transaction Date	Charge	Tax	Itemized Charge	Paid by CC	CC Det
CSD Mortgage - 117304274650000			~~.~.			
		Transact	tion Total:	0.00		
ProScan OFAC - 117304274650000				and the state of t		····
	~ 4	Transact	tion Total:	0.00		
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1st Re-Access/Re-Use or Re-Order of existin	-					
data requested. Re-Use (different account is used than primary) . Re-Order (same account	5/2/2025	0.00	0.00	0.00	N	
is used as primary)						
		Transact	tion Total:	0.00		
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CSD Mortgage - 117304274650000						
	*******************	Transac	tion Total:	0.00		
ProScan OFAC - 117304274650000						
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Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
		Transac	tion Total:	0.00	••••	
CONDUCTACE UNIT CLOUD 1117204274550000		*************		*************		
CREDIT ASSURE CLOUD - 117304274650000						*******
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Instant Merge - 117304274650000						
Equifax Frozen fulfillment Individual	5/2/2025	22.75	0.00	22.75	N	
Trans Union frozen fulfillment Individual	5/2/2025	21.55	0.00	21.55	N	
		Transac	tion Total:	44.30		
CSD Mortgage - 117304066910000	************************			.o.i.oozneztezina	AMBARANANANANA	
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ProScan OFAC - 117304066910000						
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Instant Merge LOE - 117304066910000	~~^~~					
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
			tion Total:	0.00		
CREDIT ASSURE CLOUD - 117304066910000	<u> </u>	<u>INDIANITATIONALI</u>		P. 2.7 F. 3.7 F. 2.7		
		Transac	tion Total:	0.00		
Instant Moreo - 11720/055910000		1101130			AAAAAAAAAAAAAAAA	*********
Instant Merge - 117304066910000					A.	
Primary Transaction	5/2/2025	0.00	0.00	0.00	N	
Equifax - Individual	5/2/2025	22.75	0.00	22.75	N	
Experian - Individual	5/2/2025	18.70	0.00	18.70	N	

Total Itemized Charge: 107.30

Print Close