

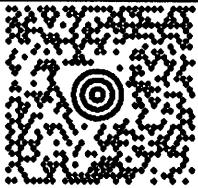
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
600 CLUBHOUSE DR  
CORAOPOLIS PA 15108

LTR

1 OF 1

**SHIP TO:**

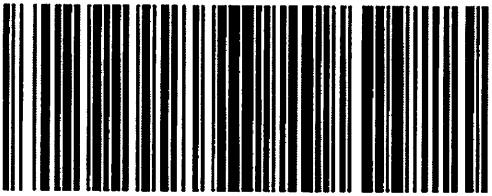
MORTGAGE CONNECT POST-CLOSE  
MORTGAGE CONNECT L.P.  
3RD FLOOR  
600 CLUBHOUSE DR  
**CORAOPOLIS PA 15108**



**PA 151 9-50**



**UPS NEXT DAY AIR SAVER 1P**  
TRACKING #: 1Z 7R0 E91 13 9171 7786

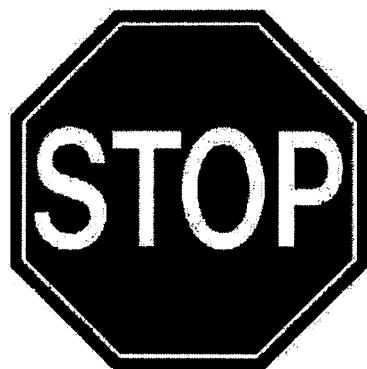


BILLING: P/P

Dealer No.: 3482523 6/6/2025 SC  
Dept No.: 2793 - CHASE - HOME EQUITY (CHASE  
XOL 25.05.21 NV45 22.0A 05/2025\*)



**\*\*NOTARY ATTENTION REQUIRED\*\***

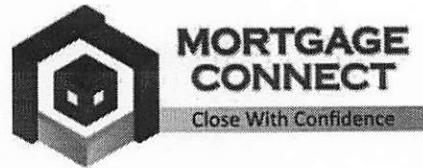


**THIS ORDER REQUIRES FULL FAXBACKS OF THE SIGNED DOCS FOR REVIEW.**

**PLEASE UPLOAD THE COMPLETE SIGNED PACKAGE TO OUR WEBSITE.**

**PLEASE WAIT FOR APPROVAL TO SHIP THE DOCUMENTS.**

\*3482523\*



3482523

MORTGAGE CONNECT GENERAL CHECK LIST

BORROWER NAME: SANFORD A COCKRELL, III ORDER NUMBER: 3482523

DOCUMENTS	YES	NO	COMMENTS
MORTGAGE	<input type="checkbox"/>	<input type="checkbox"/>	
DEED	<input type="checkbox"/>	<input type="checkbox"/>	
SUBORDINATION	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER RECORDABLES	<input type="checkbox"/>	<input type="checkbox"/>	
BORROWER FUNDS	<input type="checkbox"/>	<input type="checkbox"/>	
ACCOUNT CLOSURE LETTER/PAYOFF	<input type="checkbox"/>	<input type="checkbox"/>	
NOTE	<input type="checkbox"/>	<input type="checkbox"/>	
HUD (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
CDF - Closing Disclosure Form (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
ALTA Settlement Statement (If TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
** Texas T-64 (TX only)	<input type="checkbox"/>	<input type="checkbox"/>	
** Florida Settlement Cert (FL only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Instructions (CA Only)	<input type="checkbox"/>	<input type="checkbox"/>	
Escrow Amendment (CA) if applicable	<input type="checkbox"/>	<input type="checkbox"/>	
TIL (N/A if TRID)	<input type="checkbox"/>	<input type="checkbox"/>	
RTC- DATES CORRECTED AND INITIALED	<input type="checkbox"/>	<input type="checkbox"/>	
1003	<input type="checkbox"/>	<input type="checkbox"/>	
VA ADDENDUM	<input type="checkbox"/>	<input type="checkbox"/>	
4506	<input type="checkbox"/>	<input type="checkbox"/>	
W9	<input type="checkbox"/>	<input type="checkbox"/>	
CLOSING INSTRUCTIONS	<input type="checkbox"/>	<input type="checkbox"/>	
SIGN. NAME AFF.	<input type="checkbox"/>	<input type="checkbox"/>	
CERT/AUTH.	<input type="checkbox"/>	<input type="checkbox"/>	
ITEMIZATION	<input type="checkbox"/>	<input type="checkbox"/>	
OCCUPANCY AFF.	<input type="checkbox"/>	<input type="checkbox"/>	

MC AFFIDAVITS	<input type="checkbox"/>	<input type="checkbox"/>	
OTHER	<input type="checkbox"/>	<input type="checkbox"/>	

AUDITOR : \_\_\_\_\_



[\\_mcpitfs02\\_Global Share\\_Scans\\_AccountClosureLetter\\_3482523.pdf](#)

**DOCUMENT DESCRIPTION:** ACCOUNT CLOSURE LETTER  
**DOCUMENT TYPE ID:** 82  
**ORDER NUMBER:** 3482523  
**BORROWER NAME:** SANFORD A COCKRELL, III  
**CLIENT NAME:** CHASE - HOME EQUITY  
**CLIENT NUMBER:** 2793



[\\_mcpitfs02\\_Global Share\\_Scans\\_WiringInstructions\\_3482523.pdf](#)

**DOCUMENT DESCRIPTION:** WIRING INSTRUCTIONS

**DOCUMENT TYPE ID:** 100

**ORDER NUMBER:** 3482523

**BORROWER NAME:** SANFORD A COCKRELL, III

**CLIENT NAME:** CHASE - HOME EQUITY

**CLIENT NUMBER:** 2793



[\\_mcpitfs02\\_Global Share\\_Scans\\_MCAffadavits\\_3482523.pdf](#)

**DOCUMENT DESCRIPTION:** MC AFFIDAVITS

**DOCUMENT TYPE ID:** 166

**ORDER NUMBER:** 3482523

**BORROWER NAME:** SANFORD A COCKRELL, III

**CLIENT NAME:** CHASE - HOME EQUITY

**CLIENT NUMBER:** 2793



[\\_mcpitfs02\\_Global Share\\_Scans\\_SignedClosingPackages\\_3482523.pdf](#)

**DOCUMENT DESCRIPTION:** SIGNED CLOSING PACKAGE  
**DOCUMENT TYPE ID:** 64  
**ORDER NUMBER:** 3482523  
**BORROWER NAME:** SANFORD A COCKRELL, III  
**CLIENT NAME:** CHASE - HOME EQUITY  
**CLIENT NUMBER:** 2793



\_mcpitfs02\_Global Share\_Scans\_RecordableDocuments\_3482523.pdf

DOCUMENT DESCRIPTION: RECORDABLE DOCUMENTS  
DOCUMENT TYPE ID: 629  
ORDER NUMBER: 3482523  
BORROWER NAME: SANFORD A COCKRELL, III  
CLIENT NAME: CHASE - HOME EQUITY  
CLIENT NUMBER: 2793  
eRECORD: NO  
PROPERTY STATE: SOUTH CAROLINA  
PROPERTY COUNTY: CHARLESTON  
PROPERTY ADDRESS: 16 King street  
Charleston, SC 29401

# Post Closing Doc List

Client: CHASE - HOME EQUITY

Disbursement Date: 06/06/2025

Property State: SOUTH CAROLINA

Borrower: SANFORD A COCKRELL, III

Order Number: 3482523

Check: X On-line: X

Doc Auditor:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Scan/Ship:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Fee Validation:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Recording:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Is the Note with the signed closing package?

Rejected Doc:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

Reject Team:	<input type="checkbox"/>
MTG:	<input type="checkbox"/>
Deed:	<input type="checkbox"/>
SUB:	<input type="checkbox"/>
Release:	<input type="checkbox"/>
POA:	<input type="checkbox"/>
Misc.:	<input type="checkbox"/>

**Exhibit A**  
**Legal Description**

All those two (2) lots of land, together with the buildings and improvements thereon, situate, lying and being on the northeast corner of King and Lamboll Streets in the City of Charleston, known in the present numbering system of property on King Street as number Fourteen (14) and Sixteen (16) and as shown on a plat dated November 17, 1951, by Joseph Needle, entitled "Plat of #14 and #16 King Street, Located on the Northeast corner of King and Lamboll Streets in Charleston, SC. about to be conveyed by J. Jarvis Egan to Agnes D. Smith" and recorded in the RMC Office for Charleston County, SC. in Plat Book P54, Page 417, which said plat is incorporated herein by reference.

Butting and Bounding to the North on property now or formerly of Sydney P. Dent, to the east on property now or formerly of Thos. L. Lucas, to the South on Lamboll Street and to the west on King Street.

Measuring and containing in front on the west line on King Street forty-two and 6/10ths feet (42.6'), in depth on the south line on Lamboll Street, seventy-seven and 5/10ths feet (77.5'), in width on the east or rear line on property now or formerly of Thos. L. Lucas, forty-three and 5/10ths feet (43.5'), and in depth on the north line on property now or formerly of Sydney P. Dent, seventy-seven and 7/10ths (77.7'), be the said dimensions more or less.

Being the same property as conveyed from Duncan Jamie MacDonald and Rita Carty MacDonald to Sanford A. Cockrell III as set forth in Deed Book 1022 Page 266 dated 08/02/2021, recorded 08/11/2021, CHARLESTON County, SOUTH CAROLINA.



**MORTGAGE  
CONNECT**

## **Pre-Closing Requirement**

The following questions are required to be answered prior to attending the closing.

If you answer any of the questions "Yes", you must immediately call Mortgage Connect to reschedule the closing.

This form is required to be sent back with the closing package.

1. Do you have any flu like symptoms or, have you exhibited flu like symptoms including a fever in the past week? (Circle One)

Yes

No

2. Have you been in close contact, in the last 14 days, with someone who has travelled to one of the impacted areas or has been diagnosed with COVID-19? (Circle One)

Yes

No

Notary Signature

*Michael A Brooks*

Date

*6/2/25*



**MORTGAGE  
CONNECT**

**CHASE RETURN FAX COVERSHEET**

**FAX #: 855-733-9963**

**EMAIL ADDRESS: Chase@mortgageconnectlp.com**

**Please fax/upload the full set of signed documents listed below to the MC portal Immediately after the closing**

**\*\*\*DO NOT DROP PACKAGE UNTIL AUTHORIZED BY MORTGAGE CONNECT CLOSER\*\*\***

**Please make sure the following documents are completed correctly as listed below before sending**

- Closing Disclosure and all Addendums (if applicable) signed and dated by all parties
- Note
  - please make sure signed, dated and initial by ALL borrowers
- Mortgage and any riders (True and Certified Copy Stamp – CEMA ONLY)
  - Please make sure all pages are initialed by ALL parties that sign
- Notice of Right to Cancel signed and dated by all parties
- Deed, if applicable
- 1003 (Uniform Residential Loan Application) – **Lender Loan Information**
  - please make sure pages required are initialed by borrowers
- ALTA \*\*FL Settlement Certification (only in a FL property)
- Fully executed 4506C (no manual edits allowed)
- Copy of POA, if applicable (must be stamped True & Certified)
- Copy of Borrower's Wiring Instructions for proceeds, if applicable

**MC#:                    3482523**

**Borrower:    SANFORD A COCKRELL, III**



## **Mortgage Connect - Signing Requirements**

Order: 3482523

Please completely review this page prior to conducting the signing to be sure all underwriting and Mortgage Connect guidelines are met. If you have any questions regarding any items listed below, please contact your Mortgage Connect Closing Coordinator immediately.

### **THE SIGNING REQUIREMENTS FOR THIS FILE ARE LISTED BELOW:**

#### **Sanford A. Cockrell III**

1. Two copies of all loan documents must be printed and taken to closing (one for execution and one for the borrower). Documents must be signed in BLUE ink unless your state requirement differs.
2. The borrowers must sign the documents exactly as their names appear, even if inconsistent with the borrower's usual signature. If a person's name is not on a document then he/she must NOT sign that document. Please pay special attention to middle initials, middle names and generation identification (Jr., Sr., II, etc.). You must review the signature on each document carefully.
3. Verify that if initials are required on particular pages of the note or security instrument, the appropriate initials are obtained.
4. Borrower(s) and Signing Agent must date the documents in these formats only: March 10, 2016 or 03/10/16. **The use of a date stamp is not permitted.** The dates must be **LEGIBLE & CONSISTENT** throughout the entire document package or the lender may require the borrower(s) to re-execute the entire document package.
5. Each borrower is required to date their own signature. No other person can complete any of the dates.

Example 1: One borrower cannot date the other borrower's signature line.

Example 2: The Signing Agent cannot complete any of the dates before the signing in an effort to reduce the amount of time required for the signing.

6. Signing Agent must make sure that they properly notarize each of the documents.
7. **Final Uniform Residential Loan Application (1003)** – must be signed at closing and returned in the loan package
8. **FOR VA LOANS:**
  - A document that is sometimes executed improperly is the VA Certification Form. This form will be completed by lender and the borrower(s) should NOT check any boxes. They should, however, initial and sign where applicable.
  - Our Mortgage Connect Closing Coordinator will advise you if this form is necessary for this file; special instructions will be sent with the Certification Form so that you have it executed correctly.



MORTGAGE  
CONNECT

9. Identification is needed to complete the **Customer Identification Verification Form**:

- a. All borrowers must present one of the following primary forms of **picture ID**:
  - (i) National ID Card issued by the U.S. Government
  - (ii) Military ID Card issued by one of the U.S. Military Services
  - (iii) State Issued Picture ID Card
  - (iv) State Driver's License
  - (v) Passport
- b. All borrowers must present one of the following secondary forms of ID with at least one primary form of ID from the above list:
  - (i) Social Security Card
  - (ii) Government-issued Visa
  - (iii) Birth Certificate
  - (iv) Non-U.S./Canadian Drivers' License
  - (v) Voter Registration Card
  - (vi) Recent Utility Bill
- c. All forms of picture ID **must be current**; any expired ID **may not be utilized**.

10. You must upload or fax back all documents listed on the attached return fax cover sheet.

11. **\*\*\*VERY IMPORTANT\*\*\*** It is **IMPERATIVE** that the **SIGNED** and **NOTARIZED** loan package is received back in our office **THE DAY AFTER THE SIGNING IS COMPLETED**. If you feel there may be an issue that would prevent you from accomplishing this task, please let our office know immediately.

Signing Agent, please initial this page to acknowledge that you have read and understand this form and return with the closing package.

Signing Agent Initials:

*MAB*  
*M. Abdool*

Date:

*6/2/25*

Order #: 3482523



**MORTGAGE  
CONNECT**

## Mortgage Connect - Signing Requirements

Order: 3482523

Please be aware that you are facilitating the closing for this transaction on behalf of Mortgage Connect. Thank you in advance for providing our customer with highest level of service possible.

If you have any concerns or questions about the documents you received for this closing (either prior to or while you are facilitating the closing) and the time of day is between the hours of 8:00am and 9:00pm Eastern Time, please call toll free **866-789-1814 ext. 22910** and someone from the Mortgage Connect staff will assist you. If the time is outside of 8:00am to 9:00pm Eastern Time, or if you cannot reach someone through the toll-free number above, please call the following people by calling **855-595-3563** and an extension below in the order in which they are listed until you reach someone. Please do not cancel or terminate the closing without first receiving approval from one of the persons listed below.

Name	Position	Hours	Ext	Email
Matthew Boyd	Closing Team Lead	11:30 AM – 8:00 PM EST	22217	mboyd@mortgageconnectlp.com
Jennie Kokoskie	Closing Team Lead	8:30 AM – 5:00 PM EST	22528	jkokoskie@mortgageconnectlp.com
Nickolas Short	Closing Coordinator	9:00 AM – 5:30 PM EST	34401	nshort@mortgageconnectlp.com
Steve Taylor	Closing Team Lead	9:00AM – 5:30 PM EST	22655	staylor@mortgageconnectlp.com
Tania Saeed	Closing Coordinator	12:30 PM – 9:00 PM EST	22338	tsaeed@mortgageconnectlp.com

If the time is outside of 8:00am to 9:00pm Eastern Time, or if you cannot reach someone through the toll-free number above, please call the following people until you reach someone. **Please do not cancel or terminate the closing without first receiving approval from one of the persons listed below.**

Name	Position	Phone	Email
Gretchen Nichol	Closing Manager	(724) 683-7862	gnichol@mortgageconnectlp.com
Aaron Landgreen	Closing Manager	(714) 333-6925	alandgreen@mortgageconnectlp.com
Andrea Bunting	Closing Manager	(304) 261-6538	abunting@mortgageconnectlp.com



## **PRIVACY POLICY 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 Mortgage Connect, LP and its subsidiaries and affiliates, including but not limited to, Title Connect (hereinafter collectively referred to as "we").

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 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 version of this Privacy Policy Notice, we will not collect additional nonpublic personal information 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 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.

Order: 1751772



## **Additional Notice for California Consumers**

This portion of our Privacy Policy Notice applies to California consumers only. Most visitors to our website are representatives of businesses seeking to interact with us as part of their jobs. This Notice does not apply to information that we collect through these business-to-business interactions or in connection with the Gramm-Leach-Bliley Act (GLBA).

### **How We Collect, Use, and Share Personal Information**

#### **1. Personal Information Collected about California Consumers Within the Last Twelve Months**

We collect information from and about users, as described in this Privacy Policy Notice. We collect such information from users directly or from a user's financial institution in our role as a service provider. The "Personal Information," as defined in the California Consumer Privacy Act (as amended from time to time, the "CCPA"), we have obtained about California residents or households within the last 12 months includes the following:

- A. Identifiers such as name, telephone number, postal and email addresses, internet protocol (IP) address, and other contact information, unique personal identifier, online identifier, account name, social security number, driver's license number, and/or passport number when you apply for financial services or otherwise conduct a financial transaction. Some of these identifiers, such as social security number, driver's license number, and/or passport number constitute sensitive Personal Information under the CCPA.
- B. The following categories of Personal Information described in California Civil Code § 1798.80(e): (1) the Personal Information listed in the preceding bullet point as "identifiers"; (2) insurance policy number, education, employment, employment history, bank account number, credit card number, debit card number, signature, and/or other financial information when you apply for financial services or otherwise conduct a financial transaction; and (3) other information that identifies, relates to, describes, is capable of being associated with, or could be reasonably linked, directly or indirectly, with a particular consumer or household, as described herein.
- C. The following categories of protected classification characteristics under California or federal law: Age (40 years or older), race, ethnicity, marital status, physical or mental disability, sex, veteran or military status.
- C. Commercial information such as records of products or services purchased, or obtained, or considered from us.
- E. Current or past professional or employment-related information, including job history.

Please note that Personal Information does not include publicly available information from government records, deidentified or aggregate consumer information, and Personal Information protected by certain other sector-specific federal or California statutes.

We will retain your Personal Information for the period necessary to fulfill the purposes outlined in this Privacy Policy Notice, except in the event of a verifiable, permitted deletion request or to the extent legally required otherwise. The criteria used to determine our retention periods include:

- The length of time we have an ongoing relationship with you or with your financial institution with respect to your Personal Information;
- Whether there is a legal obligation to which we are subject (for example, certain laws require us to keep records of your transactions for a certain period of time before we can delete them); or



- Whether retention is advisable in light of our legal position (such as in regard to applicable statutes of limitations, litigation or regulatory investigations).

## **2. Our Use of Personal Information for Business Purposes Within the Last Twelve Months**

We use the Personal Information we collect, identified in each of the above categories, for the business purposes disclosed within this Privacy Policy Notice. These business purposes include the following:

- A. Audits and reporting relating to particular transactions and interactions, including online interactions, you may have with us or others on our behalf;
- B. Detecting and protecting against security incidents, and malicious, deceptive, fraudulent or illegal activity, and prosecuting the same;
- C. Debugging to identify and repair errors in our systems;
- D. Providing services on our behalf or on behalf of another, providing customer service, fulfilling transactions, verifying identity information, processing payments, and other services;
- E. Conducting internal research to develop and demonstrate technology;
- F. Conducting activity to verify, enhance, and maintain the quality or safety of services or devices which we may own, control, or provide;
- G. Preparing statistics and performing analysis to support our operations; and
- H. Receiving and responding to inquiries.

We may also the Personal Information we collect to communicate with you, whether via e-mail, telephone call, text messaging, or in-person, regarding matters such as status updates, upcoming deadlines, action items and reminders, and other alerts and notifications. We may send text messages or make phone calls to you using an automatic telephone dialing system or an artificial or prerecorded voice. We may communicate with you directly or indirectly through use of a service provider and whether on the our behalf or on behalf of our client. If you do not wish to have your contact information (including e-mail address and phone number) used by us for promotional purposes you may opt-out from receiving such communications. If we have sent you a promotional email, you may also click “unsubscribe” in that e-mail or send us a return email asking to be omitted from future email distributions. If we have sent you a promotional text message, you may opt-out of future promotional text messages by responding with the word “STOP”. This opt-out does not apply to information provided to us as a result of a product purchase, warranty registration, product service experience or other transactions.

## **3. Disclosures of Personal Information Within the Last Twelve Months**

### **A. Disclosures of Personal Information on California Consumers for Business Purposes**

Within the last twelve months, we have disclosed Personal Information identified in the above categories only to contractors, service providers, and other third parties we use to support our business, such as notaries, title abstractors, and surveyors, and who are bound by contractual obligations to keep Personal Information confidential and use it only for the purposes for which we disclose it to them, or for exempt activities, in connection with the GLBA.

### **B. No Sales or “Sharing” of Personal Information on California Consumers**

We have not sold any Personal Information described in this Privacy Policy Notice to third parties within the previous twelve months and will not sell Personal Information. We have not shared any Personal Information described in this Privacy Policy Notice for cross-context behavioral advertising in the last 12 months and will not share such Personal Information for cross-context behavioral advertising. As a result, we have no actual knowledge that we sell Personal Information



## MORTGAGE CONNECT

or share Personal Information for cross-context behavioral advertising of consumers under 16 years of age.

### **California Rights and Choices**

If you are a California resident, you may have certain rights related to your Personal Information. Except as otherwise provided by applicable law, you may exercise the following rights for purposes of the Personal Information covered by this Privacy Policy Notice.

#### **A. Right to Know/Portability**

You have the right to request that we disclose to you certain information about Personal Information we collected about you within the past twelve months. Once we confirm your verifiable request, we will disclose to you:

- the categories of Personal Information we have collected about you;
- the categories of sources from which the Personal Information is collected;
- our business or commercial purpose for collecting Personal Information;
- the specific pieces of information we have collected about you; and
- if we disclosed your Personal Information for a business purpose, a list disclosing the Personal Information categories that we disclosed for a business purpose and for each category identified, the categories of third parties to whom we disclosed that particular category of Personal Information.

#### **B. Right to Deletion**

You have the right to request deletion of your Personal Information we collected from you and retained, subject to certain exceptions. We may deny your deletion request if retaining the information is necessary for us or our service provider(s) to:

- complete the transaction for which we collected the Personal Information, provide a good or service that you requested, take actions reasonably anticipated within the context of our ongoing business relationship with you, or otherwise perform our contract with you;
- detect security incidents, protect against malicious, deceptive, fraudulent, or illegal activity, or prosecute those responsible for such activities;
- debug products to identify and repair errors that impair existing intended functionality;
- comply with the California Electronic Communications Privacy Act;
- enable solely internal uses that are reasonably aligned with consumer expectations based on your relationship with us, or
- comply with a legal obligation.

#### **C. Right to Limit Use and Disclosure of Sensitive Data.**

You have the right, at any time, to direct us to limit our use and disclosure of your sensitive Personal Information to use which is necessary for certain purposes enumerated in applicable law (“Enumerated Purposes”). To the extent we use or disclose your sensitive Personal Information for purposes other than the Enumerated Purposes (described below), you have the right to limit such use or disclosure. Currently, we do not use sensitive Personal Information for purposes other than the Enumerated Purposes. To the extent applicable, you may also have the right to withdraw consent you provided for our use and disclosure of your sensitive Personal Information.

The Enumerated Purposes include the following:

- To perform the services or provide the goods reasonably expected by an average consumer who requests those goods or services.



## MORTGAGE CONNECT

- To detect security incidents that compromise the availability, authenticity, integrity, and confidentiality of stored or transmitted Personal Information.
- To resist malicious, deceptive, fraudulent, or illegal actions directed at us and to prosecute those responsible for those actions.
- To ensure the physical safety of natural persons.
- For short-term, transient use, including, but not limited to, nonpersonalized advertising shown as part of a consumer's current interaction with us, provided that we will not disclose the Personal Information, to another third party and will not use it to build a profile about the consumer or otherwise alter the consumer's experience outside the current interaction with us.
- To perform services on behalf of us, such as maintaining or servicing accounts, providing customer service, processing or fulfilling orders and transactions, verifying customer information, processing payments, providing financing, providing analytic services, providing storage, or providing similar services on behalf of our business.
- To verify or maintain the quality or safety of a service or device that is owned, manufactured, manufactured for, or controlled by us, and to improve, upgrade, or enhance the service or device that is owned, manufactured by, manufactured for, or controlled by us.
- For purposes that do not infer characteristics about you.

### D. Right to Non-Discrimination for Exercise of a California Privacy Rights

We will not discriminate against you because of your exercise of any of the above rights, or any other rights under the CCPA, including by:

- denying you goods or services;
- charging different prices or rates for goods or services, including through the use of discounts or other benefits or imposing penalties; debug products to identify and repair errors that impair existing intended functionality;
- providing you a different level or quality of goods or services; or
- suggesting that you will receive a different price or rate for goods or services or a different level or quality of goods or services.comply with a legal obligation.

### E. How to Submit A Request

You may submit a request to exercise the rights listed above by:

- using the web form available at <https://www2.mortgageconnectlp.com/ccpa-request>
- writing us at [Privacyrequests@mortgageconnectlp.com](mailto:Privacyrequests@mortgageconnectlp.com)
- calling us at 1-866-789-1814

### F. Verifiable Request

As required under applicable law, we take steps to verify your identity before responding to your request. We may require you to provide information sufficient to allow us to reasonably verify you are the person about whom we collected Personal Information or an authorized representative. We may limit our response to your exercise of the above rights as permitted under applicable law.

### G. Agent Authorization and Disability Access

You may designate an authorized agent to make a request on your behalf. As permitted by law, we may require additional verification in response to a request even if you choose to use an agent. You may also make a verifiable consumer request on behalf of your minor child. To access this Privacy



**MORTGAGE  
CONNECT**

Policy Notice by an alternative method, please contact us at 1-866-789-1814.

## **Other California Privacy Rights**

### **A. California “Shine the Light” Law (Civil Code Section § 1798.83)**

Under the Shine the Light Law, a California resident may ask us to refrain from sharing your Personal Information with third parties for their direct marketing purposes. We do not share Personal Information of California Consumers with third parties for their marketing purposes.

### **B. Do Not Track**

California Business & Professions Code Section 22575(b) (as amended effective January 1, 2014) provides that California residents are entitled to know how we respond to “Do Not Track” browser settings. We are not currently aware of a worldwide, uniform or consistent industry technology standard or definition for responding to, processing, or communicating “Do Not Track” signals. Accordingly, our website is unable to respond to “Do Not Track” requests from browsers.

## **Contact Information Regarding this California Notice and CCPA**

You may contact us with questions or concerns about our privacy policies or practices and your choices and rights under California law by:

- writing us at [Privacyrequests@mortgageconnectlp.com](mailto:Privacyrequests@mortgageconnectlp.com)
- calling us at 866-789-1814

Last Updated: December 16, 2024



OWNER'S AFFIDAVIT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

ON THIS 2 DAY OF June 2025, the undersigned Affiant after being duly sworn according to law and intending to be legally bound, deposes and says that the following statements are true and correct to the best of Affiant knowledge and belief.

1. THAT the Owner of the Premises being insured in the present transaction are the same persons, entities, or both as the Grantee named in the deed recital set forth in the above captioned Commitment;
2. **AS TO MARITAL STATUS: THAT the undersigned is      single      married,**
3. THAT there are no mortgages, judgments, encumbrances, easements, or pending suits adversely affecting the Owner or the Premises that are known to the Affiant and not set forth in the Commitment;
4. THAT any line of credit secured by a mortgage encumbering the Premises has been closed, and no further draws, checks or other withdrawals have been or will be made;
5. Please check AND initial one of the following:  
*SAC* THAT my loan or loans are not subject to any forbearance agreement, loan modification, or other deferral or payment relief agreement.

THAT my loan or loans are subject to a forbearance agreement, loan modification or other deferral or payment relief agreement. To the best of my knowledge, the payoff demand or demands that I have reviewed include all amounts due. Should any amounts due not be included in the payoff demand or demands, resulting in a balance due post-closing, I understand that I am solely responsible for all of said amounts, plus any penalties and interest resulting therefrom, even if my lender neglected to include everything upon demand. As a result, I agree to indemnify and hold harmless the Underwriter, Title Agent and Title Agent Company for any claims, loss and/or damage resulting therefrom. I further understand that said amounts will be due immediately upon request and I shall take actions necessary to clear the debt.

Affiant Signature:

6. THAT the property is currently used as: a single family residence;
7. THAT the Owner in this transaction is or are in actual possession of the entire Premises, and there are no leases or agreements affecting the Premises or any part thereof outstanding. If this statement is not accurate, then Affiant must identify the party in possession and any applicable leases or agreements as follows:  
\_\_\_\_\_  
;
8. THAT the building and all improvements were completed more than \_\_\_\_\_ years ago;



## MORTGAGE CONNECT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

9. As to mechanics' liens: THAT at no time within 123 days of the date thereof, or the date of settlement, whichever shall last occur, has any work been done, services rendered or materials furnished in connection with repairs, improvements, development, construction removal, alterations, demolition or such similar activity on or incident to the property described above and that there are no outstanding claims or persons entitled to any claim or right to a claim for mechanics' or materialmen's liens against such property, whether of record or not, except: (if none, state "none")  
**"There are no outstanding UCC financing statements, lease agreements, or other financing agreements for a solar energy system located on the Property, except for those matters disclosed on the Title Product."**
10. As to contracts and conveyances: THAT no agreement or contract for conveyance, or deed, conveyance, written lease, or writing whatsoever, is in existence, adversely affecting the title to said premises, except that in connection with which this Affidavit is given;
11. As to Judgments: THAT no judgment or decree has been entered in any court of this State of the United States against said Affiant and which remains unsatisfied; THAT no proceedings in bankruptcy have ever been instituted by or against Deponent in any court, or before any officer of any state;
12. THAT no proceedings of bankruptcy or receivership have been instituted by or against the Owner;
13. THAT I know of no violations of any zoning law or ordinance; or violations of restrictive covenants affecting the premises; or violations caused by an illegal lot division or failure to comply with any subdivision laws or ordinances.
14. THAT I know of no encroachments of any improvements onto adjoining property including but not limited to walls and fences, easement or utility area.
15. THAT I have never had my access to and from a public street limited in any way.
16. As to taxes and assessments: THAT there are no outstanding unpaid or delinquent real estate taxes or assessments against said premises; further, that there are no unpaid or delinquent water or sewer service charges against said premises;  
Also, that the undersigned has not received notice, nor know of any recent future planned improvements (such as street paving, sidewalks, street lighting, surface drainage, etc.) that will or might result in a special assessment against this property; Additionally, there are no unpaid homeowners, condominium, or other special assessment
17. THAT I have never had my access to and from a public street limited in any way.
18. THAT I have never been aware of problems relating to either the issuance of a building permit or to the failure to obtain one for an improvement to the property.
19. THAT this Affidavit is made to induce the purchase of and or a loan secured by the premises described herein and the issuance of a title insurance policy relating to the same; and
20. THAT Affiant further states that he/she is 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 further certify that he, she, or they have heard read to Affiant the full facts of this Affidavit, and understand its contents.



MORTGAGE  
CONNECT

Commitment #: 3482523

Premises: 16 King street, Charleston, SC 29401

21. THAT neither Title Agent nor Underwriter can provide any estimate as to the time of recordation of the deed of trust or other title documents in the Land Records. Borrower or Borrowers may not be able to refinance or sell the Property, or provide recorded evidence of the status liens against the Property until the time that the Mortgage, deed of trust or title document is recorded in the land records.
22. THAT the Borrower or Borrowers represent and affirm that there are no matters pending that could give rise to a lien that would attach to the Land between the date hereof and the recording of the interest to be insured including during a period that the recording jurisdiction may not be open and available for recording and that the affiant or affiants have not and will not execute any instruments that would adversely affect the interest to be insured. In the event any lien, encumbrance or objectionable matter of title arises or occurs between the date of settlement and the date of the recording of the mortgage, deed of trust or other title document, Borrower or Borrowers agree to immediately take action to clear and discharge the same and further agree to hold harmless and indemnify Title Agent and Underwriter against all expenses, costs and attorneys' fees that may arise out of Borrower or Borrowers failure to so remove, bond or otherwise dispose of any such liens, encumbrances or adverse matters of title to the satisfaction of the underwriter.

FURTHER YOUR AFFIANT OR AFFIANTS SAYETH NAUGHT.

SANFORD A COCKRELL, III

State of South Carolina)  
County of Charleston)  
SS

This instrument was acknowledged before me on 6/21/2025, by \_\_\_\_\_

SANFORD A COCKRELL, III

Notary Public  
My Commission Expires 5/9/24

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

**SETTLEMENT DATE:** June 2, 2025

**LOAN #:** 1384347224

**ORDER #:** 3482523

**BUYER OR BUYERS:** SANFORD A COCKRELL, III

**PROPERTY:** 16 King street, Charleston, SC 29401

### **ERROR AND OMISSIONS / COMPLIANCE AGREEMENT**

The undersigned borrower or borrowers for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by the Lender or Closing Agent for the 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 the Lender or Closing Agent.

The undersigned borrower or borrowers agree to comply with all above noted requests by the above-referenced Lender/Closing Agent within 30 days from the date of mailing of said requests. Borrower or Borrowers agree to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower or borrowers further grant Mortgage Connect, LP as the settlement agent or their designee, and/or CHASE - HOME EQUITY as lender, authorization to correct all minor typographical or clerical errors including initials and/or dates discovered in any or all of the closing documentation required to be completed by the undersigned at settlement. In the event this Agreement is exercised, the undersigned will be notified and, if requested by lender or borrower, will receive a copy of the document corrected on their behalf.

This Agreement may not be used to modify any terms of the loan and/or security instrument.

This Agreement shall automatically terminate 180 days from the date of recording of the undersigned's mortgage loan.

DATED effective this 2 day of June 2025.

Sanford A. Cockrell, III  
SANFORD A COCKRELL, III



MORTGAGE  
CONNECT

SETTLEMENT DATE: June 2, 2025

LOAN #: 1384347224

ORDER #: 3482523

BUYER OR BUYERS: SANFORD A COCKRELL, III

PROPERTY: 16 King street, Charleston, SC 29401

### AFFIDAVIT AS TO NAME AND SIGNATURE

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

SANFORD A COCKRELL, III

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

I CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW:

(Print or type name)

Signature

I AM ALSO KNOWN AS:

(Print or type name)

Signature

(Print or type name)

Signature

(Print or type name)

Signature

EACH OF THE ABOVE, IF MORE THAN ONE SHOWN, BEING ONE AND THE SAME PERSON.

State of South Carolina)

)SS

County of Charleston)

This instrument was acknowledged before me on 6/2/25, by \_\_\_\_\_

SANFORD A COCKRELL, III

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

Notary Public Michael A. Brooks  
My Commission Expires 5/9/29



**MORTGAGE  
CONNECT**

**SETTLEMENT DATE:** June 2, 2025

**LOAN #:** 1384347224

**ORDER #:** 3482523

**BUYER OR BUYERS:** SANFORD A COCKRELL, III

**PROPERTY:** 16 King street, Charleston, SC 29401

### **OBLIGATION OF DEBTS ACKNOWLEDGEMENT**

I and or we, the undersigned borrower or borrowers, fully understand and agree that any and all debts that are liabilities against the above referenced property, including, but not limited to mortgages, property taxes, liens, judgments, water and/or sewage charges or municipal fees or assessments, must be paid in full and satisfied in order to induce the Title Agent to issue a policy of insurance to borrower or borrowers Lender.

I and or we, the undersigned borrower or borrowers, fully understand and agree that if the payoff amounts quoted by the creditors, either orally or in written form, are insufficient to pay the debt, I and or we may be responsible for any and all remaining balances. To the extent that the Closing Agent was provided incorrect information from a creditor, the Closing Agent shall not be responsible for any shortage of funds owed.

I and or we understand that real property taxes due and payable for the current year and any subsequent delinquencies. I and or we further understand that if the Closing Agent was provided with an incorrect tax amount. I and or we will be responsible for the payment of the taxes and the Closing Agent shall not be liable for the payment of those taxes.

I and or we understand that to the extent I and or we have a loan that allows for draws or advances and that loan is to be paid off as part of this transaction, Closing Agent is only responsible for payment of the loan based on the payoff amount provided to it prior to closing. If I and or we make a request for an additional advance or draw, I and or we shall be responsible for that payment.



SANFORD A COCKRELL, III



**MORTGAGE  
CONNECT**

**LENDER:** First Republic Bank

**SETTLEMENT DATE:** June 2, 2025

**LOAN #:** TBD

**ORDER #:** 3482523

**BUYER OR BUYERS:** SANFORD A COCKRELL, III

**PROPERTY:** 16 King street, Charleston, SC 29401

### **ACCOUNT CLOSURE LETTER**

I or we, the undersigned, in order to induce Mortgage Connect (hereinafter referred to as the "Title Company") to issue its policy or policies of title insurance covering the above captioned property, hereby agree as follows:

1. I or we currently are the borrower or borrowers under a mortgage or deed of trust to the captioned lender, which deed of trust or mortgage allows me or us to make draws and/or receive advances of money by request.
2. I or we hereby agree that the loan payoff figures divulged to me or us by the captioned Lender and by the Title Company are correct to the best of my or our knowledge and that there are no draws or checks outstanding which will cause the payoff figure divulged to be insufficient for full and complete satisfaction of the loan.
3. I or we hereby understand that effective immediately the aforesaid loan will be paid off entirely and will be released of record in the appropriate land records office. I or we will no longer be able to receive any funds from this loan account and the loan account will be cancelled entirely. In order to receive further credit from the Lender involved, I or we will need to make application with said Lender for a new and separate loan. BY COPY OF THIS AFFIDAVIT TO THE CAPTIONED LENDER, I OR WE HEREBY REQUEST THAT THE CAPTIONED LOAN ACCOUNT BE CLOSED ENTIRELY AND THAT THE LIEN BE RELEASED OF PUBLIC RECORD.

A handwritten signature in blue ink, appearing to read "Sanford A. Cockrell III".

---

SANFORD A COCKRELL, III

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File No./Escrow No.: 3482523

Mortgage Connect, LP

Print Date & Time: 5/27/2025 10:43:49  
AM600 Clubhouse Drive  
Moon Twp, PA 15108

Settlement Location: 16 KING STREET CHARLESTON, SC 29401

Property Address: 16 King street Charleston, SC 29401

Purpose: Refinance

Buyer: SANFORD A COCKRELL III

Loan Number: 1384347224

MIC Number:

License Number: 1907789135

Lender: CHASE - HOME EQUITY  
1111 POLARIS PKWY COLUMBUS, OH 43240

Settlement Date: 6/2/2025

Disbursement Date: 6/6/2025

	Description	Borrower	
		Debit	Credit
Financial			
Loan Amount			\$400,000.00
Loan Charges to Lender			
% of Loan Amount (Points)		LR	\$1,995.00
Other Loan Charges			
Appraisal Fee to Scanga Appraisal	POCO (700.00) LR		
Credit Report Fee to Corelogic Credco	POCO(83.55) LR		
Flood Certification Fee to Corelogic	POCO(2.25) LR		
Flood Life of Loan Coverage to CoreLogic Flood	POCO(2.25) LR		
ID Verification Fee to Data Verify	POCO(7.30) LR		
Title Charges & Escrow / Settlement Charges			
Settlement Fee to Mortgage Connect, LP	POCL(375.00)		

Description	Borrower	Debit	Credit
Title - Disbursement Fee to Mortgage Connect, LP	POCL(75.00)		
Title - Recording Service Fee to Mortgage Connect, LP	POCL(25.00)		
Title - Property Report to Mortgage Connect, LP	POCL(135.00)		
Agent's portion of the total title insurance \$132.00			
Underwriter's portion of the total title insurance \$3.00			
<b>Government Recording and Transfer Charges</b>			
Recording Fees	POCL(25.00)		
<b>Payoff(s)</b>			
Initial Advance to Sanford A Cockrell III		\$338,005.00	
Undisbursed Funds		\$60,000.00	
	Borrower	Debit	Credit
<b>Subtotal(s)</b>		\$400,000.00	\$400,000.00
<b>Cash Due From Borrower</b>		\$0.00	

## Acknowledgement

This form does not replace the Closing Disclosure Form provided by your lender and governed by the CFPB. All fees displayed are a representation of proposed disbursements by Mortgage Connect, LP. Mortgage Connect, LP is solely responsible for the accuracy and completeness of the data on this form.

We or I have carefully reviewed the ALTA Settlement Statement and find it to be a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction, and I further certify that I have received a copy of the ALTA Settlement Statement. We or I authorize Mortgage Connect, LP to cause the funds to be disbursed in accordance with this statement.



Borrower : SANFORD A COCKRELL III

# Simplifile | Closing Download Report

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Loan

**1384347224 (COCKRELL III)**

Check the status of borrower eSigning at any time!



**Mobile phone –**

- Just turn your camera on and hold it over the QR code. If your camera does not read QR codes, you can download a QR reader application on your mobile device.

**Laptop –**

- Navigate to [simplifile.com/sf/ui/login/loan-authentication](https://simplifile.com/sf/ui/login/loan-authentication)

Reminder: All closing documents must have either an eSignature or ink signatures to complete the closing. Use the QR code embedded in the closing package to verify the eSign is COMPLETE by all borrowers and signers prior to leaving the signing.

**HOME EQUITY LINE OF CREDIT AGREEMENT**  
This is a consumer credit transaction

Borrower Name: SANFORD COCKRELL III

Lender Name: JPMorgan Chase Bank, N.A.

Line of Credit Number (also referred to as "Loan Number"): 1384347224

Agreement Date: June 2, 2025

Maturity Date: June 10, 2055

ANNUAL PERCENTAGE RATE: 9.115 %	Daily Periodic Rate: 0.0249726027 %
Index: 7.500 %	Margin: 1.615 %
Credit Limit (US Dollars): \$400,000.00	Initial Advance (US Dollars): \$340,000.00

Property Address (Subject to Security Instrument):  
16 King street  
Charleston, SC 29401

This Agreement (the "Agreement"), dated June 2, 2025, governs my Home Equity Line of Credit ("Line of Credit") with JPMorgan Chase Bank, N.A., 1111 Polaris Pkwy, Columbus, OH 43240-2050, ("Lender"). This Agreement begins on the Agreement Date and continues until the Maturity Date.

The "Draw Period" is the period during the term of this Agreement when I may request Advances. The Draw Period is a three (3) year period and begins on the Agreement Date and ends when the "Repayment Period" described below begins. Periodic Minimum Payments are required during the Draw Period.

The Repayment Period is the period during the term of the Agreement where I may not request Advances and I am obligated to repay the Loan Account Balance. The Repayment Period will begin on the first Payment Date after the Draw Period ends and will continue for the following twenty-seven (27) years until the Maturity Date. The Repayment Period is split into two (2) separate periods which consist of an initial seven (7) year "Interest Only Repayment Period," followed by a twenty (20) year "Amortization Repayment Period." Minimum Payments made during the initial seven (7) year Interest Only Repayment Period will cover only the interest accrued on the Loan Account Balance each month. At the end of the Interest Only Repayment Period, the twenty (20) year Amortization Repayment Period will begin, and payments will increase to include principal and interest, amortized to pay the entire Loan Account Balance by the Maturity Date. Depending on the timing of the first Repayment Period Payment Date, the actual number of scheduled monthly payments for the entire Repayment Period may be 324 or 325.

I acknowledge that I plan to use the Line of Credit described in this Agreement as a revolving line of credit rather than a one-time Advance. I understand that this means that you may legitimately expect that I plan to request Advances during the Draw Period described above.

**1. DEFINITIONS.**

**Pronouns.** The pronouns "I," "me" and "my" refer to all Borrowers and Co-borrowers signing this Agreement, jointly and individually, and each other person or legal entity that agrees to pay this Agreement. "You" and "your" refer to the Lender, or any person or legal entity that acquires an interest in the Line of Credit. Notwithstanding the foregoing, the pronouns used in the "Your Billing Rights" section at the end of this Agreement have the following meaning, "you" and "your" refer to all Borrowers and Co-borrowers signing this Agreement, jointly and individually, and each other person or legal entity that agrees to pay this Agreement, "we" and "us" refer to the Lender, or any person or legal entity that acquires an interest in the Line of Credit.

**Advance.** "Advance" refers to any amount of credit I borrow under this Line of Credit at any one time during the Draw Period. The amount required for my "Minimum Initial Advance" is discussed in Section 6. The amount of my requested "Initial Advance" is stated above and may be higher than the Minimum Initial Advance amount.

**Agreement.** "Agreement" refers to this Home Equity Line of Credit Agreement, and any extensions, renewals, modifications, or substitutions of it.

**Billing Cycle.** "Billing Cycle" means the interval between the days or dates of regular periodic statements.

**Credit Limit.** "Credit Limit" means the maximum amount of principal you will permit me to owe you under this Line of Credit at any one time. My Credit Limit is stated at the top of this Agreement.



**Line of Credit.** "Line of Credit" refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction such as applications, security agreements, disclosures, and this Agreement.

**Loan Account Balance.** "Loan Account Balance" means the sum of the unpaid principal balance advanced under the terms of this Agreement, finance charges, fees and other charges that are due, and other amounts advanced to me or others under the terms of this Line of Credit.

**Minimum Payment.** "Minimum Payment" means the amount that is due on or before the Payment Date indicated on my periodic statement. The amount required for my Minimum Payments is discussed in Section 9.

**Payment Date.** "Payment Date" means the date indicated on my periodic statement for any Billing Cycle in which there is an outstanding balance on my Loan Account Balance. Payment Date is further discussed in Section 8.

**Property.** "Property" means any real property that secures my obligations under this Line of Credit.

**Security Instrument.** "Security Instrument" means the mortgage, deed of trust, deed to secure debt or other security instrument I am giving you on my home.

2. **PROMISE TO PAY.** I promise to pay to you or your assignee, at your address, or at such other location as you may designate, so much of the Credit Limit as may be advanced under this Agreement, plus finance charges, fees, charges, costs, and expenses as described in this Line of Credit.

3. **SECURITY INTEREST.** As a part of this transaction, I am granting you a security interest in the Property, which is further described in the Security Instrument, and which is located at:

16 King street  
Charleston, SC 29401

I understand that all the terms and conditions of the Security Instrument are very important and should be read in conjunction with this Agreement.

4. **DEFAULT.** I will be in default if any of the following occur:

- A. I engage in fraud or material misrepresentation at any time in connection with my Line of Credit.
- B. I fail to meet the repayment terms of this Agreement.
- C. My action or inaction adversely affects the Property or our rights in it. Examples of these actions and inactions include, but are not limited to circumstances in which:
  - i. I am the sole borrower on this Line of Credit and I die.
  - ii. There are two borrowers on this Line of Credit, one of us dies, and that adversely affects your interest in the Property.
  - iii. The Property is used for an illegal purpose that subjects the Property to seizure.
  - iv. I transfer all or part of my interest in the Property without your written consent.
  - v. All or part of the Property is taken by condemnation or eminent domain.
  - vi. A creation of a senior lien on the dwelling without your permission.
  - vii. A prior lienholder forecloses.
  - viii. I fail to keep the Property properly insured.
  - ix. I fail to pay real property taxes and assessments on the Property when they are due.
  - x. I commit waste or otherwise destructively use the Property or fail to keep the Property properly maintained and in good repair.
- D. I am an executive officer of you or your affiliate and I become indebted to you or another lender in an aggregate amount greater than the amount permitted under federal laws and regulations.

If I default, you have the right, at your option, subject to any notice and/or right to cure I may have under applicable law, to terminate this Agreement and my Line of Credit and to require the immediate payment of the entire amount owed to you, and/or to cause my home to be sold at foreclosure sale. You may also take lesser actions, such as temporarily or permanently suspending my credit privileges or reducing the Credit Limit. If you refer my Line of Credit to an attorney who is not your salaried employee for collection or foreclosure, I agree to pay your reasonable attorneys' fees as permitted by applicable law, including any attorneys' fees as permitted by applicable law relating to any insolvency, liquidation, receivership or bankruptcy proceedings, plus court costs and the costs related to foreclosure.

5. **SUSPENSION OF CREDIT PRIVILEGES/REDUCTION OF CREDIT LIMIT.** You may temporarily prohibit me from obtaining additional Advances or reduce my Credit Limit during any period in which any of the following are in effect.

- A. The value of the Property securing this Line of Credit declines significantly below its appraised value for purposes of this Line of Credit.
- B. You reasonably believe that I will not be able to meet the repayment requirements under my Line of Credit due to a material change in my financial circumstances.
- C. I am in default of a material obligation under this Line of Credit. I understand, that you consider all of my obligations to be material. Categories of obligations that you consider material include, but are not limited to: my obligation to not commit fraud or misrepresentation in connection with this Line of Credit; my obligation



to meet the repayment terms of this Line of Credit; my obligation to not adversely affect the Property or your rights in the Property; my obligation to pay fees and charges; my Advance obligations; my obligation to fulfill the terms of the instrument securing this Agreement, and any other security instruments on the Property; my obligation to notify you; and my obligation to provide you with information.

- D. Government action prevents you from imposing the annual percentage rate provided for in this Agreement.
- E. The priority of your security interest is adversely affected by government action to the extent that the value of the security interest is less than 120 percent of my Credit Limit.
- F. You are notified by a regulatory agency that continued Advances constitute an unsafe and unsound practice.
- G. The maximum annual percentage rate allowed under this Agreement is reached.
- H. I engage in fraud or material misrepresentation at any time in connection with my Line of Credit
- I. Any Borrower requests a suspension of credit privileges.

In order to reinstate my credit privileges under the original terms of this Agreement, I must send you a written request to that effect to your address as set out in Section 41. My credit privileges will only be reinstated if you determine that the condition which caused you to prohibit additional extensions and/or reduce the Credit Limit no longer exists. If appraisal or credit report fees are incurred in making this determination, you may (if allowed by applicable law) charge me such fees. If credit privileges were suspended at my request, they need not be reinstated unless all Borrowers request reinstatement.

- 6. ADVANCES.** I may use my Line of Credit when I receive notice from you that my Line of Credit has been established. You do not have to make any Advances until all conditions for opening this Line of Credit have been satisfied, including for example, your receipt and acceptance of all documents I have signed for this Line of Credit transaction and the expiration of any right to cancel period. My ability to request and access Advances is also subject to the following additional limitations:

- A. **Minimum Initial Advance.** The Minimum Initial Advance I must request at the time my Line of Credit is opened is 85% of my Credit Limit \$340,000.00, inclusive of any fees as set out in Section 13 of this Agreement. If I request an Initial Advance less than this amount, you may refuse to honor my request. The amount of my requested Initial Advance is stated above at the beginning of this Agreement and may be higher than the Minimum Initial Advance amount cited in this section.
- B. **Minimum Subsequent Advances.** Subject to the limitations contained in this Agreement, when I request an Advance subsequent to my Initial Advance you will advance exactly the amount I request.

- 7. CREDIT LIMIT.** Subject to the terms and conditions of this Agreement, I may borrow on this Line of Credit up to the Credit Limit. I agree not to request or obtain an Advance that will cause the unpaid principal of my Loan Account Balance to exceed the Credit Limit. I understand that you will not ordinarily grant a request for an Advance that would cause the unpaid principal of my Loan Account Balance to be greater than the Credit Limit, but that you may, at your option, grant such a request without obligating yourselves to do so in the future. My Credit Limit will not be increased if I overdraw the Line of Credit. If I exceed the Credit Limit, I agree to pay the amount by which the unpaid principal of my Loan Account Balance exceeds the Credit Limit immediately, even if you have not yet billed me. Any sums in excess of the Credit Limit will not be secured by the Property, unless they are for accrued but unpaid interest or expenditures made pursuant to the security instrument securing the Property.

- 8. PAYMENT DATE.** During the term of this Agreement, a Minimum Payment will be due on or before the Payment Date indicated on my periodic statement for any Billing Cycle in which there is an outstanding balance on my account. My Minimum Payments will be due: **monthly**.

- 9. MINIMUM PAYMENT.** On or before each Payment Date, I agree to make a payment of at least the Minimum Payment amount.

**During the three (3) year Draw Period,** the Minimum Payment will equal the following:

Any amount past due, any fees and charges that are due, and the amount of accrued finance charges on the last day of the Billing Cycle.

**During the first seven (7) years of the Repayment Period ("Interest Only Repayment Period"),** the Minimum Payment will equal the following:

Any amount past due, any fees and charges that are due, and the amount of accrued finance charges on the last day of the Billing Cycle.

**During the remaining twenty (20) years of the Repayment Period ("Amortization Repayment Period"),** the Minimum Payment will equal the following:

Any amount past due, any fees and charges that are due, and the total of:

- A. The amount of the accrued finance charges; plus
- B. The unpaid principal balance, not including any past due principal, divided by the number of remaining scheduled payments in the Repayment Period.

**Rounding.** The Minimum Payment will be rounded to the nearest \$0.01.



**Payment of Balance.** If my Loan Account Balance at the end of a Billing Cycle is less than \$100.00 my Minimum Payment will equal the entire outstanding Loan Account Balance. In addition, you will also be required to pay any amounts past due and any fees and other charges.

**Payment at Maturity.** On the Maturity Date, I must pay the entire outstanding Loan Account Balance.

**Principal Reduction.** During the Draw Period and the first seven (7) years of the Repayment Period (Interest Only Repayment Period), if I pay only the Minimum Payment, I will not fully repay the principal balance outstanding on my Loan Account Balance.

**10. ADDITIONAL PAYMENT TERMS.** If my Loan Account Balance on a Payment Date is less than the Minimum Payment amount, I must pay only the amount necessary to reduce my Loan Account Balance to zero or to any required Minimum Balance. If I otherwise fail to fully pay the Minimum Payment amount, you may, but are not required to, advance money to me to make the payment. All the terms of this Agreement will apply to such an Advance. Subject to any required Minimum Balance, I can pay off all or part of what I owe at any time. I must continue to make my periodic Minimum Payment so long as I owe any amount. Unless otherwise agreed or required by applicable law, you may apply payments and other credits to principal, interest, fees, and other charges in any order. You may apply your standard operating procedures to verify that you have received good funds after you receive my payments and before making the payment amounts available for withdrawal from my Line of Credit. All payments must be made by a check, automatic account debit, electronic funds transfer, money order, or other instrument in U.S. Dollars and must be received by you at the remittance address shown on my periodic statement. Payments received at that address prior to close of business on any business day will be credited to my Credit Line as of the date received. If you receive payments at other locations, those payments will be credited promptly to my Credit Line, but crediting may be delayed for up to five days after receipt. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment.

**11. TAX DEDUCTABILITY.** I should consult a tax advisor regarding the deductibility of interest and charges under this Line of Credit.

**12. COMPUTATION OF FINANCE CHARGES.** Finance charges begin to accrue immediately when you make an Advance to me. There is no "free ride period" that would allow me to avoid finance charges on any Advances. Finance charges will be computed as follows:

To figure the finance charge for each day in a Billing Cycle, a daily periodic rate is multiplied by the Daily Balance of my Loan Account Balance each day. You then add up those daily finance charges to figure the total finance charge for that Billing Cycle. To figure the Daily Balance, you first take my Loan Account Balance at the beginning of each day, and add any new Advances, and subtract any payments or credits that apply to debt repayment, and any unpaid finance charges, fees, and charges. This gives you the Daily Balance.

**13. CLOSING COSTS.** I may be required to pay certain closing costs. These costs are set forth below and must be paid at closing.

**Closing Costs / FINANCE CHARGES:**

Origination Fee	\$1,995.00
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**Other Closing Costs:**

<b>Total Closing Costs:</b>	\$1,995.00
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**14. OTHER FEES.**

**Late Fees.** \$25.00 if a payment that is due is not received within 15 days of the Payment Date shown on the periodic statement.

**Lien Release Recording Charges.** In addition to all other charges, I agree, to the extent not prohibited by law, to pay all governmental charges necessary to record a release of the lien securing my Line of Credit. I will pay these charges at the time the lien is released. The amount of these future lien release recording charges will be determined by the county recorder's office in the jurisdiction where the Property securing my Line of Credit is located.

**15. PERIODIC RATE AND ANNUAL PERCENTAGE RATE.** As of May 23, 2025 the date this Agreement is prepared, the periodic rate used in calculating the FINANCE CHARGE is 0.0249726027 % and the corresponding ANNUAL PERCENTAGE RATE is 9.115 %. To determine the periodic rate, a Margin of 1.615 percentage points is added to the value of the Index and then the resulting value is divided by the number of days in the year. To obtain the annual percentage rate, the periodic rate is multiplied by the number of days in the year. The annual percentage rate includes interest and no other costs.

**Variable Rate.** The annual percentage rate may change. It will be based on the value of the Index described as the:

Base rate on corporate loans posted by at least 70% of the 10 largest U.S. banks known as the Wall Street Journal U.S. Prime Rate plus the applicable Margin. The most recent Index value published in the online version of *The Wall*



*Street Journal* as of the calendar day before the date of any annual percentage rate adjustment will be used. If more than one prime rate is published, the highest U.S. Prime Rate will be used.

**Rounding.** This rate will be rounded to the nearest .001%.

**Rate Changes.** The annual percentage rate may increase if the Index rate increases. An Index rate increase will result in a higher finance charge and it may have the effect of increasing my periodic Minimum Payment. A decrease in the Index rate will have the opposite effect as an increase. An Index rate increase or decrease will take effect on the first calendar day following publication of a new Index rate. The periodic rate and annual percentage rate can increase or decrease daily.

**Rate Change Limitations.** Annual percentage rate changes are subject to the following limitations. Initial discount or premium rates are not taken into consideration in applying interest rate limitations.

**Lifetime Floor.** The ANNUAL PERCENTAGE RATE will never be lower than: 1.615 %.

**Lifetime Cap.** The ANNUAL PERCENTAGE RATE will never be higher than: 18.000 %.

**16. USING YOUR LINE OF CREDIT.** I may request Advances by requesting a withdrawal by electronic transfer online or by phone, or by any method you approve. You will make the Advance by electronic transfer to my designated transaction account. You will record the amount as an Advance and increase my Loan Balance.

**17. PAYMENTS.** All payments on my Line of Credit made by check or money order must be delivered to you at the address indicated on my billing statement. Any payment may be returned without applying it to my Line of Credit if the check or money order is: (1) not drawn on the U. S. Postal Service or a financial institution located in the United States of America; (2) not payable in U.S. Dollars; (3) drawn with different numeric and written amounts; (4) missing a signature; (5) postdated; or (6) unacceptable for any other reason. You may apply all payments and credits in accordance with your standard operating procedures and with the requirements of applicable law. Unless otherwise required by applicable law, you may apply my payments to principal, interest, fees, and other charges in any order.

If you receive payments at locations other than the address indicated on my billing statement, such payments will be credited promptly to my Line of Credit, but crediting may be delayed for up to five (5) days after receipt.

Although payments will always be credited to reduce the amounts on my Line of Credit as stated above, you may apply your standard operational procedures to verify that you have received good funds after you receive my payments before releasing any payment amount that has been applied to principal as available credit on my Line of Credit.

You do not process payments received by mail on Saturdays, Sundays, or bank holidays. If the payment due date falls on one of these days, payments you receive by mail will be considered timely so long as the payment is posted on or before the next bank business day. You can accept late payments, partial payments, checks, or money orders marked "paid in full" or containing similar language without losing any of our rights under this Agreement.

**18. CREDITOR-PLACED INSURANCE NOTICE.**

*I am giving you a security interest in the Property securing this note. I am required to maintain insurance on the Property to protect your interest until all debts secured by that Property are paid. If I fail to provide evidence of insurance on the Property to you, you may place insurance on the Property and I will be responsible to pay for the costs of that creditor-placed insurance.*

**19. PROPERTY INSURANCE.** I will insure or retain insurance coverage on the Property and abide by the insurance requirements of any security instrument securing this Line of Credit. I may obtain property insurance from anyone I want that is reasonably acceptable to you.

**20. FLOOD INSURANCE.**

- Flood insurance is required at this time. I may obtain flood insurance from anyone I want that is reasonably acceptable to you.
- Flood insurance is not required at this time. It may be required in the future should the Property be included in a updated flood plain map. If required in the future, I may obtain flood insurance from anyone I want that is reasonably acceptable to you.

**21. REMEDIES.** After I default, and after you give any legally required notice and opportunity to cure, you may at your option do any of the following:

- A. You may terminate this Line of Credit and make all or any part of the amount owing by the terms of this Agreement immediately due.
- B. You may temporarily or permanently prohibit any additional Advances.
- C. You may temporarily or permanently reduce the Credit Limit.
- D. You may demand additional security or additional parties to be obligated to pay this Agreement.
- E. You may make a claim for any and all insurance benefits or refunds that may be available on my default.



F. You may make amounts advanced on my behalf immediately due, and you may add these amounts to the Loan Account Balance.

G. You may use any and all remedies you have under applicable law or any agreement securing this Agreement.

Except as otherwise required by law, by choosing a remedy you do not give up your right to use another remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

**22. COLLECTION EXPENSES AND ATTORNEYS' FEES.** On or after default, to the extent permitted by law, I agree to pay the following:

All expenses of collection, enforcement or protection of your rights and remedies under this Agreement. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the highest interest rate in effect as provided for in the terms of this Agreement. All fees and expenses will be secured by the Property I have granted to you, if any. To the extent permitted by the *United States Bankruptcy Code*, I agree to pay the reasonable attorneys' fees you incur to collect the Loan Account Balance as awarded by any court exercising jurisdiction under the *Bankruptcy Code*.

**23. DELAY IN ENFORCEMENT.** You may waive or delay enforcing your rights under this Agreement without losing them or relieving me of any of my obligations. You may waive or delay enforcing a right as to one of you without waiving it as to the others. You may release any security or any one of us from responsibility under this Agreement without releasing the others. You need not give anyone notice of your waiver, delay or release. You may sue any one of us without suing the others.

**24. SETOFF.** You may set-off any amount due and payable under the terms of this Agreement against my right to receive money from you, unless prohibited by applicable law.

**25. AMENDMENT.** Generally, the terms of this Agreement cannot be changed. You may, however, make the following changes:

- A. You may make changes that I agree to in writing at the time of the change.
- B. You may make changes that will unequivocally benefit me.
- C. You may make insignificant changes.
- D. You may change the Index and margin if the original Index becomes unavailable. Any new index will have an historical movement substantially similar to the original Index, and together with the new margin, produce an annual percentage rate substantially similar to the rate in effect at the time the original Index became unavailable.
- E. You may make changes that are described elsewhere in this Agreement.

**26. TERMINATION.** I may terminate this Line of Credit at any time upon written notice to you. Termination by one Borrower terminates the Line of Credit for all Borrowers. Termination will not affect my obligation to repay Advances made prior to the termination, nor will it alter my duties to perform under the terms of an instrument securing this Agreement until such instrument is released. Upon termination I will return to you any remaining access devices in my possession that were issued or used in connection with the Line of Credit.

**27. WAIVERS AND CONSENT.** To the extent not prohibited by law and except for any required notice of right to cure for the failure to make a required payment, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate, and notice of dishonor. To the extent not prohibited by law, I and any other party to this Line of Credit, also consent to the following actions that you may take and waive defenses that may be available based on these actions, or based on the status of a party to this Line of Credit.

- A. You may renew or extend payments on this Agreement, regardless of the number of such renewals or extensions.
- B. You may release any Borrower or other person who may be liable for the indebtedness under this Agreement.
- C. You may release, substitute or impair any Property securing this Agreement.
- D. You may invoke your right of set-off.
- E. You may enter into any sales or repurchases of this Agreement to any person in any amounts and I waive notice of such sales or repurchases.
- F. I agree that any Borrower is authorized to modify the terms of this Agreement or any other Line of Credit document.
- G. You may inform any party who guarantees this Line of Credit of any loan accommodations, renewals, extensions, modifications, substitutions, or future Advances.

No delay or forbearance on your part in exercising any of your rights or remedies will be construed as a waiver by you unless such waiver is in writing and is signed by you.

**28. PERIODIC STATEMENTS.** If I have an outstanding balance on my account or have any account activity, you will send me a periodic statement at the end of each Billing Cycle. This periodic statement will reflect, among other things, Advances, finance charges, other charges, payments made, other credits, my previous account balance, and my



new account balance. The periodic statement will also identify my Minimum Payment for the cycle and the date it is due (Payment Date).

- 29. PERIODIC REVIEWS AND INFORMATION.** You will conduct periodic reviews of my Line of Credit based on financial and credit information you receive about me. I agree to provide you with updated financial information, in writing, if you request it. I also agree to sign any additional or corrective documents in connection with this Agreement, at your request and as allowed by law.
- 30. SUBSEQUENT APPRAISALS.** At any time as you may reasonably require, while I have the right to take Advances on my Line of Credit, you may obtain an appraisal on the Property, at your sole option and expense. I agree that I will cooperate with you in obtaining such an appraisal.
- 31. LEGAL PURPOSES.** I may not use any Advances for purposes that violate any applicable federal, state or local laws or regulations.
- 32. DUE ON SALE.** If all or part of the Property (or any interest in the Property) secured by the Security Instrument is sold or transferred without your prior written consent, you may demand immediate payment in full of this Agreement. However, you will not exercise this option if such exercise is prohibited by applicable law.
- 33. ASSUMPTION.** Someone buying my Property may not assume this loan on these terms.
- 34. JOINT AND INDIVIDUAL LIABILITY AND SUCCESSORS.** My obligation to pay this Line of Credit is independent of the obligation of any other person who has also agreed to pay it. You may sue me alone, or anyone else who is obligated on this Line of Credit, or any number of us together, to collect on this Line of Credit. Extending this Line of Credit or new obligations under this Line of Credit will not affect my duty under this Line of Credit and I will still be obligated to pay this Line of Credit. The duties and benefits of this Line of Credit will bind and benefit the successors and assigns of you and me.
- 35. INTEGRATION AND SEVERABILITY.** This Agreement is the complete and final expression of the agreement. If any provision of this Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will still be enforceable.
- 36. INTERPRETATION.** Whenever used, the singular includes the plural and the plural includes the singular. The section headings are for convenience only and are not to be used to interpret or define the terms of this Agreement.
- 37. NOTICE, FINANCIAL REPORTS, AND ADDITIONAL DOCUMENTS.** Any statement or notice to me under this Agreement will be sufficiently given by delivering it or mailing it by first class mail to my address on file in connection with my Line of Credit or to a new address of which I have notified you in writing at least 20 days before the sending of the statement or notice. Any notice to you under this Agreement will be sufficiently given if sent to your address on my periodic statement. Notice to one Borrower will be deemed to be notice to all Borrowers. I will inform you in writing of any change in my name, address or other application information. I will provide you any financial statement or information you request. All financial statements and information I give you will be correct and complete. I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Line of Credit and to confirm your lien status on any Property. Time is of the essence.
- 38. CREDIT INFORMATION.** I agree to supply you with whatever information you reasonably feel you need to decide whether to continue this Line of Credit. You will make requests for this information without undue frequency, and will give me reasonable time in which to supply the information. As required by law, I am hereby notified that a negative credit report reflecting on my credit record may be submitted to a credit reporting agency if I fail to fulfill the terms of my credit obligations.
- 39. APPLICABLE LAW.** This Agreement is governed by United States federal law and the laws of the state where the property securing this Line of Credit is located, except for matters related to interest and the exportation of interest, which matters will be governed by and interpreted in accordance with United States federal law (including, but not limited to, statutes, regulations, interpretations, and opinions) and laws of the State of Ohio. However, if there ever is a question about whether any provision of the Agreement is valid or enforceable, the provision that is questioned will be governed by whichever state or federal law would find the provision to be valid and enforceable. The loan transaction which is evidenced by this and other related documents has been approved, made and funded, and all necessary documents have been accepted by you in the State of Ohio.
- 40. CREDIT REPORTING NOTICE.** I UNDERSTAND THAT: YOU MAY REPORT INFORMATION ABOUT MY ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS OR OTHER DEFAULTS ON MY ACCOUNT MAY BE REFLECTED IN MY CREDIT REPORT.
- 41. INACCURATE INFORMATION REPORTED TO CREDIT BUREAUS.** I will notify you if you report inaccurate information about my account to a credit bureau. Written notice describing the specific inaccuracy should be sent to the following address: Chase Home Lending, 700 Kansas Lane, Mail Code LA4-6945, Monroe, LA 71203.
- 42. SUPPLEMENT TO CHARGES TO MY CREDIT LINE.** If I do not pay the fees and charges due and owing under the terms of this Agreement or the security instrument securing the Property, you have the right, but not the obligation, to charge my Credit Line for those past due fees and charges to the extent permitted by the law governing this transaction. Any amount so charged to my Credit Line will be an Advance, bear interest at the periodic rate and corresponding annual percentage rate until paid, and will decrease the funds available, if any, under the Credit Line.
- 43. PREPAYMENT.** I may prepay all or any amount owing under this Line of Credit at any time without penalty, except that you will be entitled to receive all accrued finance charges, and other charges, if any. Payments in excess of my



Minimum Payment will not relieve me of my obligation to continue to make my Minimum Payments. Instead, they will reduce the principal balance owed on the Line of Credit. I agree not to send you payments marked "paid in full," "without recourse," or similar language. If I send such a payment, you may accept it without losing any of your rights under this Agreement, and I will remain obligated to pay any amounts owed to you. All written communications concerning disputed amounts, including any check or other payment instrument that indicates that the payment constitutes "payment in full" of the amount owed or that is tendered with other conditions or limitations or as full satisfaction of a disputed amount must be mailed or delivered to: Chase, Attn: Chase Home Lending, 700 Kansas Lane, Mail Code LA4-6945, Monroe, LA 71203.

- 44. TRANSFER OR ASSIGNMENT.** Without prior notice or approval from me, you reserve the right to sell or transfer my Line of Credit and my rights and obligations under this Agreement to another lender, entity, or person, and to assign our rights under the related security instrument. Upon any such sale or transfer, you will have no further obligation to provide me with Advances or to perform any other obligations under this Agreement. My rights under this Agreement belong to me only and may not be transferred or assigned.



**Your Billing Rights  
Keep this Notice For Future Use**

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

**Notify Us In Case of Errors or Questions About Your Bill.**

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at the address listed on your bill. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment your letter must reach us three business days before the automatic payment is scheduled to occur.

**Your Rights and Our Responsibilities After We Receive Your Written Notice.**

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question, or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your Credit Limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

If we do not follow these rules, we can't collect the first \$50 of the questioned amount, even if your bill was correct.

By signing this Agreement, you agree to the terms of this Agreement and acknowledge receipt of a completed copy of this Agreement, including the Billing Rights Notice. You also acknowledge that you have received the "Important Terms of Our Home Equity Line of Credit" disclosure and the brochure entitled "What You Should Know About Home Equity Lines of Credit."

BORROWER:

  
6/2/25 (Seal)  
 SANFORD COCKRELL III

Lender: JPMorgan Chase Bank, N.A.  
 NMLS ID: 399798  
 Loan Originator: Jonathan King  
 NMLS ID: 2244751

Home Equity Line of Credit Agreement  
 03/2025 (replaces 10/2024)  
 ICE Mortgage Technology, Inc.  
 Lender NMLS ID#: 399798

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Initials:   
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 L11357974HELAGR (CLS)  
 05/23/2025 10:06 AM PST

LOAN #: 1384347224

## HOME EQUITY LINE OF CREDIT RIDER

THIS HOME EQUITY LINE OF CREDIT RIDER is made this 2nd day of June, 2025 and is incorporated into and amends and supplements the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure a Home Equity Line of Credit Agreement to JPMorgan Chase Bank, N.A. (the "Lender") of the same date and covering the Property described in the Security Instrument and located at:

16 King street  
Charleston, SC 29401  
[Property Address]

In addition to the representations, warranties, covenants, and agreements made in the Security Instrument, Borrower further covenants and agrees that Section 4 'Hazard Insurance' of the Security Instrument is amended in its entirety to read as follows:

**Hazard Insurance.** You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. If you fail to maintain coverage as required in this section, you authorize us to obtain such coverage as we in our sole discretion determine appropriate to protect our interest in the Property in accordance with the provisions in Section 6. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. You also understand and agree that the premium for any such insurance may be higher than the premium you would pay for such insurance. You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so.

We may also, at our option and on your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds. You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and agree is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your subsequent disability or incompetence.

Insurance proceeds may be applied, at our option, to sums secured by this Deed of Trust, whether or not then due, with any excess paid to you. Otherwise, insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and would help preserve the value of our security. If you abandon the Property, or do not answer within 30 days after we give notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Deed of Trust, whether or not then due. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments or change the amount of monthly payments. If the Property is

Home Equity Line of Credit Rider  
07/2024

ICE Mortgage Technology, Inc.  
Lender NMLS ID#: 399798

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**LOAN #: 1384347224**

sold at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Deed of Trust immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, invalidate the insurance coverage on the Property.

Additionally, Borrower further covenants and agrees that Section 6 'Protection of Our Rights in the Property; Mortgage Insurance' of the Security Instrument is amended in its entirety to read as follows:

**Protection of Our Rights in the Property; Mortgage Insurance.**

(a) **Protection of Lender's Interest; Mortgage Insurance.** If: (i) Borrower fails to perform the covenants and agreements contained in this Security Instrument; (ii) there is a legal proceeding or government order that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien that has priority or may attain priority over this Security Instrument, or to enforce laws or regulations); or (iii) Lender reasonably believes that Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and/or rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions may include, but are not limited to: (I) paying any sums secured by a lien that has priority or may attain priority over this Security Instrument; (II) appearing in court; and (III) paying: (A) reasonable attorneys' fees and costs; (B) property inspection and valuation fees; and (C) other fees incurred for the purpose of protecting Lender's interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, exterior and interior inspections of the Property, entering the Property to make repairs, changing locks, replacing or boarding up doors and windows, draining water from pipes, eliminating building or other code violations or dangerous conditions, and having utilities turned on or off. Although Lender may take action under this Section 6, Lender is not required to do so and is not under any duty or obligation to do so. Lender will not be liable for not taking any or all actions authorized under this Section 6. If we required mortgage insurance as a condition of making the loan secured by this Security Interest, you shall pay the premiums for such insurance until such time as the requirements for the insurance terminates.

(b) **Avoiding Foreclosure; Mitigating Losses.** If Borrower is in Default, Lender may work with Borrower to avoid foreclosure and/or mitigate Lender's potential losses, but is not obligated to do so unless required by Applicable Law. Lender may take reasonable actions to evaluate Borrower for available

Home Equity Line of Credit Rider  
07/2024

ICE Mortgage Technology, Inc.  
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**LOAN #: 1384347224**

alternatives to foreclosure, including, but not limited to, obtaining credit reports, title reports, title insurance, property valuations, subordination agreements, and third-party approvals. Borrower authorizes and consents to these actions. Any costs associated with such loss mitigation activities may be paid by Lender and recovered from Borrower as described below in Section 6(c), unless prohibited by Applicable Law.

**(c) Additional Amounts Secured.** Any amounts disbursed by Lender under this Section 6 will become additional debt of Borrower secured by this Security Instrument. These amounts may bear interest at the Note rate from the date of disbursement and will be payable, with such interest, upon notice from Lender to Borrower requesting payment.

**(d) Leasehold Terms.** If this Security Instrument is on a leasehold, Borrower will comply with all the provisions of the lease. Borrower will not surrender the leasehold estate and interests conveyed or terminate or cancel the ground lease. Borrower will not, without the express written consent of Lender, alter or amend the ground lease. If Borrower acquires fee title to the Property, the leasehold and the fee title will not merge unless Lender agrees to the merger in writing.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Home Equity Line of Credit Rider.

  
SANFORD COCKRELL III

  
6/21/24 (Seal)  
DATE

Home Equity Line of Credit Rider  
07/2024  
ICE Mortgage Technology, Inc.  
Lender NMLS ID# 399798

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## TAX RECORD INFORMATION SHEET

THIS FORM MUST BE COMPLETED BY TITLE OFFICER, ESCROW OFFICER AND/OR  
CLOSING ATTORNEY AND SIGNED BY SAME.

THIS SHEET MUST BE COMPLETELY FILLED OUT OR IT WILL BE RETURNED FOR COMPLETION.

INSTRUCTIONS FOR COMPLETION OF TAX RECORDS:

1. Tax legal description must be exactly as shown on tax records.
2. Show **only** all taxing authority where we are escrowing for payment.
3. Tax bills & information are obtained from this sheet. Therefore, it must be completed in full. Include any Assessments, Municipal Utility Districts, Ground Rents, etc. that are escrowed for payment.

The following information is Certified by: Cheryl Haberman

DATE LOAN CLOSED: June 2, 2025 \_\_\_\_\_ TITLE/ESCROW/CLOSING ATTORNEY

REFINANCE [  ] Yes [  ] No

LOAN # 1384347224

BORROWER(S) NAME: SANFORD COCKRELL III

TAXES FOR CURRENT YEAR LISTED IN NAME OF: SANFORD COCKRELL III

PROPERTY ADDRESS: 16 King street

Charleston, SC 29401

CURRENT TAX ASSESSMENT BASED ON:

[  ] ACREAGE [  ] VACANT [  ] PARTIAL CONSTRUCTION [  ] COMPLETE CONSTRUCTION

LEGAL DESCRIPTION:

SECTION \_\_\_\_\_ BLOCK \_\_\_\_\_ LOT(S) \_\_\_\_\_ TRACT \_\_\_\_\_  
MAP \_\_\_\_\_ UNIT# \_\_\_\_\_ Twnshp \_\_\_\_\_ Range \_\_\_\_\_

SUBDIVISION \_\_\_\_\_

METES & BOUNDS [  ] YES [  ] NO

TYPE OF TAX County Tax LAST AMOUNT PAID \$9,618.27

CURRENT TAXES PAID THRU DATE 01/15/2024 NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [  ] ESTIMATE [  ] ACTUAL

PAYMENT FREQUENCY:

[  ] ANNUAL [  ] SEMI-ANNUAL [  ] QUARTERLY [  ] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

CHARLESTON COUNTY 4571602066

101 MEETING ST, ROOM 240 PARCEL/PROPERTY ID/TMS #

CHARLESTON, SC 29401

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [  ] ESTIMATE [  ] ACTUAL

PAYMENT FREQUENCY:

[  ] ANNUAL [  ] SEMI-ANNUAL [  ] QUARTERLY [  ] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_

CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_

NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [  ] ESTIMATE [  ] ACTUAL

PAYMENT FREQUENCY:

[  ] ANNUAL [  ] SEMI-ANNUAL [  ] QUARTERLY [  ] TRI-ANNUAL

TAXING AUTHORITY NAME & ADDRESS: PARCEL/PROPERTY ID/TMS #

PARCEL/PROPERTY ID/TMS #



TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
 ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:**  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS #  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS #  
 \_\_\_\_\_

TYPE OF TAX \_\_\_\_\_ LAST AMOUNT PAID \_\_\_\_\_  
 CURRENT TAXES PAID THRU DATE \_\_\_\_\_ NEXT DUE DATE \_\_\_\_\_  
 NEXT AMOUNT DUE \_\_\_\_\_ -THIS AMOUNTS IS [ ]ESTIMATE [ ]ACTUAL  
**PAYMENT FREQUENCY:**  
 ANNUAL  SEMI-ANNUAL  QUARTERLY  TRI-ANNUAL  
**TAXING AUTHORITY NAME & ADDRESS:**  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS #  
 \_\_\_\_\_ PARCEL/PROPERTY ID/TMS #  
 \_\_\_\_\_

*M. Wad A. Brooks*  
 SETTLEMENT AGENT  
*M. Wad A. Brooks*



# Uniform Residential Loan Application

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

## Section 1: Borrower Information.

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

### 1a. Personal Information

Name (First, Middle, Last, Suffix) <b>SANFORD COCKRELL III</b>	Social Security Number <b>243-06-2591</b> (or Individual Taxpayer Identification Number)
Alternate Names – List any names by which you are known or any names under which credit was previously received (First, Middle, Last, Suffix)	Date of Birth (mm/dd/yyyy) <b>02/02/1959</b>
Citizenship <input checked="" type="radio"/> U.S. Citizen <input type="radio"/> Permanent Resident Alien <input type="radio"/> Non-Permanent Resident Alien	

### Type of Credit

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

List Name(s) of Other Borrower(s) Applying for this Loan  
(First, Middle, Last, Suffix) - Use a separator between names

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

Marital Status <input checked="" type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried	Dependents (not listed by another Borrower) Number <b>0</b> Ages _____	Contact Information Home Phone <b>917-592-0172</b> Cell Phone <b>917-592-0172</b> Work Phone _____ Ext. _____ Email <b>sanford.cockrell@outlook.com</b>
(Single, Divorced, Widowed, Civil Union, Domestic Partnership, Registered Reciprocal Beneficiary Relationship)		

### Current Address

Street **16 KING ST** Unit # \_\_\_\_\_  
 City **Charleston** State **SC** ZIP **29401** Country **US**  
 How Long at Current Address? **2** Years **6** Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

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

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_  
 How Long at Former Address? \_\_\_\_\_ Years \_\_\_\_\_ Months Housing  No primary housing expense  Own  Rent (\$ \_\_\_\_\_ /month)

Mailing Address – If different from Current Address  Does not apply

Street \_\_\_\_\_ Unit # \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_ Country \_\_\_\_\_

### 1b. Current Employment/Self Employment and Income

Does not apply

Employer or Business Name _____ Phone _____ Street _____ Unit # _____ City _____ State _____ ZIP _____ Country _____	Gross Monthly Income Base _____ /month Overtime _____ /month Bonus _____ /month Commission _____ /month Military _____ Entitlements _____ /month Other _____ /month TOTAL _____ /month
Position or Title _____ Start Date _____ / _____ / _____ (mm/dd/yyyy) How long in this line of work? _____ Years _____ Months	Check if this statement applies: <input type="checkbox"/> I am employed by a family member, property seller, real estate agent, or other party to the transaction.
<input type="checkbox"/> Check if you are the Business Owner or Self-Employed <input type="radio"/> I have an ownership share of less than 25%. <input type="radio"/> I have an ownership share of 25% or more.	Monthly Income (or Loss) _____

### 1c. IF APPLICABLE, Complete Information for Additional Employment/Self Employment and Income

Does not apply



1d. IF APPLICABLE, Complete Information for Previous Employment/Self Employment and Income

 Does not apply

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

Employer or Business Name <u>XCF Global Capital, Inc.</u> Street <u>215 Park Ave S</u> Unit # <u>12th Floor</u> City <u>Manhattan</u> State <u>NY</u> ZIP <u>10003</u> Country <u>US</u>				Previous Gross Monthly Income _____ /month
Position or Title <u>Board Member</u> Start Date <u>03</u> / <u>31</u> / <u>2023</u> (mm/dd/yyyy) End Date <u>01</u> / <u>01</u> / <u>2025</u> (mm/dd/yyyy)		<input checked="" type="checkbox"/> Check if you were the Business Owner or Self-Employed		
Employer or Business Name <u>Deloitte LLP</u> Street <u>4022 Sells Dr</u> Unit # _____ City <u>Nashville</u> State <u>TN</u> ZIP <u>37076</u> Country <u>US</u>				Previous Gross Monthly Income _____ /month
Position or Title <u>Retired Partner</u> Start Date <u>05</u> / <u>29</u> / <u>2021</u> (mm/dd/yyyy) End Date <u>01</u> / <u>01</u> / <u>2023</u> (mm/dd/yyyy)		<input checked="" type="checkbox"/> Check if you were the Business Owner or Self-Employed		

## 1e. Income from Other Sources

 Does not apply

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

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

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

Income Source - use list above	Monthly Income
Other - k1 distribution IRA less than 25	\$69,542.96
Provide TOTAL Amount Here	\$69,542.96

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

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

## 2a. Assets - Bank Accounts, Retirement, and Other Accounts You Have

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

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

Account Type - use list above	Financial Institution	Account Number	Cash or Market Value
Retirement Funds	bny mellon less amex	0006028	\$718,805.76
Provide TOTAL Amount Here			\$718,805.76



## 2b. Other Assets and Credits You Have

 Does not apply

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

## Assets

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

## Credits

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

Asset or Credit Type – use list above	Cash or Market Value
Provide TOTAL Amount Here	

## 2c. Liabilities - Credit Cards, Other Debts, and Leases that You Owe

 Does not apply

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

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

Account Type – use list above	Company Name	Account Number	Unpaid Balance	To be paid off at or before closing	Monthly Payment
Open 30 Days Charge Account	AMERICAN EXPRESS	-349990522978	\$18,408.00	<input type="checkbox"/>	\$0.00
Revolving	BANK OF AMERICA	552433948573	\$458.00	<input type="checkbox"/>	\$25.00
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	
				<input type="checkbox"/>	

## 2d. Other Liabilities and Expenses

 Does not apply

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

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

Monthly Payment

Alimony	\$ 9,415.58

## Section 3: Financial Information — Real Estate.

This section asks you to list all properties you currently own and what you owe on them.  I do not own any real estate

## 3a. Property You Own

If you are refinancing, list the property you are refinancing FIRST.

Address Street 16 King street		Unit #		
City	Charleston	State SC	ZIP 29401	Country US
Property Value	Status: Sold, Pending Sale, or Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property Monthly Rental Income <i>For LENDER to calculate Net Monthly Rental Income</i>
\$2,735,000.00	Retained	Primary Residence	\$2,397.44	\$

## Mortgage Loans on this Property

 Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
JPMCB - HOME LENDING	4657001984119	\$2,835.00	\$1,260,000.00	<input type="checkbox"/>	Conventional	\$0.00
				<input type="checkbox"/>		

Borrower Name: SANFORD COCKRELL III

Uniform Residential Loan Application

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMI S ID# 399798



3b. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

Address Street 8 Bayview place City Madison			State CT	ZIP 06443	Building Country US
Property Value <b>\$4,200,000.00</b>	Status: Sold, Pending Sale, or Retained  Retained	Intended Occupancy: Investment, Primary Residence, Second Home, Other  Second Home	Monthly Insurance, Taxes, Association Dues, etc. <i>If not included in Monthly Mortgage Payment</i>	For 2-4 Unit Primary or Investment Property  Monthly Rental Income  For LENDER to calculate: Net Monthly Rental Income  \$	

Mortgage Loans on this Property  Does not apply

Creditor Name	Account Number	Monthly Mortgage Payment	Unpaid Balance	To be paid off at or before closing	Type: FHA, VA, Conventional, USDA-RD, Other	Credit Limit (if applicable)
JPMCB - HOME LENDING	4657001844018	\$1,180.00	\$480,000.00	<input type="checkbox"/>	Conventional	\$0.00
JPMCB - HOME LENDING	4657002508741	\$2,850.00	\$478,348.00	<input type="checkbox"/>	Conventional	\$500,000.00

3c. IF APPLICABLE, Complete Information for Additional Property

 Does not apply

## Section 4: Loan and Property Information.

This section asks about the loan's purpose and the property you want to purchase or refinance.

### 4a. Loan and Property Information

Loan Amount \$ 400,000.00	Loan Purpose <input type="radio"/> Purchase <input checked="" type="radio"/> Refinance <input type="radio"/> Other (specify) _____
Property Address Street 16 King street	Unit # _____
City Charleston	State SC ZIP 29401 County Charleston
Number of Units 1	Property Value \$ 2,735,000.00
Occupancy <input checked="" type="radio"/> Primary Residence <input type="radio"/> Second Home <input type="radio"/> Investment Property <input type="radio"/> FHA Secondary Residence <input type="checkbox"/>	
1. Mixed-Use Property. If you will occupy the property, will you set aside space within the property to operate your own business? (e.g., daycare facility, medical office, beauty/barber shop) <input checked="" type="radio"/> NO <input type="radio"/> YES	
2. Manufactured Home. Is the property a manufactured home? (e.g., a factory built dwelling built on a permanent chassis) <input checked="" type="radio"/> NO <input type="radio"/> YES	

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

 Does not apply

Creditor Name	Lien Type	Monthly Payment	Loan Amount/Amount to be Drawn	Credit Limit (if applicable)
<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$	
<input type="radio"/> First Lien <input type="radio"/> Subordinate Lien	\$	\$	\$	

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

For Purchase Only  Does not apply

Complete if the property is a 2-4 Unit Primary Residence or an Investment Property	Amount
Expected Monthly Rental Income	\$
For LENDER to calculate: Expected Net Monthly Rental Income	\$

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

 Does not apply

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

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

Asset Type: Cash Gift, Gift of Equity, Grant	Deposited/Not Deposited	Source – use list above	Cash or Market Value
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$
	<input type="radio"/> Deposited <input type="radio"/> Not Deposited		\$

Borrower Name: SANFORD COCKRELL III

Uniform Residential Loan Application

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## Section 5: Declarations. This section asks you specific questions about the property, your funding, and your past financial history.

### 5a. About this Property and Your Money for this Loan

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

### 5b. About Your Finances

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



## Section 6: Acknowledgements and Agreements.

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

### Acknowledgments and Agreements

#### Definitions:

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

I agree to, acknowledge, and represent the following:

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

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

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

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

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

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

#### (4) Electronic Records and Signatures

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

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

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

#### (5) Delinquency

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

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

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

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

Borrower Signature

SANFORD COCKRELL III

Date (mm/dd/yyyy)

6/2/25



## Section 7: Military Service.

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

### Military Service of Borrower

**Military Service – Did you (or your deceased spouse) ever serve, or are you currently serving, in the United States Armed Forces?  NO  YES**  
**If YES, check all that apply:**  Currently serving on active duty with projected expiration date of service/tour \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)  
 Currently retired, discharged, or separated from service  
 Only period of service was as a non-activated member of the Reserve or National Guard  
 Surviving spouse

## Section 8: Demographic Information.

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

### Demographic Information of Borrower

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

#### Ethnicity: Check one or more

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

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

- Not Hispanic or Latino  
 I do not wish to provide this information

#### Sex

- Female  
 Male  
 I do not wish to provide this information

#### Race: Check one or more

- American Indian or Alaska Native – Print name of enrolled or principal tribe: \_\_\_\_\_  
 Asian  
 Asian Indian  Chinese  Filipino  
 Japanese  Korean  Vietnamese  
 Other Asian – Print race: \_\_\_\_\_  
For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.  
 Black or African American  
 Native Hawaiian or Other Pacific Islander  
 Native Hawaiian  Guamanian or Chamorro  Samoan  
 Other Pacific Islander – Print race:

For example: Fijian, Tongan, and so on.

- White  
 I do not wish to provide this information

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

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

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

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

### The Demographic information was provided through:

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



## Section 9: Loan Originator Information

To be completed by your Loan Originator.

### Loan Originator Information

Loan Originator Organization Name JPMorgan Chase Bank, N.A.

Address 1111 Polaris Parkway, Columbus, OH 43240

Loan Originator Organization NMLSR ID# 399798 State License ID#                   

Loan Originator Name Jonathan King

Loan Originator NMLSR ID# 2244751 State License ID#                   

Email jonathan.king@chase.com Phone 332-799-4857

Signature \_\_\_\_\_ Date (mm/dd/yyyy) \_\_\_\_\_



To be completed by the Lender:

Lender Loan No./Universal Loan Identifier 1384347224

Agency Case No.

## Uniform Residential Loan Application — Continuation Sheet

### Continuation Sheet

Use this continuation sheet if you need more space to complete the Uniform Residential Loan Application.

**State of South Carolina Required Disclosure** – Pursuant to the laws of South Carolina, Title 37, Chapter 10, Section 37-10-102(a), you are hereby notified that: (1) You have a right to select your own attorney to represent you in all matters related to this transaction. You can make this determination on your own or can work with the mortgage broker or lender to obtain assistance; and, (2) You have a right to select your own insurance agent(s) for homeowner's insurance and/or flood insurance (when required). You can make this determination on your own or you can work with the mortgage broker or lender to obtain assistance. YOU WILL BE REQUESTED TO PROVIDE THESE SELECTIONS PRIOR TO THE LOAN CLOSING ON A FORM THAT WILL BE PROVIDED SHORTLY ONCE YOU COMPLETE AND SUBMIT THIS APPLICATION FOR A MORTGAGE LOAN.

Borrower Name (First, Middle, Last, Suffix) SANFORD COCKRELL III

Additional Information

I/We fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements concerning any of the above facts as applicable under the provisions of federal law (18 U.S.C. §§ 1001 *et seq.*).

Borrower Signature

  
SANFORD COCKRELL III

Date (mm/dd/yyyy)

6/2/25

To be completed by the Lender:

Lender Loan No./Universal Loan Identifier: 1384347224

Agency Case No.

# Uniform Residential Loan Application — Lender Loan Information

This section is completed by your Lender.

## L1. Property and Loan Information

### Community Property State

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

### Transaction Detail

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

Construction/Improvement Costs \$ \_\_\_\_\_

Lot Acquired Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

Original Cost of Lot \$ \_\_\_\_\_

### Refinance Type

- No Cash Out  
 Limited Cash Out  
 Cash Out

### Refinance Program

- Full Documentation  
 Interest Rate Reduction  
 Streamlined without Appraisal  
 Other \_\_\_\_\_

### Energy Improvement

- Mortgage loan will finance energy-related improvements.  
 Property is currently subject to a lien that could take priority over the first mortgage lien, such as a clean energy lien paid for through property taxes (e.g., the *Property Assessed Clean Energy* program).

Project Type    Condominium    Cooperative    Planned Unit Development (PUD)    Property is not located in a project

## L2. Title Information

### Title to the Property Will be Held in What Name(s):

SANFORD COCKRELL III

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

### Estate Will be Held in

- Fee Simple  
 Leasehold Expiration Date \_\_\_\_ / \_\_\_\_ / \_\_\_\_ (mm/dd/yyyy)

### Manner in Which Title Will be Held

- Sole Ownership    Joint Tenancy with Right of Survivorship  
 Life Estate    Tenancy by the Entirety  
 Tenancy in Common    Other

### Trust Information

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

### Indian Country Land Tenure

- Fee Simple On a Reservation  
 Individual Trust Land (*Allotted/Restricted*)  
 Tribal Trust Land On a Reservation  
 Tribal Trust Land Off Reservation  
 Alaska Native Corporation Land

## L3. Mortgage Loan Information

### Mortgage Type Applied For

- Conventional    USDA-RD    HELOC  
 FHA    VA    Other: \_\_\_\_\_

### Terms of Loan

Note Rate 9.115 %

Loan Term 240 (months)

### Mortgage Lien Type

- First Lien  
 Subordinate Lien

### Amortization Type

- Fixed Rate    Other (explain): \_\_\_\_\_

- Adjustable Rate

If Adjustable Rate:

Initial Period Prior to First Adjustment 1 \_\_\_\_\_ (months)

Subsequent Adjustment Period 1 \_\_\_\_\_ (months)

### Loan Features

- Balloon / Balloon Term \_\_\_\_\_ (months)  
 Interest Only / Interest Only Term 120 \_\_\_\_\_ (months)  
 Negative Amortization  
 Prepayment Penalty / Prepayment Penalty Term \_\_\_\_\_ (months)  
 Temporary Interest Rate Buydown / Initial Buydown Rate \_\_\_\_\_ %  
 Other (explain): \_\_\_\_\_

### Proposed Monthly Payment for Property

First Mortgage (P & I) \$ 2,835.00

Subordinate Lien(s) (P & I) \$ 3,226.46

Homeowner's Insurance \$ 0.08

Supplemental Property Insurance \$ 1,564.25

Property Taxes \$ 833.11

Mortgage Insurance \$ \_\_\_\_\_

Association/Project Dues (Condo, Co-Op, PUD) \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Total \$ 8,458.90

Borrower Name(s): SANFORD COCKRELL III

Uniform Residential Loan Application — Lender Loan Information

Freddie Mac Form 65 · Fannie Mae Form 1003

Effective 1/2021

Lender NMLS ID# 399798

10 of 11



GURLA20NLO\_S 0718

GURLA20S (CLS)

05/23/2025 10:06 AM PST

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

<b>DUE FROM BORROWER(S)</b>	
A. Sales Contract Price	\$
B. Improvements, Renovations, and Repairs	\$
C. Land ( <i>If acquired separately</i> )	\$
D. For Refinance: Balance of Mortgage Loans on the Property to be paid off in the Transaction <i>(See Table 3a. Property You Own)</i>	\$
E. Credit Cards and Other Debts Paid Off <i>(See Table 2c. Liabilities — Credit Cards, Other Debts, and Leases that You Owe)</i>	\$
F. Borrower Closing Costs ( <i>Including Prepaid and Initial Escrow Payments</i> )	\$ 3,425.35
G. Discount Points	\$
H. <b>TOTAL DUE FROM BORROWER(s) (Total of A thru G)</b>	<b>\$ 3,425.35</b>
<b>TOTAL MORTGAGE LOANS</b>	
I. HELOC Initial Draw at Closing	\$ 340,000.00
HELOC Total Credit Limit	\$ 400,000.00
Financed Mortgage Insurance ( <i>or Mortgage Insurance Equivalent</i> ) Amount \$	\$ 340,000.00
J. Other New Mortgage Loans on the Property the Borrower(s) is Buying or Refinancing <i>(See Table 4b. Other New Mortgage Loans on the Property You are Buying or Refinancing)</i>	\$
K. <b>TOTAL MORTGAGE LOANS (Total of I and J)</b>	<b>\$ 340,000.00</b>
<b>TOTAL CREDITS</b>	
L. Seller Credits ( <i>Enter the amount of Borrower(s) costs paid by the property seller</i> )	\$
M. Other Credits ( <i>Enter the sum of all other credits — Borrower Paid Fees, Earnest Money, Employer Assisted Housing, Lease Purchase Fund, Lot Equity, Relocation Funds, Sweat Equity, Trade Equity, Other</i> )	\$ 1,430.35
N. <b>TOTAL CREDITS (Total of L and M)</b>	<b>\$ 1,430.35</b>
<b>CALCULATION</b>	
<b>TOTAL DUE FROM BORROWER(s) (Line H)</b>	<b>\$ 3,425.35</b>
<b>LESS TOTAL MORTGAGE LOANS (Line K) AND TOTAL CREDITS (Line N)</b>	<b>- \$ 341,430.35</b>
<b>Cash From/To the Borrower (Line H minus Line K and Line N)</b>	
NOTE: This amount does not include reserves or other funds that may be required by the Lender to be verified.	(\$ 338,005.00)



## VERIFICATION OF TELEPHONE NUMBERS

Borrower(s): SANFORD COCKRELL III

Date: June 2, 2025

Loan Number: 1384347224

Property Address: 16 King street  
Charleston, SC 29401

Lender: JPMorgan Chase Bank, N.A.

Please verify the accuracy of the contact information below and check the box of the best contact phone number. If any telephone number shown below is not accurate, please make the correction(s) on this page.

- The information below is accurate.  
 The information below requires corrections.

**Borrower Name:** SANFORD COCKRELL III  
Please check the box for the best contact number:

- Home Phone Number: 917-592-0172  
 Work Phone Number:  
 Mobile/Cell Phone Number: 917-592-0172

If applicable, enter telephone number correction(s) with the corresponding number type (home, work, mobile).

  
SANFORD COCKRELL III

6/2/25

DATE

Verification of Telephone Numbers  
C8115 (1/2020) (replaces 5/18)  
ICE Mortgage Technology, Inc.  
Lender NMLS ID#: 399798

L11357974VTNUM 0624  
L11357974VTNUM (CLS)  
05/23/2025 10:06 AM PST



## WAIVER OF ESCROW

Date: June 2, 2025  
Loan No.: 1384347224  
Borrower Name(s): SANFORD COCKRELL III

Lender: JPMorgan Chase Bank, N.A.

Property Address: 16 King street  
Charleston, SC 29401

Based upon your request, this notice is to inform you that your mortgage loan with JPMorgan Chase Bank, N.A.

**will not have an escrow account.** It also describes the risk of not having an escrow account.

An escrow account (sometimes called an "impound" or "trust" account) is an account that is used to pay escrow items such as property taxes and insurance. A borrower pays into the escrow account over time, and the creditor takes money from the account to pay costs as needed. You were given the option of having an escrow account, but you told us that you didn't want one.

Lender agrees to waive the requirement for the monthly deposit of escrow funds for the above referenced mortgage loan. In consideration of this waiver, undersigned agrees to pay a fee of **N/A**.

**You are responsible for directly paying your escrow items through potentially large quarterly, semi-annual or annual payments.**

You agree to be solely responsible for the timely payment of any and all property taxes, assessments, leasehold payments, ground rents, and hazard or property insurance premiums (including flood insurance premiums, if applicable), collectively referred to as the "escrow items," affecting the above referenced property. Further, you agree to provide the Lender with written evidence of the payment of such items.

If you don't pay these costs, we could require an escrow account on your mortgage or add the costs to your loan balance. We also could require that you pay for insurance that we buy on your behalf. This insurance likely would be more expensive and provide fewer benefits than traditional homeowner's insurance.

Lender shall have the right to establish or reestablish an escrow account for the payment of the escrow items in accordance with the terms of your loan documents in the event that during the term of the mortgage loan:

- a. You fail to pay any of the escrow items such as property taxes or insurance in a prompt and timely manner;
- b. You fail to provide Lender with evidence of payment of the escrow items within two (2) weeks following your receipt of a written request from Lender;
- c. You are otherwise in default under the terms of your mortgage loan documents; or
- d. It becomes necessary for Lender to advance funds to pay all or any portion of the escrow items.

If you change your mind, even after the closing of your loan, and want to set up an escrow account on your mortgage loan, you may contact **JPMorgan Chase Bank, N.A.**

at **1-866-233-3175**.

### ACKNOWLEDGEMENT

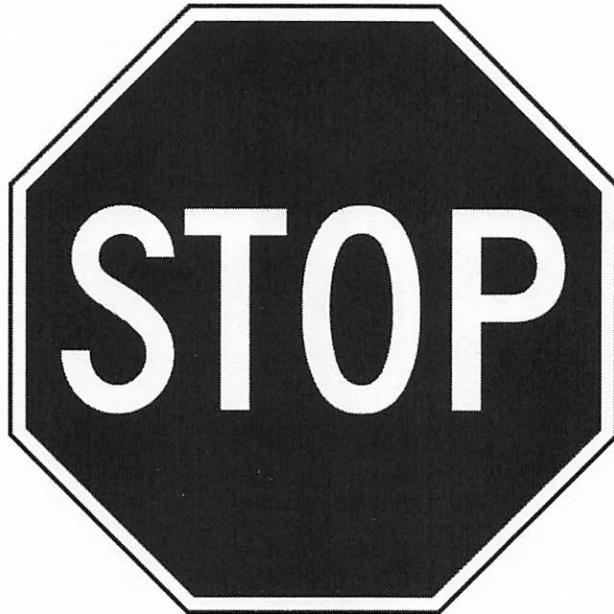
By signing below, you hereby acknowledge reading and understanding all of the information disclosed above, and receiving a copy of this disclosure on the date indicated below.

  
SANFORD COCKRELL III

  
DATE



**\*\*\*\*NOTARY ATTENTION REQUIRED\*\*\*\***



**4506-T**

**(Request for Transcript of Tax Return)**



A spouse's signature should only show  
if they are listed on Line 2a.



If spouse's name did **NOT** print on the  
Original document, the spouse **CANNOT**  
sign.

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

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

For more information about Form 4506-C, visit [www.irs.gov](http://www.irs.gov) and search IVES.

1a. Current name			2a. Spouse's current name ( <i>if joint return and transcripts are requested for both taxpayers</i> )			
i. First name <b>SANFORD</b>	ii. Middle initial	iii. Last name/BMF company name <b>COCKRELL III</b>	i. Spouse's first name	ii. Middle initial	iii. Spouse's last name	
1b. First taxpayer identification number ( <i>see instructions</i> )  <b>243-06-2591</b>			2b. Spouse's taxpayer identification number ( <i>if joint return and transcripts are requested for both taxpayers</i> )			
1c. Previous name shown on the last return filed if different from line 1a			2c. Spouse's previous name shown on the last return filed if different from line 2a			
i. First name	ii. Middle initial	iii. Last name	i. First name	ii. Middle initial	iii. Last name	
3. Current address ( <i>including apt., room, or suite no.</i> ), city, state, and ZIP code ( <i>see instructions</i> )						
a. Street address ( <i>including apt., room, or suite no.</i> ) <b>16 KING ST</b>			b. City <b>Charleston</b>	c. State <b>SC</b>	d. ZIP code <b>29401</b>	
4. Previous address shown on the last return filed if different from line 3 ( <i>see instructions</i> )						
a. Street address ( <i>including apt., room, or suite no.</i> )			b. City	c. State	d. ZIP code	
5a. IVES participant name, ID number, SOR mailbox ID, and address						
i. IVES participant name <b>DataVerify</b>			ii. IVES participant ID number	iii. SOR mailbox ID		
iv. Street address ( <i>including apt., room, or suite no.</i> ) <b>250 E. Broad St., Suite 2100</b>			v. City <b>Columbus</b>	vi. State <b>OH</b>	vii. ZIP code <b>43215</b>	
5b. Customer file number ( <i>if applicable</i> ) ( <i>see instructions</i> )			5c. Unique identifier ( <i>if applicable</i> ) ( <i>see instructions</i> ) <b>1384347224</b>			
5d. Client name, telephone number, and address ( <i>this field cannot be blank or not applicable (NA)</i> )						
i. Client name <b>JPMorgan Chase Bank, N.A.</b>			ii. Telephone number <b>800-848-9136</b>			
iii. Street address ( <i>including apt., room, or suite no.</i> ) <b>1111 Polaris Pkwy</b>			iv. City <b>Columbus</b>	v. State <b>OH</b>	vi. ZIP code <b>43240</b>	
Caution: This tax transcript is being sent to the third party entered on Line 5a and/or 5d. Ensure that lines 5 through 8 are completed before signing. ( <i>see instructions</i> )						
6. Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request for line 6 transcripts  <b>1040</b>						
a. Return Transcript <input type="checkbox"/>	b. Account Transcript <input type="checkbox"/>	c. Record of Account <input checked="" type="checkbox"/>				
7. Wage and Income transcript (W-2, 1098-E, 1099-G, etc.) <input type="checkbox"/>						
a. Enter a max of three form numbers here; if no entry is made, all forms will be sent.						
b. Mark the checkbox for taxpayer(s) requesting the wage and income transcripts. If no box is checked, transcripts will be provided for all listed taxpayers Line 1a <input type="checkbox"/> Line 2a <input type="checkbox"/>						
8. Year or period requested. Enter the ending date of the tax year or period using the mm dd yyyy format ( <i>see instructions</i> ) <b>12 / 31 / 2024</b> <b>12 / 31 / 2023</b> <b>12 / 31 / 2022</b> /      /						
Caution: Do not sign this form unless all applicable lines have been completed.						
Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or, if applicable, line 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, at least one spouse must sign; however, if both spouses' names and TINs are listed in lines 1a-1b and 2a-2b, both spouses must sign the request. If signed by a corporate officer, 1 percent or more shareholder, partner, managing member, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-C on behalf of the taxpayer. Note: This form must be received by IRS within 120 days of the signature date.						
<input checked="" type="checkbox"/> Signatory attests that he/she has read the above attestation clause and upon so reading declares that he/she has the authority to sign the Form 4506-C. See instructions.						
Sign Here	Signature for Line 1a ( <i>see instructions</i> )  <i>Sanford Cockrell III</i>			Date <b>6/2/25</b>	Phone number of taxpayer on line 1a or 2a <b>917-592-0172</b>	
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name  <i>Sanford Cockrell III</i>					
	Title ( <i>if line 1a above is a corporation, partnership, estate, or trust</i> )					
	Spouse's signature ( <i>required if listed on Line 2a</i> )			Date		
	<input type="checkbox"/> Form 4506-C was signed by an Authorized Representative			<input type="checkbox"/> Signatory confirms document was electronically signed		
	Print/Type name					

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

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

## Future Developments

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

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

## General Instructions

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

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

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

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

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

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

## Chart for ordering transcripts

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

## Specific Instructions

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

**Line 1b/2b (if spouse is also requested).** Enter the social security number (SSN) or individual taxpayer identification number (ITIN) for the individual listed on line 1a including the dashes in the correct format, or enter the employer identification number (EIN) for the business listed on line 1a including the dashes in the correct format.

**Line 1c/2c (if spouse is also requested).** Enter your previous name as shown on your last filed tax return if different than line 1a.

**Line 3.** Enter your current address in the indicated fields. If you use a P.O. Box, include it and the number in the Current Address field.

**Line 4.** Enter the address shown on the last return filed if different from the address entered on line 3.

**Note:** If the addresses on lines 3 and 4 are different and you have not changed your address with the IRS, file Form 8822, Change of Address, or Form 8822-B, Change of Address or Responsible Party — Business, with Form 4506-C.

**Line 5b.** Enter up to 10 numeric characters to create a unique customer file number that will appear on the transcript. The customer file number cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Line 5c.** Enter up to 10 alpha-numeric characters to create a unique identifier that will show in the mailbox file information. The unique identifier cannot contain an SSN, ITIN or EIN. Completion of this line is not required.

**Note.** If you use an SSN, we will not input the information and the customer file number or unique identifier will reflect a generic entry of "9999999999".

**Line 5d.** Enter the Client company name, address, and phone number in the indicated fields. A Client company receives the requested tax transcripts from the IVES participant. If the IVES participant is also the Client company, the IVES participant information should be entered on Line 5a and 5d. These fields cannot be blank or Not Applicable (NA).

**Line 6.** Enter only one tax form number (1040, 1065, 1120, etc.) per request for all line 6 transcripts request types.

**Line 6a.** Return Transcript includes most of the line items of a tax return as filed with the IRS. A tax return transcript does not reflect changes made to the account after the return is processed. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120-H, Form 1120-L, and Form 1120-S. Return transcripts are available for the current year and returns processed during the prior 3 processing years.

**Line 6b.** Account Transcript contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns.

**Line 6c.** Record of Account provides the most detailed information as it is a combination of the Return Transcript and the Account Transcript. Available for current year and 3 prior tax years.

**Line 7.** The IRS can provide a transcript that includes data from these information returns: Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. Enter up to three information return types. If no specific type is requested, all forms will be provided. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, Form W-2 information for 2016, filed in 2017, will likely not be available from the IRS until 2018. If you need Form W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213.

**Line 8.** Enter the end date of the tax year or period requested in mm dd yyyy format. This may be a calendar year, fiscal year or quarter. Enter each quarter requested for quarterly returns. Example: Enter 12 31 2018 for a calendar year 2018 Form 1040 transcript.



**CAUTION**  
*You must check the box in the signature area to acknowledge you have the authority to sign and request the information. The form will not be processed if unchecked.*

**Signature and date.** Form 4506-C must be signed and dated by the taxpayer listed on line 1a and, if listed, 2a. The IRS must receive Form 4506-C within 120 days of the date signed by the taxpayer or it will be rejected. Ensure that all applicable lines, including lines 5a through 8, are completed before signing.

**Authorized Representative:** A representative can sign Form 4506-C for a taxpayer if the taxpayer has specifically delegated this authority to the representative on Form 2848, line 5a, and Form 2848 is attached to the Form 4506-C request. If you are Heir at Law, Next of Kin, or Beneficiary, you must be able to establish a material interest in the estate or trust. If Form 4506-C is signed by a representative, the Authorized Representative check box must be marked.

**Electronic Signature:** Only IVES participants that opt in to the Electronic Signature usage can accept electronic signatures. Contact the IVES participant for approval and guidance for electronic signatures. If the Form 4506-C is signed electronically, the Electronic Signature check box must be marked.

**Individuals.** Transcripts listed on line 6 may be furnished to either spouse if jointly filed. Signatures are required for all taxpayers listed on Line 1a and 2a.

**Corporations.** Generally, Form 4506-C can be signed by:

(1) an officer having legal authority to bind the corporation, (2) any person designated by the board of directors or other governing body, or (3) any officer or employee on written request by any principal officer and attested to by the secretary or other officer. A bona fide shareholder of record owning 1 percent or more of the outstanding stock of the corporation may submit a Form 4506-C but must provide documentation to support the requester's right to receive the information.

**Partnerships.** Generally, Form 4506-C can be signed by any person who was a member of the partnership during any part of the tax period requested on line 8.

**All others.** See section 6103(e) if the taxpayer has died, is insolvent, is a dissolved corporation, or if a trustee, guardian, executor, receiver, or administrator is acting for the taxpayer.

**Documentation.** For entities other than individuals, you must attach the authorization document. For example, this could be the letter from the principal officer authorizing an employee of the corporation or the letters testamentary authorizing an individual to act for an estate.

**Privacy Act and Paperwork Reduction Act Notice.** We ask for the information on this form to establish your right to gain access to the requested tax information under the Internal Revenue Code. We need this information to properly identify the tax information and respond to your request. You are not required to request any transcript; if you do request a transcript, sections 6103 and 6109 and their regulations require you to provide this information, including your SSN or EIN. If you do not provide this information, we may not be able to process your request. Providing false or fraudulent information may subject you to penalties.

Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation, and cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by section 6103.

The time needed to complete and file Form 4506-C will vary depending on individual circumstances. The estimated average time is:

**Learning about the law or the form . . . . .** 10 min.

**Preparing the form . . . . .** 12 min.

**Copying, assembling, and sending the form to the IRS . . . . .** 20 min.

If you have comments concerning the accuracy of these time estimates or suggestions for making Form 4506-C simpler, we would be happy to hear from you. You can write to:

Internal Revenue Service  
Tax Forms and Publications Division  
1111 Constitution Ave. NW, IR-6526  
Washington, DC 20224

Do not send the form to this address. Instead, see Where to file on this page.

When recorded, return to:  
JPMorgan Chase Bank, N.A.  
Attn: Collateral Trailing  
Documents, RE:MC 8000  
Chase Records Center  
700 Kansas Lane  
Monroe, LA 71203

This document was prepared by:  
Desiree Leon  
JPMorgan Chase Bank, N.A.  
1111 Polaris Parkway  
Columbus, OH 43240

Title Order No.: 3482523  
Escrow No.: 3482523  
LOAN #: 1384347224

**MORTGAGE**  
**HOME EQUITY LINE OF CREDIT**  
**(Securing Future Advances)**

THIS MORTGAGE is made on June 2, 2025.

The mortgagor is **Sanford A. Cockrell III.**

This Mortgage is given to **JPMorgan Chase Bank, N.A.,**

whose address is **1111 Polaris Pkwy  
Columbus, OH 43240-2050.**

In this Mortgage, the terms "you," "your" and "yours" refer to the mortgagor(s). The terms "we," "us" and "our" refer to **JPMorgan Chase Bank, N.A..**

Pursuant to a Home Equity Line of Credit Agreement dated the same date as this Mortgage ("Agreement"), you may incur maximum unpaid loan indebtedness (exclusive of interest thereon) in amounts fluctuating from time to time up to the maximum principal sum outstanding at any time of **FOUR HUNDRED THOUSAND AND NO/100\*\*\*\*\* Dollars (U.S. \$400,000.00 )**. All amounts due under the Agreement must be paid in full not later than **June 10, 2055**.

You agree that this Mortgage shall continue to secure all sums now or hereafter advanced under the terms of the Agreement including, without limitation, such sums that are advanced by us whether or not at the time the sums are advanced there is any principal sum outstanding under the Agreement. The parties hereto intend that this Mortgage shall secure unpaid balances, and all other amounts due to us hereunder and under the Agreement. Any discounts charged in connection with the indebtedness secured by this Mortgage may be deferred, accrued, or capitalized.

This Mortgage secures to us: (a) the repayment of the debt evidenced by the Agreement, with interest, and all refinancings, renewals, extensions and modifications of the Agreement; (b) the payment of all other sums, with interest, advanced under this Mortgage to protect the security of this Mortgage; and (c) the performance of your covenants and agreements under this Mortgage and the Agreement. For this purpose and in consideration of the debt, you do

SC - MORTGAGE - Single Family - HELOC - HC# 4815-6454-6662v2  
ICE Mortgage Technology, Inc  
Lender NMLS ID#: 399798

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GHLC19DE (CLS)  
05/23/2025 10:06 AM PST



hereby mortgage, grant and convey to us and our successors and assigns the following described property located in  
Charleston County, South Carolina:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".  
Parcel ID Number: 4571602066

which has the address of 16 King street, Charleston, SC 29401 ("Property Address").

**TO HAVE AND TO HOLD** this property unto us and our successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Mortgage. All of the foregoing is referred to in this Mortgage as the "Property."

**YOU COVENANT** that you are lawfully seised of the estate hereby conveyed and have the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. You warrant and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

**YOU AND WE** covenant and agree as follows:

**1. Payment of Principal, Interest and Other Charges.** You shall pay when due the principal and interest owing under the Agreement and all other charges due hereunder and due under the Agreement, including any amounts you are required to pay into an escrow or impound account with us pursuant to Section 3.

**2. Application of Payments.** Unless applicable law provides otherwise, all payments received by us under the Agreement and Section 1 shall be applied by us as provided in the Agreement.

**3. Prior Mortgages; Charges; Liens.** You have disclosed to us and obtained our approval of any mortgage, deed of trust or other security agreement with a lien which has priority over this Mortgage. You shall perform all of your obligations under any mortgage, deed of trust or other security instruments with a lien which has priority over this Mortgage, including your covenants to make payments when due. You shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Mortgage, and leasehold payments or ground rents, if any. Upon our request, you shall promptly furnish to us all notices of amounts to be paid under this paragraph and receipts evidencing any such payments you make directly. You shall promptly discharge any lien (other than a lien disclosed to us in your application or in any title report we obtained) which has priority over this Mortgage.

Subject to applicable law, we may, upon notice either before or after the execution of this Mortgage, require you to pay amounts into an escrow or impound account with us, on the day monthly payments are due under the Agreement, up to the maximum amount permitted by law for the payment of all (a) taxes, assessments (including condominium and planned unit development assessments, if any) and other items which may attain priority over this Mortgage; (b) premiums for hazard insurance and any mortgage insurance required by us under this Mortgage; and (c) leasehold payments or ground rents on the Property, if any.

**4. Hazard Insurance.** You shall keep the Property insured against loss by fire, hazards included within the term "extended coverage" and any other hazards, including floods or flooding, for which we require insurance. This insurance shall be maintained in the amounts and for the periods that we require. You may choose any insurer reasonably acceptable to us. Insurance policies and renewals shall be acceptable to us and shall include a standard mortgagee clause. If we require, you shall promptly give us all receipts of paid premiums and renewal notices. If you fail to maintain coverage as required in this section, you authorize us to obtain such coverage as we in our sole discretion determine appropriate to protect our interest in the Property in accordance with the provisions in Section 6. You understand and agree that any coverage we purchase may cover only our interest in the Property and may not cover your interest in the Property or any personal property therein. You also understand and agree that the premium for any such insurance may be higher than the premium you would pay for such insurance. You shall promptly notify the insurer and us of any loss. We may make proof of loss if you do not promptly do so.

We may also, at our option and on your behalf, adjust and compromise any claims under the insurance, give releases or acquittances to the insurance company in connection with the settlement of any claim and collect and receive insurance proceeds. You appoint us as your attorney-in-fact to do all of the foregoing, which appointment you understand and agree is irrevocable, coupled with an interest with full power of substitution and shall not be affected by your subsequent disability or incompetence.

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Insurance proceeds shall be applied to restore or repair the Property damaged, if restoration or repair is economically feasible and our security would not be lessened. Otherwise, insurance proceeds shall be applied to sums secured by this Mortgage, whether or not then due, with any excess paid to you. If you abandon the Property, or do not answer within 30 days after we give notice to you that the insurer has offered to settle a claim, then we may collect and use the proceeds to repair or restore the Property or to pay sums secured by this Mortgage, whether or not then due. Any application of proceeds to principal shall not require us to extend or postpone the due date of monthly payments or change the amount of monthly payments. If we acquire the Property at a forced sale following your default, your right to any insurance proceeds resulting from damage to the Property prior to the acquisition shall pass to us to the extent of the sums secured by this Mortgage immediately prior to the acquisition.

You shall not permit any condition to exist on the Property which would, in any way, invalidate the insurance coverage on the Property.

**5. Preservation, Maintenance and Protection of the Property; Loan Application; Leaseholds.** You shall not destroy, damage or substantially change the Property, allow the Property to deteriorate, or commit waste. You shall be in default if any forfeiture action or proceeding, whether civil or criminal, is begun that in our good faith judgment could result in forfeiture of the Property or otherwise materially impair the lien created by this Mortgage or our security interest. You may cure such a default, as provided in Section 17, by causing the action or proceeding to be dismissed with a ruling that, in our good faith determination, precludes forfeiture of your interest in the Property or other material impairment of the lien created by this Mortgage or our security interest. You shall also be in default if you, during the loan application process, gave materially false or inaccurate information or statements to us (or failed to provide us with any material information) in connection with the loan evidenced by the Agreement, including, but not limited to, representations concerning your occupancy of the Property as a principal residence. If this Mortgage is on a leasehold, you shall comply with the lease. You shall not surrender the leasehold estate and interests herein conveyed or terminate or cancel the ground lease. You shall not, without our express written consent, alter or amend the ground lease. If you acquire fee title to the Property, the leasehold and fee title shall not merge unless we agree to the merger in writing.

**6. Protection of Our Rights in the Property; Mortgage Insurance.** If you fail to perform the covenants and agreements contained in this Mortgage, or there is a legal proceeding that may significantly affect our rights in the Property (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture or to enforce laws or regulations), then we may do, and pay for, anything necessary to protect the Property's value and our rights in the Property. Our actions may include paying any sums secured by a lien which has priority over this Mortgage or over any advance under the Agreement or this Mortgage, appearing in court, paying reasonable attorney's fees, paying any sums which you are required to pay under this Mortgage and entering on the Property to make repairs. We do not have to take any action we are permitted to take under this Section; and amounts we pay under this Section shall become additional debts you owe us and shall be secured by this Mortgage. These amounts shall bear interest from the disbursement date at the rate established under the Agreement and shall be payable, with interest, upon our request. If we required mortgage insurance as a condition of making the loan secured by this Mortgage, you shall pay the premiums for such insurance until such time as the requirement for the insurance terminates.

**7. Inspection.** We may enter and inspect the Property at any reasonable time and upon reasonable notice.

**8. Condemnation.** The proceeds of any award for damages, direct or consequential, in connection with any condemnation or other taking of any part of the Property, or for conveyance in lieu of condemnation, are hereby assigned and shall be paid to us. If the Property is abandoned, or if, after notice by us to you that the condemnor offers to make an award or settle a claim for damages, you fail to respond to us within 30 days after the date the notice is given, we are authorized to collect and apply the proceeds, at our option, either to restoration or repair of the Property or to the sums secured by this Mortgage, whether or not then due. Unless we and you otherwise agree in writing, any application of proceeds to principal shall not extend or postpone the due date of the monthly payments payable under the Agreement and Section 1 or change the amount of such payments.

**9. No Release Upon Extension or Modification.** Our granting of any extension of time for payment or our agreement to modify the terms of repayment of the obligations under the Agreement or the requirements in this Mortgage shall not operate to release you from your obligations or liability under the Agreement or this Mortgage.

**10. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Mortgage shall bind and benefit your successors and permitted assigns. Your covenants and agreements shall be joint and several. Anyone who co-signs this Mortgage but does not execute the Agreement: (a) is co-signing this Mortgage only to mortgage, grant and convey such person's interest in the Property; (b) is not personally obligated to pay the Agreement, but is obligated to pay all other sums secured by this Mortgage; and (c) agrees that we and anyone else who signs this Mortgage may agree to extend, modify, forbear or make any accommodations regarding the terms of this Mortgage or the Agreement without such person's consent.

**11. Loan Charges.** If the loan secured by this Mortgage is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from you which exceed permitted limits will be refunded to you. We may choose to make this refund by reducing the principal owed under the Agreement or by making a direct payment to you. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge under the Agreement.

**12. Notices.** Unless otherwise required by law, any notice to you provided for in this Mortgage shall be delivered or mailed by first class mail to the Property Address or any other address you designate by notice to us, and any notice to us shall be delivered or mailed by first class mail to our address stated above or any other address we designate by notice to you.

**13. Governing Law; Severability.** The interpretation and enforcement of this Mortgage shall be governed by the law of the jurisdiction in which the Property is located, except as preempted by federal law. In the event that any provision or clause of this Mortgage or the Agreement conflicts with applicable law, such conflict shall not affect other provisions of



this Mortgage or the Agreement which can be given effect without the conflicting provision. To this end the provisions of this Mortgage and the Agreement are declared to be severable.

**14. Transfer of the Property.** If all or any part of the Property or any interest in it is sold or transferred without our prior written consent, we may, at our option, require immediate payment in full of all sums secured by this Mortgage. However, this option shall not be exercised by us if exercise is prohibited by federal law as of the date of this Mortgage.

**15. Sale of Agreement; Change of Loan Servicer.** The Agreement or a partial interest in the Agreement (together with this Mortgage) may be sold one or more times without prior notice to you. A sale may result in a change in the entity (known as the "Loan Servicer") that collects monthly payments due under the Agreement and this Mortgage. There also may be one or more changes of the Loan Servicer unrelated to the sale of the Agreement. If there is a change of the Loan Servicer, you will be given written notice of the change as required by applicable law. The notice will state the name and address of the new Loan Servicer and the address to which payments should be made. The notice will also contain any information required by applicable law.

**16. Hazardous Substances.** You shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances on or in the Property. You shall not do, nor allow anyone else to do, anything affecting the Property that is in violation of any Environmental Law. The preceding two sentences shall not apply to the presence, use, or storage on the Property of Hazardous Substances in quantities that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property. You shall promptly give us written notice of any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which you have actual knowledge. If you learn or are notified by any government or regulatory authority, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, you shall promptly take all necessary remedial actions in accordance with Environmental Law. As used in this Mortgage, "Hazardous Substances" are those substances defined as toxic or hazardous substances by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials. As used in this Mortgage, "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection.

**17. Acceleration; Remedies.** You will be in default if (1) any payment required by the Agreement or this Mortgage is not made when it is due; (2) we discover that you have committed fraud or made a material misrepresentation in connection with the Agreement; or (3) your action, or your failure to act, adversely affects our security for the Agreement or any right we have in the Property. If a default occurs, we will give you notice specifying: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to you, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Mortgage, foreclosure by judicial proceeding and sale of the Property. The notice shall further inform you of the right to reinstate after acceleration and the right to assert in the foreclosure proceeding the nonexistence of a default or any other defense you may have to acceleration and foreclosure. If the default is not cured on or before the date specified in the notice, we, at our option, may declare all of the sums secured by this Mortgage to be immediately due and payable without further demand and may foreclose this Mortgage by judicial proceeding. We shall be entitled to collect in such proceeding all expenses of foreclosure, including, but not limited to, reasonable attorneys' fees as permitted by applicable law.

**18. Discontinuance of Enforcement.** Notwithstanding our acceleration of the sums secured by this Mortgage under the provisions of Section 17, we may, in our sole discretion and upon such conditions as we in our sole discretion determine, discontinue any proceedings begun to enforce the terms of this Mortgage.

**19. Release.** Upon your request that we terminate the Agreement secured by this Mortgage and payment of all sums secured by this Mortgage, this Mortgage shall become null and void and we shall release this Mortgage. You will be responsible for all costs of recording such release.

**20. Additional Charges.** You agree to pay reasonable charges as allowed by law in connection with the servicing of this loan including, without limitation, the costs of obtaining tax searches and subordinations, provided, however, that nothing contained in this section is intended to create and shall not be construed to create any duty or obligation by us to perform any such act, or to execute or consent to any such transaction or matter, except a release of the Mortgage upon full repayment of all sums secured thereby.

**21. Homestead Waiver; Forbearance By Lender Not A Waiver.** You waive all rights of homestead exemption in the property. You waive the right to assert any statute providing appraisal rights which may reduce any deficiency judgment obtained by us against you in the event of foreclosure under this Mortgage. No waiver by us at any time of any term, provision or covenant contained in this Mortgage or in the Agreement secured hereby shall be deemed to be or construed as a waiver of any other term, provision or covenant or of the same term, provision or covenant at any other time.

**22. Future Advances.** The lien of this Mortgage shall secure the existing indebtedness under the Agreement and any future advances made under this Mortgage up to one hundred fifty percent (150%) of the original credit line provided in the Agreement plus interest thereon, reasonable attorneys' fees, and court costs.

**23. Riders to this Mortgage.** If one or more riders are executed by you and recorded together with this Mortgage, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Mortgage as if the rider(s) were part of this Mortgage.

- Condominium Rider     1-4 Family Rider     Planned Unit Development Rider  
 Other(s) (specify)

Home Equity Line of Credit Rider to Security Instrument



**24. Waiver of Appraisal Rights.** The laws of South Carolina provide that in any real estate foreclosure proceeding a defendant against whom a personal judgment is taken or asked may within thirty days after the sale of the mortgaged property apply to the court for an order of appraisal. The statutory appraisal value as approved by the court would be substituted for the high bid and may decrease the amount of any deficiency owing in connection with the transaction. **THE UNDERSIGNED HEREBY WAIVES AND RELINQUISHES THE STATUTORY APPRAISAL RIGHTS WHICH MEANS THE HIGH BID AT THE JUDICIAL FORECLOSURE SALE WILL BE APPLIED TO THE DEBT REGARDLESS OF ANY APPRAISED VALUE OF THE MORTGAGED PROPERTY.** This waiver does not apply in any real estate foreclosure proceeding relating to a dwelling place as defined in S.C. Code Ann. § 12-37-250 or to a consumer credit transaction as defined in S.C. Code Ann. § 37-1-301.

IN WITNESS WHEREOF, you have hereunto set your hand and seal the day and year first above written.

Caron Witness  
M. A. Brooks Amy Romanowski Witness  
M. A. Brooks

Sanford Cockrell III 6/12/25 (Seal)  
 SANFORD COCKRELL III DATE

State of South Carolina  
 County of Charleston

The foregoing instrument was acknowledged before me this 6/12/25 (date) by  
 SANFORD COCKRELL III.

Michael Aloysius Brooks (Official Seal)  
 (Signature of Person Taking Acknowledgement)  
Notary Public Michael A. Brooks '13  
 (Title or Rank)

(Serial Number, if any)

Lender: JPMorgan Chase Bank, N.A.  
 NMLS ID: 399798  
 Loan Originator: Jonathan King  
 NMLS ID: 2244751

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

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 ICE Mortgage Technology, Inc.  
 Lender NMLS ID#: 399798

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

# Request for Taxpayer Identification Number and Certification

Go to [www.irs.gov/FormW9](http://www.irs.gov/FormW9) for instructions and the latest information.

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

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

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.)

**SANFORD COCKRELL III**

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.

**16 KING ST**

6 City, state, and ZIP code

**Charleston, SC 29401**

7 List account number(s) here (optional)

**1384347224**

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)

**JPMorgan Chase Bank, N.A.  
1111 Polaris Pkwy  
Columbus, OH 43240-2050**

**Social security number**

2	4	3	-	0	6	-	2	5	9	1
---	---	---	---	---	---	---	---	---	---	---

or

**Employer identification number**

--	--	--	--	--	--	--	--	--	--	--

## 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.

## Part II Certification

Under penalties of perjury, I certify that:

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

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

**Sign Here** Signature of U.S. person

*Sanford Cockrell III*

Date

*6/2/25*

## General Instructions

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

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

## What's New

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

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

## Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS is giving you this form because they must obtain your correct taxpayer identification number (TIN), which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN),

or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following:

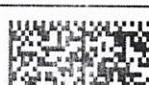
- Form 1099-INT (interest earned or paid).
- Form 1099-DIV (dividends, including those from stocks or mutual funds).
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds).
- Form 1099-NEC (nonemployee compensation).
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers).
- Form 1099-S (proceeds from real estate transactions).
- Form 1093-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:**

- Certify that the TIN you are giving is correct (or you are waiting for a number to be issued);
- 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.



Form W-9 (Rev. 3-2024)

- 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 <sup>1</sup>	Generally, exempt payees 1 through 5. <sup>2</sup>
• Payments made in settlement of payment card or third-party network transactions	Exempt payees 1 through 4.

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

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

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

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

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

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

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

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

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

G – A real estate investment trust.

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

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

J – A bank as defined in section 581.

K – A broker.

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

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

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



**Line 5**

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

**Line 6**

Enter your city, state, and ZIP code.

**Part I. Taxpayer Identification Number (TIN)**

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

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

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

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

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

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

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

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

**Part II. Certification**

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

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

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

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

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

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

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

**5. Mortgage interest paid by you, acquisition or abandonment of secured property, cancellation of debt, qualified tuition program**

payments (under section 529), ABLE accounts (under section 529A), IRA, Coverdell ESA, Archer MSA or HSA contributions or distributions, and pension distributions. You must give your correct TIN, but you do not have to sign the certification.

**What Name and Number To Give the Requester**

For this type of account:	Give name and SSN of:
1. Individual	The individual
2. Two or more individuals (joint account) other than an account maintained by an FFI	The actual owner of the account or, if combined funds, the first individual on the account <sup>1</sup>
3. Two or more U.S. persons (joint account maintained by an FFI)	Each holder of the account
4. Custodial account of a minor (Uniform Gift to Minors Act)	The minor <sup>2</sup>
5. a. The usual revocable savings trust (grantor is also trustee) b. So-called trust account that is not a legal or valid trust under state law	The grantor-trustee <sup>1</sup>
6. Sole proprietorship or disregarded entity owned by an individual	The actual owner <sup>1</sup>
7. Grantor trust filing under Optional Filing Method 1 (see Regulations section 1.671-4(b)(2)(i)(A))**	The owner <sup>3</sup>
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 <sup>4</sup>
10. Corporation or LLC electing corporate status on Form 8832 or Form 2553	The corporation
11. Association, club, religious, charitable, educational, or other tax-exempt organization	The organization
12. Partnership or multi-member LLC	The partnership
13. A broker or registered nominee	The broker or nominee
14. Account with the Department of Agriculture in the name of a public entity (such as a state or local government, school district, or prison) that receives agricultural program payments	The public entity
15. Grantor trust filing Form 1041 or under the Optional Filing Method 2, requiring Form 1099 (see Regulations section 1.671-4(b)(2)(i)(B))**	The trust

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

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

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

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

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

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

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

**Secure Your Tax Records From Identity Theft**

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

To reduce your risk:

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

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

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

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



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

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

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

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

Go to [www.irs.gov/IdentityTheft](http://www.irs.gov/IdentityTheft) to learn more about identity theft and how to reduce your risk.

### Privacy Act Notice

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



## HOME EQUITY REVOLVING LOAN DISBURSEMENT SCHEDULE

Loan Number: 1384347224

Disbursement Date: 06/06/2025

Lender: JPMorgan Chase Bank, N.A.

Borrower Name: SANFORD COCKRELL III

Property Address: 16 King street  
Charleston, SC 29401

Mailing Address: 16 KING ST  
Charleston, SC 29401

Borrower(s) requests the following disbursements and/or advance indicated below. If any estimated amount shown below varies from the actual paid (as of the date of closing), the Borrower(s) agrees to the actual amount and, if applicable, the corresponding change to the advance shown below. Borrower(s) agrees that any disbursement and/or advance is made under Borrower's Home Equity Line of Credit Agreement and Disclosure Statement (Agreement).

**FEES:**

		<b>AMOUNT</b>
Loan Origination Fee	TO JPMorgan Chase Bank, N.A.	\$1,995.00
Appraisal Fee	TO Solidifi Inc	PAID
Credit Report	TO CoreLogic Credco	PAID
Flood Certification	TO CoreLogic	PAID
Flood Life of Loan Coverage	TO CoreLogic Flood Services	PAID
ID Verification Fee	TO Data Verify	PAID
Settlement Fee	TO Mortgage Connect, LP	PAID
Abstract or Title Search	TO Mortgage Connect, LP	PAID
Admin/Processing Fee	TO Mortgage Connect, LP	PAID
Recording Service	TO Mortgage Connect, LP	PAID
Recording Fees	TO County Recorder	PAID
SUB-TOTAL of all loan fees		\$1,995.00
TOTAL ADVANCE		\$340,000.00
CASH TO/FROM BORROWER(S)		\$338,005.00

*Sanford Cockrell III*  
SANFORD COCKRELL III

(Seal)



DATE: June 2, 2025  
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224  
PROPERTY ADDRESS: 16 King street  
Charleston, SC 29401

### NOTICE OF RIGHT TO CANCEL

**Your Right to Cancel:** We have agreed to establish an open-end credit account for you, and you have agreed to give us a security interest in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events.

1. the opening date of your account which is June 2, 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 the account.

If you cancel the account, the security interest in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the security interest in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

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 shown 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 the account, you may do so by notifying us, in writing, at:  
JPMorgan Chase Bank, N.A.  
Mail Code: OH1-9000, 3415 Vision Drive  
Columbus, OH 43240-2050  
Att:Funder  
FAX: 866-457-0256

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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of June 5, 2025 (date) (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

SANFORD COCKRELL III

DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

The undersigned each acknowledge receipt of two completely filled in copies of the above Notice of Right to Cancel.

SANFORD COCKRELL III

DATE

•Notice of Right to Cancel – Model G-5  
ICE Mortgage Technology, Inc.  
Lender NMLS ID#: 399798

GRT5 0418  
GRT5 (CLS)  
05/23/2025 10:06 AM PST



DATE: June 2, 2025  
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224  
PROPERTY ADDRESS: 16 King street  
Charleston, SC 29401

### NOTICE OF RIGHT TO CANCEL

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1. the opening date of your account which is June 2, 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 the account.

If you cancel the account, the security interest in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the security interest in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

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 shown 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 the account, you may do so by notifying us, in writing, at:  
JPMorgan Chase Bank, N.A.  
Mail Code: OH1-9000, 3415 Vision Drive  
Columbus, OH 43240-2050  
Att:Funder  
FAX: 866-457-0256

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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of **June 5, 2025** (date) (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

SANFORD COCKRELL III

DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

The undersigned each acknowledge receipt of two completely filled in copies of the above Notice of Right to Cancel.

  
SANFORD COCKRELL III

6/2/25

DATE

• Notice of Right to Cancel -- Model G-5  
ICE Mortgage Technology, Inc  
Lender NMLS ID#: 399798

GRT5 0418  
GRT5 (CLS)

05/23/2025 10:06 AM PST



DATE: June 2, 2025  
BORROWER: SANFORD COCKRELL III

LOAN #: 1384347224  
PROPERTY ADDRESS: 16 King street  
Charleston, SC 29401

### NOTICE OF RIGHT TO CANCEL

**Your Right to Cancel:** We have agreed to establish an open-end credit account for you, and you have agreed to give us a security interest in your home as security for the account. You have a legal right under federal law to cancel the account, without cost, within three business days after the latest of the following events.

1. the opening date of your account which is June 2, 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 the account.

If you cancel the account, the security interest in your home is also cancelled. Within 20 days of receiving your notice, we must take the necessary steps to reflect the fact that the security interest in your home has been cancelled. We must return to you any money or property you have given to us or to anyone else in connection with the account.

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 shown 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 the account, you may do so by notifying us, in writing, at:  
JPMorgan Chase Bank, N.A.  
Mail Code: OH1-9000, 3415 Vision Drive  
Columbus, OH 43240-2050  
Att:Funder  
FAX: 866-457-0256

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 no matter how you notify us because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than midnight of June 5, 2025 (date) (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

SANFORD COCKRELL III

DATE

Joint owners of the property subject to the security interest may have the right to rescind the transaction. The exercise of this right by one owner shall be effective as to all owners.

The undersigned each acknowledge receipt of two completely filled in copies of the above Notice of Right to Cancel.

SANFORD COCKRELL III

6/2/25  
DATE

• Notice of Right to Cancel – Model G-5  
ICE Mortgage Technology, Inc.  
Lender NMLS ID#: 399798

GRT5 0418  
GRT5 (CLS)  
05/23/2025 10:06 AM PST



## SIGNATURE/NAME AFFIDAVIT

RE:	LOAN NUMBER	PROPERTY ADDRESS
	1384347224	16 King street, Charleston, SC 29401

BEFORE ME, the undersigned authority, a Notary Public in and for said County and State, on this day personally appeared, SANFORD COCKRELL III

who, after being by me first duly sworn, upon oath does depose and say:

THAT, SANFORD COCKRELL III  
as the name is signed on the note and/or security instrument is one and the same person as;

as the name appears in various loan documents.

Sanford Cockrell III  
SANFORD COCKRELL III

6/2/25

DATE

State of South Carolina  
County of Charleston

Signed and sworn to (or affirmed) before me on this 6/2/25 (date) by SANFORD COCKRELL III.

ELK (Official Seal)

(Signature of Person Taking Acknowledgement)

Michael Aloysius Brooks  
(Title or Rank)

(Serial Number, if any)

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



## DOCUMENT CORRECTION AGREEMENT

Borrower(s): SANFORD COCKRELL III Date: 06/02/2025  
Property Address: 16 King street Charleston, SC 29401 Loan Number: 1384347224  
Lender: JPMorgan Chase Bank, N.A.

**AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:** In consideration of **Lender** disbursing funds for the closing of the **Loan** secured by the **Property** being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documentation, **Borrower(s)** agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the **Loan**, upon request of the **Lender**, **Borrower(s)** will comply with **Lender's** request to execute, acknowledge, initial and deliver to **Lender** any documentation **Lender** deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the **Lender** hereby indemnifies the **Borrower(s)** against any loss associated with a demand on the original note. All documents **Lender** requests of **Borrower(s)** shall be referred to as "Replacement Documents". **Borrower(s)** agrees to deliver the Replacement Documents within ten (10) days after receipt by **Borrower(s)** of a written request for such replacement. **Borrower(s)** also agrees that upon request **Borrower(s)** will supply additional amounts and/or pay to **Lender** any additional sum previously disclosed to **Borrower(s)** as a cost or fee associated with the **Loan**, which for whatever reason was not collected at closing.

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

**FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT:** If the **Loan** is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), **Borrower(s)** failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give **Lender** the option of declaring all sums secured by the loan documents immediately due and payable.

**BORROWER LIABILITY:** If **Borrower(s)** fails or refuses to execute, acknowledge, initial and deliver the Replacement Documents or provide the Additional Documents or Fees to **Lender** more than ten (10) days after being requested to do so by **Lender**, and understanding that **Lender** is relying on these representations, **Borrower(s)** agree(s) to be liable for any and all loss or damage which **Lender** reasonably sustains thereby, including, but not limited to all reasonable attorney's fees and costs incurred by **Lender**.

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

Borrower

 6/2/25

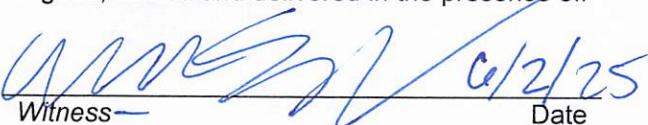
SANFORD COCKRELL III

Date

Date

Date

Signed, sealed and delivered in the presence of:

 6/2/25

Witness

Date

Amy Romanowski

 6/2/25

Witness

Michael A. Brooks

Date





## FAIR LENDING STATEMENT

Borrower(s): SANFORD COCKRELL III Date: 06/02/2025  
Loan Number: 1384347224  
Property Address: 16 King street Charleston, SC 29401  
Lender: JPMorgan Chase Bank, N.A.

JPMorgan Chase & Co. (JPMorgan Chase) is committed to treating all individuals fairly and equitably in the conduct of its lending businesses in all jurisdictions where it conducts business. This commitment is part of our fundamental mission of providing quality financial services to existing and prospective customers in accordance with all applicable laws. In the United States, this principle is embodied in fair lending laws such as the Equal Credit Opportunity Act and the Fair Housing Act and applicable state laws. These laws require the equitable treatment of all credit applicants, without regard to race, sex, sexual orientation, color, national origin, religion, age, marital status, disability, familial status, the fact that all or part of the applicant's income derives from public assistance program; or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act. Denying any person equal access to basic economic opportunities, such as home ownership or credit, is morally repugnant, and has no place in our company and will not be tolerated.

Only through the efforts of all of us at JPMorgan Chase can we ensure that every applicant for credit receives fair and equitable treatment and that we have helped each member of the communities JPMorgan Chase serves reach his or her fullest potential.

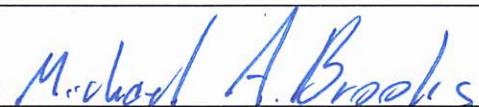


## SOUTH CAROLINA PRACTICE OF LAW CERTIFICATION

Borrower(s): SANFORD COCKRELL III Date: 06/02/2025  
Loan Number: 1384347224  
Property Address: 16 King street Charleston, SC 29401  
Lender: JPMorgan Chase Bank, N.A.

Closing Date: 06/02/2025

Closing Agent's Name:



Supervising Attorney (if different than Closing Agent):

By signing below, I acknowledge my understanding that under South Carolina state law, the closing of real estate transactions is considered the practice of law. Specifically, I understand that a licensed South Carolina attorney is required to either directly control, or supervise, all aspects of the closing, including disbursement of the loan proceeds. By signing below, I hereby certify that all aspects of the closing have been properly supervised by the attorney referenced above.

 Signature of Closing Agent

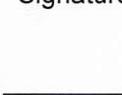
6/2/25 Date

 Signature of Supervisory Attorney

Date

 Printed Name of Closing Agent

6/2/25 Date

 Printed Name of Supervisory Attorney

Date

Law Firm Name



# ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: 06/02/2025

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240 General User	Subject Property: 16 King street Charleston, SC 29401	Borrower(s): <b>SANFORD COCKRELL III</b>
Loan Number: 1384347224	Interest Rate: 9.115 %	Type of Loan: HELOC
Loan Program: HELOC	Term: 240	Sales Price:
<b>Estimated Closing Costs</b>		
<b>800. Items Payable in Connection with Loan</b>		
A    Loan Origination Fees    0.665 %	\$ 1,995.00	
Application Fees	\$ _____	\$ _____
Processing Fees	\$ _____	\$ _____
Underwriting Fees	\$ _____	\$ _____
Broker Fees	\$ _____	\$ _____
Broker Compensation	\$ _____	\$ _____
802. Credit or Charge for Interest Rate	\$ _____	\$ _____
<b>803. Adjusted Origination Charges</b>	\$ 1,995.00	
804. L Appraisal Fee to Solidifi Inc	\$ 700.00	
805. L Credit Report to CoreLogic Credco	\$ 83.55	
806. Tax Service to	\$ _____	\$ _____
807. L Flood Certification to CoreLogic	\$ 2.25	
808. L Flood Life of Loan Coverage to CoreLogic Flood	\$ 2.25	
809. L ID Verification Fee to Data Verify	\$ 7.30	
810.	\$ _____	\$ _____
811.	\$ _____	\$ _____
812.	\$ _____	\$ _____
813.	\$ _____	\$ _____
814.	\$ _____	\$ _____
815.	\$ _____	\$ _____
816.	\$ _____	\$ _____
817.	\$ _____	\$ _____
818.	\$ _____	\$ _____
819.	\$ _____	\$ _____
820.	\$ _____	\$ _____
821.	\$ _____	\$ _____
822.	\$ _____	\$ _____
823.	\$ _____	\$ _____
824.	\$ _____	\$ _____
825.	\$ _____	\$ _____
826.	\$ _____	\$ _____
827.	\$ _____	\$ _____
828.	\$ _____	\$ _____
829.	\$ _____	\$ _____
830.	\$ _____	\$ _____
831.	\$ _____	\$ _____
832.	\$ _____	\$ _____
833.	\$ _____	\$ _____
834.	\$ _____	\$ _____
835.	\$ _____	\$ _____
<b>Total Estimated Closing Costs</b>		\$ 3,425.35
<b>S – Paid by Seller</b>	<b>B – Paid by Broker</b>	<b>A – APR Affected by Cost</b>
<b>S/ – Split by Seller &amp; Others</b>	<b>L – Paid by Lender</b>	<b>O – Paid by Other</b>
		<b>P – Paid Outside Closing (POC)</b>



# ITEMIZED FEE WORKSHEET

(For Use with Service Providers and Investors)

Date: 06/02/2025

The information provided below reflects estimates of the charges that are likely to be incurred at the settlement of this loan. The fees listed are estimates; some actual charges may be more or less. This transaction may not involve a fee for every item listed.

Provided By: JPMorgan Chase Bank, N.A. 1111 Polaris Parkway Columbus, OH 43240 General User	Subject Property: 16 King street Charleston, SC 29401	Borrower(s): <b>SANFORD COCKRELL III</b>
Loan Number: 1384347224	Interest Rate: 9.115 %	Type of Loan: HELOC      Base Loan Amt: \$400,000.00
Loan Program: HELOC	Term: 240	Sales Price:      Total Loan Amt: \$400,000.00

## Estimated Reserve/Prepaid Costs

<b>900. Items Required by Lender to be Paid in Advance</b>		<b>1000. Reserves Deposited with Lender</b>			
901. Daily Interest	Days @ \$ 84.9068	\$ _____	1001. Initial Deposit into Escrow Account	\$ _____	
902. Mortgage Ins Premium to		\$ _____	1002. Homeowner's Ins	mths @ \$ 0.08	\$ _____
903. Homeowner's Insurance to		\$ _____	1003. Mortgage Ins	mths @ \$	\$ _____
904.		\$ _____	1004. Property Taxes	mths @ \$ 833.11	\$ _____
905. VA Funding Fee		\$ _____	1005. City Property Tax	mths @ \$	\$ _____
906. Flood Insurance		\$ _____	1006. Flood Reserve	mths @ \$ 1,564.25	\$ _____
907.		\$ _____	1007.	mths @ \$	\$ _____
908.		\$ _____	1008.	mths @ \$	\$ _____
909.		\$ _____	1009.	mths @ \$	\$ _____
910.		\$ _____	1010. USDA Annual Fee	mths @ \$	\$ _____
911.		\$ _____	1011. Aggregate Adjustment	- \$	\$ _____
912.		\$ _____	<b>Total Estimated Reserve/Prepaid Costs</b>		\$ _____

## Transaction Summary

<b>Total Estimated Monthly Payment</b>		<b>Total Estimated Funds Needed to Close</b>	
Principal and Interest	\$ 2,835.00	Purchase Price/Payoff	(+) \$ _____
Other Financing (P & I)	\$ 3,226.46	Total Estimated Closing Costs	(+) \$ 3,425.35
Hazard Insurance	\$ 0.08	Total Estimated Reserve/Prepaid Costs	(+) \$ _____
Real Estate Taxes	\$ 833.11	Discounts (if borrower will pay)	(+) \$ _____
Mortgage Insurance	\$ _____	FHA UFMIP/VA Funding Fee	(+) \$ _____
HOA Dues	\$ _____	<b>Total Costs</b>	(c) \$ 3,425.35
Other	\$ _____	Loan Amount	(-) \$ 400,000.00
<b>Total Monthly Payment</b>	<b>\$ 8,458.90</b>	Non-Borrower Paid Closing Costs	(-) \$ 1,430.35
<b>Closing Costs Summary</b>		FHA UFMIP/VA Fee Financed	(-) \$ _____
Borrower Paid Closing Costs	(a) \$ 1,995.00	Total Lender Credit	(-) \$ _____
Total Lender Paid CC	\$ 1,430.35		(-) \$ _____
Total Non-Borrower Paid CC	(b) \$ 1,430.35		(-) \$ _____
Total Lender Credit	\$ _____		(-) \$ _____
<b>Total Closing Costs</b>	<b>(a + b) \$ 3,425.35</b>		(-) \$ _____
		First Mortgage	(-) \$ _____
		Second Mortgage (Sub Financing)	(-) \$ _____
		Closing Costs from 1st Lien	(-) \$ _____
		<b>Total Credits</b>	(d) \$ 341,430.35
		<b>Cash to borrower</b>	(c - d) \$ -338,005.00

**S** – Paid by Seller  
**S/** – Split by Seller & Others

**B** – Paid by Broker  
**L** – Paid by Lender

**A** – APR Affected by Cost  
**O** – Paid by Other

**P** – Paid Outside Closing (POC)



## HOME EQUITY CLOSING INSTRUCTIONS

**Lender:** JPMorgan Chase Bank, N.A.  
1111 Polaris Parkway  
Columbus, OH, 43240

**Closing Agent/Attorney:** Mortgage Connect, LP  
600 Clubhouse Drive  
Moon Twp, PA 15108  
866-789-1814

**Dedicated Closing Team:** (855)788-6693

**Loan Number:** 1384347224      **Title Number:** 3482523

**Borrower Information:** SANFORD COCKRELL III

**Property Address:** 16 King street  
Charleston, SC, 29401      **Mailing Address:** 16 KING ST  
Charleston, SC, 29401

### Transaction Summary

Closing/Signing Date	06/02/2025	Wire Amount	\$338,005.00
Disbursement/Funding Date	06/06/2025	Credit Limit Amount	\$400,000.00
First Payment Date	07/10/2025	Disbursement Amount	\$340,000.00
Rescission Expiration Date	06/05/2025	Purpose	Cash-Out Refinance
Document/Credit Expiration Date	08/05/2025	Occupancy	Primary Residence
Origination Fee	\$1,995.00	Collateral Value	\$2,735,000
Annual Percentage Rate	9.115%	Property Type	Detached
Index (WSJ Prime Rate)	7.50000%	Lien Position	Second Lien
Margin	1.615%		

### Part 1 – General Conditions

**Thank you for acting on our behalf as the designated Closing Agent for this transaction. In this capacity, you will comply with all applicable federal, state and local laws. You may not disburse our funds unless you fully comply with all closing instructions. Any changes to these instructions must be made in writing and signed by the Lender. These instructions will cover the fees, loan-specific conditions, documents and title requirements of this transaction.**

\*\*\*Your signature is required to certify compliance with these instructions.\*\*\*  
**\*\*Please contact Chase if you have any questions or require any changes.  
 No changes can be made to any documents without Lender approval.\*\***

**FOR CLOSING AGENT USE ONLY and is not to be shared with or provided to the borrower(s).**



**WITHIN 72 HOURS OF DISBURSEMENT OF FUNDS**, the Closing Agent must send, by overnight delivery, all documents and evidence of satisfaction of conditions (fully executed and notarized as applicable) to the address of the Lender noted below. The Closing Agent is required to provide the Lender with executed documents not more than 72 hours following the funding.

**Chase Records Center Warehouse**  
**Intake Mail Code LA4-4774**  
**700 Kansas Lane**  
**Monroe, LA 71203**

Recorded Documents and Title Policies must be returned/forwarded to:

**Chase Records Center**  
**Attn: Collateral Trailing Documents**  
**RE: MC 8000**  
**700 Kansas Lane**  
**Monroe, LA 71203**

**Refinancing by Original Lender** - In most cases, the Lender will "net fund" the payoff amount of the existing loan. When the Lender "net funds," you will not receive funds from the Lender unless the amount of the refinance exceeds the payoff on the existing loan.

**When the Lender does "net fund," you must use the final payoff provided by the Lender.** If the borrower has an escrow/impound account and has authorized us to do so, any positive escrow balance will be applied in calculating the final payoff. If the borrower has not so authorized, escrow funds will be returned to borrower separately.

**Borrower Identity** - Confirm borrower(s) identity at closing by viewing an original government-issued picture identification or two (2) original alternate proofs of identification (i.e. Social Security card and major credit card).

**Closing Conditions** - Satisfy all conditions noted on Schedule A - Conditions to be Satisfied for Closing.

**Funds Disbursement** - The Closing Agent must contact the Lender to confirm disbursement of funds on the designated disbursement date referenced above. As to rescindable loans, the Closing Agent must contact all consumers with rescission rights to verify that they have not rescinded prior to disbursement. If the loan cannot be settled on the scheduled closing date above, immediately contact the Lender's Dedicated Closing Team. Failure to do so will subject your company to payment of any interest charges or penalties the Lender incurs during the days that the Lender was not notified.

**Undisclosed Fees/Unrecorded Payoffs** - The Closing Agent must notify the Lender in writing if it has knowledge of a transaction containing an unrecorded payoff or fee to a third party person or entity that was not disclosed on the title commitment or real estate purchase agreement. The Closing Agent is not authorized to close the loan until it has provided the required notice and received the Lender's written approval to proceed.

**Source of Funds** - The Closing Agent must notify the Lender in writing if it has any reason to believe that funds to close or the earnest money deposit may have come from a source other than borrower. The Closing Agent must not complete the closing without the Lender's written approval.

**Other Transactions** - The Closing Agent must notify the Lender in writing if it has knowledge of a closing involving the borrower or a transaction involving the subject property that occurred within 180 days before, or is anticipated to occur within 180 days after, the closing. The Closing Agent is not authorized to close the loan until it has provided the Lender with the required notice and received Lender's written approval to proceed.

Loan may not be consummated before 06/02/2025



## Part II – Documentation and Special Conditions

Within 72 hours of settlement, or funding for escrow states, return all documents indicated with an "X" (fully executed, dated and notarized) to the Lender address noted on Page 1 of these instructions. If no reference is made to the number of copies, then only the original executed document must be returned to the Lender.

- Three (3) Certified True Copies of the Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) or an e-recorded version of these documents. (Note: Original Mortgage/Deed of Trust and accompanying Rider(s) and Schedule(s) are to be recorded prior to sending back to Chase.)
- Subordination Agreement and/or Power of Attorney, if applicable.
- Co-op Proprietary Lease, Assignment of Lease, Recognition Agreement, Stock Certificate, Stock Power, Security Agreement and Co-op Riders, if applicable.
- Home Equity Line of Credit Agreement, including all Addendums/Rider(s). Only one original must be executed at Closing. We require one original and three (3) stamped Certified True Copies. Retention of duplicate original Notes or Bonds is prohibited.
- Home Equity Closing Instructions with Schedule A - Conditions to be Satisfied for Closing signed and dated by the Closing Agent.
- Home Equity Revolving Loan Disbursement Schedule form.
- Application for the Automatic Mortgage Payment Program
- Document Correction Agreement
- Any conditions listed on these Closing Instructions, Schedule A - Conditions to be Satisfied for Closing
- Notice of Right to Cancel. Must be signed and dated by all parties who have executed the Security Instrument. Each party entitled to rescind must receive two (2) copies of the Notice of Right to Cancel.
- W-9 Tax form
- All documents required for Consolidated Extension and Modification Agreements (CEM), including all exhibits and all Lender originally recorded documents, as required by the CEM Authorization Form.
- All other applicable state, federal and Lender documents included in this package fully executed and dated.
- Uniform Residential Loan Application (FNMA 1003).
- Original, executed Signature/Name Affidavit for each borrower.
- Original, executed Tax Information Sheet.
- See attached Addendum.



### **Part III – Title Policy & Legal Conditions**

If Title Insurance is required, within 10 days of recording the Mortgage/Deed of Trust, we require a title policy that meets the following requirements:

**Lien Position** - Insure that our Mortgage/Deed of Trust is in the correct lien position. Schedule A of the title policy must recite full recording data pertinent to the Mortgage/Deed of Trust and applicable Rider/Schedule. Insure all taxes, liens and assessments are paid.

**Subordinate Mortgages** - Any subordinate mortgage(s) to the Chase HELOC must be approved by the Lender prior to closing and must remain subordinate to the Lender's lien position. Schedule A must recite mortgage recording data regarding any approved second mortgage. Any second mortgage may not contain a prepayment penalty clause.

**Title Insurance** - Insure the Lender for a minimum of the full credit limit amount.

**Legal Description** - Have the full legal description conform precisely as it appears in the Mortgage/Deed of Trust. The Closing Agent must prepare and attach the legal description of the collateral property to the Mortgage/Deed of Trust.

**Exact Names and Marital Statuses** - State the borrower(s) names and marital status(es) exactly as they appear in the Mortgage/Deed of Trust. If a spouse is not a co-mortgagor, the title policy must insure our mortgage is superior in all respects to any and all rights of the non-mortgagor spouse.

**Title Policy Conditions** - Include the following standard ALTA Endorsements:

- ALTA Form 4 (if Condominium)
- ALTA Form 5 (if PUD - deMinimis PUD)
- ALTA Form 6 (if VRM - ARM - GPM)
- ALTA Form 8 or 8.1 (Environmental Protection Lien), if applicable
- ALTA Form 9 (Florida)

**Title Insurance Clause** - Insure the following interests:

JPMorgan Chase Bank, N.A., its successors and/or assigns

**Municipal Assessments** - Insure that all municipal assessments have been paid through the date of the policy.

**Ground Rents** - If applicable, insure that ground rents have been paid through the date of the policy and proper notification has been made to the lessor regarding our interests.

**Closing Conditions** - There can be no exceptions or conditions in the title policy unless otherwise noted on Schedule A or approved by the Lender in writing. Any Lender agreed upon exceptions may only remain in the policy provided affirmative coverage is given as follows: This policy affirmatively insures that none of the above covenants, easements or restrictions has been violated, and that any future violations will not result in a forfeiture or reversion of title, or any loss to the mortgagee.

**Power of Attorney** - A Power of Attorney is not permitted without the Lender's and the Title Company's written approval prior to the closing (the Lender will make notations on Schedule A - Conditions to be Satisfied for Closing). The Closing Agent must provide a recorded Power of Attorney and evidence that the Title Company is insuring over the Power of Attorney (and confirmation, for VA loans, the grantor is alive). The Power of Attorney must be a certified true copy and recorded before the Deed or the Mortgage/Deed of Trust. The Power of Attorney must be specific to the transaction. All signatures must conform exactly to the Mortgage/Deed of Trust and the note/bond.

**Homeowner's Association dues** - If applicable, ensure the Homeowner's Association fees are current.



#### Part IV – Closing Agent Certification

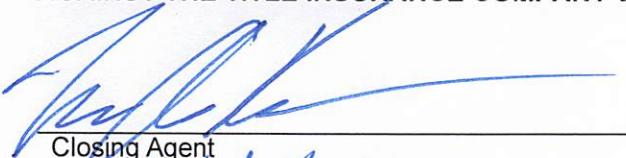
I certify that:

I have settled this loan in accordance with all pages of these instructions.

A current insured closing letter or indemnification letter is on file with the Lender.

In accordance with applicable law, I have completely and accurately disclosed all fees and charges incurred by borrower or seller (including fees received by all closing agents or attorneys for the parties), as well as the payor and recipient of such fees (indicating POC, where applicable). I have notified Lender in writing of any changes in fees, or the payor or recipient thereof. I have not modified the Closing Disclosure provided by the Lender, nor have I made changes to any other closing documents without the Lender's approval.

**I UNDERSTAND THAT ANY VIOLATION OF THESE INSTRUCTIONS MAY RESULT IN A CLAIM BY THE LENDER AGAINST THE TITLE INSURANCE COMPANY WHICH ISSUED THE INDEMNIFICATION LETTER.**



Closing Agent  
Michael A. Brastoff

6/2/25  
Date



## **SCHEDULE A – CONDITIONS TO BE SATISFIED FOR CLOSING**

**The following conditions are outstanding on this loan and must be satisfied in conjunction with the loan closing. Please submit these documents or proof of satisfaction with the closed loan package. Changes are not permitted by the Closing Agent or any other party without the Lender's approval.**

Borrower Waive Receipt of Appraisal Report at close -

Client(s) to sign 4506-C at Closing

Title Co. to provide recordable copy of legal description -

**Review following Critical Documents -**

**Settlement Agent to ensure there are no edits to URLA**

**Loan Proceeds Delivery Instructions to be Signed**



## DISBURSEMENT INSTRUCTIONS

<b>Loan Number:</b>	1384347224	<b>Borrower and Property Information:</b>	SANFORD COCKRELL III 16 King street Charleston, SC, 29401
<b>Closing Date:</b>	06/02/2025	<b>Title Number:</b>	3482523
<b>Funding Date:</b>	06/06/2025	<b>Closing Agent/Attorney:</b>	Mortgage Connect, LP 600 Clubhouse Drive Moon Twp, PA 15108 866-789-1814

### Loan Characteristics:

<b>Interest Rate:</b>	9.115%	<b>Credit Limit:</b>	\$400,000.00
<b>HCLTV:</b>	60.695%	<b>Initial Advance:</b>	\$340,000.00
<b>Occupancy:</b>	Primary Residence	<b>Undisbursed Funds:</b>	\$60,000.00
<b>Lien Position:</b>	Second Lien		

**THIS DOCUMENT IS INTENDED FOR INTERNAL USE ONLY – DO NOT GIVE TO CUSTOMER**

### Wire Breakdown:

<b>Wire/Check Amount</b>	<b>\$338,005.00</b>
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<b>Payoffs</b>	<b>\$0.00</b>
<b>Cash To (From) Customer</b>	<b>\$338,005.00</b>
<b>Mortgage Tax (if applicable)</b>	<b>\$0.00</b>



## AUTHORIZATION TO DISBURSE AND RECORD DOCUMENTS

### SOUTH CAROLINA TRANSACTIONS

Date: June 2, 2025

Borrowers: SANFORD A COCKRELL, III

Address: 16 King street, Charleston, SC 29401

MC File No.: 3482523

Enclosed please find the completed loan documents package for the above – referenced order. Mortgage Connect is now authorized to process the recording of documents and disburse funds.

- Mortgage Connect must ensure that the applicable deeds are recorded prior to the mortgage.
- If there are two mortgages, Mortgage Connect must ensure that they are recorded in the proper order.
- If there are additional documents to record, e.g. subordination agreements, satisfactions, etc., Mortgage Connect must ensure that they are recorded in the proper order.

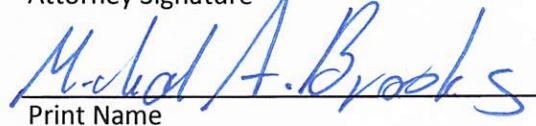
Lastly, upon the completion of the rescission period, Mortgage Connect may disburse the file as instructed with the executed settlement statement.

Please contact the undersigned immediately if there are any questions.

**\*\*A COPY OF THE DISBURSEMENT LEDGER AND RECORDED DOCUMENTS MUST BE EMAILED OR FAXED TO THE UNDERSIGNED, OR THEIR DESIGNEE, UPON COMPLETION\*\***



Attorney Signature

  
Michael A. Brooks

Print Name

Law Firm



**SETTLEMENT DATE:** June 2, 2025

**LOAN #:** 1384347224

**ORDER #:** 3482523

**BUYER OR BUYERS:** SANFORD A COCKRELL, III

**PROPERTY:** 16 King street, Charleston, SC 29401

### **BORROWER INFORMATION FOR FUNDING AND DISBURSEMENT**

#### **GIVE THIS SHEET TO THE BORROWER**

#### **IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING**

**Wire Transfer:** Borrower funds over \$1000.00 may be sent by wire. You can expect a wire transfer within 24 hours after the disbursement of your loan.

- Mortgage Connect does not charge for wire transfers; however, your bank or credit union may charge you to receive the wire. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- We recommend you verify the wire instructions and information with your bank or credit union as the information used for direct deposit may not work for wire transfers. **PLEASE CONSULT YOUR BANK FOR DETAILS.**
- **CREDIT UNION DEPOSITS:** Please contact your Credit Union for exact wiring instructions.
- **WE CANNOT WIRE TO A BUSINESS ACCOUNT.**

**Bank Check:** You can expect a check according to the following after the disbursement of your loan:

- **USPS Mail:** Funds less than \$250.00
- **Overnight Courier (UPS):** Funds between \$250.00 to \$999.99. Please note we cannot use a P.O. Box address for overnight courier service
- Depending on your financial institution, funds deposited by check may not be readily available.  
**PLEASE CONSULT YOUR BANK FOR DETAILS.**



# MORTGAGE CONNECT

## BORROWER WIRING INFORMATION / AUTHORIZATION CASH OUT PROCEEDS FROM CLOSING ONLY

### IMPORTANT INFORMATION REGARDING LOAN PROCEEDS FROM YOUR CLOSING

Please complete the information below and provide to the agent at the closing.

Order # 3482523

Borrower Name or Names: SANFORD A COCKRELL, III

Borrower Wiring Instructions: **DEPOSITING YOUR LOAN PROCEEDS ONLY**

Account Type:  Checking  Savings  Other \_\_\_\_\_

Bank Name: CHASE

Bank Phone #: 888-458-0288

Routing Transit #: 321 081 669

This may be different from your check. Please consult your lending institution.

Account #: 979 0000 8800

Name or Names on Account: SANFORD A. AND LOUISE H. COCKRELL

**PLEASE NOTE:** The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

Additional wiring information for CREDIT UNION, if necessary:

Bank Name: \_\_\_\_\_ Bank Phone #: \_\_\_\_\_

Routing Transit #: \_\_\_\_\_

This may be different from your check. Please consult your lending institution.

Account #: \_\_\_\_\_

Name or Names on Account: \_\_\_\_\_

**PLEASE NOTE:** The names on this account must have all of the borrowers that are listed above. If not, a check will be sent to the address listed below in "Mail or Overnight Instructions".

**Mail or Overnight Instructions:**

Address: 16 King street, Charleston, SC 29401

If the address listed above needs to be changed, please legibly print the correct address below. Please remember that we cannot overnight to a P.O. Box address.

**PLEASE NOTE:** Mortgage Connect requires funds over the amount of \$5K to be wired. If you require your proceeds in the form of a check, please note that a signature will be required. Mortgage Connect will not be responsible for lost or stolen checks, nor delayed delivery due to carrier problems of any type. You will be required to cooperate fully with any investigation of lost, stolen or cashed checks and re-issuance of funds due to any issue may be delayed up to 120 days.

Street number and name:

1106 HARVEY ST.

City, State and Zip Code:

RALEIGH, NC 27608



## MORTGAGE CONNECT

*Sanford A. Cockrell III*

6/2/25

State of South Carolina)  
County of Charleston) SS  
Date

This instrument was acknowledged before me on 6/2/03, by

SANFORD A COCKRELL, III

Notary Public

## My Commission Expires

3/9/29

